



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**.

Kentucky

Secretary

President

G-29344-0/CERT

GMR

KENTUCKY REGULATIONS

The following applies to Kentucky residents:

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

READ YOUR CERTIFICATE CAREFULLY.

2. 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.