



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.

Oklahoma

Secretary

President

OKLAHOMA REGULATIONS

The following applies to Oklahoma residents:

1. The following Fraud Warning is added to the face page of the Policy and Certificate:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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

THIS POLICY/CERTIFICATE INCLUDES AN ACCELERATED DEATH BENEFIT

3. For the purpose of insuring an ELIGIBLE CHILD from birth and extending the eligibility ages for an ELIGIBLE CHILD :

- (a) the Amount Of Insurance Available For Insured Child(ren) paragraph on the Schedule page(s) is revised, as follows:

<u>Insured Child's Age</u>	<u>Amount Of Insurance</u>
From birth but before the TERMINATION AGE DATE	Option 1: \$ 5,000
	Option 2: \$ 10,000

- (b) item 2. of the ELIGIBLE DEPENDENT definition on the DEFINITIONS page(s) is revised, as follows:

2. natural child, stepchild, adopted child or relative who lives with the APPLICANT in a parent-child relationship, who is:
 - a. not married;
 - b. with respect to the stepchild or relative who lives with the APPLICANT in a parent-child relationship, is substantially dependent upon the APPLICANT for support; or if the APPLICANT is deceased, the natural child, stepchild, adopted child or relative who lives with the APPLICANT in a parent-child relationship is substantially dependent upon the family for support;
 - c. less than age 23, or age 23 or older if attending an educational institution;
 - d. not a resident of an EXCLUDED STATE, except that this requirement does not apply if the APPLICANT has DEPENDENT INSURANCE in force for children; and
 - e. not an INSURED MEMBER.

- (c) the definition of TERMINATION AGE DATE on the Definitions page(s) is replaced by the following:

TERMINATION AGE DATE means the date insurance for a COVERED PERSON ends due to his or her attainment of the stated AGE, as follows:

1. the last day of the INSURANCE PERIOD during which the INSURED MEMBER reaches AGE 80;
2. the last day of the INSURANCE PERIOD during which the INSURED SPOUSE reaches AGE 80; or
3. the last day of the INSURANCE PERIOD during which the INSURED CHILD reaches AGE 23, or if AGE 23 or older, the age when the child is no longer attending an educational institution.

4. For the purpose of not automatically terminating coverage on an INSURED CHILD who marries or is no longer relying on an INSURED MEMBER for financial support, item 6. on the When Insurance Ends page has been revised as follows:

6. for an INSURED CHILD, the last day of the INSURANCE PERIOD during which such INSURED CHILD becomes an INSURED MEMBER.