



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
G-14886-0 (the "Policy")
ILLINOIS

POLICY NUMBER
CONTRACT STATE

NEW YORK LIFE agrees that the Certificate is changed, as of the later of January 1, 2006 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.

Florida

Secretary

President

FLORIDA REGULATIONS

The following applies to Florida residents:

1. Complaint Notice - A COVERED PERSON can call the following toll-free number if he or she has any questions or complaints concerning the Policy:

1-800-621-6360

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

NOTICE

**THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED
PRIMARILY BY THE LAWS OF A STATE OTHER THAN FLORIDA.**

3. The No Interim Liability section on the face page of the Policy and the Certificate is deleted.
4. For the purpose of applying the incontestability clause only for nonpayment of CONTRIBUTIONS, the Insurance On Covered Persons paragraph of the Incontestability provision on the General Provisions page(s) of the Policy and the Incontestability provision on the Important Notice page(s) of the Certificate is replaced with the following:

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.

5. For the purpose of allowing termination by the Policyholder at anytime without advance notice, item 8(b) on the When Insurance Ends page(s) is replaced with the following:

(b) the Policyholder may terminate the Policy or coverage on a group of insureds by giving written notice to New York Life.