

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

There is a premium for each increase in coverage.

Option dates occur every policy anniversary through the expiry date shown on the policy schedule page.

The unused portion of a unit of increase may be carried over to the next option date. You may not carry the remainder forward past the next option date.

**Metropolitan Life Insurance Company**

**Rider: Guaranteed Insurability Benefit**

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.

The Effective Date of increases in the Policy Benefit will also be shown on the Policy Schedule Page.

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

In addition, there will be a premium charge for each increase in the Policy Benefit. The premium for each increase will be at the rate then in effect for Your policy based on Your age on the applicable Option Date and for Your class on the Effective Date of this rider.

For the increase to be effective, the premium for the increase must be paid within 31 days after its Effective Date.

**Definitions** **Policy Benefit** means the Monthly Benefit for Total Disability, as shown on the Policy Schedule Page, payable under Your policy.

**Option Date** means each anniversary of the Effective Date of this rider that occurs on or before the Expiry Date.

**Unit of Increase** means an amount by which the Policy Benefit can be increased on an Option Date for the Standard Option Benefit. The Unit of Increase is shown on the Policy Schedule Page.

**Maximum Total Increase** means the current amount remaining by which the Policy Benefit can be increased under this rider through the Expiry Date. This amount will decrease by the amount of any increases in the Policy Benefit by use of this rider. The Maximum Total Increase amount is shown on the Policy Schedule Page.

**Advanced Option Period** means the time period from the Effective Date of this rider to the later of:

- the third Option Date following the Effective Date of this rider; or
- the Option Date on or next following Your 40th birthday.

**Earned Income** 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.

Earned Income does 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.

**Expiry Date** is the date, shown on the Policy Schedule Page, when this rider ends.

**Standard Option Benefit** On any Option Date, You may apply for an amount up to one Unit of Increase.

If all or part of a Unit of Increase is not used as of any Option Date, You may carry this remainder forward and apply for it on the next Option Date. You may not carry this remainder forward past that next Option Date. To use all or part of a carried-forward Unit of Increase, You must also apply for all of Your current Unit of Increase.

**Rider: Guaranteed Insurability Benefit (Continued)**

The minimum increase You may apply for is the lesser of the Maximum Total Increase or \$200. Each increase You apply for must be a multiple of \$50.

The amount for which You apply on any one Option Date may not exceed the Maximum Total Increase.

This benefit allows you to apply for up to the Maximum Total Increase on any option date during the Advanced Option Period, as defined on the previous page.

Eligibility is based on your earned income and your disability income coverage. There is no medical underwriting.

Approved increases will take effect on the applicable option date. If you are disabled on the option date, the increase will not be payable for that disability or for a recurrence of that disability.

Subject to state variations.

**Advanced Option Benefit**

On any Option date during the Advanced Option Period You may apply for any amount of increase up to the Maximum Total Increase. Any increase for which You apply must be a multiple of \$50.

If You exercise the Advanced Option Benefit, there will be no carried-forward Unit of Increase on the next Option Date.

**To Qualify for an Increase**

You will qualify for an increase, if, on an Option Date:

1. Your Earned Income is sufficient for an increase based on Our underwriting and issue limits rules in effect at that time; and
2. The sum of all Your Disability income coverage after the increase is not more than the maximum coverage We would then offer to new applicants in Your class. The sum of Your Disability income coverage includes benefits You would receive from Us, other insurers and government agencies.

If, based on items 1 and 2 above, You qualify for less than the entire amount of increase applied for, then the amount of increase will be the amount for which You qualify.

**Application**

If You want to apply for an increase, You must notify Us. We will send you an Application that must be completed and returned to Us within 60 days before the Option Date. This Application will ask You for a statement of Your Earned Income and disability income coverage, but will ask no questions about Your health.

**When an Increase Takes Effect**

If Your Application is approved, Your Policy Benefit will be increased on the applicable Option Date. However, this increase in Your Policy Benefit will not be payable for a Disability existing on the Option Date, or for a Recurrent Disability that is a continuation of a Disability that began prior to the Option Date.

**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.

After two years from the Effective Date of any increase in the Policy Benefit under this rider, no misstatements, except for fraudulent misstatements, made by You on the Application for the increase in the Policy Benefit can be used to void the increase in the Policy Benefit or deny a claim with respect to the increase in the Policy Benefit for a Disability starting more than two years from the Effective Date of increase in the Policy Benefit.

No claim with respect to an increase in the Policy Benefit for a 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.

**Rider: Guaranteed Insurability Benefit (Continued)**

**Termination**

This rider will end on the earliest of:

1. The Expiry Date;
2. The date the Maximum Total Increase equals zero;
3. The date the policy ends; 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