



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-14886-0 (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.

Missouri

Secretary

President

MISSOURI REGULATIONS

The following applies to Missouri residents:

For the purpose of complying with Missouri regulations, the following is added to the Suicide exclusion on the What Benefit Is Payable section of the Life And Dependent Life Insurance page(s):

SUICIDE IS NO DEFENSE TO PAYMENT OF LIFE INSURANCE BENEFITS UNDER THIS POLICY WHERE THE POLICY IS ISSUED TO A MISSOURI CITIZEN, UNLESS NEW YORK LIFE CAN SHOW THAT THE COVERED PERSON INTENDED SUICIDE WHEN INSURANCE WAS REQUESTED, REGARDLESS OF ANY LANGUAGE TO THE CONTRARY IN THE POLICY.