

Metropolitan Life Insurance Company

Rider: Presumptive Total Disability

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

Date of Rider 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.

Definitions **Presumptive Total Disability** means that You are presumed to be totally and permanently Disabled if an Injury or Sickness causes Your complete, irrecoverable and irreparable loss of:

1. The use of both hands, or both feet, or one hand and one foot;
2. The sight in both eyes;
3. Speech; or
4. Hearing in both ears.

Benefits If You are Totally Disabled according to the definition of Presumptive Total Disability, We will:

1. Consider You to be Totally Disabled even if You are able to work and even if You are not receiving medical care from a Physician; and
2. Waive the Elimination Period, except with respect to any Social Insurance Offset Benefit rider included in Your policy.

Benefits for Presumptive Total Disability will be the Monthly Benefit for Total Disability shown on the Policy Schedule Page, and will be paid in place of any other Disability benefits. Benefits for Presumptive Total Disability will be payable while You remain Presumptively Totally Disabled, but not beyond the Maximum Benefit Period for this policy shown on the Policy Schedule Page.

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 date We receive Your Written request to end this benefit, 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

If you satisfy the definition of Presumptive Total Disability you will be presumed to be totally and permanently disabled even if you can work. We will waive the elimination period (except with respect to the SIO/ SIS benefit rider, if included in the policy) and pay the monthly benefit for total disability shown on the policy schedule page.

Subject to state variations.