

STATE REGULATIONS

DOMESTIC PARTNER ENDORSEMENT

The following applies to California, Nevada and Washington residents:

For the purpose of providing the same benefits, protections and responsibilities to parties of a domestic partnership that are granted to spouses in a marriage, the following Endorsement is attached to the Policy and Certificate:

PURPOSE:

This endorsement is part of the policy, contract, certificate and/or riders and endorsements to which it is attached and is intended to provide benefits to parties of a domestic partnership. State law requires that parties to a domestic partnership shall have the same benefits, protections, and responsibilities under law as are granted to spouses in a marriage. In order to receive benefits in accordance with this endorsement, the parties to a domestic partnership must have completed and filed a Declaration of Domestic Partnership/Certificate of Registered Domestic Partnership in accordance with the laws of their state of residence or as an alternative, completed the New York Life Declaration of Domestic Partnership and provided supporting documentation.

GENERAL DEFINITIONS, TERMS CONDITIONS AND PROVISIONS:

The general definitions, terms, conditions or any other provisions of the policy, contract, certificate and/or riders and endorsements to which this mandatory endorsement is attached are hereby amended and superseded as follows:

Where terms are used that mean or refer to a spouse, such as "lawful married spouse," "dependent spouse" or "spouse" the term "domestic partner" shall also be included.

The term "domestic partner" shall be defined within the Eligible Dependent section as "a person who completes and submits a Declaration of Domestic Partnership and with whom an ELIGIBLE MEMBER maintains a Committed Relationship. A 'Committed Relationship' means a familial relationship between two individuals characterized by mutual caring and the sharing of a mutual residence."

Terms that mean or refer to the inception or dissolution of a marriage, such as "date of marriage," "divorce decree," "termination of marriage" and any other such terms shall also include the inception or termination of a domestic partnership.

"Child or covered child" means a child (natural, step-child, legally adopted or a minor who is dependent on the insured for support and maintenance) who is born to or brought to a marriage or to a domestic partnership.