



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

CERTIFICATE RIDER

Group Policy No.: This Certificate Rider is applicable to policies with a situs outside of California to the extent such certificate(s) provide contributory coverage for Life, AD&D, Disability, Dental or Vision Insurance.

Policyholder: Any Policyholder of a policy described above.

Effective Date: July 1, 2015

For certificates which provide contributory coverage, the certificate is changed as follows:

By adding the following wording to the face page of the certificate:

FOR CALIFORNIA RESIDENTS: REVIEW THIS CERTIFICATE CAREFULLY. IF YOU ARE 65 OR OLDER ON YOUR EFFECTIVE DATE OF THIS CERTIFICATE, YOU MAY RETURN IT TO US WITHIN 30 DAYS FROM THE DATE YOU RECEIVE IT AND WE WILL REFUND ANY PREMIUM YOU PAID. IN THIS CASE, THIS CERTIFICATE WILL BE CONSIDERED TO NEVER HAVE BEEN ISSUED.

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