



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

GROUP ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE CERTIFICATE (“CERTIFICATE”)

POLICYHOLDER	AIR FORCE SERGEANTS ASSOCIATION
POLICY NUMBER	G-29321-0 (the “Policy”)
CONTRACT STATE	MARYLAND

INSURED MEMBER	As shown in the Policyholder’s records
CERTIFICATE EFFECTIVE DATE	As shown in the Policyholder’s records

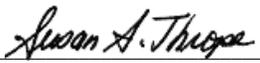
Insurance is subject to: (a) any exclusions and limitations of the Policy and all other terms and conditions of the Policy; and (b) New York Life’s underwriting requirements.

Renewal Insurance under the Policy will be renewed automatically on each Anniversary Date if its terms and conditions are met. Insurance for an INSURED MEMBER will be renewed automatically on each premium date for an INSURANCE PERIOD if the terms and conditions of the Policy are met.

On all stated days and dates, insurance begins at 12:01 A.M. and insurance ends at midnight at the place the INSURED MEMBER resides.

Other details of insurance appear in the State Regulations page(s), if any. This page is attached to and made a part of the Certificate.

This Certificate replaces all Certificates and Certificate Riders, if any, previously issued to an INSURED MEMBER under the Policy.


 Secretary


 President

WAR AND AVIATION RESTRICTIONS INCLUDED

G-29321-0/CERT
 GMR-FACE

5/1/10

TABLE OF CONTENTS

DEFINED TERMS ARE ALL CAPITALIZED. PLEASE REFER TO THE DEFINITIONS PAGES.

	<u>Pages</u>		<u>Pages</u>	
	2 - 3	IMPORTANT NOTICE	6	DEFINITIONS
G-29321-0	3 - 5	AD&D INSURANCE	----	SCHEDULE
GMR-TABLE	5	WHEN INSURANCE ENDS	----	“STATE” REGULATIONS

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 New York Life with questions regarding insurance.

Claims A claim should be submitted in accordance with the following:

Notice Of Claim The claimant must write to New York Life about a claim within 30 days after the occurrence of any loss covered by the Policy. Failure to give notice within such time shall not invalidate nor reduce any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

Claim Forms New York Life will send the claimant claim forms within 15 days after notice of claim is received. If New York Life does not send the forms within 15 days, the claimant can send written proof of claim. The claim form or proof must show the date, cause and extent of the loss.

Proof Of Loss New York Life must receive satisfactory proof of the loss within 180 days after the date of such loss. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it was not reasonably possible to furnish such proof within such time, provided such proof is furnished as soon as reasonably possible.

Claims Payment The benefit is payable within 30 days after receipt of satisfactory proof of the covered loss.

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 three years after a claim form or proof of loss is due.

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.

Examination New York Life, at its own expense, has the right and opportunity to:

1. have a person, for whom claim is made, examined: (a) physically; (b) psychologically; and/or (c) psychiatrically; to determine the existence and/or cause of any loss, other than loss of life. This right can be used as often as it is reasonably required while a claim is pending; and/or
2. in the event of loss of life: (a) reasonably request an autopsy where it is not forbidden by law or religious belief; and/or (b) examine the medical records of the deceased; to determine the cause of the loss.

Incontestability Except for nonpayment of premiums, New York Life cannot contest the validity of any insurance on an INSURED MEMBER after it has been in force for two years prior to the contest under the Policy during such INSURED MEMBER'S lifetime. To contest, New York Life will only rely upon written statements signed by the INSURED MEMBER in applying for such insurance: (1) under the Policy; and/or (2) under another policy, if such statements are used to allow insurance to take effect under or be transferred to the Policy. A copy of all statements must be furnished to such person or to his or her beneficiary. Such statements are representations, not warranties. The time insured under the PREVIOUS POLICY for TRANSFER INSURANCE will also be used to determine if the two year contestable period has elapsed.

Misstatements Subject to the Errors and Incontestability sections, if relevant statements of age or facts were not accurate for any person: (a) a fair adjustment of remittances and/or insurance will be made; and (b) based upon the facts, New York Life will decide whether, and what, insurance is valid under the Policy.

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 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 New York Life and: (a) results from the exercise of a right reserved to New York Life in the Policy; (b) is issued to conform to any law and/or regulation which, in New York Life's sole judgment, applies to the insurance under the Policy; or (c) results from the termination or change in an agreement between New York Life and a third party, if such agreement is separate and distinct from the Policy and provided the Policyholder is not a party to such agreement. 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, only 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 may terminate the Policy, only after the first Anniversary Date, by giving written notice to the Policyholder at least 90 days in advance.

G-29321-0
GMR-C-NOTICE

AD&D INSURANCE

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

Covered Loss A Covered Loss is a loss that:

1. except as stated in the Disappearance liberalization, an INSURED MEMBER suffers, but only if such loss results from an accidental injury and such: (a) loss occurs within 365 days of such injury; (b) injury occurs while he or she is insured under the Policy; and (c) injury is the direct result of the accident and is independent of disease or bodily infirmity. Termination of the Policy or of an INSURED MEMBER'S insurance will not prejudice the payment of benefits for a Covered Loss which resulted from an accidental injury that occurred before the date of such termination.

Disappearance - If the INSURED MEMBER is riding in a conveyance and such conveyance either disappears or sinks as the result of an accident and the INSURED MEMBER'S body is not found within one year after the accident, New York Life will presume the INSURED MEMBER suffered a loss of life due to an accidental injury within 365 days of such accident;

2. is listed on the Table Of Benefits on the Schedule page(s); and
3. is not excluded in the Exclusions section.

Exclusions The following losses are excluded:

Air Travel - A loss that occurs during or is a direct result of the INSURED MEMBER'S travel in, travel on, fall from or descent from any aircraft while such aircraft is in flight, unless the INSURED MEMBER is traveling solely as a passenger, except that: If an INSURED MEMBER is recalled to service or serving in the reserves, a benefit is payable for a loss that occurs while the INSURED MEMBER is a passenger on any transport type aircraft operated by and/or contracted by the Air Mobility Command.

Crime/Illegal Occupation/Illegal Activity - A loss that: (a) occurs during; (b) is due to; or (c) is related to; the INSURED MEMBER'S participation in or incarceration resulting from any of the following in a role other than as a victim: (a) the commission of a felony; (b) an illegal occupation or activity; (c) an insurrection; (d) terrorist activity; or (e) a riot.

Disease/Infirmity - A loss that is due to or related to: (a) disease or bodily infirmity of mind or body; (b) medical or surgical treatment of such disease or bodily infirmity; or (c) bacterial infections, except infections which occur as the result of an: (1) accidental cut or wound; or (2) accidental ingestion of contaminated material.

Drugs - A loss that: (a) occurs during; (b) is due to; or (c) is related to; the INSURED MEMBER'S: (a) use of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is as prescribed by a doctor or if the loss results from purely accidental and unforeseen circumstances; (b) illegal use of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents; or (c) legal intoxication.

Self-Inflicted Injury/Suicide - A loss that: (a) is due to or is related to: (1) suicide; (2) an attempt at suicide; or (3) an intentionally self-inflicted injury; (b) occurs during an attempt at suicide; or (c) occurs while intentionally injuring oneself; while the INSURED MEMBER is sane or insane.

Treatment - A loss that: (a) occurs during; (b) is due to; or (c) is related to; any medical, dental or surgical treatment unrelated to the accident which would otherwise entitle the INSURED MEMBER to benefits.

War Conditions - A loss that: (a) occurs during; (b) is due to; or (c) is related to; the INSURED MEMBER'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.

For The Benefit To Be Paid For a Covered Loss to be paid, New York Life must: (a) receive satisfactory proof of the INSURED MEMBER'S loss within 90 days after such loss. If it is not possible to give proof within such 90 day period, it must be given as soon as reasonably possible; and (b) determine that the loss is a Covered Loss.

What Benefit Is Payable The benefit payable for a Covered Loss is the applicable percentage of the Principal Sum in force for the INSURED MEMBER on the date of the Covered Loss, as stated in the Table Of Benefits on the Schedule page(s). The benefit is payable within 30 days after receipt of satisfactory proof. A single payment is made unless payment in installments has been elected in accordance with the Payment In Installments and Request Procedure sections. New York Life will pay interest on the Death Benefit from the date of the INSURED MEMBER'S death until the date of payment. Interest will be paid at the greater of the annual interest rate declared by New York Life for policy proceeds left with New York Life under Option 1 (Proceeds at Interest) or the minimum required by state law.

Beneficiary

Covered Loss Except as stated below, the benefit payable for an INSURED MEMBER'S Covered Loss, other than for his or her loss of life, will be paid to the INSURED MEMBER.

The benefit payable for an INSURED MEMBER'S loss of life will be paid in accordance with the Death Benefit subsection of the Beneficiary section.

Death Benefit 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 executor or administrator of the INSURED MEMBER'S estate, or at the option of New York Life, to the INSURED MEMBER'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 INSURED MEMBER 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 accident 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.

Payment In Installments Any INSURED MEMBER who can designate a beneficiary can elect to have all or any part of the benefit payable in the event of his or her death paid in installments. He or she can later revoke or change such election. After the INSURED MEMBER'S death, his or her beneficiary can elect to have all or any part of the Death Benefit or Covered Loss benefit, to which he or she is entitled, paid in installments, if: (a) the INSURED MEMBER did not elect payment in installments; (b) the beneficiary is an adult natural person; and (c) no payment has been made. The beneficiary can later revoke or change his or her election. The amount and terms of the installments will be in accordance with New York Life's standard practices at the time of such election or change.

Transfer Of Ownership An INSURED MEMBER can transfer all incidents of ownership of his or her AD&D Insurance. Except as stated in this section, an INSURED MEMBER'S insurance cannot be transferred or assigned.

Request Procedure To: (a) designate a beneficiary or change a beneficiary designation; and/or (b) transfer ownership; New York Life must be given a completed, written request on a form satisfactory to it. Such request must be approved and recorded by or on behalf of New York Life. After such recording, the request will take effect as of the date it was signed, subject to any payment made or any other action taken by or on behalf of New York Life before the recording. Requests in effect under the PREVIOUS POLICY for TRANSFER INSURANCE will remain in effect under the Policy until changed.

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GMR-ADD

WHEN INSURANCE ENDS

An INSURED MEMBER'S insurance will end on the earliest of:

1. the date the Principal Sum is paid for the INSURED MEMBER; or
2. the day before the day the Policy ends or is changed to end insurance for the group of insureds to which the INSURED MEMBER belongs.

G-29321-0
GMR-ENDS

DEFINITIONS

ASSOCIATION means the Air Force Sergeants Association.

ELIGIBLE MEMBER means a person who is in one of the following classes:

Class 1: A person who is:

1. a member of the ASSOCIATION;
2. not a resident of an EXCLUDED STATE; and
3. not eligible to become insured under the Policy for TRANSFER INSURANCE; or

Class 2: A person who has TRANSFER INSURANCE.

EXCLUDED STATE means: (a) the Province Of Quebec; and (b) anywhere else, except the fifty states of the United States Of America, the District Of Columbia, Puerto Rico or any other province of the Dominion Of Canada.

INSURANCE PERIOD means the span of time from a premium date through the day before the next premium date, during which insurance continues, if the premium for such span of time is paid.

INSURED MEMBER means a person who (a) became insured under the Policy, as approved by New York Life; and (b) remains insured under the Policy. References to INSURED MEMBER mean the Owner for the incidents of ownership. ("Owner" means the person who has the rights of ownership of the insurance.)

PREVIOUS POLICY means Group Policy Number ADD-9391 issued to the Policyholder by Hartford Life Insurance Company.

TRANSFER DATE means for each ELIGIBLE MEMBER with TRANSFER INSURANCE: May 1, 2010.

TRANSFER INSURANCE means the member insurance in force: (a) on April 30, 2010; and (b) which is being transferred to the Policy on such TRANSFER DATE.

G-29321-0
GMR-DEF

SCHEDULE

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The Principal Sum available to each INSURED MEMBER is as follows:

Insured Member

\$ 1,000 (Non-Contributory)

Insurance takes effect on the first day of the month or after the day the person becomes an ELIGIBLE MEMBER.

Table Of Benefits

<u>Covered Loss</u>	<u>Percentage of Principal Sum</u>
loss of life	100%
loss of two limbs	100%
loss of sight of both eyes	100%
loss of speech and hearing	100%
loss of movement of both upper and lower limbs (quadriplegia)	100%
loss of movement of both lower limbs (paraplegia)	75%
loss of movement of both upper and lower limbs on one side of the body (hemiplegia)	50%
loss of one limb	50%
loss of sight of one eye	50%
loss of speech or hearing	50%
loss of thumb and index finger on one hand	25%

Loss of sight, speech or hearing means total and permanent loss.

Loss of limb means severance through or above the wrist or ankle.

Loss of thumb and index finger means severance through or above the metacarpophalangeal joints.

Loss of movement of limbs means total and permanent paralysis of such limbs.

Maximum

The maximum for each INSURED MEMBER while he or she is insured under the Policy is as follows:

No more than one benefit, the largest benefit, is payable for all losses to the same limb due to or related to any one accident.

No more than the Principal Sum is payable for all losses due to or related to any accident, except as otherwise provided under the What Benefit Is Payable section on the AD&D Insurance page(s).