CELEBRATING AVMA’S 150th ANNIVERSARY

Offer Extended Until July 31st!

A Special Guaranteed Issue Offer for
Family Group Life Plan

Designed by veterinarians for veterinarians

Available to AVMA Members

Over 50 Years of Service

Underwritten by New York Life Insurance Company (NY, NY 10010)
A limited-time opportunity to purchase protection regardless of medical history.

If others are depending on you, then you understand the need for life insurance. Our AVMA GHLIT Family Group Term Life Plan offers you the opportunity to purchase valuable coverage at competitive group rates. For a limited time, we are also making it available on a guaranteed issue basis. That means there is no medical underwriting.

In celebration of the 150th anniversary of the AVMA, the AVMA GHLIT will guarantee issue to eligible members $150,000 of coverage. For those members who are currently insured with AVMA GHLIT Family Group Life Coverage, we will guarantee issue an amount equal to 50% of your current in-force amount (rounded to next $10,000) not to exceed $150,000. The guarantee issue can be especially important for members with medical issues that might make it difficult to otherwise obtain coverage.

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There’s never been a better time to purchase life insurance, or add to coverage you already have. But don’t delay. This special offer is valid for a limited time only and your application must be received by the Trust Office no later than April 30, 2014.

Who is eligible for this special offer?
If you are an AVMA member under age 50 residing in the United States working full-time (at least 20 hours per week) and have never been declined for GHLIT coverage, you are eligible for the Special Guaranteed Issue Offer of Family Group Term Life Coverage to celebrate the 150th Anniversary of the AVMA.

You can save even more if you’re a Non-Smoker.
If you have not smoked a cigarette in the last 12 months, you may qualify for a select Non-Smoker premium that is lower than our Smoker rates.

How much coverage is available through this special offer?
You may apply for member coverage of $150,000* or 50% of your current in-force Family Group Life coverage if you are under the age of 50 (not to exceed $150,000).

*Total combined AVMA GHLIT life insurance coverage cannot exceed $1,000,000 on any one insured.

You have an important Life Insurance Conversion Privilege.
As a Member, you are entitled to convert your coverage to an individual life insurance policy** for up to the amount of insurance terminating, without regard to physical condition, when your coverage ceases for one of the following reasons:

- you’ve reached the age of 80, or;
- you’re no longer a member of AVMA.

**Without Waiver of Premium for disability or other additional benefit provisions.

PLEASE NOTE

Term Life Exclusions and Limitations.

- Suicide, within two years after a person’s coverage becomes effective, is not covered. In that event, premiums paid for the person’s coverage will be returned.***

***Missouri Residents: Benefits will not be paid for death resulting from suicide within the first two years if New York Life can show that suicide was intended at the time of application.

When your coverage becomes effective.
In order to become insured, individuals must return their completed special offer enrollment form to the Trust Office by April 30, 2014 and pay the required premium. Insurance on you and your eligible approved dependents will take effect on the first of the month following receipt of your application:

- the initial contribution is paid to the AVMA Group Health and Life Insurance Trust Office within 31 days of that date, and;
- any person to be insured is performing the normal activities of a person in good health of like age and sex on the effective date.

Your premium may be waived upon disability.
If you become “disabled” before age 65 and remain so for six months, the AVMA Group Health and Life Insurance Trust will pay further premiums to continue any Family Group Term Life Insurance and Large Scale Accidental Death and Dismemberment coverages in-force when that disability began. Premiums will be paid by the Trust while you stay so disabled and until coverage would otherwise terminate due to age.

About continuation of insurance.
New York Life cannot terminate coverage or change benefits or premiums on an individual basis; it may do so only on a class-wide basis. An example of “class” can be a group of insureds with the same age or gender. All insurance terminates when a member:

- fails to pay insurance charges on time;
- ceases to be an AVMA Member;
- reaches age 80 for Family Group Life Insurance;
- if the Master Policy terminates.

New York Life has agreed not to exercise its right to terminate the Master Policy as long as (1) AVMA continues to sponsor only the New York Life Program and (2) participation in the plan exceeds 10,000 insured members.

Your death benefits are paid directly to the beneficiary that you have selected.
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Your death benefits are paid directly to the beneficiary that you have selected.
You will receive a separate certificate. Each insured member will receive a Certificate of Insurance evidencing coverage which is provided under Group Policy Form G-14884/Face GMR.

For NY Residents Only — Important Replacement Information

It may not be in your best interest to replace existing life insurance policies or annuity contracts in connection with the purchase of a new life insurance policy, whether issued by the same or different insurance company. A replacement will occur if, as part of your purchases of a new life insurance policy, existing coverage has been, or is likely to be, lapse, surrendered, forfeited, assigned, terminated, changed or modified into paid-up or other form of benefits, loaned against or withdrawn from, reduced in value by use of cash values or other policy values, changed in the length of time or in the amount of insurance that would continue or continued with a stoppage or reduction in the amount of premium paid. Prior to completing a replacement transaction, you may want to contact the insurance company or agent who sold you the life insurance or annuity contract that will be replaced, to help you decide whether the replacement is in your best interest.

### RATES

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<th>Attained Age</th>
<th>Non-Smoker*</th>
<th>Smoker*</th>
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*These rates apply to benefit volumes of $90,000 or greater. For amounts under $90,000, please call your GHLIT agent or the Trust Office for applicable rates. Rates increase as you get older. Please contact the Trust office for current renewal rates beyond age 49.

NOTE: The insurance company has the right to change rates on a class-wide basis.

This material briefly describes the provisions of Master Policy G-14884/Face policy form GMR issued to the Trustees of the AVMA GHLIT. For complete details on your coverage please see your Certificate of Insurance.

Arkansas Insurance Producer License Number 248899

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