



Metropolitan Life Insurance Company  
200 Park Avenue, New York, New York 10166

## CERTIFICATE RIDER

- Group Policy No.:** This Certificate Rider is applicable to policies issued to the Policyholder which include certificates issued on form GCERT2000 containing an Accelerated Benefit Option provision.
- Policyholder:** All Policyholders issued policies which include certificates issued on form GCERT2000 containing an Accelerated Benefit Option to whom a Policy Endorsement adding this Rider has been delivered.
- Effective Date:** March 1, 2007

The certificate is changed as follows:

By expanding the LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOU provision in Your GCERT2000 certificate; and, if included, the LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOUR SPOUSE (or if applicable, DEPENDENTS) as described:

If the SCHEDULE OF BENEFITS section in your certificate indicates an Accelerated Benefit Option of an amount less than 80% of Your Basic and/or Supplemental (Optional) Life amount, not to exceed an amount less than \$500,000, such now reads:

“Accelerated Benefit Option                      Up to 80% of Your Basic or Supplemental (Optional) Life amount not to exceed the lesser of: (a) 80% of Your Maximum Basic or Supplemental (Optional) Life amount; and (b) \$500,000.”

If in the ACCELERATED BENEFIT OPTION section:

- the definition of Terminally Ill or Terminal Illness contains language that indicates you are expected to die within a time period of less than 12 months, such now reads “expected to die within 12 months”.
- “Interest and Expense Charge” appears in subsections titled Accelerated Benefit Amount and Effect of Payment of an Accelerated Benefit, such is now deleted from each subsection. There will not be a charge at the time this option is exercised.
- there is a statement in the subsection titled Date Your Option to Accelerate Benefits End regarding attaining a specific age or referencing a specific period of time within normal retirement date, such is now deleted from this subsection.

**If you were a Texas resident as of your Effective Date of Insurance** and your GCERT2000 certificate contained GCERT2000 abo/ee and/or GCERT2000 abo/dep, replace such with the attached GCERT2000 abo fel/ee and/or GCERT2000 abo fel/dep, respectively.

This rider is to be attached to and made a part of the Certificate.

## **LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOU**

For purposes of this section, the term “ABO Eligible Life Insurance” refers to each of Your Life Insurance benefits for which the Accelerated Benefit Option is shown as available in the SCHEDULE OF BENEFITS.

If You become Terminally Ill, You or Your legal representative have the option to request Us to pay ABO Eligible Life Insurance before Your death. This is called an accelerated benefit. The request must be made while ABO Eligible Life Insurance is in effect.

**Terminally Ill or Terminal Illness** means that due to injury or sickness, You are expected to die within 12 months.

### **Requirements For Payment of an Accelerated Benefit**

Subject to the conditions and requirements of this section, We will pay an accelerated benefit to You or Your legal representative if:

- the amount of each ABO Eligible Life Insurance benefit to be accelerated equals or exceeds an amount determined in accordance with Your Group Life Insurance plan; and
- the ABO Eligible Life Insurance to be accelerated has not been assigned; and
- We have received Proof that You are Terminally Ill.

We will only pay an accelerated benefit for each ABO Eligible Life Insurance benefit once.

### **Proof of Your Terminal Illness**

We will require the following Proof of Your Terminal Illness:

- a completed accelerated benefit claim form;
- a signed Physician's certification that You are Terminally Ill; and
- an examination by a Physician of Our choice, at Our expense, if We request it. If there is a conflicting opinion between Your Physician and Our Physician, we reserve the right to have a third Physician of Our choice make the determination.

You or Your legal representative should contact the Policyholder to obtain a claim form and information regarding the accelerated benefit.

Upon Our receipt of Your request to accelerate benefits, We will send You a letter with information about the accelerated benefit payment You requested. Our letter will describe the amount of the accelerated benefits We will pay and the amount of Life Insurance remaining after the accelerated benefit is paid.

### **Financing for the Accelerated Benefit Option**

The cost of the Accelerated Benefit Option is part of the premium paid for Group Life Insurance under the plan. No more than .5% of the premium for Group Life Insurance is attributable to the financing of the Accelerated Benefit Option.

### **Accelerated Benefit Amount**

We will pay an accelerated benefit up to the percentage shown in the SCHEDULE OF BENEFITS for each ABO Eligible Life Insurance benefit in effect for You, subject to the following:

**Maximum Accelerated Benefit Amount.** The maximum amount We will pay for each ABO Eligible Life Insurance benefit is shown in the SCHEDULE OF BENEFITS.

## LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOU (continued)

**Scheduled Reduction of an ABO Eligible Life Insurance Benefit.** If an ABO Eligible Life Insurance benefit is scheduled to reduce within the 12 month period after the date You or Your legal representative request an accelerated benefit, We will calculate the accelerated benefit using the amount of such ABO Eligible Life Insurance that will be in effect immediately after the reduction(s) scheduled for such period.

**Scheduled End of an ABO Eligible Life Insurance Benefit.** If an ABO Eligible Life Insurance benefit is scheduled to end within 12 months after the date You or Your legal representative request an accelerated benefit, We will not pay an accelerated benefit for such ABO Eligible Life Insurance benefit.

**Previous Conversion of an ABO Eligible Life Insurance Benefit.** We will not pay an accelerated benefit for any amount of ABO Eligible Life Insurance which You previously converted under the section entitled LIFE INSURANCE: CONVERSION OPTION FOR YOU.

We will pay the accelerated benefit in one sum unless You or Your legal representative select another payment mode.

### Effect of Payment of an Accelerated Benefit

**On premium for Your Life Insurance.** After We pay the accelerated benefit, any premium You are required to pay will be based upon the amount of Your Life Insurance remaining after the accelerated benefit is paid.

**On Your Life Insurance at Your death.** We will pay the amount of Life Insurance in effect at Your death reduced by the amount of the accelerated benefit paid by Us.

Such payment shall constitute full settlement of Your Life Insurance under the Group Policy.

**On Your Life Insurance at conversion.** The amount to which You are entitled to convert under the section entitled LIFE INSURANCE: CONVERSION OPTION FOR YOU, will be decreased by the amount of the accelerated benefit paid by Us.

**On Your Accidental Death and Dismemberment Insurance.** Payment of an accelerated benefit will not affect Your Accidental Death and Dismemberment Insurance.

### Date Your Option to Accelerate Benefits Ends

The accelerated benefit option will end on the earliest of:

- the date the ABO Eligible Life Insurance ends;
- the date You or Your legal representative assign all ABO Eligible Life Insurance; or
- the date You or Your legal representative have accelerated all ABO Eligible Life Insurance benefits.

## **LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOUR DEPENDENT(S) (as shown on the SCHEDULE OF BENEFITS)**

If Your Dependent becomes Terminally Ill, You or Your legal representative have the option to request Us to pay Life Insurance for Your Dependent before his death. This is called an accelerated benefit. The request must be made while Life Insurance for Your Dependent is in effect.

**Terminally Ill or Terminal Illness** means that due to injury or sickness, Your Dependent is expected to die within 12 months.

### **Requirements For Payment of an Accelerated Benefit**

Subject to the conditions and requirements of this section, We will pay an accelerated benefit to You or Your legal representative if:

- the amount of Life Insurance for the Terminally Ill Dependent equals or exceeds an amount determined in accordance with Your Group Life Insurance plan; and
- the ABO Eligible Life Insurance to be accelerated has not been assigned; and
- We have received Proof that Your Dependent is Terminally Ill. If there is a conflicting opinion between the Dependent's Physician and Our Physician, we reserve the right to have a third Physician of Our choice make the determination.

We will only pay an accelerated benefit for Life Insurance for Your Dependent once.

### **Proof of Your Dependent's Terminal Illness**

We will require the following Proof of Your Dependent's Terminal Illness:

- a completed accelerated benefit claim form;
- a signed Physician's certification that Your Dependent is Terminally Ill; and
- an examination by a Physician of Our choice, at Our expense, if We request it.

You or Your legal representative should contact the Policyholder to obtain a claim form and information regarding the accelerated benefit.

Upon Our receipt of Your request to accelerate benefits, We will send You a letter with information about the accelerated benefit payment You requested. Our letter will describe the amount of the accelerated benefits We will pay and the amount of Life Insurance remaining after the accelerated benefit is paid.

### **Financing for the Accelerated Benefit Option**

The cost of the Accelerated Benefit Option is part of the premium paid for Group Life Insurance under the plan. No more than .5% of the premium for Group Life Insurance is attributable to the financing of the Accelerated Benefit Option.

### **Accelerated Benefit Amount**

We will pay an accelerated benefit up to the percentage shown in the SCHEDULE OF BENEFITS for the amount of Life Insurance in effect for a Terminally Ill Dependent, subject to the following:

**Maximum Accelerated Benefit Amount.** The maximum amount We will pay is shown in the SCHEDULE OF BENEFITS.

**Scheduled reduction of Life Insurance for a Terminally Ill Dependent.** If the Life Insurance in effect for a Terminally Ill Dependent is scheduled to reduce within the 12 month period after the date

## **LIFE INSURANCE: ACCELERATED BENEFIT OPTION (ABO) FOR YOUR DEPENDENT(S) (as shown on the SCHEDULE OF BENEFITS) (continued)**

You or Your legal representative request an accelerated benefit, We will calculate the accelerated benefit using the amount of Life Insurance that will be in effect for Your Dependent immediately after the reduction(s) scheduled for such period.

**Scheduled end of Life Insurance for a Terminally Ill Dependent.** If the Life Insurance in effect for a Terminally Ill Dependent is scheduled to end within 12 months after the date You or Your legal representative request an accelerated benefit, We will not pay an accelerated benefit.

We will pay the accelerated benefit in one sum unless You or Your legal representative select another payment mode.

### **Effect of Payment of an Accelerated Benefit**

**On Premium for Life Insurance.** Any premium You are required to pay for Life Insurance for Your Dependent for whom We paid an accelerated benefit will be based upon the amount of Life Insurance for Your Dependent remaining after payment of the accelerated benefit.

**On Payment of Life Insurance at a Dependent's death.** Upon the death of a Dependent for whom We paid an accelerated benefit, we will pay the amount of Life Insurance in effect on the life of such Dependent reduced by the amount of the accelerated benefit paid by Us for such Dependent.

Such payment shall constitute full settlement of the Life Insurance on the life of the Dependent under the Group Policy.

**On Life Insurance at conversion.** The amount to which Your Dependent for whom We paid an accelerated benefit is entitled to convert under the section entitled LIFE INSURANCE: CONVERSION OPTION FOR YOUR DEPENDENTS provision will be decreased by the amount of the accelerated benefit paid by Us for Your Dependent.

**On Your Dependent's Accidental Death and Dismemberment Insurance.** Payment of an accelerated benefit will not affect Your Dependent's Accidental Death and Dismemberment Insurance.

### **Date Your Option to Accelerate Benefits Ends**

The accelerated benefit option for Your Dependent will end on the earliest of:

- the date Life Insurance for Your Dependent ends;
- the date Your rights in Life Insurance for Your Dependent are assigned; or
- the date You or Your legal representative have accelerated all Dependent Life Insurance benefits.