



**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

<b>POLICYHOLDER</b>	TRUSTEES OF THE AMERICAN VETERINARY MEDICAL ASSOCIATION GROUP HEALTH AND LIFE INSURANCE TRUST
<b>POLICY NUMBER</b>	G-14885-0 (the "Policy")
<b>CONTRACT STATE</b>	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.

Wisconsin

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Secretary

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President

**WISCONSIN REGULATIONS**

The following applies to Wisconsin residents:

**KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

**PROBLEMS WITH YOUR INSURANCE?** - If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

The Office Of Corporate Responsibility  
New York Life Insurance Company  
51 Madison Avenue  
New York, New York 10010  
Telephone Number: (212) 576-7000

You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by writing to:

Office of the Commissioner of Insurance  
Complaints Department  
P. O. Box 7873  
Madison, WI 53707-7873

or you can call 1-800-236-8517 outside of Madison or 266-0103 in Madison, and request a complaint form.