



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

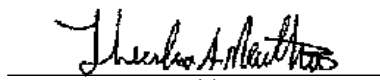
POLICYHOLDER	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
POLICY NUMBER	G-29344-0 (the "Policy")
CONTRACT STATE	DISTRICT OF COLUMBIA

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.

Indiana


Secretary


President

G-29344-0/CERT

GMR

INDIANA REGULATIONS

The following applies to Indiana residents:

1. The following complaint notice is added to the face page of the Certificate:

Complaint Notice

Questions regarding your policy or coverage should be directed to:

The Office of Corporate Responsibility
New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer, you may contact the Department of Insurance by mail, telephone or e-mail:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461, in the Indianapolis area: (317) 232-2395

Complaints can be filed electronically at www.in.gov/idoi

2. For the purpose of not discriminating against victims of abuse, the following is added to the For Insurance To Take Effect section on the When Insurance Takes Effect page(s):

New York Life certifies that it will not: (a) deny or refuse to issue coverage; or (b) refuse to renew or otherwise terminate or restrict coverage on a COVERED PERSON who has been or has the potential to be a victim of abuse.