



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 July 1, 2012 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**.

Tennessee

Secretary

President

G-29344-0/CERT

GMR

TENNESSEE REGULATIONS

The following applies to Tennessee residents:

1. The following Notice is added to the face page of the Policy and the Certificate:

NOTICE

If you have any questions or complaints regarding your group insurance plan, you may write to either of the following Service Office addresses:

Government Employees' Benefit Association
9800 Savage Road
OPS 2A, VCC – Room 201
Fort Meade, Maryland 20755-6104
1-800-826-1126

New York Life Insurance Company
51 Madison Avenue
New York, New York 10010
1-800-792-9686

2. The Misstatements provision on the Important Notice page(s) is replaced with the following:

Misstatements If the age of the COVERED PERSON has been misstated, all amounts payable under this Policy shall be such as the premium paid would have purchased at the correct age.

3. The following New York Life's Rights provision from the Premium page(s) of the Policy is added to the Important Notice page(s) of the Certificate:

New York Life's Rights New York Life can change prospectively any method used to compute the Premium due under the Policy, the Premium rates and/or the tables on any:

1. Premium Date, on or after August 1, 2013, but not more than once in any 12-month period. New York Life will mail or deliver a written notice to the Policyholder at least 90 days before the date such change is to take effect; or
2. date New York Life's liability is changed by Policy amendment, any governmental program, law or regulation. An exercise of this right will not stop New York Life from exercising its right in 1. above.