



**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

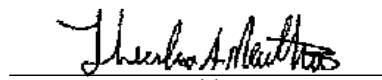
<b>POLICYHOLDER</b>	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION, INCORPORATED
<b>POLICY NUMBER</b>	G-29344-0 (the "Policy")
<b>CONTRACT STATE</b>	DISTRICT OF COLUMBIA

**NEW YORK LIFE** agrees that the Certificate is changed, as of the later of July 1, 2012 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**.

Florida

  
Secretary

  
President

G-29344-0/CERT

GMR

## FLORIDA REGULATIONS

The following applies to Florida residents:

1. Complaint Notice – An INSURED MEMBER may call the following toll-free number if he or she has any questions or complaints concerning the Policy:

(800) 826-1126

2. The following disclosure statement is added to the face page of the Certificate:

### **NOTICE**

#### **THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED PRIMARILY BY THE LAWS OF A STATE OTHER THAN FLORIDA.**

3. For the purpose of changing the time frame for payment of claims: (a) the Claims Payment item on the General Provisions page(s) of the Policy and Important Notice page(s) of the Certificate; and (b) the last paragraph of the What Benefit Is Payable provision on the Disability Income Insurance page(s) are replaced by the following:

(a) **Claims Payment** The benefit is payable immediately after receipt of satisfactory proof of the Covered Disability.

(b) The benefit is payable: (a) immediately after the requirements stated in the For The Benefit To Be Paid section are met; and (b) on a monthly basis, except that: The amount payable for any period which is less than a full month, is calculated by multiplying the monthly benefit payable by the number of days of Covered Disability and dividing the product by 30. Any balance remaining unpaid at the end of the period of liability will be paid immediately upon receipt of satisfactory proof, on a pro rata basis.

4. For the purpose of extending the time frame in which legal action may be started, the Legal Action item on the Important Notice page(s) of the Certificate and the General Provisions page(s) of the Policy is replaced by the following:

**Legal Action** The claimant cannot start any legal action: (a) within 60 days after a claim form or proof of loss is sent; or (b) after the expiration of the applicable statute of limitations from the time a claim form or proof of loss is due.

5. For the purpose of limiting New York Life's right to contest beyond two years based upon the eligibility of the COVERED PERSON, the Insurance On Covered Persons item of the Incontestability section on the General Provisions page(s) of the Policy and the Incontestability section on the Important Notice page(s) of the Certificate is 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.