



New York Life Insurance Company
– A Mutual Company Founded in 1845 –
51 Madison Avenue, New York, NY 10010

GROUP INSURANCE CERTIFICATE RIDER

to be attached to and made a part of the Certificate

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| POLICYHOLDER | TRUSTEES OF THE AMERICAN VETERINARY MEDICAL ASSOCIATION GROUP HEALTH AND LIFE INSURANCE TRUST |
| POLICY NUMBER | G-14885-0 (the "Policy") |
| CONTRACT STATE | ILLINOIS |

NEW YORK LIFE agrees that the Certificate is changed, as of the later of January 1, 2004 or the INSURED MEMBER'S INSURANCE DATE, as follows:

Based upon the applicable residence of the INSURED MEMBER, the attached State Regulations page(s) is added to the Certificate and replaces the State Regulations page(s), if any, previously issued to the INSURED MEMBER.

Minnesota

Secretary

President

MINNESOTA REGULATIONS

The following applies to Minnesota residents:

1. The following notice is added to the face page of the Policy and Certificate:

**This Policy is a legal contract between the Policyholder and New York Life.
READ YOUR POLICY CAREFULLY.**

2. For the purpose of clarifying the Accelerated Death Benefit, the following notice is added to the Accelerated Death Benefit provision on the face page of the Policy and Certificate:

This is a life insurance policy which pays accelerated death benefits at the INSURED MEMBER'S option under conditions specified in the Policy. This Policy is not a long-term care policy meeting the requirements of Sections 62A.46 to 62A.56 or Chapter 62S of the Minnesota statutes.

3. For the purpose of clarifying alternative payments methods a beneficiary may elect, the Payment In Installments section of the Life and Dependent Life Insurance page(s) is replaced by the following:

Payment In Installments The OWNER can elect to have all or any part of the Death Benefit or Accelerated Death Benefit paid in installments. He or she can later revoke or change such election. After the INSURED MEMBER'S death, his or her beneficiary can elect to have all or any part of the Death Benefit, to which he or she is entitled, paid in installments, if: (a) the OWNER did not elect payment in installments; (b) the beneficiary is an adult natural person; and (c) no payment has been made. The beneficiary can later revoke or change his or her election. The beneficiary may elect alternative payment methods including but not limited to: a life income option; an income option for fixed amounts or fixed time periods; or the selection of an interest-bearing account with New York Life and the right to select another option at a later date. The amount and terms of the installments will be in accordance with New York Life's standard practices at the time of such election or change.

4. For the purpose of deleting the requirement that a COVERED PERSON be continuously insured under the Policy for five years for certain conversion rights and to clarify the amount of insurance such COVERED PERSON can convert, the When A Conversion Right Is Available and What Amount Can Be Converted sections on the Conversion Rights page is replaced by the following:

When A Conversion Right Is Available A conversion right is available to each COVERED PERSON for whom insurance ends, if insurance ends for any reason other than: (a) nonpayment of the CONTRIBUTION; or (b) the COVERED PERSON requests to end the insurance.

What Amount Can Be Converted The COVERED PERSON can convert all or any part of the insurance that ends.