



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

CERTIFICATE RIDER

Group Policy No.: 213116-2-G
Policyholder: Samuel, Son & Company
Effective Date: October 1, 2020

The certificate is changed as follows:

Applicable to Disability Income Insurance: Short Term Benefits for all Full-Time Missouri Metals union employees

In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **DATE YOU ARE ELIGIBLE FOR INSURANCE** with the following:

“DATE YOU ARE ELIGIBLE FOR INSURANCE

You may only become eligible for the insurance available for Your eligible class as shown in the SCHEDULE OF BENEFITS.

If You are in an eligible class on October 1, 2020, You will be eligible for the insurance described in this certificate on that date.

If You enter an eligible class after October 1, 2020, You will be eligible for insurance on the first day of the calendar month following the date You enter that class.”

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

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