



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

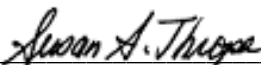
GROUP INSURANCE CERTIFICATE RIDER
to be attached to and made a part of the Certificate

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 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.

Vermont



Secretary



President

VERMONT REGULATIONS

The following applies to Vermont residents:

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

READ YOUR CERTIFICATE CAREFULLY

Coverage is provided under a group master policy issued in another state.

In the event that a conflict exists between the master policy and certificate, the provisions of the certificate and Vermont law will control.

2. For the purpose of stating the interest payable, the Death Benefit paragraph in the What Benefit Is Payable section of the Life And Dependent Life Insurance page(s) is revised as follows:

Death Benefit The Death Benefit payable is the amount of insurance in force for the COVERED PERSON on the date of his or her death, less the amount paid on his or her behalf under the Accelerated Death Benefit. A single payment is made unless payment in installments has been elected in accordance with the Payment In Installments and Request Procedure sections. New York Life will pay interest on the Death Benefit from the date of the COVERED PERSON'S death until the date of payment. Interest will be paid at the greater of the annual interest rate declared by New York Life for policy proceeds left with New York Life under Option 1 (Proceeds at Interest) or six percent. New York Life will refund any CONTRIBUTION paid beyond the date of the COVERED PERSON'S death.

3. For the purpose of allowing New York Life to contest insurance on a COVERED PERSON for nonpayment of CONTRIBUTIONS 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.

4. For the purpose of providing a reasonable death benefit in the event of a misstatement, the Misstatement provision on the Important Notice page(s) of the Certificate and the General Provisions page(s) of the Policy is replaced with the following:

Misstatements Subject to the Errors and Incontestability sections, if relevant statements of age were not accurate for any person, all amounts payable under the Policy shall be such as the premiums paid would have purchased at the correct age.