



Metropolitan Life Insurance Company
New York, New York



CERTIFICATE RIDER

Group Policy No.: This Certificate Rider is applicable to Policies which include certificates with form numbers GCERT2000, GCERT2015 or GCERT-BTA04 to the extent the certificates contain a Group Term Life Insurance, Group AD&D Insurance or Group or Blanket Business Travel Accidental Death and Dismemberment Insurance

Policyholder: Any Policyholder of a policy described above.

Effective Date: May 1, 2020

The Certificate is changed as shown below:

The Certificate is revised to remove the current "How We Will Pay Benefits" provision and add the following to the Certificate:

"How We Will Pay Benefits

Unless the Beneficiary requests payment by check, when the Certificate states that We will pay benefits in "one sum", "lump sum", or a "single sum," We may pay the full benefit amount:

1. by check;
2. by establishing an account that earns interest and provides the Beneficiary with immediate access to the full benefit amount; or
3. by any other method that provides the Beneficiary with immediate access to the full benefit amount.

Other modes of payment may be available upon request. For details, call Our toll free number shown on the Certificate Face Page."

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