



Enroll now, pay later

Get an interest-free promissory note from the AVMA Trust

The AVMA Trust offers a unique opportunity for new graduates to delay payments while getting the insurance coverage they need today: an interest-free promissory note. This opportunity is only available to AVMA members for coverage offered through the AVMA LIFE Trust.

Highlights:

- **Get the protection you need now without making a payment.** Use the note for *up to* six months of premium payments for disability, life, basic protection, and more.
- **Flexible payment options.** Payments can be made monthly or as a lump sum by the due date to waive all interest.
- **Low-interest financing for up to one year.** Need more time to pay? Keep the note for an additional 12 months with a low 4% interest rate.

How It Works:

1. Talk with your AVMA LIFE authorized representative to determine the best insurance coverages for you and your family.
2. Work with your AVMA LIFE authorized representative to complete an application and request a promissory note.
3. Choose the payment schedule that best fits your budget. Remember, you pay no interest if you pay off the note by the due date.

Secure the coverage you need to start the next chapter of your veterinary career!

The AVMA Trust recognizes that money can be tight as you begin your new role in veterinary medicine. But we want you to be safe. Let us help you protect yourself and your family while you wait for your first paycheck.

For more information,* contact your AVMA LIFE authorized representative directly, call **800.621.6360**.

*Including coverage descriptions, rates, exclusions, limitations, eligibility, renewal provisions, and carrier information.

AVMA LIFE[®]
Veterinarian Inspired Coverage

AVMA PLIT[®]
Protecting you through it all