

ENHANCED MONTHLY BENEFIT FOR RESIDUAL DISABILITY RIDER WITH RECOVERY

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

If you purchase this rider we will pay some disability benefits even if you are able to work but, due solely to impairment caused by injury or sickness, you have a loss of earnings of at least 15% of your prior earnings.

There are two methods to determine your prior earnings; we will use whichever is more advantageous to you.

Metropolitan Life Insurance Company

Rider: Monthly Benefit for Residual 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.
- Definitions** The definition of Disability or Disabled in Your policy is amended to read as follows:

"**Disability or Disabled** means either Total or Residual Disability that starts while Your policy is in force."

Residual Disability or Residually Disabled means that due solely to Impairment caused by Injury or Sickness:

1. Your Earnings are reduced by at least **15 percent** of Your Prior Earnings; and
2. You are receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment; and
3. You are not Totally Disabled, and are Gainfully Employed, but :
 - a. Your ability to perform one or more of the material and substantial duties of Your Regular Occupation has been limited; or
 - b. You are engaged in another occupation.

We may waive the requirement of care from a Physician if Your Physician provides documentation acceptable to Us that continued care would be of no benefit to You.

Earnings means income or compensation, payable as remuneration to You, for actual services You perform, or for goods or services provided by a business in which You have an ownership interest. This term includes salary, fees, profits or losses, commissions, bonuses and other payment for goods or services, which You or Your business render or provide. Earnings are determined after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

Earnings do not include:

1. Income from dividends, interest, rent, royalties, annuities, or investments; or
2. Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans.

Review Date means each anniversary date of the start of a period of Disability.

Index Month means the June before the Review Date. The first Index Month is the June before the start of a period of Disability.

CPI-U means the Consumer Price Index for All Urban Consumers. It is published by the United States Bureau of Labor Statistics. If the CPI-U cannot be used or is not available, We will choose a suitable index to replace it. CPI-U will then mean the chosen index.

Prior Earnings means the greater of Your average monthly Earnings for the three calendar years immediately prior to the start of Your Disability, or for the 24 months immediately prior to the start of Your Disability, provided there is financial documentation satisfactory to Us.

To help offset the effect of inflation, we will automatically review and, if applicable, increase your prior earnings, once each year after the first year of disability.

This is the definition of recovery.

How the residual benefit amount is determined.

If, solely due to impairment caused by injury or sickness, monthly earnings are 25% or less of prior earnings, the full monthly benefit for total disability will be payable.

We will provide a minimum residual disability benefit of 50% of the monthly benefit for total disability for the first 12 months of benefit payments (after the elimination period has been met).

Rider: Monthly Benefit for Residual Disability (Continued)

After the start of a period of Disability, the Prior Earnings are increased each year, on the Review Date. The Prior Earnings will be multiplied by a factor equal to the CPI-U for the Index Month divided by the CPI-U for the preceding Index Month. The Prior Earnings in any given year will not be increased by more than ten percent (10%), and will not be decreased, but could remain the same.

Recovery or Recovered means that following a period of Total or Residual Disability, for which total or residual benefits have been paid:

1. You are no longer Totally or Residually Disabled;
2. Your Earnings continue to be reduced by at least 15 percent of Your Prior Earnings; and
3. Your Earnings are reduced directly and solely due to the same impairment that caused the Total or Residual Disability.

Benefits

Monthly Benefit for Residual Disability—While You are Residually Disabled, We will pay a monthly benefit for Residual Disability, if the Elimination Period has been met (by Total Disability and/or Residual Disability).

The monthly amount of this benefit equals:

$A-B \times \text{Monthly Benefit for Total Disability as shown on the Policy Schedule Page.}$

A

"A" is Your Prior Earnings.

"B" is Your Earnings for the month for which Residual Disability is claimed. Such Earnings will not include income received for services You performed prior to the date Your Residual Disability started.

If Earnings for the month for which Residual Disability is claimed are 25 percent or less of Prior Earnings, We will consider "B" to be zero; that is, the full Monthly Benefit for Total Disability, as shown on the Policy Schedule Page, will be payable.

For example, if Your Monthly Benefit for Total Disability is \$1,000, and Your Prior Earnings are \$2,000, and Your monthly Earnings for the month for which Residual Disability is claimed are \$800; Your Residual Disability benefit would be computed as follows:

$$\frac{\$2,000 - \$800}{\$2,000} \times \$1,000 = \$600$$

For periods of less than a month, benefits will be prorated based on a 30-day month.

During the first 12 months during which Residual Disability benefits are paid, the minimum monthly benefit for Residual Disability will be 50 percent of the Monthly Benefit for Total Disability.

In determining "A" and "B" above, the same accounting method (cash or accrual) must be used. Once chosen, the accounting method (cash or accrual) will be applied consistently to the formula above.

Cost-of-Living Adjustment for Disability Benefits—If a Cost-of-Living Adjustment for Disability Benefits (COLA) rider is included in Your policy, then in computing Residual Disability benefits, We will substitute the Adjusted Monthly Benefit for Total Disability, as defined in the COLA rider, for the Monthly Benefit for Total Disability.

The Residual Disability benefit will be payable starting on the day after the Elimination Period ends; however, We will not pay a Residual Disability benefit while We are paying You the Total Disability benefit.

If you continue to have a loss of earnings of at least 15% (due to the same impairment that caused your total or residual disability) after you have returned to work full time, following a period for which total or residual disability benefits have been paid, we will pay a recovery benefit for up to the maximum benefit period.

This is how the recovery benefit amount is determined.

Subject to state variations.

Rider: Monthly Benefit for Residual Disability (Continued)

We will continue to pay this benefit until the earlier of:

1. The date You are no longer Residually Disabled; or
2. The date the Maximum Benefit Period ends.

Monthly Recovery Benefit—A monthly Recovery benefit will be paid if You have Recovered. The monthly amount of this benefit equals:

$\frac{A-B}{A}$ x Monthly Benefit for Total Disability as shown on the Policy Schedule Page.

"A" is Your Prior Earnings.

"B" is Your earnings for the month in which Recovery benefits are claimed.

In determining "A" and "B", the same accounting method (cash or accrual) that was used in determining the Residual Disability benefit will be applied.

Cost-of-Living Adjustment for Disability Benefits—If a Cost-of-Living Adjustment for Disability Benefits (COLA) rider is included in Your policy, then in computing the Recovery benefit, We will substitute the Adjusted Monthly Benefit for Total Disability, as defined in the COLA rider, for the Monthly Benefit for Total Disability.

A monthly Recovery benefit will be paid until the earliest of the following happens:

1. You no longer meet the definition of Recovered or Recovery; or
2. Your Earnings are not reduced, or reduced by less than 15 percent of Your Prior Earnings; or
3. The Maximum Benefit Period ends.

Proof of Earnings

We may require proof from You, as often as is reasonably necessary, as to Your:

1. Prior Earnings; and
2. Earnings for each month for which a Residual Disability or Recovery benefit is claimed.

This may include financial proof such as Your personal and business income tax returns, income statements, accountant's statements or other proof acceptable to Us. We may require an audit of all Your business and financial records, by a financial examiner of Our choice. This may include examination of financial records for any business in which You have an ownership interest.

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 Disability starting more than two years from the Effective Date of this rider.

No claim for 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 Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.

Termination

This rider will end on the date the policy ends.



Christine M. De Biase
Vice-President and Secretary