



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

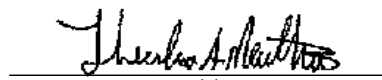
POLICYHOLDER	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
POLICY NUMBER	G-29344-0 (the "Policy")
CONTRACT STATE	DISTRICT OF COLUMBIA

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.

Connecticut


Secretary


President

G-29344-0/CERT

GMR

CONNECTICUT REGULATIONS

The following applies to Connecticut residents:

1. For the purpose of treating Chemical Dependency as any other SICKNESS, all references to “Chemical Dependency” are removed from the Schedule page(s) in the Policy and Certificate.
2. For the purpose of including a definition for “participation” and “riot”, the Crime/Illegal Occupation/Illegal Activity exclusion on the Disability Income Insurance page(s) is revised as follows:

Crime/Illegal Occupation/Illegal Activity - A disability that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S participation in or incarceration resulting from any of the following in a role other than as a victim: (a) the commission of a felony; (b) an illegal occupation or activity; (c) an insurrection; (d) terrorist activity; or (e) a riot. (“Participation” means the fact of taking part, as in some action or attempt; “Riot” means a disturbance of the public peace by three or more persons acting together in a disrupting and tumultuous manner.)

3. For the purpose of noting that participation in the program is voluntary, the fourth paragraph in the Vocational Rehabilitation provision on the Disability Income Insurance page(s) is revised to include the word “voluntary”, as follows:

In order to be considered for participation in a rehabilitation program, a COVERED PERSON must voluntarily give: (a) New York Life a written request in which the COVERED PERSON consents to an evaluation of his or her rehabilitation and vocational potential; and (b) all written authorization necessary for the conduct of such evaluation by New York Life or a rehabilitation service or agency selected by New York Life.

4. For the purpose of allowing New York Life to contest insurance on a COVERED PERSON for nonpayment of CONTRIBUTIONS only, the Incontestability provision on the Important Notice page(s) of the Certificate and the Insurance On Covered Persons section of the Incontestability provision on the General Provisions page(s) of the Policy are replaced by 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 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 COVERED PERSON: (1) in applying for such insurance; and/or (2) used to allow insurance to take effect 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. The time insured under the PREVIOUS POLICY for TRANSFER INSURANCE will also be used to determine if the two year contestable period has elapsed.

5. For the purposes of not allowing income payments received from retirement or pension plans to be used to offset benefit payments in disability products, the definition of OTHER INCOME BENEFITS on the Definitions page(s) is revised as follows:

OTHER INCOME BENEFITS means the amount of any:

1. salary or other compensation the COVERED PERSON receives for work performed while disabled and the amount of any income payment under a salary continuance plan;
2. income payments, other than unearned income, from a professional corporation, partnership or other group practice arrangement. Income payments include the cost of a COVERED PERSON’S fringe benefits and the share of the total contributions to corporate surplus;
3. benefits for loss of time from employment which is provided for a disability under: (a) any plan arranged by any employer, union or association; (b) any fund or other arrangement pursuant to any compulsory disability benefit act or law; or (c) an individual disability income policy;

CONNECTICUT REGULATIONS

4. benefits in the form of periodic cash payments for a disability, excluding any benefits for a disability starting before the COVERED PERSON'S INSURANCE DATE, which is provided: (a) under any group life insurance plan; (b) by any federal, state, provincial, municipal or other governmental agency, or pursuant to the Federal Railroad Retirement Act; or (c) under the Federal Social Security Act, Canada Pension Plan or Quebec Pension Plan on the basis of the COVERED PERSON'S record of wages and self-employment income and payable to the COVERED PERSON or a spouse or child of the COVERED PERSON, without regard to any deductions from such benefits which can be made: (1) on account of work; (2) because of the COVERED PERSON'S refusal to accept rehabilitation; or (3) because a spouse or child of the COVERED PERSON has elected to be paid benefits under the Federal Social Security Act, Canada Pension Plan or Quebec Pension Plan on the basis of the spouse's or child's own record of wages and self-employment income. In determining the amount of such benefits, however, there will be excluded the amount of any increase therein which occurs after the WAITING PERIOD;
5. benefits under a Workers' Compensation Act or similar act; and/or
6. benefits under any work loss provision in the mandatory part of any "no-fault" auto insurance policy.

OTHER INCOME BENEFITS include New York Life's estimate of the benefits under the Federal Social Security Act, Workers' Compensation Act or similar laws if such benefits: (a) have not been awarded; and (b) have not been denied; or (c) have been denied and such denial is being appealed.