GROUP LIFE INSURANCE CERTIFICATE ("CERTIFICATE")

POLICYHOLDER TRUSTEES OF THE AMERICAN VETERINARY MEDICAL ASSOCIATION GROUP HEALTH AND LIFE INSURANCE TRUST
POLICY NUMBER G-14884-0 (the "Policy")
CONTRACT STATE ILLINOIS

NEW YORK LIFE certifies that a person becomes an INSURED MEMBER on the INSURANCE DATE stated on the Individual Schedule of Benefits.

Insurance is subject to: (a) the suicide limitation; (b) any exclusions and limitations of the Policy and all other terms and conditions of the Policy; and (c) New York Life's underwriting requirements.

Renewal Insurance under the Policy will be renewed automatically on each Anniversary Date if its terms and conditions are met. Insurance for an INSURED MEMBER will be renewed automatically on each CONTRIBUTION DATE for an INSURANCE PERIOD if the terms and conditions of the Policy are met.

On all stated days and dates, insurance begins at 12:01 A.M. and insurance ends at midnight at the place the INSURED MEMBER resides.

Highlights and other details of insurance appear in the Individual Schedule of Benefits page(s) and in the State Regulations page(s), if any. These pages are attached to and made a part of the Certificate.

This Certificate replaces all Certificates and Certificate Riders, if any, previously issued to an INSURED MEMBER under the Policy.

Signature of Secretary

Signature of President

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IMPORTANT NOTICE

Certificate  The Certificate is a summary of the provisions of the Policy. It should be kept in a safe place. It is not a contract of insurance. Any conflict between the terms of the Certificate and the Policy will be decided in favor of the Policy. A copy of the Policy is available at the Policyholder’s office for inspection at any time during business hours. The INSURED MEMBER should contact New York Life with questions regarding insurance.

Errors  Errors, or delays in keeping records, will: (a) not revoke insurance otherwise in force; (b) not continue insurance which otherwise would have ended; and (c) upon discovery, require fair adjustment of remittances and/or insurance to correct the error.

Examination  New York Life, at its own expense, has the right and opportunity to: (a) reasonably request an autopsy where it is not forbidden by law or religious belief; and/or (b) examine the medical records of the deceased; to determine the cause of the loss.

Incontestability  New York Life cannot contest the validity of insurance on an INSURED MEMBER after is has been in force for two years under the Policy during such INSURED MEMBER’S lifetime. To contest, New York Life will only rely upon: (a) written statements signed by the INSURED MEMBER: (1) in applying for such insurance; and/or (2) used to allow insurance to take effect, be increased or be transferred from another 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.

Policy Changes  The Policy can be changed: (a) at any time by written agreement between New York Life and the Policyholder; and (b) without the consent of any other person. Changes will be valid only if evidenced by an amendment to the Policy. Such amendment must be signed by the Policyholder and New York Life, except an amendment which results from the exercise of a right reserved to New York Life in the Policy. No agent of New York Life can make or change the Policy or waive any of its provisions.

Termination By The Policyholder  The Policyholder may terminate the Policy, only on a CONTRIBUTION DATE, by giving written notice to New York Life at least 90 days in advance.

Termination By New York Life  New York Life can terminate the Policy, only on a CONTRIBUTION DATE, by giving written notice to the Policyholder at least 90 days in advance. New York Life may only exercise this right if: (a) the Policyholder or the ASSOCIATION no longer endorses the insurance under the Policy or endorses another similar program for its members; or (b) the number of INSURED MEMBERS under the Policy and Group Policies G-14884-2, G-14884-3, G-14884-4, G-14884-5, G-14884-6, G-14884-7, G-14994-0 and G-14994-1 issued to the Policyholder by New York Life is less than 10,000.
New York Life will pay a benefit for an INSURED MEMBER’S death; in accordance with all of the following:

**Death Benefit**  The Death Benefit is the benefit payable for an INSURED MEMBER’S death.

**For The Benefit To Be Paid**  For the Death Benefit to be paid, New York Life must receive satisfactory proof of the INSURED MEMBER’S death.

**What Benefit Is Payable**  Except as stated below, the Death Benefit payable is the amount of insurance in force for the INSURED MEMBER 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.

**Suicide**  - New York Life will only return the applicable premiums paid to it for the amount of insurance otherwise in force which, on the date of loss has been in force for less than two continuous years, if an INSURED MEMBER’S death is due to, related to or occurs during: suicide, an attempt at suicide or an intentionally self-inflicted injury, whether such INSURED MEMBER was sane or insane and if written application for such insurance was made.

**Beneficiary**  Except as stated below, the Death Benefit will be paid to the designated beneficiary(ies). However, if at the time of the INSURED MEMBER’S death there is no surviving beneficiary for any designated share of the Death Benefit, such share will be paid to the executor or administrator of the INSURED MEMBER’S estate, or at the option of New York Life, to the INSURED MEMBER’S surviving relative(s) in the following order of survival: lawful married spouse; children equally; parents equally; or brothers and sisters equally.

In addition, if a beneficiary dies within 15 days after the INSURED MEMBER, New York Life will consider such beneficiary to have predeceased such INSURED MEMBER, if payment has not already been made.

The INSURED MEMBER can designate a beneficiary or change his or her beneficiary designation.

One or more beneficiaries can be designated. If more than one beneficiary is designated, they can be classified as Primary Beneficiary ("Primary Beneficiary" is the person(s) named to first receive the proceeds of the insurance), or Contingent Beneficiary ("Contingent Beneficiary" is the person(s) named to receive the proceeds of the insurance if no Primary Beneficiary survives). Each beneficiary's share can be stated. If more than one beneficiary is designated and if their respective interests have not been stated, they will share alike.

**Facility Of Payment**  - New York Life has the right to pay up to $250 of the benefit to anyone who has incurred expenses for the INSURED MEMBER’S fatal illness or burial ("payee").

**Forfeiture Of Payment**  - No payment will be made to any person(s) if such person(s) is the principal or an accomplice in willfully bringing about the death of the INSURED MEMBER. Payment will be made in accordance with this section as though that person(s) had died before the INSURED MEMBER.

**Individual Policy**  - Subject to the Facility Of Payment exception and unless otherwise stated by the INSURED MEMBER, the benefit will be paid to the INSURED MEMBER'S beneficiary last recorded under an individual policy, if: (a) application for the individual policy was made under a conversion right; (b) the benefit is not payable under the individual policy; (c) the individual policy, if issued, is surrendered to New York Life; and (d) the benefit is paid under the Policy.

**Transfer Of Ownership**  An INSURED MEMBER can transfer all or any part of incidents of ownership of the insurance. The Policyholder agrees to accept CONTRIBUTIONS directly from the transferee.

**Request Procedure**  To: (a) designate a beneficiary or change a beneficiary designation; and/or (b) transfer ownership; New York Life must be given a completed, written request on a form satisfactory to it. Such request must be approved and recorded by or on behalf of New York Life. After such recording, the request will take effect as of the date it was signed, subject to any payment made or any other action taken by or on behalf of New York Life before the recording.
WHEN INSURANCE ENDS

An INSURED MEMBER’S insurance will end on the earliest of:

1. (a) the first day of the month on or after the date he or she is no longer a STUDENT MEMBER in full-time attendance at a veterinary school designated by the Policyholder for any reason except graduation from such school; or (b) if due to graduation, the May 1st of the year of graduation. The insured STUDENT MEMBER must immediately notify New York Life of the date that full-time veterinary school attendance ended. If it is not reasonably possible to notify New York Life immediately, notification must be made as soon as reasonably possible. In no event will benefits be paid after the date insurance would otherwise end due to full-time veterinary school attendance ending;

2. the last day of the INSURANCE PERIOD for which the last CONTRIBUTION has been paid for the INSURED MEMBER, except that: Insurance will not end if the CONTRIBUTION for such insurance is paid within 31 days after such day;

3. the date New York Life receives the INSURED MEMBER’S request to end such coverage; or

4. the day before the day the Policy ends or is changed to end insurance for the group of insureds to which the INSURED MEMBER belongs.

CONVERSION RIGHTS

An INSURED MEMBER can convert insurance that ends to an individual policy, without giving New York Life medical evidence of insurability, in accordance with all of the following:

When A Conversion Right Is Available A conversion right is available to each INSURED MEMBER for whom insurance ends. However, a conversion right is only available, if insurance ends on an 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 five years.

Conversion Period Benefit The maximum amount of insurance the INSURED MEMBER is eligible to convert will continue without payment of the CONTRIBUTION during the Conversion Period. ("Conversion Period" is the 31 day period, immediately after the date insurance would otherwise end or is reduced, during which an INSURED MEMBER can exercise a conversion right.)

What Amount Can Be Converted The INSURED MEMBER can convert all or any part of the insurance that ends, except that: When the Policy terminates or changes to end insurance for the group of insureds to which the INSURED MEMBER belongs, the INSURED MEMBER can convert the lesser of: (a) all or any part of the insurance that ends, less the amount of any replacement insurance which he or she can obtain within the Conversion Period; or (b) $10,000.

Individual Policy The individual policy requirements are as follows: (a) a completed, written application for the individual policy must be given to New York Life, within the Conversion Period, on a form satisfactory to New York Life; (b) the first premium for the individual policy must be paid within the Conversion Period; (c) the premium for the individual policy will be based upon the applicant's class of risk and age; (d) the individual policy will be on one of the forms currently offered by New York Life, except term insurance, and will be issued without disability or other supplementary benefits; and (e) the individual policy will take effect on the day after the Conversion Period Benefit ends. The individual policy may provide less coverage at a higher premium than that provided for under the group Policy.

Notice Of Conversion Right If an INSURED MEMBER has not been given notice of his or her conversion right before the 15th day of the Conversion Period, he or she will have an additional period within which he or she can exercise a conversion right. The additional period will: (a) not extend insurance beyond the end of the 31 day Conversion Period; and (b) end on the earlier of the: (1) 15th day after such INSURED MEMBER is given such notice; or (2) 60th day after the end of the 31 day Conversion Period. Written notice presented to the INSURED MEMBER or mailed to his or her last known address by New York Life or the Policyholder will be deemed notice.
DEFINITIONS

ASSOCIATION means The American Veterinary Medical Association.

CONTRIBUTION means the applicable full periodic payment toward the premium, received by the Policyholder, which the ASSOCIATION must pay for insurance to take effect on the INSURANCE DATE and/or for insurance to continue in force under the Policy. CONTRIBUTION is determined by the Policyholder and is due on each CONTRIBUTION DATE.

CONTRIBUTION DATE means the following dates on or before which the CONTRIBUTION must be paid to the Policyholder:

1. initially, the INSURANCE DATE; and
2. thereafter, the applicable annual, semiannual, quarterly, or monthly date based on the mode of payment elected by the INSURED MEMBER and accepted by the Policyholder.

EXCLUDED STATE means: (a) the Province Of Quebec; and (b) anywhere else, except the fifty states of the United States Of America, the District Of Columbia, Puerto Rico or any other province of the Dominion Of Canada.

INSURANCE DATE means the date as stated on the Individual Schedule of Benefits page.

INSURANCE PERIOD means the span of time from a CONTRIBUTION DATE through the day before the next CONTRIBUTION DATE, during which insurance continues, if the CONTRIBUTION for such span of time is paid.

INSURED MEMBER means a person who: (a) was a STUDENT MEMBER on his or her INSURANCE DATE; (b) became insured under the Policy, as approved by New York Life; and (c) remains insured under the Policy. References to INSURED MEMBER mean the Owner for the incidents of ownership. (“Owner” means the person who has the rights of ownership of the insurance while the INSURED MEMBER is living.)

STUDENT MEMBER means a member, in good standing, of a student chapter of the ASSOCIATION. STUDENT MEMBERS will include the incoming freshman that have been accepted to attend veterinary school. The STUDENT MEMBER must not be a resident of an EXCLUDED STATE and must be: (1) at least AGE 18, but less than AGE 65; and (2) a full-time veterinary student at a veterinary school designated by the Policyholder.