



OMNI
Advantage

Specimen Contract Highlights

MetLife[®]

Metropolitan Life Insurance Company
New York, NY 10010

S *electing the right insurance company is as important as choosing the right coverage.*

At MetLife, we've earned a reputation for policyholder service and financial integrity. Since we opened our doors in 1868, MetLife has grown to be one of the strongest and most respected financial institutions in the world.

As of May 31, 2001, the MetLife Companies had approximately 300 billion dollars of assets under management and provided financial security for millions of people worldwide – a testimony to our financial strength and stability.

With 80 years in the individual disability industry and excellent financial ratings, MetLife is the #5 individual disability carrier with more than \$137 million of inforce premium¹. Our extensive individual disability portfolio offers choices - and the flexibility to custom-tailor a quality plan with long-term guarantees to meet each individual's needs.

The quality of our investment portfolio and our capital for growth and expansion make MetLife an industry leader.

¹ As extrapolated from the 2001 LIMRA report based on 2000 noncancelable new business sales.

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MetLife®

Metropolitan Life Insurance Company
One Madison Avenue, New York, New York 10010-3690

Metropolitan Life Insurance Company ("MetLife"), a stock company, will pay the benefits of this policy according to its provisions.

Disability Income Insurance Policy

- * **Noncancelable and Guaranteed Renewable to Age 65. No Change in Premium Rates.** This means that, as long as You pay the Premium on time, We cannot change Your policy, or its Premium rate as shown on page 3, until the first Premium Due Date on or after Your 65th birthday.
- * **Renewal Privilege After Age 65 With Limited Benefit Period. Premium Rates are Subject to Change.** If You are Gainfully Employed for at least 30 hours per week as of the first Premium Due Date on or after Your 65th birthday, You may continue coverage under this policy, exclusive of any riders providing additional benefits, for as long as You remain so employed. This privilege is explained on page 9.
- * The Schedule of Benefits provided by this policy is shown on page 3.

We have issued this policy to You in consideration of the payment of the Premium and the statements made in Your Application. Your Application is part of Your policy.

Gwenn L. Carr
Vice President and Secretary

Robert H. Benmosche
Chairman, President and Chief Executive Officer

10-Day Right to Examine Policy. Please read this policy. It is a legal contract between You and Us. You may return the policy to Us or to the representative through whom You bought it within 10 days from the date You receive it. If You return it within the 10-day period, the policy will be considered never to have been issued. We will refund any Premium paid.

See Table of Contents on page 4.

Countersigned and delivered on _____ By _____

Coverage is noncancelable and guaranteed renewable. This means that MetLife cannot change the premiums or coverage until the first premium due date on or after your 65th birthday.

Your coverage may be renewed on a limited basis after age 65.

Metropolitan Life Insurance Company Policy Schedule			
Effective Date	09/30/00	Policy Number:	7000000 AH
Insured:	John Doe Nonsmoker	Issue Age and Sex	35 Male
Monthly Benefit for Total Disability	\$XXXXX	Accumulation Period	XX days
Elimination Period	XX days		
Maximum Benefit Period (See Table A in the Schedule)	XXXX		
Regular Occupation Period to Age 65			
Benefit Provisions	Annual Premium		
Monthly Benefit for Total Disability			\$XXX.XX
Lifetime Benefit for Total Disability	IDI2000-PR/LIFE-TD		\$XXX.XX
Monthly Benefit for Residual Disability	IDI2000-PR/RDIS		\$XXX.XX
Cost-of-Living Adjustment with Benefit Purchase Option	IDI2000-PR/COLA-PO		\$XXX.XX
Refund of Premium Benefit	IDI2000-PR/ROP		\$XXX.XX
Presumptive Total Disability	IDI2000-PE/PDIS		\$XXX.XX
Your Occupation Benefit	IDI2000-PE/YOCC		\$XXX.XX
Transitional Your Occupation Benefit	IDI2000-PE/TYO-05Y		\$XXX.XX
Social Insurance Offset Benefit Elimination Period 180 days	IDI2000-PR/SIO		\$XXX.XX
Guaranteed Insurability Benefit Expiry Date - September 30, XXXX	IDI2000-PR/GI	Unit of Increase \$XXX Maximum Total Increase \$X,XXX	\$XXX.XX
		Special Class Extra Premium	\$XXX.XX
		Financial Documentation Adjustment	(\$XXX.XX)
		Policy Fee	\$XX.XX
		Multi-Life Discount	(\$XXX.XX)
		Total Annual Premium	\$XXXX.XX
		1 Month Term Premium	\$XXX.XX
Initial Mode of Premium Payment: Monthly Check-O-Matic		Total Premium For Initial Term	\$XXX.XX
IDI2000-P/NC	6A	3	
(Continued on the Next page)			

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Riders providing additional benefits, special endorsements or exclusion riders, if any, follow page 13.

Understanding This Policy

To make this policy clear and easy to read, We have left out many cross-references and conditional statements. Therefore, the provisions of the policy must be read as a whole. For example, the Exclusions on page 9 apply to all benefit provisions of this policy.

A policy term and a policy anniversary are measured from the Effective Date of the policy. For example, if the Effective Date is May 5, 2001, the first policy anniversary is May 5, 2002. If the policy term is 6 months, the first term ends November 4, 2001.

Read this policy to find out how to exercise Your rights. Instructions for submitting a claim can be found on page 11. If You want to change an address, or request any administrative action by Us, You should do so on the forms prepared for each purpose. You can get these forms from Your licensed insurance representative or one of Our local offices.

When You Write to Us, please give Us Your name, address and policy number. Please notify Us promptly of any changes. We will Write to You at Your last known address.

Checks, drafts or money orders may be drawn on a U.S. bank to the order of Metropolitan Life (or "MetLife"). They are received subject to the condition that they may be handled for collection in accordance with the practice of the collecting bank or banks. If We do not receive the full amount of any check, draft or money order, it will not constitute payment. All payments are to be made in U.S. currency.

Definitions

Accumulation Period means the number of consecutive days during which the Elimination Period must be satisfied. The Accumulation Period is shown on page 3, and begins on the first day that You are Disabled.

Age 65 means the first Premium Due Date that occurs on or after Your 65th birthday.

Age 70 means the first Premium Due Date that occurs on or after Your 70th birthday.

Application means the Written application(s) for this policy, including any amendments thereto, and any application(s) for a policy change or reinstatement.

Complications of Pregnancy means:

1. Diseases of the mother which are not caused by pregnancy but which coexist with and are adversely affected by pregnancy, such as heart, kidney, lung and other similar diseases;
2. Maternal conditions caused by the pregnancy which make its treatment more difficult, such as placenta praevia, ectopic pregnancy, hemorrhage following delivery, or similar severe conditions; or
3. A cesarean section or a miscarriage.

This term does not include Physician-prescribed rest, false labor, morning sickness, occasional spotting, or other minor conditions associated with normal pregnancy.

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

Effective Date means the date that the policy, or a rider, takes effect.

Elimination Period means the number of days of Disability which must elapse before benefits become payable for that Disability. These need not be consecutive days of Disability, but must occur within the Accumulation Period for the same or a related cause. No benefits are payable for the Elimination Period. Elimination periods are shown on page 3.

Gainfully Employed means actively engaged in an occupation for remuneration or profit.

Impairment means a loss of use or function that can be evaluated by medical means.

Different periods of disability within the accumulation period can count towards satisfying the elimination period.

Complications of pregnancy are covered as any other sickness.

Definitions (Continued)

Injury means an accidental bodily injury that occurs on or after the Effective Date of the policy and while Your policy is in force.

Maximum Benefit Period means the longest period of time for which We will pay benefits for any one period of Disability. Maximum Benefit Periods are shown on page 3.

Physician means a person who is:

1. Legally licensed to practice medicine or psychology; or
2. A duly licensed practitioner or therapist operating within the scope of his or her license.

A Physician can not be:

1. You or anyone to whom You are related by blood or marriage;
2. Anyone with whom You share a business interest; or
3. Your employee.

Preexisting Condition means a Sickness or Injury for which, in the 5 years prior to the Effective Date:

1. Medical advice or treatment or care was contemplated, or was recommended by or received from a Physician; or
2. Symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.

Premium is shown on page 3 and is the amount required to keep Your policy in force.

Premium Due Date means the first day of each policy term.

Regular Occupation means Your usual occupation (or occupations, if more than one) in which You are Gainfully Employed at the time You become Disabled. If You are not Gainfully Employed at the time Your Total Disability begins, Regular Occupation shall then mean any occupation(s) for which You are reasonably fitted by Your education, training or experience.

Regular Occupation Period means the period of time as shown on page 3 which starts on the first day following the Elimination Period.

Sickness means sickness or disease that first manifests itself on or after the Effective Date of the policy and while Your policy is in force.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record. The signature may be transmitted by paper or electronic media, provided it is consistent with applicable law.

Subject to state variations.

Own Occupation Protection

Insures against the inability to perform the material and substantial duties of your regular occupation if you are not gainfully employed. Own Occupation for lesser of benefit period or:
A) to age 65, occupational classes 6A-3A
B) 5 years, occupational class 2A

If you die while receiving disability payments, we will continue payments to your designated beneficiary for 3 months provided benefits had been paid for 12 months or more.

Definitions (Continued)

Total Disability or **Totally Disabled** means that due solely to Impairment caused by Injury or Sickness, You are:

1. Before the end of the Regular Occupation Period shown on page 3:
 - a. Prevented from performing the material and substantial duties of Your Regular Occupation;
 - b. Not Gainfully Employed; and
 - c. Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.
2. After the Regular Occupation Period shown on page 3:
 - a. Prevented from performing any occupation for which You are or become reasonably fitted by Your education, training or experience;
 - b. Not Gainfully Employed; and
 - c. Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.

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.

We, Us and **Our** mean Metropolitan Life Insurance Company.

Write, Written or **Writing** means a record that may be transmitted by paper or electronic media, and that is consistent with applicable law.

You and **Your** mean the insured named on page 3.

Benefits

Monthly Benefit for Total Disability We will pay the Monthly Benefit for Total Disability shown on page 3 while You are Totally Disabled.

This benefit will start to accrue after the Elimination Period. We will pay the benefit while You remain Totally Disabled, but not beyond the Maximum Benefit Period. For periods of less than a month, benefits will be prorated based on a 30-day month.

If You die during a continuous period of Disability after benefits were paid for 12 months or more, an additional benefit, equal to the amount of the benefit payable for the last month of Disability, will be paid to Your beneficiary for each of the first 3 months after Your death.

Waiver of Premiums After the earlier of the date:

1. You have been Disabled for a period of 90 consecutive days; or
2. You satisfy the Elimination Period,

We will waive any Premium that becomes due while You remain Disabled. Your policy and its benefits will continue as if the Premium had been paid.

We will also refund to You any Premium that You paid that became due during the first 90 consecutive days of Disability, or the period during which the Elimination Period was satisfied.

We may waive the physician care requirement in certain situations.

Waiver of Premiums
No premiums are due after the earlier of the date on which you were disabled for 90 consecutive days or the date the elimination period was satisfied, for as long as you remain disabled. Premiums that became due and were paid during that period will be refunded.

Tail End Waiver of Premium

We will continue to waive your premiums for 90 days once your disability ends, provided benefits have been payable for 12 months or more.

Coverage for transplant surgery may be available.

Approved vocational rehabilitation will not reduce benefits.

Benefits (Continued)

The Premium waived will be based on the frequency of payment in effect on the date Your Disability starts.

If Premiums are being waived, and benefits have been payable for 12 months or more, any Premiums due during the first 90 days after that period of Disability ends will be waived. This additional 90-day waiver of Premium will apply only once during a period of Disability, including Recurrent Disabilities. Thereafter, any Premiums due will be payable. If You do not pay the first Premium due by the end of its grace period, Your policy will end.

Waiver of Premium ends when You are no longer Disabled. When You are no longer eligible for waiver of Premium, You can continue Your policy by paying the next Premium that becomes due.

Disability Because of Transplant Surgery

If You are Disabled because You have had surgery, at least 6 months after the Effective Date, to transplant part of Your body to someone else, We will consider You Disabled due to Sickness.

Rehabilitation

While You are receiving monthly benefits for Disability, We will consider participating in the cost of an occupational rehabilitation program aimed at helping You to return to Gainful Employment. Such program may include, but is not limited to, an accredited program of professional retraining or recertification. The program may be at Your request or We may suggest it. We will continue to pay benefits to You based on terms that We agree on with You.

In no case will We continue benefits beyond the Maximum Benefit Period.

Recurrent and Concurrent Disability

Recurrent Disability

If, after the end of a period of Disability for which Disability benefits have been paid, You become Disabled again, the later period of Disability will be deemed a Recurrent Disability, which is a continuation of the preceding period of Disability, unless:

1. You have been Gainfully Employed for at least 30 hours per week for at least 12 months following the end of the preceding period of Disability, if the Maximum Benefit Period for the Monthly Benefit for Total Disability is To Age 65 or longer; or
2. You have been Gainfully Employed for at least 30 hours per week for at least 6 months following the end of the preceding period of Disability, if the Maximum Benefit Period for the Monthly Benefit for Total Disability is shorter than To Age 65; or
3. The later period of Disability is due to a different or unrelated cause.

If either 1, 2 or 3 applies, the later period of Disability will be deemed a new period of Disability. A new Elimination Period must be satisfied before benefits start again, and a new Maximum Benefit Period will apply.

If the later period of Disability is deemed a Recurrent Disability, then it is not necessary for You to satisfy a new Elimination Period. However, Disability benefits paid for a Recurrent Disability are considered a continuation of the preceding period of Disability and will be subject to the Maximum Benefit Period that started with the preceding period of Disability. If the Maximum Benefit Period had ended with respect to the preceding period of Disability, no benefits will be payable for a recurrence of that Disability.

Concurrent Disability

If a Disability is caused by more than one Injury or Sickness, whether related or unrelated, which overlap for any time during a continuous period of Disability, We will pay benefits as if the Disability were caused by one Injury or Sickness.

A disability arising from the same or a related cause within 12 months of a prior period of disability for which disability benefits had been paid, and where the benefit period is to age 65 or longer (6 months if the benefit period is shorter than to age 65), will be considered a continuation of the prior period of disability. Your benefit period will not start anew. However, you will not be required to meet the new elimination period and benefits will begin accruing immediately.

You can keep your policy in force (without riders) after age 65, with a limited benefit period, if you are gainfully employed at least 30 hours per week and are not disabled.

There are some exclusions (subject to state variations).

**Renewal Privilege if Employed After Age 65--
Total Disability Benefit With Limited Benefit Period**

Renewal Privilege

Following the first Premium Due Date on or after Your 65th birthday, You may continue the coverage under this policy, exclusive of any riders providing additional benefits, as long as:

1. You remain Gainfully Employed for at least 30 hours per week; and
2. The Premium is paid on time.

You may exercise this privilege only while Your policy is in force and You are not Disabled.

We may require proof on each policy anniversary that You have continued to be Gainfully Employed for at least 30 hours per week during the 13 weeks immediately prior to that policy anniversary.

Total Disability Benefit With Limited Benefit Period

If You continue coverage under this privilege, benefits will be paid subject to the same provisions, limitations and exclusions in the policy. The Maximum Benefit Period will be 24 months for Total Disability starting before Your 75th birthday. If Total Disability starts after Your 75th birthday, the Maximum Benefit Period will be 12 months.

Premiums

The Premium will be based on:

1. Your attained age, and will change on each policy anniversary based on Your attained age; and
2. Your class on the Effective Date of the policy.

We may also change the Premium rate for Your policy as of any policy anniversary, but only if We change it for all policies in Your class.

Exclusions

General Exclusions

We will not pay benefits for a Disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to pregnancy or childbirth, but We will cover Disability due to Complications of Pregnancy;
3. Due to any loss We have excluded by name or specific description;
4. Due to Your committing, or attempting to commit, a felony;
5. Existing while You are legally incarcerated or detained; or
6. Caused by an intentionally self-inflicted Injury.

Preexisting Conditions Exclusion

We will not pay benefits for a Disability that starts during the first 2 years after the Effective Date if it was due to a Preexisting Condition. This exclusion does not apply to any condition that was disclosed, and that was not misrepresented, in the Application and was not excluded by name or specific description.

Premium and Reinstatement

Premium Payment

The payment of the Premium shown on page 3, on or before the Effective Date, will keep the policy in force for the term which starts on the Effective Date. At the end of any term while the policy has been in force, You may renew the policy for a further term (called a renewal term). To renew, You must pay the Premium shown on page 3 by the Premium Due Date.

The last renewal term of the policy will end on the day before the first Premium Due Date on or after Your 65th birthday. See Renewal Privilege if Employed After Age 65 on page 9 for renewal past this date.

Premium and Reinstatement (Continued)

All policy terms will begin at 12:01 A.M. and end at midnight Standard Time, where You live.

You may change the frequency of payment with Our approval.

There is a grace period of 31 days from the due date of any unpaid premium.

Grace Period

This policy has a 31-day grace period. This means that each Premium after the first may be paid up to 31 days after its due date. During the grace period, the policy will stay in force. If You become Disabled during the grace period while the Premium remains unpaid, We may deduct any unpaid Premium(s) from the benefits due You.

Reinstatement

If You do not pay the Premium before the end of the grace period, the policy will lapse. After the policy has lapsed, You may apply for reinstatement by completing an Application and paying all unpaid Premium(s). If We have not sent You a Written disapproval of the reinstatement Application within 45 days, the policy will be reinstated as of the date We received the Premium.

Any Premiums We accept for a reinstatement will be applied to a period for which Premiums have not been paid.

The reinstated policy will cover only a loss that results from an Injury that occurs or a Sickness that first manifests itself after the date of reinstatement. In all other respects You and We will have the same rights under the policy, subject to any provisions noted on or attached to the reinstated policy.

Suspension During Military Service

If You enter full-time active duty in the military (land, sea or air) service of any nation or international authority, You may suspend this policy. But, You may not suspend the policy during active duty for training lasting 3 months or less. The policy will not be in force while it is suspended, and We will not accept Premiums for that period. Your policy will be suspended as of the date We receive Your Written request to suspend the policy. No privileges or options under this policy or any attached riders may be exercised during suspension. We will refund the pro rata portion of any Premium paid for a period beyond the date We receive your request. Premiums must be paid to the date of suspension.

If Your full-time active duty in the military service ends before the first Premium Due Date on or after Your 65th birthday, You may request that We place this policy back in force without evidence of insurability. Your coverage will start again when We receive:

1. Your Written request to place the policy back in force; and
2. The required pro rata Premium for coverage until the next Premium Due Date.

Your request and Premium payment must be received by Us within 90 days after the date Your active duty in the military service ends. Premiums will be at the same rate that they would have been had Your policy remained in force. The policy will not cover any loss due to an Injury that occurs or a Sickness that first manifests itself while the policy is suspended. In all other respects You and We will have the same rights under the policy as at the time before it was suspended.

Suspension During Unemployment

After this policy has been in force for at least one year from the Effective Date, You may suspend this policy if You:

1. Become unemployed; and
2. Receive 8 weeks of governmental unemployment benefits.

The policy will not be in force while it is suspended, and We will not accept Premiums for that period. No privileges or options under this policy or any attached riders may be exercised during suspension.

Allows you to suspend coverage for up to 6 months if you become unemployed and the policy has been in force for at least one year.

Premium and Reinstatement (Continued)

The suspension will begin when We receive:

1. Your Written request to suspend the policy; and
2. Your certification that You are unemployed and that You have received 8 weeks of governmental unemployment benefits.

We will refund the pro rata portion of any Premium paid for a period beyond the date that the suspension begins. Premiums must be paid to the date of suspension.

After the end of a period of suspension, this policy may not be suspended again until 48 months have elapsed from the end of that period of suspension.

The suspension will end at the earlier of:

1. 6 months after the date of suspension, at which time You will be notified that the policy has been placed back in force and Premiums are now due; or
2. The date We receive Your Written request to end the suspension, subject to evidence satisfactory to Us that You are Gainfully Employed.

You will be required to pay the pro rata Premium for coverage until the next Premium Due Date. If this policy is suspended on the first Premium Due Date on or after Your 65th birthday, this policy will end at that time and cannot be renewed.

Premiums will be at the same rate that they would have been had Your policy remained in force. The policy will not cover any loss due to an Injury that occurs or a Sickness that first manifests itself while the policy is suspended. In all other respects You and We will have the same rights under the policy as at the time before it was suspended.

Claims

Time of Loss	All losses must occur while Your policy is in force.
Notice of Claim	Written notice of claim must be given to Us at Our office within 30 days after a covered loss starts, or as soon thereafter as reasonably possible.
Claim Forms	After We receive the Written notice of claim We will send You Our proof of loss forms within 15 days. If We do not, You will meet the Written proof of loss requirements if You send Us, within the time set forth below, a Written statement of the nature and extent of Your loss.
Proof of Loss	Written proof of loss satisfactory to Us must be sent to Us within 90 days after the end of each monthly period for which You claim benefits. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time. However, such proof must be furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required. As often as is reasonably necessary, We may require as part of the proof of loss financial proof such as personal and business income tax returns, income statements, accountant's statements and other proof acceptable to Us. We may also require on a monthly basis, that You, and any Physician treating You, complete and Sign supplemental statements of claim.
Authorizations	We may require, as often as is reasonably necessary, that You provide authorizations for Us to obtain medical information, financial information, and any other information pertinent to Your claim.

How to file a claim.

Claims (Continued)

Examinations	<p>At Our expense, as often as is reasonably necessary, We may require You to have an independent examination by a Physician of Our choice.</p> <p>At Our expense, as often as is reasonably necessary, We may require an audit of all Your business and financial records, by a financial examiner of Our choice. This may include examination of business and financial records for any business in which You have an ownership interest.</p> <p>At Our expense, as often as is reasonably necessary, We may have Our representatives conduct telephone or in-person interviews with You regarding Your claim.</p>
Time of Payment of Claim	<p>After We receive Written proof of loss, We will pay the benefits due under the policy.</p>
Payment of Claims	<p>All benefits will be paid to You. But, if You are not legally competent to give a valid release, or if any benefit is payable to Your estate, We may pay up to \$10,000 to anyone who We believe is entitled to it. If We make such a payment in good faith, We will not be liable to anyone for the amount We pay.</p>
Beneficiary	<p>The beneficiary is the person or persons to whom any benefits unpaid at Your death are payable. You may name a contingent beneficiary to become the beneficiary if all the beneficiaries die while You are alive. If no beneficiary or contingent beneficiary is named, or none is alive when You die, Your estate will be the beneficiary. While You are alive, You may change any beneficiary or contingent beneficiary.</p> <p>If more than one beneficiary is alive when You die, We will pay them in equal shares, unless You have chosen otherwise.</p>
How to Change the Beneficiary	<p>You may change the beneficiary or contingent beneficiary of this policy by Written notice or assignment of the policy. No change is binding on Us until it is recorded at Our office. Once recorded, the change binds Us as of the date You Signed it. This change will be without prejudice to Us as to any payment We make or action We take before We record the change. We may require that You send Us the policy to make the change.</p>
Assignment	<p>You may assign Your policy or any claim under it by Written assignment. No assignment is binding on Us until it is recorded at Our office. Once recorded, the assignment binds Us as of the date You Signed it. The assignment will be without prejudice to Us as to any payment We make or action We take before We record the assignment. We will not be responsible for the validity of any assignment. We may require that You send Us the policy to record the assignment.</p>

You may change your beneficiary.

Your policy may be assigned.

General Provisions

The Contract	<p>This policy with riders, if any, and the Application make up the entire contract. All statements in the Application will be representations and not warranties. No statement will be used to contest the policy unless it appears in the Application.</p>
Limitation on Agent's or Broker's or Other Person's Authority	<p>No agent, broker, or other person except Our President, Our Secretary or Vice-President may:</p> <ol style="list-style-type: none"> 1. Make or change any contract of insurance; or 2. Change or waive any terms of this policy. <p>Any change or waiver must be in Writing and Signed by Our President, Secretary, or Vice-President.</p>

IDI2000-P/NC

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DCADII

General Provisions (Continued)

Time Limit on Certain Defenses

After 2 years from the Effective Date of this policy, or of any policy change or reinstatement, no misstatements, except for fraudulent misstatements, made by You on the Application can be used to void this policy or such policy change or reinstatement, or to deny a claim under this policy or the policy change or reinstatement, for a Disability starting after the end of such 2-year period.

No claim for Disability starting after 2 years from the Effective Date of this policy, or of any policy change or reinstatement, 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 policy, or of such policy change or reinstatement, unless, on the date the Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.

Misstatement of Age and Sex

If Your age or sex is not stated correctly on Our records, the benefits under the policy will be those that the Premium You paid would have bought at Your correct age and sex.

Legal Actions

No legal action may be brought until 60 days after Written proof of loss has been provided to Us. No such action may be brought after 3 years from the time Written proof of loss is required to be provided to Us.

Conformity with State Statutes

Any provision in this policy which, on the Effective Date, conflicts with the laws of the state in which You reside on that date is amended to meet the minimum requirements of such laws.

Waiver of Policy Provisions

Our failure to invoke or enforce a right We have reserved under the terms of this contract may not be deemed a permanent waiver of that right.

Copy of Application is attached.

The policy is incontestable after 2 years, except for fraud. (Subject to state variations.)

Subject to state variations.

If your age or sex was misstated, your benefit will be adjusted.

COLA

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 page 3.

- Effective Date** The Effective Date of this rider is shown on page 3.
- Premium** The Premium for this rider is shown on page 3.
- Definitions**
 - CPI-W** means the Consumer Price Index for Urban Wage Earners and Clerical Workers for all items. It is published by the United States Bureau of Labor Statistics. If the CPI-W cannot be used or is not available, We will choose a suitable index to replace it. CPI-W will then mean the chosen index.
 - 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.
 - Monthly Benefit for Total Disability** means the Monthly Benefit for Total Disability shown on page 3.
 - Adjusted Monthly Benefit for Total Disability** means the Monthly Benefit for Total Disability, as defined above, 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) Residual Disability or Total Disability in Your Occupation payable for that Disability 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, as defined above, by a factor equal to the CPI-W for the latest Index Month divided by the CPI-W for the first Index Month. This amount will be rounded upwards to the nearest multiple of \$10 and added to your Monthly Benefit for Total Disability. But, the Adjusted Monthly Benefit for Total Disability will not be increased from one year to the next by more than 7%, or less than 1%.

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 65th 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;

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Benefit adjustments are related to the increase in the Consumer Price Index.

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

Annual increases are based on increases in the CPI-W. Increases will not be more than 7% or less than 1% in any 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.

Once you have returned to work full time, and are less than age 60, you may be able to increase your coverage up to your indexed benefit level. You must pay a premium for the increased coverage but there are no financial or medical requirements.

Rider: Cost-of-Living Adjustment for Disability Benefits (Continued)

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 because of 1 or 2 above, and Your class on the Effective Date of this rider. Otherwise, benefits payable for a new period of Disability will not include the cost-of-living adjustment(s) from the preceding period. In any case, a new first Index Month and Review Date will apply to a later period of Disability.

Time Limit on Certain Defenses

After 2 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 2 years from the Effective Date of this rider.

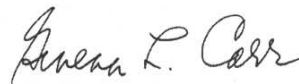
No claim for Disability starting after 2 years from the Effective Date of this rider will be reduced or denied on the grounds that a Sickness or physical condition had existed, but not manifested itself, before the Effective Date of this rider unless, on the date the Disability starts, that Sickness 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 first Premium Due Date on or after Your 65th birthday; or
3. 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.

Subject to state variations.



Gwenn L. Carr
Vice President and Secretary

BASIC RESIDUAL

Metropolitan Life Insurance Company

Rider: Monthly Benefit for Residual Disability

This rider is a part of the policy if it is referred to on page 3.

- Effective Date** The Effective Date of this rider is shown on page 3.
- Premium** The Premium for this rider is shown on page 3.
- 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 20 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 You are:
 - a. Prevented from performing one or more of the material and substantial duties of Your Regular Occupation; or
 - b. Performing the material and substantial duties of Your Regular Occupation, but are not able to perform them for more than 80 percent of the time normally required of You; or
 - c. 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.

We will pay your disability benefits, even if you are able to work, but have a loss of earnings of at least 20% of your pre-disability earnings.

There are two methods to determine your pre-disability earnings, whichever is more advantageous to you.

How the benefit amount is determined.

We will provide a minimum residual benefit of 50% of the monthly benefit for total disability for the first 6 months of benefit payments (after the elimination period has been met).

Rider: Monthly Benefit for Residual Disability (Continued)

CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical Workers for all items. It is published by the United States Bureau of Labor Statistics. If the CPI-W cannot be used or is not available, We will choose a suitable index to replace it. CPI-W will then mean the chosen index.

Prior Earnings means the greater of Your average monthly Earnings for the 3 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.

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-W for the Index Month divided by the CPI-W for the preceding Index Month. The percentage increase in the Prior Earnings in any given year will not be more than 7% or less than 1%.

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:

$$\frac{A-B}{A} \times \text{Monthly Benefit for Total Disability as shown on page 3}$$

"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 page 3, 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 6 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.

To help you offset the effect of inflation on your pre-disability earnings, we will automatically index the prior earnings.

If monthly earnings are 25% or less of prior earnings the full monthly benefit for total disability will be payable.

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.

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 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

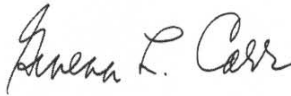
After 2 years from the Effective Date of this rider, no misstatements, except for fraudulent misstatements, made by You on the Application for this rider or the policy to which it is attached can be used to void this rider or deny a claim under this rider for a Disability starting more than 2 years from the Effective Date of this rider.

No claim for Disability starting after 2 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 first Premium Due Date on or after Your 65th birthday; or
3. 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.



Gwenn L. Carr
Vice President and Secretary

Subject to state variations.

RESIDUAL with RECOVERY BENEFIT

Metropolitan Life Insurance Company

Rider: Monthly Benefit for Residual Disability

This rider is a part of the policy if it is referred to on page 3.

Effective Date	The Effective Date of this rider is shown on page 3.
Premium	The Premium for this rider is shown on page 3.
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 20 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 You are:
 - a. Prevented from performing one or more of the material and substantial duties of Your Regular Occupation; or
 - b. Performing the material and substantial duties of Your Regular Occupation, but are not able to perform them for more than 80 percent of the time normally required of You; or
 - c. 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.

We will pay your disability benefits even if you are able to work but have a loss of earnings of at least 20% of your pre-disability earnings.

There are two methods to determine your pre-disability earnings, whichever is more advantageous to you.

How the benefit amount is determined.

To help you offset the effect of inflation on your pre-disability earnings, we will automatically index the prior earnings.

If monthly earnings are 25% or less of prior earnings, the full monthly benefit for total disability will be payable.

Rider: Monthly Benefit for Residual Disability (Continued)

CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical Workers for all items. It is published by the United States Bureau of Labor Statistics. If the CPI-W cannot be used or is not available, We will choose a suitable index to replace it. CPI-W will then mean the chosen index.

Prior Earnings means the greater of Your average monthly Earnings for the 3 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.

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-W for the Index Month divided by the CPI-W for the preceding Index Month. The percentage increase in the Prior Earnings in any given year will not be more than 7% or less than 1%.

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 working full time performing all of the material and substantial duties of Your Regular Occupation. Full time means You are working at least as many hours as You worked before being Totally or Residually Disabled; and
2. Your Earnings continue to be reduced by at least 20 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:

$$\frac{A-B}{A} \times \text{Monthly Benefit for Total Disability as shown on page 3}$$

"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 page 3, 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.

We will provide a minimum residual benefit of 50% of the monthly benefit for total disability for the first 6 months of benefit payments (after the elimination period has been met).

If you continue to have a loss of income of at least 20% (due to the same Impairment) after you have returned to work full time, following a period for which total or residual benefits have been paid, we will pay a recovery benefit for up to (a) 24 months, or (b) 36 months (depending on the actual rider you purchased).

Rider: Monthly Benefit for Residual Disability (Continued)

During the first 6 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.

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:

$\frac{A-B}{A} \times$ Monthly Benefit for Total Disability as shown on page 3

"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 dates:

1. Benefits have been paid for a period equal to the Elimination Period, plus the period for which Disability benefits had been paid;
2. 24 months of Recovery benefits have been paid;
3. The Maximum Benefit Period ends; or
4. You no longer satisfy the definition of Recovered.

How the Recovery Benefit Amount is determined.

Rider: Monthly Benefit for Residual Disability (Continued)

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 2 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 2 years from the Effective Date of this rider.

No claim for Disability starting after 2 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 first Premium Due Date on or after Your 65th birthday; or
3. 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.



Gwenn L. Carr
Vice President and Secretary

Subject to state variations.

Metropolitan Life Insurance Company

Rider: Guaranteed Insurability Benefit

This rider is a part of the policy if it is referred to on page 3.

Effective Date	The Effective Date of this rider is shown on page 3.
Premium	<p>The Premium for this rider is shown on page 3.</p> <p>In addition, there is a Premium charge for each increase in the Policy Benefit. The Premium for each increase will be at the rate then in effect for new business under Your policy for Your age on the Option Date and for Your class on the Effective Date.</p> <p>For the increase to be effective, the Premium for the increase must be paid within 31 days after the Option Date.</p>
Definitions	<p>Policy Benefit means the Monthly Benefit for Total Disability, as shown on page 3, payable under Your policy.</p> <p>Option Date means each anniversary of the Effective Date that occurs on or before the Expiry Date.</p> <p>Unit of Increase means an amount by which the Policy Benefit can be increased on an Option Date. That amount is shown on page 3, along with the maximum total increase.</p> <p>Expiry Date is the date, shown on page 3, when this rider ends.</p>
Benefits	<p>On the first Option Date, You may apply for an amount up to one Unit of Increase. On each subsequent Option Date, You may apply for up to one additional Unit of Increase. The total of the increases applied for on all Option Dates may not exceed the maximum total increase shown on page 3.</p> <p>The minimum increase You may apply for is \$200. Each increase You apply for must be a multiple of \$50.</p> <p>If all or part of a Unit of Increase is not used as of any Option Date, You may carry it over and apply for it on the next Option Date. You may not carry it over past that next Option Date. In no event may You apply for more than 2 Units of Increase as of any Option Date. To use all or part of a carried-over Unit of Increase, You must also apply for all of Your current Unit of Increase.</p>
To Qualify for an Increase	<p>You will qualify for an increase, if, at the time You apply:</p> <ol style="list-style-type: none"> 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.
Application	If You want to apply for an increase, You must notify Us. We will send you a form, which must be completed and returned to Us within 60 days before the Option Date. This form 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	An increase in Your Policy Benefit will take effect on the applicable Option Date, if You are not then Disabled. If You are then Disabled, but recover and are Gainfully Employed for at least 30 days, the increase will take effect at the start of the next policy term.

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There is a premium for each increase in coverage.

Option dates occur every policy anniversary through the expiration date shown on page 3.

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

The unused portion of an option unit may be carried over to the next option date. Up to 2 units of an option may be purchased at any option date if there is sufficient carryover.

If you exercise an option and are disabled on the option date, the increase will take effect at the start of the policy term after you go back to work for at least 30 days.

Subject to state variations.

Rider: Guaranteed Insurability Benefit (Continued)

Time Limit on Certain Defenses

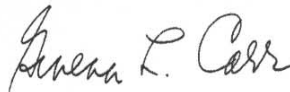
After 2 years from the Effective Date of this rider, no misstatements, except for fraudulent misstatements, made by You on the Application for this rider or the policy to which it is attached can be used to void this rider or deny a claim under this rider for a Disability starting more than 2 years from the Effective Date of this rider.

No claim for Disability starting after 2 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 Expiry Date;
2. The date the total of all increases in the Policy Benefit equals the maximum total increase;
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.



Gwenn L. Carr
Vice President and Secretary

This rider pays a benefit during the first year of disability even if legislated benefits are payable.

Metropolitan Life Insurance Company

Rider: Social Insurance Offset Benefit

This rider is a part of the policy if it is referred to on page 3.

Effective Date The Effective Date of this rider is shown on page 3.

Premium The Premium for this rider is shown on page 3.

Definitions **Policy Benefit** means the Monthly Benefit for Total Disability on page 3.

Legislated Benefits means:

1. Social Security insurance benefits, or Disability income benefits under similar federal, state or local laws, including worker's compensation and occupational disease laws; or
2. Benefits under the Railroad Retirement Act; or
3. Benefits under the Civil Service Retirement Plan or any like program covering federal, state or local government employees.

Social Security Insurance Benefits means the Disability benefit portion of the Old Age, Survivors, and Disability Insurance Act, also known as Social Security, as enacted or later amended by the federal Social Security Act.

First Year of Disability means the 12-month period beginning on the first day of the Elimination Period.

Total Disability Benefit We will pay this rider's monthly benefit shown on page 3 if:

1. The Elimination Period shown on page 3 for this rider has been met. If Your policy includes a rider for Presumptive Total Disability, then, for the purposes of this rider, the Elimination Period will not be waived for Presumptive Total Disability;
2. You are Totally Disabled; and
3. After the First Year of Disability, no Legislated Benefits are payable for such Disability.

After the First Year of Disability, for any month in which Legislated Benefits are payable for Your Disability, the amount payable under this rider will be reduced by subtracting the total amount of Legislated Benefits You are receiving from this rider's monthly benefit shown on page 3. Once benefits are payable from Legislated Benefits, We will not reduce the benefit under this rider to reflect any increase in Legislated Benefits due to a cost-of-living adjustment.

If You receive Legislated Benefits as a lump sum payment, You must immediately notify Us of such payment. The lump sum payment (even if received in the First Year of Disability) will be prorated on a monthly basis over the time period for which the sum was intended. The monthly amount thus obtained, in addition to any other Legislated Benefits, will be subtracted from this rider's monthly benefit shown on page 3 to determine the amount payable under this rider after the First Year of Disability. This reduction will only apply to a period for which We have not yet made benefit payments under this rider. If the time period to which the lump sum payment applies is not specified, We reserve the right to make a reasonable determination.

After the first year of disability, there is a dollar for dollar offset if you are receiving legislated benefits.

Rider: Social Insurance Offset Benefit (Continued)

This benefit will end on the earlier of:

1. The date the Policy Benefit ends;
2. The Premium Due Date on or after Your 65th birthday, for Disability starting before your 61st birthday, or the applicable period determined from the table below, for Disability starting on or after Your 61st birthday.

Age on Last Birthday	Maximum Months of Benefits
61	48
62	42
63	36
64	30
65	24

Proof That You Qualify

To receive benefits under this rider You must give Us Written proof satisfactory to Us that You qualify for this rider's monthly benefit, including proof that:

1. You made timely application for Legislated Benefits to which You may be entitled;
2. Your claim for these benefits has been approved, denied, or is still pending; and
3. If Your application for Legislated Benefits has been denied, You are following every appeals process available to You.

If, after completing the appeals process, You are still denied Legislated Benefits, We can require You to reapply from time to time.

If, after We start paying benefits under this rider, Legislated Benefits are approved and You receive a retroactive payment, You will not have to return any payments We have already made.

Attorney Fee Benefit

If You incur attorney fees during a Legislated Benefits appeals process, We will pay an additional benefit equal to one monthly benefit under this rider, provided that You had:

1. A hearing before an Administrative Law Judge;
2. A review of the hearing by the Appeals Council (or similar body); or
3. Brought a civil action in the United States District Court.

We will not pay the attorney fee benefit for services provided before:

1. Your initial filing for Legislated Benefits is denied; and
2. You have requested and received a reconsideration of the denial.

Residual Disability Benefit (if included in Your policy)

If Your policy has a Residual Disability Benefit rider, You may qualify for additional Residual Disability benefits based on this rider's monthly benefit if:

1. The Elimination Period shown on page 3 for this rider has been met. If Your policy includes a rider for Presumptive Total Disability, then, for the purposes of this rider, the Elimination Period will not be waived for Presumptive Total Disability;
2. You are Residually Disabled.

If You qualify, additional Residual Disability benefits will be calculated for this rider, in the same manner as described in the Residual Disability Benefit rider. Any Legislated Benefits payable after the First Year of Disability will then be subtracted.

We will pay an additional benefit if you incur attorney fees during a legislated benefits appeals process.

Social Insurance Offset benefit also applies to the Residual Rider if it is included in your policy.

Social Insurance Offset benefit also applies to the Cost of Living Rider if it is included in your policy.

Rider: Social Insurance Offset Benefit (Continued)

Cost-of-Living Adjustment (if included in Your policy)	If Your policy contains a Cost-of-Living Adjustment for Disability Benefits rider, references to the Adjusted Monthly Benefit for Total Disability as described in the Cost-of-Living Adjustment rider include this rider's monthly benefit for Total Disability plus the cost-of-living adjustments applicable to this rider's monthly benefit. Cost-of-living adjustments will be made before any reduction for Legislated Benefits.
Time Limit on Certain Defenses	<p>After 2 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 2 years from the Effective Date of this rider.</p> <p>No claim for Disability starting after 2 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.</p>
Termination	<p>This rider will end on the earliest of:</p> <ol style="list-style-type: none">1. The date the policy ends;2. The first Premium Due Date on or after Your 65th birthday; or3. 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.

Subject to state variations.

Gwenn L. Carr
Vice President and Secretary

This rider only for use in NY and NJ.

This rider pays a benefit in addition to your base monthly benefit after 365 days of disability in the event that your claim for legislated benefits (such as Social Security Insurance Benefits) is pending or denied.

Metropolitan Life Insurance Company

Rider: Social Insurance Substitute Benefit

This rider is a part of the policy if it is referred to on page 3.

- Effective Date** The Effective Date of this rider is shown on page 3.
- Premium** The Premium for this rider is shown on page 3.
- Definitions** **Policy Benefit** means the Monthly Benefit for Total Disability on page 3.

Legislated Benefits means:

1. Social Security insurance benefits, or Disability income benefits under similar federal, state or local laws, including worker's compensation and occupational disease laws; or
2. Benefits under the Railroad Retirement Act; or
3. Benefits under the Civil Service Retirement Plan or any like program covering federal, state or local government employees.

Social Security Insurance Benefits means the Disability benefit portion of the Old Age, Survivors, and Disability Insurance Act, also known as Social Security, as enacted or later amended by the federal Social Security Act.

Total Disability Benefit We will pay this rider's monthly benefit shown on page 3 if:

1. The Elimination Period shown on page 3 for this rider has been met. If Your policy includes a rider for Presumptive Total Disability, then, for the purposes of this rider, the Elimination Period will not be waived for Presumptive Total Disability;
2. You are Totally Disabled; and
3. No Legislated Benefits are payable for such Disability.

This benefit will end on the earliest of:

1. The date the Policy Benefit ends;
2. The date Legislated Benefits become payable for Your Disability; or
2. The Premium Due Date on or after Your 65th birthday, for Disability starting before your 61st birthday, or the applicable period determined from the table below, for Disability starting on or after Your 61st birthday.

Age on Last Birthday	Maximum Months of Benefits
61	48
62	42
63	36
64	30
65	24

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This rider only for use in NY and NJ.

We will pay an additional benefit if you incur attorney fees during a Social Security appeals process.

Rider: Social Insurance Substitute Benefit (Continued)

Proof That You Qualify

To receive benefits under this rider You must give Us Written proof satisfactory to Us that You qualify for this rider's monthly benefit, including proof that:

1. You made timely application for Legislated Benefits to which You may be entitled;
2. Your claim for these benefits has been approved, denied, or is still pending; and
3. If Your application for Legislated Benefits has been denied, You are following every appeals process available to You.

If, after completing the appeals process, You are still denied Legislated Benefits, We can require You to reapply from time to time.

If, after We start paying benefits under this rider, Legislated Benefits are approved and You receive a retroactive payment, You will not have to return any payments We have already made.

Attorney Fee Benefit

If You incur attorney fees during a Legislated Benefits appeals process, We will pay an additional benefit equal to one monthly benefit under this rider, provided that You had:

1. A hearing before an Administrative Law Judge;
2. A review of the hearing by the Appeals Council (or similar body); or
3. Brought a civil action in the United States District Court.

We will not pay the attorney fee benefit for services provided before:

1. Your initial filing for Legislated Benefits is denied; and
2. You have requested and received a reconsideration of the denial.

Termination of Legislated Benefits

If Legislated Benefits end for Your Disability, We will start paying the added monthly benefit as of the date they end, if:

1. The Elimination Period shown on page 3 for this rider has been met. If Your policy includes a rider for Presumptive Total Disability, then, for the purposes of this rider, the Elimination Period will not be waived for Presumptive Total Disability; and
2. The Policy Benefit is still payable.

Residual Disability Benefit (if included in Your policy)

If Your policy has a Residual Disability Benefit rider, You may qualify for additional Residual Disability benefits based on this rider's monthly benefit if:

1. The Elimination Period shown on page 3 for this rider has been met. If Your policy includes a rider for Presumptive Total Disability, then, for the purposes of this rider, the Elimination Period will not be waived for Presumptive Total Disability;
2. You are Residually Disabled.

If You qualify, additional Residual Disability benefits will be calculated for this rider, in the same manner as described in the Residual Disability Benefit rider. Any Legislated Benefits payable after the First Year of Disability will then be subtracted.

Cost-of-Living Adjustment (if included in Your policy)

If Your policy contains a Cost-of-Living Adjustment for Disability Benefits rider, references to the Adjusted Monthly Benefit for Total Disability as described in the Cost-of-Living Adjustment rider include this rider's monthly benefit for Total Disability plus the cost-of-living adjustments applicable to this rider's monthly benefit. Cost-of-living adjustments will be made before any reduction for Legislated Benefits.

Social Insurance Substitute benefit also applies to the Residual and Cost of Living riders if they are included in your policy.

This rider only
for use in NY
and NJ.

Subject to state
variations.

Rider: Social Insurance Substitute Benefit (Continued)

**Time Limit
on Certain
Defenses**

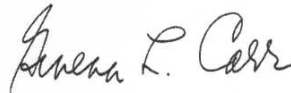
After 2 years from the Effective Date of this rider, no misstatements, except for fraudulent misstatements, made by You on the Application for this rider or the policy to which it is attached can be used to void this rider or deny a claim under this rider for a loss incurred or Disability that starts more than 2 years from the Effective Date of this rider.

No claim for loss incurred or Disability that starts after 2 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 first Premium Due Date on or after Your 65th birthday; or
3. 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.



Gwenn L. Carr
Vice President and Secretary

6A, 5A, 5AS, 4A ONLY

Metropolitan Life Insurance Company

Rider: Lifetime Monthly Benefit for Total Disability

This rider is a part of the policy if it is referred to on page 3.

This rider provides a lifetime benefit for total disability.

- Effective Date** The Effective Date of this rider is shown on page 3.
- Premium** The Premium for this rider is shown on page 3.
- Benefit** This rider provides a lifetime Total Disability benefit. We will pay this benefit during Your continuous Total Disability if:
- Such Total Disability starts before and continues until the first Premium Due Date on or after Your 65th birthday; and
 - The benefits under Your policy have been paid during Your Total Disability.
- This rider does not extend the Maximum Benefit Period for the policy, or for any other rider included with the policy.

When Payable

We will start to pay this benefit on the later of:

- The first Premium Due Date on or after Your 65th birthday; or
- The date the Monthly Benefit for Total Disability, as shown on page 3, ends.

We will pay it while You remain Totally Disabled for as long as You live.

Benefits will not be payable under this rider for any period for which benefits are payable under the Total Disability Benefit under Your policy.

Amount of Benefit

The monthly amount We will pay will be based on the Monthly Benefit for Total Disability shown on page 3. This amount, plus any applicable cost-of-living adjustment, will be multiplied by a factor determined from the table below to determine the monthly amount We will pay.

<u>Age at the Start of Total Disability</u>	<u>Factor</u>
55 or less	1.0
56	.9
57	.8
58	.7
59	.6
60	.5
61	.4
62	.3
63	.2
64 or 65, but before the first Premium Due Date on or after Your 65th birthday	.1

Benefit after Age 65 is reduced by 10% for each year that the disability starts after age 55.

- Time Limit on Certain Defenses** After 2 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 Total Disability starting more than 2 years from the Effective Date of this rider.

No claim for Total Disability starting after 2 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 Total Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.

Subject to state variations.

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Rider: Lifetime Monthly Benefit for Total Disability (Continued)

Termination This rider will end on the earliest of:

1. The date the policy ends;
2. The first Premium Due Date on or after Your 65th birthday; or
3. 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.



Gwenn L. Carr
Vice President and Secretary

YOUR OCC 5A, 6A, ONLY

Metropolitan Life Insurance Company

Rider: Monthly Benefit for Total Disability in Your Occupation

This rider is a part of the policy if it is referred to on page 3.

Effective Date The Effective Date of this rider is shown on page 3.

Premium The Premium for this rider is shown on page 3.

Definitions The following is substituted for the definition of Total Disability in your policy:

"Total Disability or Totally Disabled means that due solely to Impairment caused by Injury or Sickness, you are:

- a. Prevented from performing the material and substantial duties of Your Regular Occupation; and
- b. Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.

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.

Time Limit On Certain Defenses After 2 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 Total Disability starting more than 2 years from the Effective Date of this rider.

No claim for Total Disability starting after 2 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 Total 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 first Premium Due Date on or after Your 65th birthday; or
3. 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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Vice President and Secretary

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We will pay your total disability benefit if you are unable to perform the material and substantial duties of your regular occupation. If you are engaged in another occupation, your total disability benefit will not be affected by any income from your new occupation, regardless of the amount.

Subject to state variations.

TRANSITIONAL YOUR OCC 6A, 5A, 5AS, 4A ONLY

Metropolitan Life Insurance Company

Rider: Transitional Your Occupation Benefit

This rider is a part of the policy if it is referred to on page 3.

Effective Date	The Effective Date of this rider is shown on page 3.
Premium	The Premium for this rider is shown on page 3.
Definitions	<p>Total Disability in Your Occupation or Totally Disabled in Your Occupation means that during the first 60 months following the Elimination Period, due solely to Impairment caused by Injury or Sickness, you are:</p> <ol style="list-style-type: none"> 1. Prevented from performing the material and substantial duties of Your Regular Occupation, but Gainfully Employed in another occupation; and 2. Receiving appropriate care, from a physician who is appropriate to treat the condition causing the Impairment. <p>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.</p> <p>Earnings do not include:</p> <ol style="list-style-type: none"> 1. Income from dividends, interest, rent, royalties, annuities, or investments; or 2. Income from deferred compensation plans, formal sick pay plans, disability income policies, or retirement plans. <p>Review Date means each anniversary date of the start of a period of Disability.</p> <p>Index Month means the June before the Review Date. The first Index Month is the June before the start of a period of Disability.</p> <p>Prior Earnings means the greater of Your average monthly Earnings for the 3 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.</p> <p>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-W for the Index Month divided by the CPI-W for the preceding Index Month. The percentage increase in the Prior Earnings in any given year will not be more than 7% or less than 1%. CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical Workers for all items. It is published by the United States Bureau of Labor Statistics. If the CPI-W cannot be used or is not available, We will choose a suitable index to replace it. CPI-W will then mean the chosen index.</p> <p>Other Disability Coverage means all Disability coverage and benefits payable to You for a Disability and provided by:</p> <ol style="list-style-type: none"> 1. Governmental agencies (e.g., Social Security Insurance Benefits); 2. Individual, association, or group Disability income coverage, 3. Formal employer provided sick pay plans, salary continuation plans, or other Disability income benefits; 4. Union welfare plans; or 5. Workers' compensation.

We will pay you a benefit if you are unable to work in your occupation but you are gainfully employed in another occupation. The benefit paid while you are Totally Disabled in Your Occupation will be the monthly benefit for Total Disability (shown on page 3 of your policy). The length of time benefits are paid varies by the rider purchased. Coverage periods available: 60 Months (6A-4A); 10 Years and to Age 65 (6A and 5A only).

There are two methods to determine your pre-disability earnings, whichever is more advantageous to you. To help you offset the effect of inflation on your pre-disability earnings, we will automatically index the prior earnings after the first year of disability.

Benefits you receive from these sources are considered other disability coverage.

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Rider: Transitional Your Occupation Benefit (Continued)

Monthly Transitional Your Occupation Benefits

While you are Totally Disabled in Your Occupation, We will pay a monthly benefit for Total Disability in Your Occupation. This benefit will be the Monthly Benefit for Total Disability shown on page 3, and will be paid in place of any other Disability benefits.

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 Transitional Your Occupation benefits, We will substitute the Adjusted Monthly Benefit for Total Disability, as defined in the COLA rider, for the Monthly Benefit for Total Disability.

Benefit Reduction at Time of Claim Based on Relationship of Earnings to Insurance

Monthly benefits payable for Total Disability in Your Occupation will be reduced if the total of:

1. Your Earnings in the month for which You are claiming Total Disability in Your Occupation; plus
 2. Benefits payable from Other Disability Coverage in the month for which You are claiming Total Disability in Your Occupation; plus
 3. The Monthly Benefit for Total Disability shown on page 3
- exceeds Your Prior Earnings.

The reduced monthly benefit will be equal to the lesser of:

1. A monthly benefit equal to: Prior Earnings; minus Earnings in the month for which You are claiming Total Disability in Your Occupation; minus Other Disability Coverage payable in the month for which You are claiming Total Disability in Your Occupation; or
2. The Monthly Benefit for Total Disability shown on page 3.

In no event will monthly benefits under this provision be reduced:

1. To less than \$200 or 25 percent of the Monthly Benefit for Total Disability shown on page 3, whichever is greater; or
2. Due to any cost-of-living adjustment in Other Disability Coverage made after that coverage first becomes payable.

Monthly benefits for Total Disability in Your Occupation will be paid to the earliest of:

1. The date a period of Total Disability in Your Occupation ends;
2. The date the Maximum Benefit Period ends; or
3. 60 months following the end of the Elimination Period.

Time Limit on Certain Defenses

After 2 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 Total Disability starting more than 2 years from the Effective Date of this rider.

No claim for Total Disability starting after 2 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 Total Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.

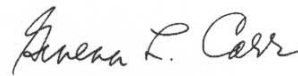
If your earnings in the month you are disabled, plus any other disability coverage benefits you receive during that month, plus the monthly benefit shown on page 3 exceeds your prior earnings, your benefit will be reduced. However, your benefit will never be reduced to less than \$200/month or 25% of the monthly benefit for Total Disability, whichever is greater.

Subject to state variations.

Rider: Transitional Your Occupation Benefit (Continued)

Termination This rider will end on the earliest of:

1. The date the policy ends;
2. The first Premium Due Date on or after Your 65th birthday; or
3. 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.



Gwenn L. Carr
Vice President and Secretary

This rider is a "good health" benefit.


This rider will refund 50% of your premiums every 5 years, less any claims or experience refunds paid. The net cost after 5 years (without taking into account the time value of money), if no claims or experience refunds are paid, is 25% less than if the benefit was not purchased.

Metropolitan Life Insurance Company

Rider: Refund of Premium

This rider is a part of the policy if it is referred to on page 3.

Effective Date	The Effective Date of this rider is shown on page 3.
Premium	The Premium for this rider is shown on page 3. If a benefit would not be payable for a 5-year period, due to the amount of claims and experience refunds paid during that 5-year period, We will waive the remaining Premium(s) for this rider, based on the frequency of payment then in effect, until the anniversary of this rider on which the next 5-year period begins.
Benefit	<p>Starting on the fifth policy anniversary, and on each fifth policy anniversary thereafter, We will refund 50 percent of the amount of Premiums paid for the prior 5-year period, without interest, less any claims or experience refunds paid for that period. We will also make this refund for any remaining period immediately prior to termination of this rider, if it ends:</p> <ol style="list-style-type: none">1. Due to Your death; or2. On the first Premium Due Date on or after Your 65th birthday.
Termination	<p>This rider will end on the earliest of:</p> <ol style="list-style-type: none">1. The date this policy ends;2. The first Premium Due Date on or after Your 65th birthday; or3. The date You request in Writing to end this benefit, in which case You must return the policy to Us. We will change the policy and return it to You.



Gwenn L. Carr
Vice President and Secretary

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Metropolitan Life Insurance Company

Rider: Presumptive Total Disability

This rider is a part of the policy if it is referred to on page 3.

Date of Rider	The Effective Date of this rider is shown on page 3.
Premium	The Premium for this rider is shown on page 3.
Definitions	<p>Presumptive Total Disability means that You are presumed to be totally and permanently Disabled if an Injury or Sickness causes Your complete, irrecoverable and irreparable loss of:</p> <ol style="list-style-type: none"> 1. The use of both hands, or both feet, or one hand and one foot; 2. The sight in both eyes; 3. Speech; or 4. Hearing in both ears.
Benefits	<p>If You are Totally Disabled according to the definition of Presumptive Total Disability, We will:</p> <ol style="list-style-type: none"> 1. Consider You to be Totally Disabled even if You are able to work and even if You are not receiving medical care from a Physician; and 2. Waive the Elimination Period, except with respect to any Social Insurance Offset Benefit rider included in Your policy. <p>Benefits for Presumptive Total Disability will be the Monthly Benefit for Total Disability shown on page 3, and will be paid in place of any other Disability benefits. Benefits for Presumptive Total Disability will be payable until the date this rider ends, as shown below.</p>
Time Limit on Certain Defenses	<p>After 2 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 Total Disability starting more than 2 years from the Effective Date of this rider.</p> <p>No claim for Total Disability starting after 2 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 Total Disability starts, that Sickness or physical condition was excluded from coverage by name or specific description.</p>
Termination	<p>This rider will end on the earliest of:</p> <ol style="list-style-type: none"> 1. The date the policy ends; 2. The first Premium Due Date on or after Your 65th birthday; or 3. 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.

If you incur any of these losses you will be presumed to be totally disabled even if you can work. We will waive the elimination period (except with respect to SIO/SIS Benefit Rider) and pay the monthly benefit shown on page 3.

Subject to state variations.


Gwenn L. Carr
Vice President and Secretary

IDI2000-PE/PDIS
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DDABAQ

THIS IS NEITHER A CONTRACT NOR AN OFFER TO CONTRACT NOR AN APPLICATION FOR DISABILITY INSURANCE. If a disability income policy is issued, our obligations will be determined by the provisions of the policy issued. Provisions in the policy form as issued may vary in certain respects from their presentation here as a result of state laws or regulations.

LIMIT OF AUTHORITY - Financial Services Representatives are not authorized to make, alter or discharge any contract in the name of the company nor to incur any liability on behalf of the company by any promise or statement. Financial Service Representatives have no authority to make statements, either verbal or written, which might be construed as binding the company, unless they are actually stated in the printed contracts.

This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York Insurance Department. The expected benefit ratio for this policy is 68%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

