



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

GROUP TERM LIFE INSURANCE CERTIFICATE ("Certificate")

POLICYHOLDER WISCONSIN NATIONAL GUARD ASSOCIATION, INC.
POLICY NUMBER G-29360-0 (the "Policy")
AMOUNT OF INSURANCE \$1,000
INSURANCE DATE The later of: January 1, 2015
 or Date of Enlistment in the Wisconsin National Guard
ENDING DATE The earlier of: Upon separation from active service in the Wisconsin National Guard
 or Date the Policy terminates
INSURED MEMBER As shown in the Sponsor's record, eligible active guardsmen.

New York Life certifies that, at no cost to you, (called "noncontributory"), you will become insured automatically on the Insurance Date, if you are performing the normal activities of a person in good health of like age on such date. This insurance will continue through the Ending Date. Insurance is subject to (1) the terms and conditions of the Policy and (2) New York Life's underwriting requirements.



 Secretary



 President

G-29360-0/CERT
 GMR-FACE

IMPORTANT NOTICE

Certificate The Certificate is a summary of the provisions of the Policy. It should be kept in a safe place. It is not a contract of insurance. Any conflict between the terms of the Certificate and the Policy will be decided in favor of the Policy. A copy of the Policy is available at the Policyholder's office for inspection at any time during business hours. The INSURED MEMBER should contact the Policyholder with questions regarding insurance.

Complaint Notice If an INSURED MEMBER is having problems with New York Life, do not hesitate to contact New York Life to resolve your problem.

The Office Of Corporate Responsibility
 New York Life Insurance Company
 51 Madison Avenue
 New York, New York 10010
 Telephone Number: 1-800-792-9686

An INSURED MEMBER can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. An INSURED MEMBER can contact the **OFFICE OF THE COMMISSIONER OF INSURANCE** as follows:

Office of the Commissioner of Insurance
 Complaints Department
 P. O. Box 7873
 Madison, WI 53707-7873
 1-800-236-8517 or 608-266-0103

IMPORTANT NOTICE

Errors Errors or delays in keeping records, will (a) not revoke insurance otherwise in force, (b) not continue insurance which otherwise would have ended; and (c) upon discovery, require fair adjustment of remittances and/or insurance to correct the error.

Policy Changes The Policy can be changed: (a) at any time by written agreement between New York Life and the Policyholder; and (b) without the consent of any other person. Changes will be valid only if evidenced by an amendment to the Policy. Such amendment must be signed by the Policyholder and an officer of New York Life. The Policy may also be changed by New York Life by amendment to the Policy and without the consent of the Policyholder or any other person, if such amendment is signed by an officer of New York Life and: (a) results from the exercise of a right reserved to New York Life in the Policy; or (b) is issued to conform to any law and/or regulation which, applies to the insurance under the Policy. No agent of New York Life can make or change the Policy or waive any of its provisions.

Termination By The Policyholder The Policyholder may terminate the Policy, on any PREMIUM DATE after the first Anniversary Date, by giving written notice to New York Life at least 90 days in advance.

Termination By New York Life New York Life can terminate the Policy, on any PREMIUM DATE after the first Anniversary Date, by giving written notice to the Policyholder at least 90 days in advance.

G-29360-0
GMR-C-NOTICE

LIFE INSURANCE

New York Life will pay a benefit for an INSURED MEMBER'S death in accordance with all of the following:

Death Benefit The Death Benefit is the benefit payable for an INSURED MEMBER'S death.

For The Benefit To Be Paid For the Death Benefit to be paid, New York Life must receive satisfactory proof of the INSURED MEMBER'S death.

What Benefit Is Payable The Death Benefit payable is the amount of insurance in force for the INSURED MEMBER on the date of his or her death. The benefit will be paid in a lump sum.

Beneficiary Except as stated below, the Death Benefit will be paid to the designated beneficiary(ies). However, if at the time of the INSURED MEMBER'S death there is no surviving beneficiary for any designated share of the Death Benefit, such share will be paid to the OWNER, if living, otherwise to the executor or administrator of the OWNER'S estate, or at the option of New York Life, to the OWNER'S surviving relative(s) in the following order of survival: lawful married spouse; children equally; parents equally; or brothers and sisters equally.

In addition, if a beneficiary dies within 15 days after the INSURED MEMBER, New York Life will consider such beneficiary to have predeceased such INSURED MEMBER, if payment has not already been made.

The OWNER can designate a beneficiary or change his or her beneficiary designation.

One or more beneficiaries can be designated. If more than one beneficiary is designated, they can be classified as Primary Beneficiary ("Primary Beneficiary" is the person(s) named to first receive the proceeds of the insurance), or Contingent Beneficiary ("Contingent Beneficiary" is the person(s) named to receive the proceeds of the insurance if no Primary Beneficiary survives). Each beneficiary's share can be stated. If more than one beneficiary is designated and if their respective interests have not been stated, they will share alike.

Facility Of Payment - New York Life has the right to pay up to \$250 of the benefit to anyone who has incurred expenses for the INSURED MEMBER'S fatal illness or burial ("payee").

Forfeiture Of Payment - No payment will be made to any person(s) if such person(s) is the principal or an accomplice in willfully bringing about the death of the INSURED MEMBER. Payment will be made in accordance with this section as though that person(s) had died before the INSURED MEMBER.

G-29360-0
GMR-L/AB/ADD

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