



**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

<b>POLICYHOLDER</b>	TRUSTEES OF THE AMERICAN VETERINARY MEDICAL ASSOCIATION GROUP HEALTH AND LIFE INSURANCE TRUST
<b>POLICY NUMBER</b>	G-14886-0 (the "Policy")
<b>CONTRACT STATE</b>	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.

Massachusetts

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Secretary

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President

**MASSACHUSETTS REGULATIONS**

The following applies to Massachusetts residents:

The Accelerated Death Benefit is not available to a resident of Massachusetts. To accomplish this change, the Accelerated Death Benefit provision and all references to the Accelerated Death Benefit are deleted.