



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 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.

Montana

Secretary

President

MONTANA REGULATIONS

The following applies to Montana residents:

For the purpose of reducing the time frame from five years to three years that an INSURED MEMBER must be insured under the Policy to receive a conversion right upon Policy termination, the When A Conversion Right Is Available paragraph on the Conversion Rights page is replaced by the following:

When A Conversion Right Is Available A conversion right is available to each COVERED PERSON for whom insurance ends, if insurance ends for any reason except: (a) nonpayment of the CONTRIBUTION; or (b) the COVERED PERSON requests to end such insurance.

However, a conversion right is only available, if insurance ends on an: (a) INSURED MEMBER because the Policy terminates or changes for the group of insureds to which he or she belongs and he or she has been continuously insured under the Policy for at least three years; (b) INSURED DEPENDENT because the Policy changes for the group of insureds to which he or she belongs and he or she has been continuously insured under the Policy for at least one year; or (c) INSURED DEPENDENT because the Policy terminates, if: (1) he or she has been continuously insured under the Policy for at least one year; and (2) the INSURED MEMBER to whom he or she is related has been continuously insured under the Policy for at least three years.