

LIFETIME MONTHLY BENEFIT FOR TOTAL DISABILITY RIDER

Certain eligibility requirements apply for rider issue. Contact your representative for details.

This rider provides a lifetime benefit for total disability.

Benefit after the end of the Maximum Benefit Period is reduced if the total disability starts after age 45.

Metropolitan Life Insurance Company

Rider: Lifetime Monthly Benefit for Total Disability

This rider is a part of the policy if it is referred to on the Policy Schedule Page.

Effective Date The Effective Date of this rider is shown on the Policy Schedule Page.

Premium The Premium for this rider is shown on the Policy Schedule Page.

Benefit **This rider provides a lifetime Total Disability benefit.** We will pay this benefit during Your continuous Total Disability if:

1. Such Total Disability starts before and continues until the end of the Maximum Benefit Period for Total Disability; and
2. The benefits under Your policy have been paid during Your Total Disability.

This rider does not extend the Maximum Benefit Period for the policy, or for any other rider included with the policy.

When Payable

We will start to pay this benefit on the date the Maximum Benefit Period for Total Disability, as shown on the Policy Schedule Page, ends.

We will pay it while You remain Totally Disabled for as long as You live.

Benefits will not be payable under this rider for any period during which the Monthly Benefit for Total Disability is payable under Your policy.

Amount of Benefit

The monthly benefit amount We will pay will be the Monthly Benefit for Total Disability payable as of the end of the Maximum Benefit Period, multiplied by a factor determined from the table below.

Age at the Start of Total Disability	Factor
45 or less	1.00
46	0.95
47	0.90
48	0.85
49	0.80
50	0.75
51	0.70
52	0.65
53	0.60
54	0.55
55	0.50
56	0.45
57	0.40
58	0.35
59	0.30
60	0.25
61	0.20
62	0.15
63	0.10
64 to 67, but before the first Premium Due Date on or after Your 67th birthday	0.05

Subject to state variations.

Rider: Lifetime Monthly Benefit for Total Disability (Continued)

Time Limit on Certain Defenses

After two years from the Effective Date of this rider, no misstatements, except for fraudulent misstatements, made by You on the Application for this rider or the policy to which it is attached can be used to void this rider or deny a claim under this rider for a Total Disability starting more than two years from the Effective Date of this rider.

No claim for Total Disability starting after two years from the Effective Date of this rider will be reduced or denied on the grounds that a Sickness or physical condition had existed, but not manifested itself, before the Effective Date of this rider unless, on the date the Total Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.

Termination

This rider will end on the earliest of:

1. The date the policy ends;
2. The first Premium Due Date on or after Your 67th birthday, provided You are not Totally Disabled;
3. The date benefits are no longer payable under this rider; or
4. The date We receive Your Written request to end this rider, in which case You must return the policy to Us. We will change the policy and return it to You.



Christine M. De Biase
Vice-President and Secretary