



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

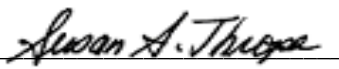
GROUP INSURANCE CERTIFICATE RIDER
to be attached to and made a part of the Certificate

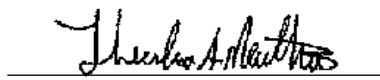
POLICYHOLDER	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
POLICY NUMBER	G-29344-0 (the "Policy")
CONTRACT STATE	DISTRICT OF COLUMBIA

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**.

Montana


Secretary


President

G-29344-0/CERT

GMR

MONTANA REGULATIONS

The following applies to Montana residents:

For the purpose of providing benefits for a Covered Disability due to pregnancy on the same basis as any other SICKNESS, the Pregnancy, Childbirth Or A Related Medical Condition item in the Exclusions section on the Disability Income Insurance page(s) is deleted.