



A COMPREHENSIVE INSURANCE PORTFOLIO AT NO COST FOR A FULL YEAR INCLUDING...

WHAT IS FIRSTMOVE^{MD}?

The FirstMove^{MD} program was specifically developed by physicians for physicians, like you, just getting started building their careers. You have very specific goals that you wish to achieve on your journey and we can help ensure you reach them.

AMA Insurance Agency, Inc., a subsidiary of the American Medical Association (AMA), has been providing valuable resources for physicians to reach their goals in their professional and personal lives for 20 years, so we understand the issues you might face.

This site will guide you through the four assembled products of the FirstMove^{MD} program that will help protect you, your income and your family from many of the issues you could encounter on your journey. We've provided the complete information you need.

THE CORNERSTONE OF YOUR FINANCIAL FUTURE

The four valuable protections of the FirstMove^{MD} program can help you to avoid some serious financial pitfalls and aid you in keeping personally and professionally on track – at no cost or substantial discounts.

A comprehensive insurance portfolio can be the first step toward securing your future. A cornerstone for creating a financial foundation.

But you have to make the First Move...



FIRSTMOVE^{MD}

An unprecedented comprehensive insurance package to protect your medical career, family and home at NO COST for the first full year.

- **DISABILITY INCOME PROTECTION**
- **\$200,000 20-YEAR LEVEL TERM LIFE INSURANCE**
- **ASSIST AMERICA GLOBAL EMERGENCY SERVICES**
- **AUTO AND HOME OR RENTER'S INSURANCE**



SEE THE TOTAL VALUE

[VIEW FIRSTMOVE^{MD} SAVINGS TABLE](#)

Ready to make the First Move and get Your First Year at No Cost?



DOWNLOAD APPLICATION



DISABILITY INCOME PROTECTION A NECESSITY TO PROTECT YOUR FINANCIAL FUTURE.

NO COST FOR A FULL YEAR

As a professional in the medical field you are intimately involved with the health issues many people face in their lives. Even though you are under the age of 40 and have your future ahead of you, it's a realization that illnesses and accidents do happen at any age. This is why the AMA-Sponsored Disability Income Insurance Plan is the main cornerstone of the FirstMove^{MD} Program.

In the event you do experience a disabling illness or injury this plan can help you replace most if not all of your income and help you get back on your feet with many options and benefits. Without it, you could eat into your savings and even fall behind on your bills – and your goals.

BENEFITS AND OPTIONS

- **NEW MONTHLY BENEFIT AMOUNT UP TO \$12,500**
- **NEW STUDENT LOAN PAYMENT BENEFIT**
- **AMA MEMBER PREMIUM CREDIT**
- **"OWN OCCUPATION" DISABILITY DEFINITION**
- **NEW CATASTROPHIC DISABILITY RIDER**
- **ECONOMICAL COVERAGE FOR YOUNGER APPLICANTS**
- **FUTURE BENEFIT INCREASE OPTION FOR PHYSICIANS UNDER AGE 40**
- **PORTABILITY OF COVERAGE**

[MORE...](#)

NEW MONTHLY BENEFIT AMOUNT UP TO \$12,500

Physicians may apply and qualify for up to \$12,500 in monthly benefits, \$150,000 a year, for total disability. Benefits from this plan, when added to any other disability insurance in force or applied for, cannot exceed 66 2/3% of your monthly earned income or \$20,000, whichever is less. If you pay the premiums yourself, benefits may be exempt from federal income tax* (but premiums are not tax-deductible on your federal return). Contact your tax advisor for details.

*Rev. Rule 68-451 and 69-154

NEW STUDENT LOAN PAYMENT BENEFIT

The new Student Loan Payment Benefit provides up to \$200,000 in additional financial protection, at no additional cost. This benefit is designed to provide another layer of financial protection while you are building your practice, and is available exclusively to physicians under the age of 40.

TO GET ALL THE BENEFITS OF FIRSTMOVE^{MD}

 **JOIN AMA TODAY**

PLUS YOU ALSO RECEIVE...

- **FREE AMA PHYSICIAN PROFILES**



What I Would Have Done Differently.
Financial Advice for New Physicians.

DOWNLOAD WHITE PAPER NOW

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\$200,000 20-YEAR LEVEL TERM LIFE INSURANCE YOUR NEED FOR LIFE INSURANCE KEEPS GROWING.

NO COST FOR A FULL YEAR

You may have a wife, children, mortgage, auto loans and medical school debt. Life insurance isn't purchased for you; it's purchased to protect your loved ones in the event you die - particularly if you pass away unexpectedly early in life. Even though you are under the age of 40, life insurance is a valuable protection you can't afford not to have as part of your insurance portfolio.

With the AMA-Sponsored Level Term Life Insurance* you can help ensure that your loved ones' financial burden will be lessened in the event you pass away. This important coverage may help your family pay off your medical school debt, maintain mortgage and auto loans, and provide them with living expenses while they recover from their loss.

We've added a full year of \$200,000 20-Year Level Term Life Insurance at no cost to the FirstMove^{MD} program because life insurance is a valid concern that you may face along your journey.

BENEFITS

- **FIRST YEAR OF \$200,000 COVERAGE AT NO COST**
- **AMA MEMBER PREMIUM CREDIT**
- **ECONOMICAL GROUP RATES**
- **FIXED RATES FOR 20 YEARS**
- **BENEFITS STAY THE SAME**
- **PORTABILITY OF INSURANCE**
- **ELIGIBILITY**

MORE...

FIRST YEAR OF \$200,000 COVERAGE AT NO COST

As part of the FirstMove^{MD} program, once you're approved for the Disability Income Insurance Plan you automatically receive \$200,000 of 20 year Level Term Life Insurance at **no cost** for one full year—saving you hundreds of dollars in insurance premiums.

AMA MEMBER PREMIUM CREDIT

As an AMA member, you would also receive a 15% premium credit toward your second year of life insurance coverage. This additional savings is one of the many benefits of being an AMA member.

TO GET ALL THE BENEFITS OF FIRSTMOVE^{MD}

JOIN AMA TODAY

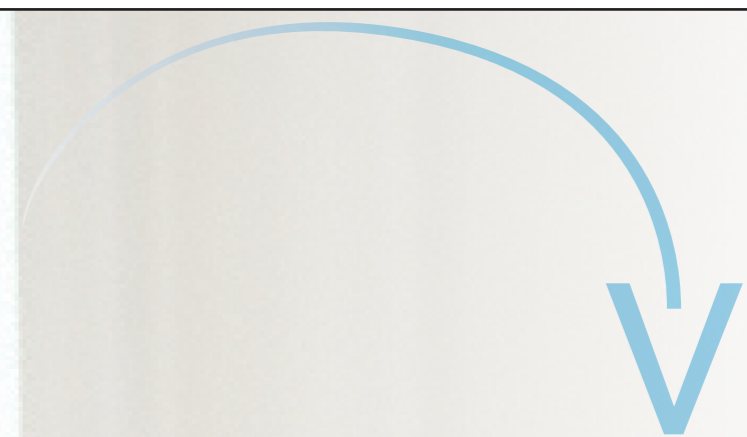
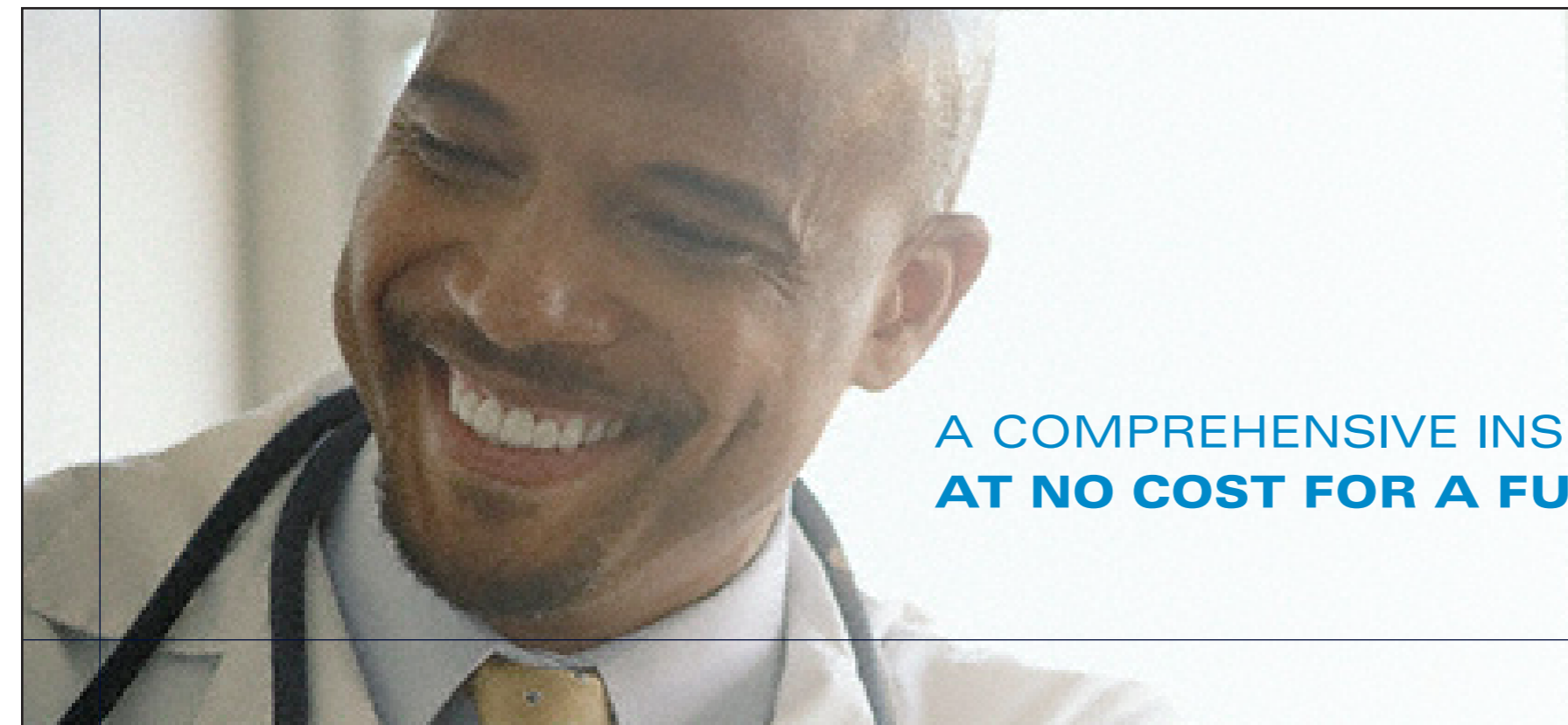
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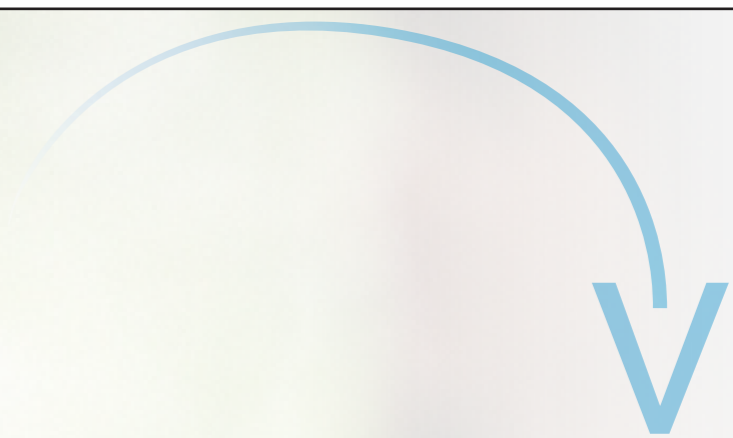
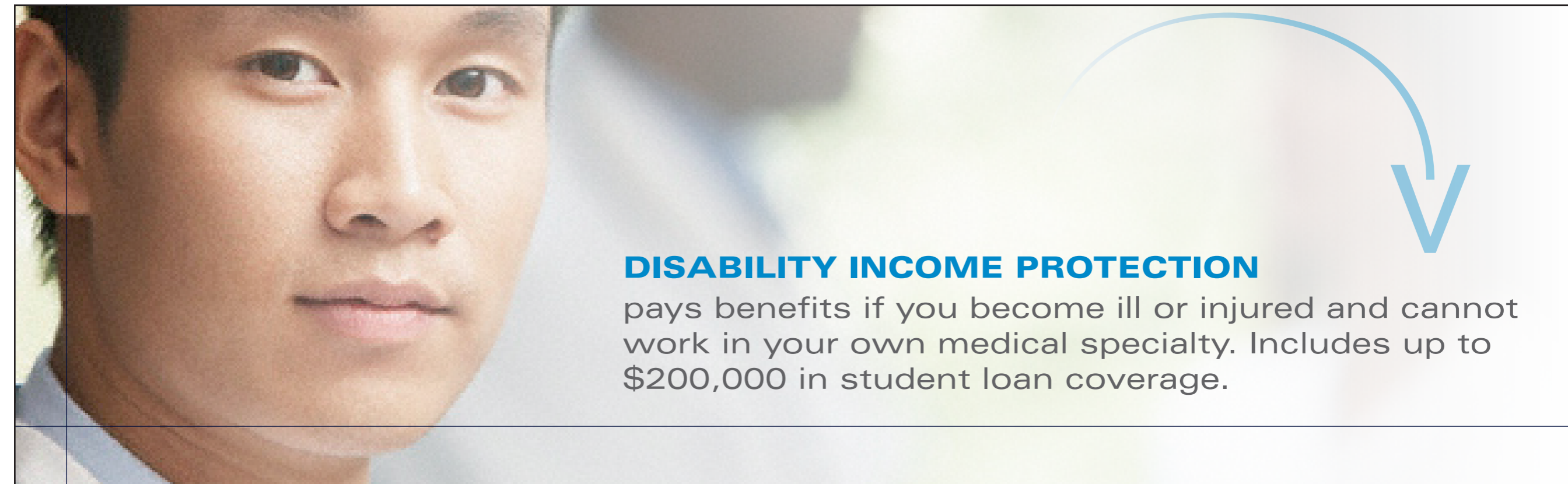


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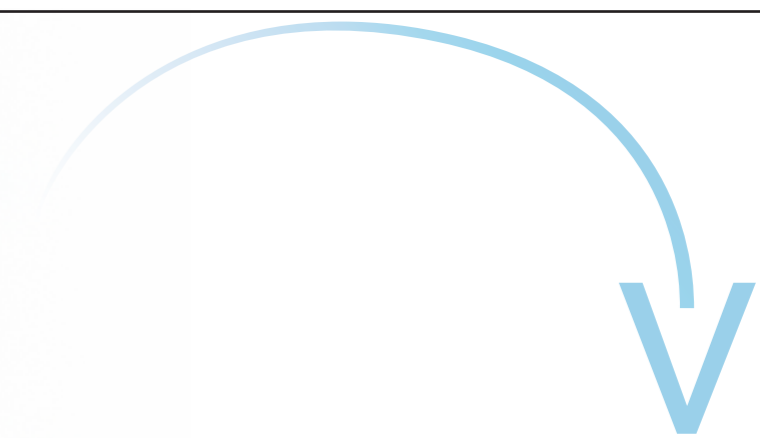
DISABILITY INCOME PROTECTION

pays benefits if you become ill or injured and cannot work in your own medical specialty. Includes up to \$200,000 in student loan coverage.



LEVEL TERM LIFE INSURANCE

provides financial security for your loved ones with premium rates that stay the same for 20 years.



**ASSIST AMERICA GLOBAL MEDICAL
EMERGENCY SERVICES**

provides valuable medical emergency services when traveling 100 miles from home or in a foreign country.

A family scene in a bright kitchen. A young girl with a ponytail is cooking at the stove. A man is holding a baby, and a woman is sitting at a table with a laptop. The scene is overlaid with a semi-transparent blue circle and a downward-pointing arrow.

**LIBERTY MUTUAL AUTO AND HOME
OR RENTER'S INSURANCE**

provides special pricing and valuable discounts.

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- PRACTICE MANAGEMENT CENTER



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- PRACTICE MANAGEMENT CENTER
- ACCESS TO CPT NETWORK



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