



New York Life Insurance Company
– A Mutual Company Founded in 1845 –
51 Madison Avenue, New York, NY 10010

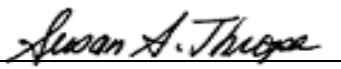
GROUP INSURANCE CERTIFICATE RIDER
to be attached to and made a part of the Certificate

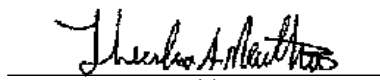
POLICYHOLDER	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
POLICY NUMBER	G-29344-0 (the "Policy")
CONTRACT STATE	DISTRICT OF COLUMBIA

NEW YORK LIFE agrees that the Certificate is changed, as of the later of September 1, 2011 or the INSURED MEMBER'S INSURANCE DATE, as follows:

Based on 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.

Arkansas


Secretary


President

G-29344-0/CERT

GMR

ARKANSAS REGULATIONS

The following applies to Arkansas residents:

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

FOR INFORMATION OR TO MAKE A COMPLAINT, CALL (800) 792-9686

If you need information about your insurance or should any dispute arise about a claim that you have filed, call New York Life at the number listed above or contact the Arkansas Insurance Department, 1200 West Third Street, Little Rock, AR 72201. (501) 371-2640 or toll-free at (800) 852-5494