Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166

CERTIFICATE RIDER

Group Policy No.: **This Certificate Rider applies to certificates which are:**
1. **Issued with basic certificate form number GCERT2000 or GCERT2020-DI**
2. **providing Disability Income Insurance; and**
3. **sitused in a state other than Florida, Louisiana, New Mexico, Minnesota, or Montana Oregon.**

Policyholder: **Any Policyholder of a policy described above.**

Effective Date: **The later of January 1, 2024 or the effective date of Disability Income Insurance under the policy.**

The certificate is changed as follows:

Applicable to Disability Income Insurance for all employees:

The attached "NOTICE FOR RESIDENTS OF NEW MEXICO" is added as part of the certificate, or replaces any comparable existing notice, and explains how the provisions of the Disability Income Insurance certificate are modified for residents of New Mexico.

This rider is to be attached to and made a part of the certificate.

NOTICE FOR RESIDENTS OF NEW MEXICO

This notice applies to You unless:

- The group Policyholder's plan has been in effect continuously since December 31, 2023 or earlier and there have been no material changes to such plan after December 31, 2023; and
- The group Policyholder is a non-New Mexico employer that employs 100 or fewer New Mexico residents at any time during the calendar year in which You are Disabled.

Please read the following notice paragraphs carefully. These notice paragraphs explain how the provisions of the certificate are modified with respect to Your Disability claim.

Schedule of Benefits

- The Elimination Period for Disability Income Insurance: Long Term Benefits will not be longer than:
    - 30 days if Your certificate's Maximum Benefit Period is one year or less;
    - 60 days if Your certificate's Maximum Benefit Period is greater than one year and no more than two years;
    - 90 days if Your certificate's Maximum Benefit Period is greater than two years and no more than three years;
    - 180 days if Your certificate's Maximum Benefit Period is greater than three years and no more than five years; or
    - 365 days in all other cases.
- The Maximum Benefit Period for Disability Income Insurance: Short Term Benefits will not be less than 13 weeks.

Continuation with Premium Payment

- If Your certificate includes Portability for Disability Income Insurance: Long Term Benefits, this provision will not apply to You.
- If Your certificate includes Portability for Disability Income Insurance: Short Term Benefits, the maximum length for the ported coverage will not exceed 9 months.
- If Your certificate provides for continuation of insurance At the Policyholders Option, the continuation will be the lesser of the period shown in the certificate or 9 months.

Additional Benefits

If Your certificate includes either of the following additional benefits, they will not apply to You:

- ADDITIONAL LONG TERM BENEFIT: MONTHLY PAYMENT IN THE EVENT OF YOUR DEATH; or
- ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH.

Income Which Will Reduce Your Disability Benefit

If Your certificate includes a benefit reduction of other income sources that Your Spouse or child(ren) receive or are eligible to receive because of Your disability or retirement, such reduction or estimation will not apply to You.

Exclusions

If Your certificate includes exclusions for suicide and self-inflicted injury, such exclusions are replaced with the following:

- Attempted suicide or intentionally self-inflicted injury within two years of the effective date of Your insurance.