



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-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.

Mississippi

Secretary

President

MISSISSIPPI REGULATIONS

The following applies to Mississippi residents:

1. For the purpose of disclosing what may be the effect of receiving the Accelerated Death Benefit, the following shall appear on the face page of the Policy and the Certificate:

RECEIPT OF THE ACCELERATED DEATH BENEFIT MAY BE TAXABLE.
THE INSURED MEMBER SHOULD SEEK ASSISTANCE FROM HIS/HER PERSONAL TAX ADVISOR.
THE DEATH BENEFIT WILL BE REDUCED IF AN ACCELERATED BENEFIT IS PAID.

2. For the purpose of providing the INSURED MEMBER with notification of the effect the payment of the Accelerated Death Benefit will have on the Death Benefit, the face amount, and the future contributions, the For the Benefit To Be Paid section of the Life and Dependent Life Insurance page(s) is replaced by the following:

For the Benefit To Be Paid

Accelerated Death Benefit For the Accelerated Death Benefit to be paid: (1) the Policyholder must receive a completed, written request for the benefit on a form satisfactory to New York Life; and (2) New York Life must receive satisfactory medical proof, in writing, that the COVERED PERSON has a Terminal Illness, no later than 12 months before such COVERED PERSON'S TERMINATION AGE DATE.

Each time the benefit is paid, New York Life will send to the INSURED MEMBER a statement which will specify the effect the payment of the Accelerated Death Benefit will have on the Death Benefit, the face amount and future contributions.

Death Benefit For the Death Benefit to be paid, New York Life must receive satisfactory proof of the COVERED PERSON'S death.