



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

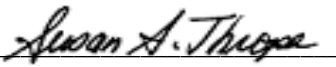
**GROUP INSURANCE CERTIFICATE RIDER**  
to be attached to and made a part of the Certificate

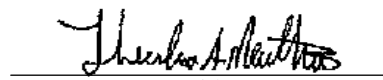
<b>POLICYHOLDER</b>	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
<b>POLICY NUMBER</b>	G-29344-0 (the "Policy")
<b>CONTRACT STATE</b>	DISTRICT OF COLUMBIA

**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**.

Oklahoma

  
Secretary

  
President

G-29344-0/CERT

GMR

## OKLAHOMA REGULATIONS

The following applies to Oklahoma residents:

1. For the purpose of requiring an insurer to pay interest on premium proceeds if they are not returned within the Right to Examine period, the Right to Examine the Certificate For 30 Days provision on the face page of the Policy and the Certificate is revised as follows:

**Right To Examine The Certificate For 30 Days** Except for TRANSFER INSURANCE, an INSURED MEMBER will have 30 days from the date of receipt to examine the initial certificate. If the INSURED MEMBER does not wish to keep the initial certificate, it must be surrendered to New York Life within this period. Upon such surrender, New York Life will return any premium paid and insurance will be void from the start. If New York Life does not return the premiums paid within 30 days from the date of cancellation, New York Life will pay interest on the proceeds.

2. The following Fraud Warning is added to the face page of the Certificate:

**WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

3. For the purpose of deleting the phrase “fall from or descent from”, the Air Travel provision under the Exclusion section on the Disability Income page(s) is revised as follows:

**Air Travel** - A disability that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S travel in or travel on any aircraft while such aircraft is in flight, unless the COVERED PERSON is traveling: (a) solely as a fare paying passenger on a licensed, commercial, regularly scheduled, non-military aircraft; (b) in a civil aircraft having a current and valid “Standard Federal Aviation Agency Airworthiness Certificate” and piloted by a person with a current and valid pilot’s certificate with proper ratings for the type of flight and aircraft involved; or (c) in a transport type aircraft operated by the Air Mobility Command or its successor organization of the United States or similar air service of any other country.

4. For the purpose of clarification, the War Conditions item in the Exclusions section of the Disability Income Insurance page(s) is replaced by the following:

**War Conditions** - A disability that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON’S engagement in any of the following in a role other than as a victim: (a) in war, (b) an act of war, or (c) an armed conflict which involves the armed forces of one or more countries.