



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

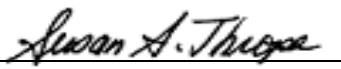
**GROUP INSURANCE CERTIFICATE RIDER**  
to be attached to and made a part of the Certificate

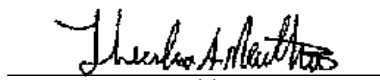
<b>POLICYHOLDER</b>	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
<b>POLICY NUMBER</b>	G-29344-0 (the "Policy")
<b>CONTRACT STATE</b>	DISTRICT OF COLUMBIA

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

Maine

  
Secretary

  
President

G-29344-0/CERT

GMR

## MAINE REGULATIONS

The following applies to Maine residents:

The following section is added to the Policy and Certificate:

**Third Party Designation** - The COVERED PERSON may: (a) designate a third party to receive notice of cancellation due to non-payment of CONTRIBUTION; (b) change such designation; and (c) restore insurance which ended because the CONTRIBUTION was not paid; if the former COVERED PERSON suffered from Organic Brain Disease when the insurance ended.

A Third Party Request Form will be sent to the COVERED PERSON within 10 days after New York Life receives the request from the COVERED PERSON to designate a third party to receive notice of cancellation due to non-payment of CONTRIBUTION.

Within 10 days before the date insurance would otherwise end due to non-payment of CONTRIBUTIONS, New York Life will send notice of such pending cancellation to the COVERED PERSON and to the designated third party. Such notice will state the: (a) amount of unpaid CONTRIBUTION; (b) date by which the CONTRIBUTION must be paid; and (c) date insurance would otherwise end.

To restore insurance which ended because the CONTRIBUTION was not paid, New York Life must: (a) receive a request for restoration within 90 days after the date insurance ended; (b) receive satisfactory proof that the COVERED PERSON suffered from an Organic Brain Disease on the date insurance ended; (c) approve the restoration; and (d) receive the full CONTRIBUTION, from the date insurance ended, within 15 days after the date New York Life requests such CONTRIBUTION. Once this is done, all terms and condition of the Policy applicable to the person at the time insurance ended will be reinstated, subject to any changes in the Policy. If a request for restoration of insurance is denied because of Organic Brain Disease, New York Life will send notice of denial to the COVERED PERSON and to the person requesting restoration, if different. Within 30 days following receipt of this notice, a hearing may be requested before the Superintendent to determine if a violation of this right has occurred.

For the purpose of this section, "Organic Brain Disease" means a mental or nervous disorder with a demonstrable organic origin causing significant cognitive impairment. This includes, but is not limited to Pick's Disease, Parkinson's Disease, Huntington's Chorea, and Alzheimer's Disease and related dementias.