



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

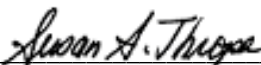
GROUP INSURANCE CERTIFICATE RIDER
to be attached to and made a part of the Certificate

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 July 1, 2013 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.

North Carolina



Secretary



President

NORTH CAROLINA REGULATIONS

The following applies to North Carolina residents:

1. North Carolina Law includes certain requirements concerning an insurance fiduciary's failure to pay group insurance premiums. An insurance fiduciary is defined as "any person, employer, principal, agent, trustee, or third party administrator, who is responsible for the payment of group health or group life insurance premiums."

IMPORTANT NOTICE TO INSURANCE FIDUCIARIES

UNDER NORTH CAROLINA GENERAL STATUTE SECTION 58-50-40, NO PERSON, EMPLOYER, PRINCIPAL, AGENT, TRUSTEE, OR THIRD PARTY ADMINISTRATOR, WHO IS RESPONSIBLE FOR THE PAYMENT OF GROUP HEALTH OR LIFE INSURANCE OR GROUP HEALTH PLAN PREMIUMS, SHALL: (1) CAUSE THE CANCELLATION OR NONRENEWAL OF GROUP HEALTH OR LIFE INSURANCE, HOSPITAL, MEDICAL, OR DENTAL SERVICE CORPORATION PLAN, MULTIPLE EMPLOYER WELFARE ARRANGEMENT, OR GROUP HEALTH PLAN COVERAGES AND THE CONSEQUENTIAL LOSS OF THE COVERAGES OF THE PERSONS INSURED, BY WILLFULLY FAILING TO PAY THOSE PREMIUMS IN ACCORDANCE WITH THE TERMS OF THE INSURANCE OR PLAN CONTRACT, AND (2) WILLFULLY FAIL TO DELIVER, AT LEAST 45 DAYS BEFORE THE TERMINATION OF THOSE COVERAGES, TO ALL PERSONS COVERED BY THE GROUP POLICY A WRITTEN NOTICE OF THE PERSON'S INTENTION TO STOP PAYMENT OF PREMIUMS. THIS WRITTEN NOTICE MUST ALSO CONTAIN A NOTICE TO ALL PERSONS COVERED BY THE GROUP POLICY OF THEIR RIGHTS TO HEALTH INSURANCE CONVERSION POLICIES UNDER ARTICLE 53 OF CHAPTER 58 OF THE GENERAL STATUTES AND THEIR RIGHTS TO PURCHASE INDIVIDUAL POLICIES UNDER THE FEDERAL HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT AND UNDER ARTICLE 68 OF CHAPTER 58 OF THE GENERAL STATUTES. VIOLATION OF THIS LAW IS A FELONY. ANY PERSON VIOLATING THIS LAW IS ALSO SUBJECT TO A COURT ORDER REQUIRING THE PERSON TO COMPENSATE PERSONS INSURED FOR EXPENSES OR LOSSES INCURRED AS A RESULT OF THE TERMINATION OF THE INSURANCE.

2. For the purpose of adding important cancellation information, the following is added to the Policy and Certificate face pages:

IMPORTANT CANCELLATION INFORMATION - PLEASE READ THE "WHEN INSURANCE ENDS" PAGE.

This Policy is a legal contract between the Policyholder and New York Life.

"READ YOUR CERTIFICATE CAREFULLY".

"This Certificate of Insurance provides all of the benefits mandated by the North Carolina Insurance Code, but it is issued under a group master policy located in another state and may be governed by that state's law".

3. For the purpose of changing the Accelerated Benefit description on the Face Page of the Policy and the Certificate, the Accelerated Benefit section is replaced by the following:

Accelerated Benefit To qualify for the benefit, the COVERED PERSON must be diagnosed as being terminally ill with a life expectancy of 24 months or less. The Death Benefit will be reduced by 50% if the Accelerated Death Benefit is paid. CONTRIBUTIONS will remain unchanged. New York Life will send the OWNER a statement which will specify the effect the payment of the Accelerated Death Benefit will have on the Death Benefit and CONTRIBUTIONS. RECEIPT OF THE ACCELERATED DEATH BENEFIT MAY BE TAXABLE. THE COVERED PERSON SHOULD SEEK ASSISTANCE FROM THEIR PERSONAL TAX ADVISOR

NORTH CAROLINA REGULATIONS

4. For the purpose of deleting the sentence “It is not a contract of insurance.” the Certificate item on the Important Notice page of the Certificate is revised as follows:

Certificate The Certificate is a summary of the provisions of the Policy. It should be kept in a safe place. Any conflict between the terms of the Certificate and the Policy will be decided in favor of the Policy. A copy of the Policy is available at the Policyholder’s office for inspection at any time during business hours. The INSURED MEMBER should contact the New York Life with questions regarding insurance.

5. The Entire Contract provision from the General Provision page(s) of the Policy is added to the Important Notice page(s) of the Certificate as follows:

Entire Contract The contract consists of the: (a) Policy; (b) attached Application of the Policyholder; and (c) signed, written requests for group insurance. Statements made by the Policyholder in the Application and by an ELIGIBLE MEMBER and/or ELIGIBLE DEPENDENT in a request for group insurance are, in the absence of fraud, representations, not warranties.

6. For the purpose of removing the term “good health”, the first and last paragraph of the When Insurance Takes Effect section on the When Insurance Takes Effect page(s) have been revised as follows:

When Insurance Takes Effect Except as stated below, insurance takes effect on the INSURANCE DATE, if the proposed COVERED PERSON’S health status continues to be the same as stated on the COVERED PERSON’S application for insurance on the INSURANCE DATE. This requirement does not apply to Dependent Life Insurance on an ELIGIBLE CHILD.

No benefits will be paid for any loss occurring before the INSURANCE DATE.

Newborn Child - Any child who is born, adopted or placed for adoption while his or her parent is an INSURED MEMBER will automatically become an INSURED CHILD for Dependent Life Insurance on the day he or she becomes an ELIGIBLE CHILD. If the INSURED MEMBER has Dependent Life Insurance in force for children, insurance on such child will continue in accordance with the terms of the Policy. If the INSURED MEMBER did not elect Dependent Life Insurance for children before the child’s birth, adoption or placement for adoption, insurance on such child will continue, if: (a) New York Life receives the INSURED MEMBER’S written request to continue such child’s insurance; and (b) the CONTRIBUTION is paid. Dependent Life Insurance will have ended on: (a) such child’s initial CONTRIBUTION DATE; or (b) if later, the day a newborn child is 45 days old; if the written request to continue the insurance and the CONTRIBUTION is not paid within 31 days after the INSURED MEMBER’S next CONTRIBUTION DATE.

Waiver Of Named Dependent - Except as stated in the When Insurance Takes Effect exception, if New York Life determines that any proof of good health is not satisfactory for any dependent child, any dependent child New York Life approved for DEPENDENT INSURANCE will become insured on the INSURANCE DATE determined by New York Life, if the APPLICANT authorizes New York Life, in writing, to exclude from DEPENDENT INSURANCE any dependent child whose proof is not satisfactory. The APPLICANT can later reapply for any dependent child so excluded

When Insurance Takes Effect - Insurance for a proposed COVERED PERSON whose health status was not the same as stated on his/her application on the date such insurance would otherwise have taken effect, will take effect on the day the proposed COVERED PERSON’S health status is the same as stated on his/her application for insurance, if: (a) such day is within three months of the date insurance would otherwise have taken effect; (b) for DEPENDENT INSURANCE, the APPLICANT is an INSURED MEMBER or a SURVIVOR SPOUSE on that day; and (c) the proposed COVERED PERSON is still eligible to obtain the insurance on that day.

NORTH CAROLINA REGULATIONS

7. For the purpose of allowing New York Life to contest insurance on a COVERED PERSON for nonpayment of PREMIUMS only, the Incontestability provision on the Important Notice page(s) of the Certificate and the Insurance On Covered Persons section of the Incontestability provision on the General Provisions page(s) of the Policy are replaced as follows:

Incontestability Except for nonpayment of CONTRIBUTIONS, New York Life cannot contest the validity of any initial or restored insurance on a COVERED PERSON after it has been in force for two years from the ISSUE DATE prior to the contest under the Policy during such COVERED PERSON'S lifetime. To contest, New York Life will only rely upon: (a) written statements signed by the INSURED MEMBER and/or his or her INSURED DEPENDENT in applying for such insurance: (1) under the Policy; and/or (2) under another policy, if such statements are used to allow insurance to take effect under or be transferred to the Policy; and/or (b) the provisions on the When Insurance Takes Effect page(s). A copy of all statements must be furnished to such person or to his or her beneficiary. Such statements are representations, not warranties.

8. For the purpose of covering a child from birth, covering foster children, and deleting the requirement a stepchild be financially dependent on the parent, Item 2 in the definition of ELIGIBLE DEPENDENT on the Definitions page(s) and the Amounts Of Insurance Available for Eligible Child(ren) item on the Schedule page(s) are replaced by the following:

ELIGIBLE DEPENDENT means a person who is an APPLICANT'S:

- (a) item 2 of the ELIGIBLE DEPENDENT definition of the DEFINITIONS page(s) is revised as follows:
 - 2. natural child, stepchild, adopted child, foster child, or relative who lives with the APPLICANT in a parent-child relationship who is:
 - a. not married;
 - b. less than age 23;
 - c. not a resident of an EXCLUDED STATE, except that this requirement does not apply if the APPLICANT has DEPENDENT INSURANCE in force for children; and
 - d. not an INSURED MEMBER;

(b) the Amounts Of Insurance Available for paragraph on the Schedule page(s) is revised, as follows:

| | |
|---------------------------------|----------------------------|
| <u>Insured Child's Age</u> | <u>Amount Of Insurance</u> |
| Before the TERMINATION AGE DATE | Option 1: \$ 5,000 |
| | Option 2: \$ 10,000 |

9. For the purpose of not predicating coverage on familial financial support, item 6 on the When Insurance Ends page is replaced by the following:

- 6. for an INSURED CHILD, the last day of the INSURANCE PERIOD during which such INSURED CHILD: (a) marries; or (b) becomes an INSURED MEMBER;

10. For the purpose of coverage an adopted child, based on a court or administrative order, from the moment the child is placed with the adopting parents, the following is added to the definition of ELIGIBLE DEPENDENT on the Definitions page(s):

References to an ELIGIBLE CHILD also include a child who is in the custody of the APPLICANT pursuant to a court or administrative order.

11. For the purpose of providing that any rate change will be based on 12 months of experience, item 1 of the New York Life's Rights section on the Premium page(s) in the Policy is replaced by the following:

- 1. PREMIUM DATE, based on the experience under the Policy, but not more than once in any 12 month period. New York Life will mail or deliver a written notice to the Policyholder at least 90 days before the date such change is to take effect.



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

GROUP LEVEL TERM LIFE AND DEPENDENT LIFE INSURANCE TO AGE 80 WITH CONTRIBUTIONS EXPECTED, BUT NOT GUARANTEED, TO REMAIN LEVEL DURING THE FIRST 10 YEARS AND WITH CONTRIBUTIONS IN THE 11TH AND LATER YEARS SUBJECT TO CHANGE, AND LEVEL TERM LIFE INSURANCE FOR DEPENDENT CHILDREN TO AGE 23 CERTIFICATE (“CERTIFICATE”)

| | |
|-----------------------|---|
| 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 certifies that, as stated on the When Insurance Takes Effect page(s), a person becomes a COVERED PERSON on the INSURANCE DATE stated on the Individual Schedule of Benefits.

Insurance is subject to: (a) the suicide limitation; (b) any exclusions and limitations of the Policy and all other terms and conditions of the Policy; and (c) New York Life's underwriting requirements.

No Interim Liability New York Life is not liable for requested initial or restored insurance on any person while a request for such insurance is being processed, even if New York Life has accepted a remittance for such requested insurance. New York Life will not be liable for such insurance if the request is not formally approved and will return any such premium remittance.

Renewal Insurance under the Policy will be renewed automatically on each Anniversary Date if its terms and conditions are met. Insurance for an INSURED MEMBER will be renewed automatically on each CONTRIBUTION DATE for an INSURANCE PERIOD if the terms and conditions of the Policy are met.

On all stated days and dates, insurance begins at 12:01 A.M. and insurance ends at midnight at the place the INSURED MEMBER resides.

Accelerated Death Benefit To qualify for the benefit the COVERED PERSON must be diagnosed as being terminally ill with a life expectancy of 24 months or less. The Death Benefit will be reduced by 50% if the Accelerated Death Benefit is paid. CONTRIBUTIONS will remain unchanged. New York Life will send the OWNER a statement which will specify the effect the payment of the Accelerated Death Benefit will have on the Death Benefit and CONTRIBUTIONS. **RECEIPT OF THE ACCELERATED DEATH BENEFIT MAY BE TAXABLE. THE COVERED PERSON SHOULD SEEK ASSISTANCE FROM THEIR PERSONAL TAX ADVISOR.**

Highlights and other details of insurance appear in the Individual Schedule of Benefits page(s) and in the State Regulations page(s), if any. These pages are attached to and made a part of the Certificate.

This Certificate replaces all Certificates and Certificate Riders, if any, previously issued to an INSURED MEMBER under the Policy.

Right To Examine The Certificate For 30 Days The OWNER will have 30 days from the date of receipt to examine the certificate. If the OWNER does not wish to keep the certificate, it must be surrendered to New York Life within this period. Upon such surrender, New York Life will return any premium paid and insurance will be void from the start.

The Policy is a Legal Contract between the Policyholder and New York Life

READ YOUR CERTIFICATE CAREFULLY

This Certificate of Insurance provides all of the benefits mandated by the North Carolina Insurance Code, but it is issued under a group master policy located in another state and may be governed by that state's law.

IMPORTANT CANCELLATION INFORMATION - PLEASE READ THE "WHEN INSURANCE ENDS" PAGE.

Secretary

President