

COST-OF-LIVING ADJUSTMENT FOR DISABILITY BENEFITS RIDER (3% SIMPLE)

Metropolitan Life Insurance Company

Rider: Cost-of-Living Adjustment for Disability Benefits

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

Adjusted Monthly Benefit for Total Disability means the Monthly Benefit for Total Disability shown on the Policy Schedule Page, plus the cost-of-living adjustment under this rider.

Benefits If Your period of Disability lasts for at least one year We will adjust any further Monthly Benefit for Total Disability and (if a Residual Disability or Transitional Your Occupation rider is included in Your policy) Monthly Benefit for Residual Disability or Transitional Your Occupation Benefit, by substituting the Adjusted Monthly Benefit for Total Disability for the Monthly Benefit for Total Disability.

The cost-of-living adjustment will be made on each Review Date.

This adjustment is computed by multiplying the Monthly Benefit for Total Disability shown on the Policy Schedule Page by **three percent (3%)** times the number of completed years of the current Disability on the Review Date. This amount will be rounded upward to the next whole dollar and added to your Monthly Benefit for Total Disability. This total amount is the Adjusted Monthly Benefit for Total Disability.

Termination of Adjustment

No further cost-of-living adjustments will be made after the earliest of:

1. The date a period of Disability ends;
2. The date the Maximum Benefit Period ends; or
3. The first Premium Due Date on or after Your 67th birthday, or the second Review Date if later.

Benefit Purchase Option

If the adjustments end because of 1 or 2 above, and:

1. You are Gainfully Employed for at least 30 hours per week; and
2. You have not attained age 60,

You may, within 90 days, add the amount of the last cost-of-living adjustment to the Monthly Benefit for Total Disability, provided that You pay the premium for this increased coverage. This premium will be based on the rates in effect for a person of Your age at the time the adjustments end, and Your class on the Effective Date of this rider. If You choose not to purchase this increased coverage, benefits payable for a new period of Disability will not include the cost-of-living adjustment(s) from the preceding period of Disability. In any case, a new Review Date will apply to a later period of Disability.

The COLA rider increases your benefit after a period of disability of at least one year.

Your adjusted monthly benefit is payable for total disability and is also used to determine your residual disability and transitional your occupation disability benefit payments, if applicable.

Annual increases are equal to three percent of the monthly benefit for total disability as stated on the policy schedule page.

Once you are gainfully employed at least 30 hours per week, and if you are less than age 60, you may be able to increase your coverage up to the amount of the last adjusted monthly benefit for total disability. You must pay a premium for the increased coverage but there are no financial or medical underwriting requirements.

Subject to state variations.

Rider: Cost-of-Living Adjustment for Disability Benefits (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 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 earlier 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

Metropolitan Life Insurance Company

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

Adjusted Monthly Benefit for Total Disability means the Monthly Benefit for Total Disability shown on the Policy Schedule Page, plus the cost-of-living adjustment under this rider.

Benefits If Your period of Disability lasts for at least one year We will adjust any further Monthly Benefit for Total Disability and (if a Residual Disability or Transitional Your Occupation rider is included in Your policy) Monthly Benefit for Residual Disability or Transitional Your Occupation Benefit, by substituting the Adjusted Monthly Benefit for Total Disability for the Monthly Benefit for Total Disability.

The Adjusted Monthly Benefit for Total Disability will be determined on each Review Date.

On the first Review Date, the initial Adjusted Monthly Benefit for Total Disability is determined by multiplying the Monthly Benefit for Total Disability shown on the Policy Schedule Page by a factor of 1.03. This amount will be rounded upwards to the next whole dollar.

Each subsequent Review Date during a continuous period of Disability, the Adjusted Monthly Benefit for Total Disability is calculated by multiplying the Adjusted Monthly Benefit for Total Disability for the year immediately prior to the Review Date by a factor of 1.03. This amount will be rounded upwards to the next whole dollar.

Termination of Adjustment

No further cost-of-living adjustments will be made after the earliest of:

1. The date a period of Disability ends;
2. The date the Maximum Benefit Period ends; or
3. The first Premium Due Date on or after Your 67th birthday, or the second Review Date if later.

Benefit Purchase Option

If the adjustments end because of 1 or 2 above, and:

1. You are Gainfully Employed for at least 30 hours per week; and
2. You have not attained age 60,

You may, within 90 days, increase the Monthly Benefit for Total Disability by the difference between the last Adjusted Monthly Benefit for Total Disability and the Monthly Benefit for Total Disability, provided that You pay the premium for this increased coverage. This premium will be based on the rates in effect for a person of Your age at the time the adjustments end, and Your class on the Effective Date of this rider. If You choose not to purchase this increased coverage, benefits payable for a new period of Disability will not include the cost-of-living adjustment(s) from the preceding period of Disability. In any case, a new Review Date will apply to a later period of Disability.

The COLA rider increases your benefit after a period of disability of at least one year. Your adjusted monthly benefit is payable for total disability and is also used to determine your residual disability and transitional your occupation disability benefit payments, if applicable.

The initial annual increase is equal to 3% of the monthly benefit for total disability as stated on the policy schedule page.

Subsequent annual increases are equal to 3% of the previous year's adjusted monthly benefit for total disability.

Once you are gainfully employed at least 30 hours per week, and if you are less than age 60, you may be able to increase your coverage up to the amount of the last adjusted monthly benefit for total disability. You must pay a premium for the increased coverage but there are no financial or medical underwriting requirements.

Subject to state variations.

Rider: Cost-of-Living Adjustment for Disability Benefits (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 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 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.



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