



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

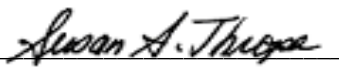
GROUP INSURANCE CERTIFICATE RIDER
to be attached to and made a part of the Certificate

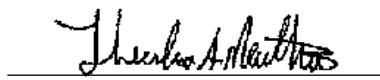
POLICYHOLDER	GOVERNMENT EMPLOYEES' BENEFIT ASSOCIATION INCORPORATED
POLICY NUMBER	G-29344-0 (the "Policy")
CONTRACT STATE	DISTRICT OF COLUMBIA

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**.

South Carolina


Secretary


President

G-29344-0/CERT

GMR

SOUTH CAROLINA REGULATIONS

The following applies to South Carolina residents:

For the purpose of increasing the time requirement from three years to six years for legal action, the Legal Action item in the Claims section on the General Provisions page(s) of the Policy and the Important Notice page(s) of the Certificate is replaced by the following:

Legal Action The claimant cannot start any legal action: (a) within 60 days after a claim form or proof of loss is sent; or (b) more than six years after a claim form or proof of loss is due.