



# Family Group Life Insurance

with Optional Chronic Care Rider (CCR)\*  
plus Optional Large Scale Accidental Death  
and Dismemberment (AD&D) Insurance

## Help ensure your family's well-being.

AVMA members under age 70 (age 65 for CCR) who reside in the 50 United States, District of Columbia, or Puerto Rico can apply for up to \$2,000,000 of Family Group Life Insurance through the AVMA LIFE Trust. You can also purchase up to \$1,000,000 for your spouse or domestic partner and up to \$10,000 for your children. If you're purchasing this life insurance as part of our Graduate Guarantee Program, your acceptance is guaranteed, without the need for medical underwriting, for up to \$100,000."

## AVMA Member-exclusive rates.

Because of our group buying power, AVMA LIFE Trust can offer specially negotiated rates to our members, including graduating SAVMA members. You can save even more if you're a non-smoker.

(As of 1/1/25)

Sample Current Monthly Premium<sup>o</sup>  
for 28-Year Old Purchasing  
\$100,000 Death Benefit

Non-Smoker	Smoker
\$4.30	\$5.80

Rates increase as you enter a new age group.

**AVMA LIFE**<sup>®</sup>  
Veterinarian Inspired Coverage

**AVMA PLIT**<sup>®</sup>  
Protecting you through it all

# Family Group Life Insurance

## Continued

### Make your life insurance work harder.

#### Chronic Care Rider (CCR)\* for Family Group Life

Rising healthcare costs, deductibles, and co-pays make caring for someone with a chronic illness difficult and costly. With a CCR added to your life insurance, you could receive financial help while you're still living to help mitigate the costs related to your qualifying chronic illness; such as in-home care, transportation, and medical supplies.

#### Accidental Death and Dismemberment (AD&D)

For additional coverage – beyond the benefits paid by our life insurance – you can add AD&D for you and your spouse or domestic partner if you are under age 65. AD&D pays benefits upon a covered accidental death or serious injury, such as loss of a limb or loss of eyesight.

For more information† on our Family Group Life Insurance, optional Chronic Care Rider or AD&D Coverage, call (800) 621-6360 or talk with your agent. To find an agent in your area, visit [AVMALife.org](http://AVMALife.org).

\*In California, on the application and in the policy, this benefit is referred to as the Chronic Illness Option.

\*\*If you are already insured for FGL as a SAVMA member, the amount Guaranteed Acceptance coverage available when you Graduate is reduced by the FGL amount you have inforce.

‡Please see the Family Group Life Insurance brochure for a full listing of rates. The insurance company has the right to change rates on a class-wide basis. (An example of a "class" is a group of people with the same age or gender).

†Including details such as exclusions, limitations, rates, eligibility, and renewal provisions.

CCR NOTICE: This benefit provision is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code (IRC) Section 7702B. Therefore, the premiums payable for this benefit provision do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This benefit provision, however, is subject to the federal per diem limits set forth in IRC 7702B. Under this benefit provision, New York Life will not pay claimants more than the federal per diem limits. Assuming the amount, you receive in the aggregate from all applicable policies does not exceed the federal per diem limits set forth in IRC Section 7702B, the benefits provided by the Chronic Care Benefit provision are intended to be excludable from federal gross income under Section 101 (g) of the IRC.

Receipt of an accelerated death benefit may affect eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. You can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

AVMA LIFE Trust Program Administrator  
1200 E. Glen Ave.  
Peoria Heights, IL 61616-5348  
800.621.6360  
[AVMALife.org](http://AVMALife.org)

This is a product summary only. Certain exclusions may apply. Please refer to the coverage brochure for full details.

For AD&D insurance this material is not intended for residents of NM.

Please Note: The Chronic Care Rider is not available to residents of CT, ID, LA, MN, MT, NC, OH, SD, UT, or WA.

Underwritten by New York Life Insurance Company (NY, NY 10010) on group policy form GMR

Program Administrator:

Arkansas Insurance License Number 17761345

California Insurance License Number 1963388

**AVMA LIFE**®  
Veterinarian Inspired Coverage

**AVMA PLIT**®  
Protecting you through it all