

MetLife

Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166-0188

Metropolitan Life Insurance Company ("MetLife"), a stock company, will pay the benefits of this policy according to its provisions.

Disability Income Insurance Policy

Coverage is noncancelable and guaranteed renewable. This means that MetLife cannot change the premiums or coverage until the first premium due date on or after your 67th birthday or on the fifth policy anniversary, if later.

Your coverage, exclusive of certain riders, may be renewed on a limited basis after age 67, or the fifth policy anniversary, if later.

- **Noncancelable and Guaranteed Renewable to Age 67, or for Five Policy Years if Later. No Change in Premium Rates.** This means that, as long as You pay the Premium on time, We cannot change Your policy, or its Premium rate as shown on the Policy Schedule Page, until the first Premium Due Date on or after Your 67th birthday, or on the fifth policy anniversary, if later.
- **Renewal Privilege After Age 67 With Limited Benefit Period. Premium Rates are Subject to Change.** If You are Gainfully Employed for at least 30 hours per week as of the first Premium Due Date on or after Your 67th birthday, or the fifth policy anniversary if later, You may continue coverage under this policy, exclusive of any riders that (as described in the Termination section of the rider) have previously terminated or terminate as of the first Premium Due Date on or after Your 67th birthday, or the fifth policy anniversary, if later, for as long as You remain so employed. This privilege is explained on page 8.
- The Schedule of Benefits provided by this policy is shown on the Policy Schedule Page.

We have issued this policy to You in consideration of the payment of the Premium and the statements made in Your Application. Your Application is part of Your policy.

Christine M. De Biase
Vice-President and Secretary

Steven A. Kandarian
Chairman, President and Chief Executive Officer

10-Day Right to Examine Policy. Please read this policy. It is a legal contract between You and Us. You may return the policy to Us or to the representative through whom You bought it within 10 days from the date You receive it. If You return it within the 10-day period, the policy will be considered never to have been issued. We will refund any Premium paid.

See Table of Contents on page 3.

Countersigned and delivered on _____ By _____