



METLIFE  
13045 Tesson Ferry Rd  
St. Louis, MO 63128

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ADDRESS SERVICE REQUESTED

Personal and Confidential - Only to be opened by the Addressee

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SAMPLE ALYESKA GVUL  
100 SAMPLE RD  
SAMPLE CITY AK 99000



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

03/05/15

SAMPLE ALYESKA GVUL  
100 SAMPLE RD  
SAMPLE CITY AK 99000

SAMPLE ALYESKA GVUL:

Thank you for choosing Metropolitan Life Insurance Company ("MetLife"). We appreciate the confidence you and your employer have placed in us. MetLife insures many of the nation's top companies, and is dedicated to helping individuals build financial security.

Enclosed you will find your MetLife certificate, which confirms your life insurance coverage. The effective date of your coverage is December 1, 2014, provided you meet the plan provisions for eligibility on that date, which may include a requirement that you be actively at work for the Group Policyholder. Please secure your certificate as you would other important papers, and refer to it to enhance your overall understanding of the benefits provided.

We will communicate with you at least annually, when we summarize for you the premium payments, disbursements, earnings and current death benefit amount(s) which relate to your certificate. In addition, you will hear from us at the time of any significant certificate activity.

You have the right to examine the certificate and return it within twenty days after receiving it, as stated under the "Right to Examine Certificate."

We appreciate the opportunity to help you provide financial security for your loved ones, and look forward to a long, mutually rewarding relationship. If you have any questions, please call our Customer Relations Department at (800) 756-0124 Monday through Friday, 7:00am to 7:00pm Central Time, or visit our interactive website at [metlife.com/mybenefits](http://metlife.com/mybenefits).

Sincerely,

Mechelle K. Jarvis  
Director GVUL Operations  
Group Administration & Operations - GVUL  
Metropolitan Life Insurance Company

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# Will Preparation Service



## MetLife®

We are pleased to announce that you have access to an important benefit for all who participate in the Group Variable Universal Life (GVUL) program- **Will Preparation**.<sup>1</sup>

### **Having an up-to-date will is one of the most important things you can do for your family.**

Without a will, your assets may be distributed according to state law and not in accordance with your wishes. An up-to-date will establishes important decisions about the distribution of your assets. That's why Will Preparation is such an important benefit. With Will Preparation, you have access to an important service that helps you ensure your family's future should something happen to you.

### **What is Will Preparation?**

Will Preparation is offered by Hyatt Legal Plans,<sup>1</sup> a MetLife company, and provides eligible employees and their spouses with access to attorneys participating in Hyatt Legal Plans network for preparing or updating a will, living will and power of attorney. When you choose a participating Hyatt Legal Plans attorney, the attorney's fees are fully covered and there are no claim forms to file. You also have the flexibility of using a non-network attorney, and being reimbursed for covered services according to a set fee schedule.<sup>2</sup>

### **How do I access Will Preparation?**

It's simple. Those who participate in MetLife's Group Variable Universal Life (GVUL) program can access the service by:

- \* Contacting Hyatt Legal Plans at 1-800-821-6400, Monday through Friday, 8:00 a.m. through 7:00 p.m. E.T.
- \* A Client Service Representative will
  - ask you to provide your Company name, Group Number, and the last 4 digits of your Social Security number
  - help you locate a participating plan attorney in your area
  - provide you with a case number to give to the attorney you choose
  - answer any questions you have
- \* You contact the attorney's office and make an appointment at a time convenient for you.

**Hyatt Legal Plans' Toll-Free Number: 1-800-821-6400**

**ALYESKA PIPELINE SERVICE COMPANY Group Number 0121068**

If you have questions about Will Preparation, please contact Hyatt Legal Plans at the toll-free number listed above.

<sup>1</sup> Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In New York, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

<sup>2</sup> If you choose a non-network attorney, you will be responsible for any attorneys' fees that exceed the reimbursed amount.



**REQUIRED DISCLOSURE STATEMENT  
AT THE TIME OF APPLICATION  
For  
Accelerated Death Benefit Settlement Option Rider**

Unlike conventional life insurance proceeds, accelerated benefits payable under this product rider **COULD BE TAXABLE IN SOME CIRCUMSTANCES**. You should consult a personal tax advisor.

Receipt of accelerated benefits **MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") ELIGIBILITY**. The mere fact that you own an accelerated benefit product may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

Your policy/certificate includes an accelerated death benefit settlement option rider designed to aid you when satisfying specific living needs based upon a certain qualifying event. This option is provided at no additional charge.

The option, if exercised, provides a complete settlement of the policy/certificate obligations and pays you a benefit in a single sum. There is one event that allows you to elect the option.

This event is based upon terminal illness of the insured. If the insured is diagnosed with a terminal illness and is certified by a licensed physician to live no more than 12 months, the benefit payable is your cash surrender value plus 85% of the difference between your death benefit and cash surrender value.

This optional settlement results in proceeds payable to you, as the owner, rather than the designated beneficiary. Life insurance proceeds are generally planned to handle estate needs or other expenses for the beneficiary upon death of the insured. You should evaluate your financial needs before exercising this voluntary settlement option. We are required to obtain a written authorization from any assignee or irrevocable beneficiary before the accelerated benefit can be made.

**THIS RIDER IS NOT HEALTH, NURSING HOME OR LONG TERM CARE INSURANCE, AND IT IS NOT DESIGNED TO ELIMINATE THE NEED FOR SUCH COVERAGE.** There are no restrictions regarding the use of the proceeds. If you receive payment of accelerated benefits from a life insurance policy/certificate, you may lose your right to receive certain public funds, such as Medicare, Medicaid, Social Security, Supplemental Security, Supplemental Security Income (SSI), and possibly others. Also, receiving accelerated benefits from a life insurance policy/certificate may have tax consequences for you. We cannot give you advice about this. You may wish to obtain advice from a tax professional or an attorney before you decide to receive accelerated benefits from a life insurance policy/certificate.

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**NOTICE OF PROTECTION PROVIDED BY  
ALASKA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION**

This notice provides a brief summary of the Alaska Life and Health Insurance Guaranty Association (Association) and the protection it provides for policyholders. This safety net was created under Alaska law, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your life, annuity, or health insurance company becomes financially unable to meet its obligations and is taken over by its insurance regulatory agency. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Alaska law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association are:

- \* Life Insurance
  - \$300,000 in death benefits
  - \$100,000 in cash surrender or withdrawal values
- \* Health Insurance
  - \$500,000 in hospital, medical and surgical insurance benefits
  - \$300,000 for disability insurance
  - \$100,000 in other types of health insurance benefits
- \* Annuities
  - \$100,000 in withdrawal and cash values
  - \$5,000,000 for covered unallocated annuities that fund other plans

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is \$300,000. Special rules may apply with regard to hospital, medical, and surgical insurance benefits.

The protections listed above apply only to the extent that benefits are payable under covered policy(s). In no event will the Association provide benefits greater than those given in the life, annuity, or health insurance policy or contract.

**NOTE: Certain policies and contracts may not be covered or fully covered.** For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements and other limitations under Alaska law.

A written complaint to allege violation of any provision of the Alaska Life and Health Insurance Guaranty Association Act must be filed with the Alaska Division of Insurance, 550 West Seventh Avenue, Suite 1560, Anchorage, Alaska, 99501-3567; telephone (907) 269-7900. Financial information for an insurance company, if the insurance information is not proprietary, is available at the same address and telephone number. The Association should not be contacted regarding the financial information of an insurance company.

To learn more about the above protections, as well as protections relating to group contracts or retirement plans, please visit the Association's website at [www.aklifega.org](http://www.aklifega.org), or contact:

Alaska Life and Health Insurance Guaranty Association 1007 West Third Avenue, Ste. 400 Anchorage, AK 99501 (907) 243-2311	Alaska Division of Insurance 550 West Seventh Avenue, Ste. 1560 Anchorage, AK 99501-3567 (907) 269-7900
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**Insurance companies and agents are not allowed by Alaska law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Alaska law, then Alaska law will control.**

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CERTIFICATE NUMBER

0001234567

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

INSURED  
SAMPLE ALYESKA GVUL

**FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE TO AGE 95**

**Non-Participating**

Flexible Premiums are payable during the lifetime of the insured to age 95. The death benefit is payable at the death of the insured prior to age 95 and while the certificate is in force. Cash surrender value, if any, is payable at the insured's age 95.

THE AMOUNT OF THE DEATH BENEFIT OR THE DURATION OF THE DEATH BENEFIT MAY INCREASE OR DECREASE UNDER THE CONDITIONS DESCRIBED ON PAGES 3.02 AND 3.03.

THE CERTIFICATE'S CASH VALUE IN EACH INVESTMENT DIVISION OF THE SEPARATE ACCOUNT IS BASED ON THE INVESTMENT EXPERIENCE OF THAT INVESTMENT DIVISION AND MAY INCREASE OR DECREASE DAILY. IT IS NOT GUARANTEED AS TO DOLLAR AMOUNT. SEE THE SEPARATE ACCOUNT PROVISION.

THE CERTIFICATE'S CASH VALUE IN THE GENERAL ACCOUNT WILL BE CREDITED WITH INTEREST AT A MINIMUM GUARANTEED RATE AS SHOWN ON THE CERTIFICATE SPECIFICATIONS PAGE. WE MAY CREDIT ADDITIONAL INTEREST IN EXCESS OF THE GUARANTEED RATE. SEE THE GENERAL ACCOUNT CASH VALUE PROVISION.

**RIGHT TO  
EXAMINE CERTIFICATE**

Please read this certificate. You may return this certificate to us or to the agent through whom it was purchased within 20 days from the date you receive it or within 45 days after the application is signed, whichever period ends later. If you return it within this period, the certificate will be void from the beginning. We will refund any premium paid.

The provisions on the pages which follow are a part of this certificate. This contains a summary of the terms of the Group Contract which is the contract between the Contractholder and Metropolitan Life Insurance Company. This certificate is evidence of life insurance under the Group Contract and is subject to all of the terms and limits of the Group Contract and any amendments thereto. PLEASE READ YOUR CERTIFICATE CAREFULLY.

Signed for the company at its Administrative Office, 13045 Tesson Ferry Rd, St. Louis, Missouri 63128. (800-685-0124)

Timothy J. Ring  
Vice President and Secretary

Steven A. Kandarian  
Chairman, President and Chief Executive Officer

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## ALPHABETIC GUIDE TO YOUR CERTIFICATE

Page		Page	
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4.06	Basis of Computation	3.01	Maturity Date
6.01	Beneficiary	6.02	Misstatement of Age and Corrections
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4.02	General Account Cash Value	6.03	Suicide Exclusion
4.02	General Account Interest Rate	4.04	Surrender
3.04	Grace Period	6.03	Transfers
6.02	Incontestability		
7.01	Interest on Proceeds		

Additional Benefit Riders, Modifications and Amendments, if any, and a Copy of the Application are found following the final section.

CERTIFICATE SPECIFICATIONS

INSURED AGE	52	INSURED	SAMPLE ALYESKA GVUL
SEX	Male	FACE AMOUNT	100,000.00
CONTRACT TYPE	INCREASING	CERTIFICATE DATE	Jul 1, 2014
MINIMUM FACE AMOUNT	25,000.00	CERTIFICATE NUMBER	0001234567
NET PREMIUM PERCENTAGE	97.75%	PLANNED ANNUAL PREMIUM	240.00
LOAN ACCOUNT GUARANTEED		MONTHLY EXPENSE CHARGE	\$0.00
INTEREST RATE	5.0%	FIRST YEAR MONTHLY	
RISK CLASSIFICATION		EXPENSE CHARGE	\$0.00
MATURITY DATE*	Jul 1, 2057	SEPARATE ACCOUNT	None
		GENERAL ACCOUNT CASH	
		VALUE GUARANTEED	
		INTEREST RATE	4.0%
		GENERAL ACCOUNT MAXIMUM	
		ALLOCATION PERCENT	100.0%
		GENERAL ACCOUNT MAXIMUM	
		WITHDRAWAL PERCENT	
		LIMIT	25.0%

FORM	BENEFITS-AS SPECIFIED IN CERTIFICATE
NUMBER	AND IN ANY RIDER
30044	CERTIFICATE PLAN: FLEXIBLE PREMIUM VARIABLE
30193	LIFE INSURANCE TO AGE 95
30194	
30326	
30423	
30626	
30716	
3083100	Accelerated Death Benefit Settlement Rider
3080700	Waiver of Monthly Deduction
3080600	Spouse Insurance Rider: Not Enrolled
3082900	Children's Insurance Rider: Not Enrolled
3085000	Will Preparation Certificate Rider
GCR11-18	Certificate Rider

\* IT IS POSSIBLE THAT COVERAGE WILL EXPIRE PRIOR TO THE MATURITY DATE SHOWN WHERE EITHER NO PREMIUMS ARE PAID FOLLOWING PAYMENT OF THE INITIAL PREMIUM OR SUBSEQUENT PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH A DATE. IF CURRENT VALUES CHANGE, THE PLANNED PERIODIC PREMIUM COULD BE INSUFFICIENT TO CONTINUE COVERAGE TO THE MATURITY DATE.

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TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES  
RATES PER \$1,000

INSURED: SAMPLE ALYESKA GVUL

CERTIFICATE NUMBER: 0001234567

CERTIFICATE DATE: Jul 1, 2014

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
52	0.767000	67	2.704000	82	10.829000
53	0.836000	68	2.933000	83	11.941000
54	0.911000	69	3.188000	84	13.150000
55	0.988000	70	3.478000	85	14.440000
56	1.071000	71	3.813000	86	15.795000
57	1.155000	72	4.208000	87	17.213000
58	1.244000	73	4.661000	88	18.699000
59	1.342000	74	5.163000	89	20.262000
60	1.450000	75	5.708000	90	21.925000
61	1.576000	76	6.284000	91	23.733000
62	1.723000	77	6.884000	92	25.762000
63	1.891000	78	7.517000	93	28.155000
64	2.078000	79	8.203000	94	31.307000
65	2.276000	80	8.968000		
66	2.486000	81	9.837000		

THESE RATES ARE FOR THE BASE COVERAGE AT ISSUE. THEY ARE BASED ON 125 PERCENT OF THE 1980 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE C AGE LAST BIRTHDAY.

ANY VALUES GUARANTEED IN THIS CERTIFICATE ARE BASED ON THESE RATES.

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## 1. DEFINITIONS

<b>We, Us and Our</b>	The Metropolitan Life Insurance Company.
<b>You and Your</b>	The owner of this certificate. The owner may be someone other than the insured. In the application the words "You" and "Your" refer to the proposed insured person(s).
<b>Insured</b>	The person whose life is insured under this certificate. See the certificate specifications page. The insured must be eligible to participate in the plan sponsored by the contractholder at the time this certificate is issued.
<b>Issue Age</b>	The insured's age at his or her last birthday as of the certificate date.
<b>Attained Age</b>	The issue age plus the number of completed certificate years.
<b>Certificate Date</b>	The date of issue of this certificate is the effective date of coverage under this certificate. It is also the date from which certificate anniversaries, certificate years, and certificate months are measured.
<b>Investment Start Date</b>	The date the first premium is applied to the General Account and/or the Divisions of the Separate Account. This date will be the later of: <ul style="list-style-type: none"><li>- The certificate date; or</li><li>- The date we receive the first premium at our Administrative Office.</li></ul>
<b>Maturity Date</b>	The certificate anniversary on which the insured attains age 95. If the insured is living and the certificate is in force on this date, the cash surrender value is payable to you. It is possible that insurance coverage may not continue to the maturity date even if planned premiums are paid in a timely manner.
<b>Monthly Anniversary</b>	The same date in each succeeding month as the certificate date except that whenever the monthly anniversary falls on a date other than a valuation date, the monthly anniversary will be deemed the next valuation date. If any monthly anniversary would be the 29th, 30th, or 31st day of a month that does not have that number of days, then the monthly anniversary will be the last day of that month.
<b>Business Day</b>	Any day that we are open for business.
<b>General Account</b>	The assets held by us, excluding any loans, other than those allocated to the Divisions of the Separate Account.
<b>Separate Account</b>	A separate investment account created by us to receive and invest net premiums received for this certificate. The particular Separate Account for this certificate is indicated on the certificate specifications page.
<b>Loan Account</b>	The account to which we will transfer from the General Account and the Divisions of the Separate Account the amount of any certificate loan.
<b>Loan SubAccount</b>	A Loan SubAccount exists for the General Account and each Division of the Separate Account. Any cash value transferred to the Loan Account will be allocated to the appropriate Loan SubAccount to reflect the origin of the cash value. At any point in time, the Loan Account will equal the sum of all the Loan SubAccounts.
<b>Actively at Work</b>	The employee must work for his employer at his usual place of work or such other places as required by his employer in the course of such work for the full number of hours and full rate of pay, as set by the employment practices of his employer. In no event will the amount of time worked per week be less than 30 hours.
<b>Contract</b>	The Group Flexible Premium Variable Life Insurance Contract issued to the contractholder by us.



## 2. CERTIFICATE BENEFITS

**Certificate Proceeds** The certificate proceeds are:

1. The death benefit under the contract type then in effect; plus
2. The monthly cost of insurance for the portion of the certificate month from the date of death to the end of the month of death; less
3. Any loan and loan interest due.

**Death Benefit** The death benefit depends upon the contract type in effect on the date of the insured's death. The contract type in effect is shown on the certificate specifications page.

Level Contract Type: (Death benefit is level except when it equals a percentage of cash value.)

The death benefit is the greater of:

1. The face amount; or
2. The applicable percentage of the cash value on the date of death as described in Section 7702(d) of the Internal Revenue Code of 1986 or any applicable successor provision thereto.

Increasing Contract Type:

The death benefit is the greater of:

1. The face amount plus the cash value on the date of death; or
2. The applicable percentage of the cash value on the date of death as described in Section 7702(d) of the Internal Revenue Code of 1986 or any applicable successor provision thereto.

Notwithstanding anything in this certificate, the death benefit will in no case be less than the amount necessary to cause the certificate to meet the guideline premium test set forth in Section 7702(c) of the 1986 Internal Revenue Code or any applicable successor.

**Applicable Percentage** The percentages as currently described in Section 7702(d) of the Internal Revenue Code of 1986 are as follows:

In the case of an insured with an attained age as of the beginning of the certificate year of:

The applicable percentage will decrease by a ratable portion for each full year:

More than:	But not more than:	From:	To:
0 .....	40 .....	250 .....	250
40 .....	45 .....	250 .....	215
45 .....	50 .....	215 .....	185
50 .....	55 .....	185 .....	150
55 .....	60 .....	150 .....	130
60 .....	65 .....	130 .....	120
65 .....	70 .....	120 .....	115
70 .....	75 .....	115 .....	105
75 .....	90 .....	105 .....	105
90 .....	95 .....	105 .....	100
95 .....	100 .....	100 .....	100
100 .....	100 .....	100 .....	100
	or higher		

**Certificate Changes**

You may request certificate changes at any time unless we specifically indicate otherwise. We reserve the right to limit the number of changes to one per certificate year and to restrict the changes in the first certificate year. The types of changes allowed are explained below.

No change will be permitted that would result in this certificate not satisfying the definition of Life Insurance under the Internal Revenue Code of 1986 or any applicable successor provision thereto.

**Change in Face Amount**

The face amount may be changed by sending us a written request.

Any decrease in face amount will be subject to the following conditions:

1. The decrease will become effective on the monthly anniversary on or following our receipt of the request.
2. The decrease will reduce the face amount in the following order:
  - a. The face amount provided by the most recent increase;
  - b. Face amounts provided by the next most recent increases, successively; and
  - c. The face amount when the certificate was issued.
3. The face amount remaining in force after any requested decrease may not be less than the minimum face amount shown on the certificate specifications page.
4. Any decrease must be at least \$5,000.

Any increase in face amount will be subject to the following conditions:

1. Proof that the insured is insurable by our standards on the date of the requested increase must be submitted.
2. The increase will become effective on the monthly anniversary on or following our receipt of such proof.
3. Any increase must be at least \$5,000.
4. The insured must have an attained age not greater than age 80 on the anniversary date that the increase will become effective.

We will amend your certificate to show the effective date at the decrease or increase.

**Change in Contract Type**

The contract type in effect may be changed by sending us a written request. The effective date of change will be the monthly anniversary on or following the date we receive the request. On the effective date of this change the death benefit payable does not change.

If the contract type in effect is increasing, it may be changed to level. The face amount will be increased to equal the death benefit on the effective date of change.

If the contract type in effect is level, it may be changed to increasing. Proof that the insured is insurable by our standards on the date of the change must be submitted. The face amount will be decreased to equal the death benefit less the cash value on the effective date of change. This change may not be made if it would result in a face amount which is less than the minimum face amount shown on the certificate specifications page.



### 3. PREMIUMS AND GRACE PERIOD

#### **Payment of Premiums**

Your first premium is due as of the certificate date. While the insured is living, premiums after the first must be paid at our Administrative Office. If this certificate is in your possession and you have not paid the first premium, it is not in force. It will be considered that you have the certificate for inspection only.

Premiums after the first may be paid in any amount and at any interval subject to the following conditions:

1. No premium payment may be less than \$20.00.
2. Total premiums paid in any certificate year may not exceed the maximum premium limit for that certificate year. The maximum premium limit for a certificate year is the largest amount of premium which can be paid in that certificate year such that the sum of the premiums paid under the certificate will not at any time exceed the guideline premium limitation referred to in Section 7702(c) of the Internal Revenue Code of 1986, or as set forth in any applicable successor provision thereto. The maximum premium limit for the following certificate year will be shown on your annual report.

On any date that we receive a premium which causes the death benefit to increase by an amount that exceeds that premium received, we reserve the right to refuse the premium payment. We may require additional evidence of insurability before we accept the premium payment.

#### **Net Premium**

The premium paid times the net premium percentage from the certificate specifications page is the net premium.

#### **Allocation of Net Premiums**

You determine the allocation of net premiums among the General Account and the Divisions of the Separate Account. For any chosen allocation the minimum percentage that may be allocated is 10% of the net premium. Percentages must be in whole numbers. The General Account Cash Value immediately after payment of the premium cannot exceed. 1., below, multiplied by 2., below:

1. The General Account Cash Value plus the Separate Account Cash Value.
2. The General Account Maximum Allocation Percent as shown on the Certificate Specifications page.

The initial allocation is shown on the application, a copy of which is attached. We may modify the General Account Maximum Allocation Percent at any time.

#### **Your Right to Change Allocation**

You may change the allocation of future net premiums among the General Account and/or the Divisions of the Separate Account subject to the conditions outlined in the Allocation of the Net Premiums provision. The change in allocation percentage will take effect immediately upon our receipt of your written request.

#### **Grace Period**

We will allow a grace period of 62 days. The grace period will start on any monthly anniversary when the cash surrender value is not large enough to cover the next monthly deduction. (Monthly deduction is defined in the Cash Values Section.) At that time, we will send you and any assignee of record a notice. The notice will indicate the minimum premium needed to keep the certificate in force and the date such payment is due.

If you do not pay a premium large enough to cover the monthly deduction by the end of the grace period, your certificate will lapse at the end of that 62 day period. It will then terminate without cash value. If the insured dies during the grace period, any past due monthly deductions will be deducted from the death benefit.

## Reinstatement

You may reinstate your lapsed certificate within 5 years after the date of lapse. This must be done before the insured's age 95. You must submit the following items:

1. A written request for reinstatement.
2. Proof satisfactory to us that the insured is insurable by our standards.
3. A premium large enough to cover:
  - a. The monthly deductions due at the time of lapse; and
  - b. Two times the monthly deduction due at the time of reinstatement.
4. A payment to cover any Loan Interest due and unpaid at the time of lapse.

The insured must be alive on the date we approve the request for reinstatement. If the insured is not alive, such approval is void and of no effect.

The reinstated certificate will be in force from the date we approve the reinstatement application. There will be a full monthly deduction for the certificate month which includes that date. The only accumulation value of this certificate upon reinstatement will be the amount provided by the premium then paid. The application for reinstatement will be contestable for two years during the lifetime of the insured from the date of its approval.

Any loan and loan interest due on the date of lapse may be paid or reinstated. Any loan and loan interest reinstated will cause a cash value of an equal amount to also be reinstated.

Any loan paid at the time of reinstatement will cause an increase in cash value equal to the amount of the repaid loan.



## 4. LOANS

After the first certificate anniversary, you may borrow an amount not in excess of the Loan Value of your certificate while it is in force. The minimum amount of your net loan request at any one time must be at least \$100. Your certificate will be the sole security for such loan. We have the right to require your certificate for endorsement.

The Loan Value is 85% of the cash value of your certificate at the date of the loan request, reduced by any existing loans and loan interest due.

You may allocate the certificate loan and any loan interest due on this loan among the General Account and the Divisions of the Separate Account. If you do not specify the allocation, then the certificate loan will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the cash value in the General Account and each Division bears to the total cash value of the certificate, minus the cash value in the Loan Account, on the date of the certificate loan.

Cash value equal to the certificate loan and the loan interest due on this loan allocated to the General Account and each Division of the Separate Account will be transferred to the Loan Account, reducing the cash value allocated to the Divisions of the Separate Account accordingly.

Cash value held in the Loan Account for loan collateral will earn interest daily at an annual rate not less than the Loan Account guaranteed interest rate shown on the certificate specifications page.

### Loan Interest Date Due

Interest payable on a loan accrues daily. Loan interest is due and payable in arrears on each certificate anniversary or on a pro rata basis for any shorter period as the loan may exist. The total loan rate will not exceed 8.0% per year.

If you do not pay the interest when it is due on a certificate anniversary, an amount of cash value equal to the loan interest will also be transferred to the Loan Account if your certificate has sufficient loan value.

We will charge the same rate of interest on this amount as on the certificate loan. The amount transferred will be deducted from the General Account and the Divisions of the Separate Account in the same proportion that the cash value in each Division bears to the total cash value of the certificate, minus the cash value in the Loan Account.

### Loan Repayments

All funds received will be credited to your certificate as a premium unless clearly marked for loan repayment.

You may repay your loan in whole or in part at any time before the death of the insured while the certificate is in force. When a loan repayment is made, cash value securing the debt in the Loan Account equal to the loan repayment will be repaid to the Divisions of the Separate Account in the same proportion that the cash value in the Loan Account bears to the cash value in each Loan SubAccount as of the date the original loan was made, unless you indicate a specific allocation to the Divisions of the Separate Account. Unpaid loans and loan interest will be deducted from any settlement of your certificate.

If you fail to make repayment when the total loan and loan interest due would exceed the cash value, your certificate will terminate. We will allow you a grace period for such payment of loans and loan interest due. In such event the certificate becomes void at the end of the grace period, we will mail a notice to your last known address, the last known address of the insured, and that of any assignee of record. This grace period will expire 62 days from the monthly anniversary immediately before the date the total loan and loan interest due exceeds the cash value and any unpaid monthly expense charges; or 31 days after such notice has been mailed, it later.



## 5. CASH VALUES

### Cash Value

The cash value of your certificate is equal to the total of:

- The cash value in the General Account; plus
- The cash value in the Divisions of the Separate Account; plus
- The cash value in the Loan Account.

You may borrow against the Loan Value of your certificate. The interest rate used to calculate the interest earned on the cash values in the Loan Account securing any certificate loan will be at an effective annual rate not less than the Loan Account guaranteed interest rate shown on the certificate specifications page.

### General Account Cash Value

The cash value in the General Account as of the Investment Start Date is equal to:

- The portion of the initial net premium received and allocated to the General Account; minus
- The portion of the monthly deductions due from the Issue Date through the Investment Start Date charged to the General Account.

The cash value in the General Account on any day after the Investment Start Date is equal to:

- The cash value on the preceding Valuation Date, with interest on such value at the current rate; plus
- Any portion of net premium received and allocated to the General Account on that day; plus
- Any amounts transferred to the General Account on that day; plus
- Any loan repayments allocated to the General Account on that day; plus
- That portion of any interest credited on outstanding loans which is allocated to the General Account on that day; minus
- Any amount transferred plus any transfer charge from the General Account to the Divisions of the Separate Account on that day; minus
- Any partial withdrawal plus any withdrawal transaction charge made from the General Account on that day; minus
- Any amount transferred from the General Account to the Loan Account on that day; minus
- **If that day is a Monthly Anniversary**, any withdrawal due to a pro rata surrender plus any withdrawal transaction charge made from the General Account on that day; minus
- **If that day is a Monthly Anniversary**, the portion of the monthly deduction charged to the General Account to cover the Certificate month which starts on that day.

### General Account Interest Rate

The interest credited to the General Account cash value for a specific day will be at an effective annual rate not less than the General Account cash value guaranteed interest rate shown on the Certificate Specifications page.

### Separate Account Cash Value

The cash value in each Division of the Separate Account on the Investment Start Date is equal to:

- The portion of the initial net premium received and allocated to the Division; minus
- The portion of the monthly deductions due from the certificate date through the Investment Start Date charged to the Division.



The cash value in each Division of the Separate Account on a subsequent valuation date is equal to:

- The cash value in the Division on the preceding valuation date multiplied by that Division's net investment factor for the current valuation period; plus
- Any portion of net premium received and allocated to the Division during the current valuation period; plus
- Any net amounts transferred to the Division from the General Account or another Division during the current valuation period; plus
- Any loan repayments allocated to the Division during the current valuation period; plus
- That portion of any interest credited on outstanding loans which is allocated to the Division during the current valuation period; minus
- Any amounts transferred plus any transfer charge from the Division during the current valuation period; minus
- Any partial withdrawal plus any withdrawal transaction charge from the Division during the current valuation period; minus
- Any amount transferred from the Division to the Loan Account during that valuation period; minus
- If a monthly anniversary occurs during the current valuation period, the portion of the monthly deduction charged to the Division during the current valuation period to cover the certificate month which starts during that valuation period.

**Net Investment Factor**

The Net Investment Factor measures the investment performance of a Division during a valuation period. The Net Investment Factor for each Division for a valuation period is calculated as follows:

- The value of the assets at the end of the preceding valuation period; plus
- The investment income and capital gains --- realized or unrealized --- credited to the assets in the valuation period for which the net investment factor is being determined; minus
- The capital losses --- realized or unrealized --- charged against those during the valuation period; minus
- Any amount charged against each Division for taxes including any tax or other economic burden resulting from the application of tax laws that we determine to be properly attributable to the Divisions of the Separate Account, or any amount we set aside during the valuation period as a reserve for taxes attributable to the operation or maintenance of each Division; minus
- A charge not to exceed .0024547% for each day in the valuation period. This corresponds to 0.90% per year for mortality and expense risks; divided by
- The value of the assets at the end of the preceding valuation period.

**Loan Account Cash Value**

The cash value of the Loan Account as of the Investment Start Date is zero.

The cash value of the Loan Account on any day after the Investment Start Date is equal to:

- The cash value of the Loan Account on the preceding business day, with interest; plus
- Any amount transferred to the Loan Account from the General Account on that day; plus
- Any net amount transferred to the Loan Account from the Divisions of the Separate Account on that day; minus
- Any loan repayments on that day.



**Monthly Cost of Insurance**

The monthly cost of insurance for the following month is deducted on the monthly anniversary date. The monthly cost of insurance is 1, below, multiplied by the difference between 2 and 3 below:

1. The monthly cost of insurance rate divided by 1,000.
2. The death benefit at the beginning of the certificate month divided by 1.00327374.
3. The cash value at the beginning of the certificate month, before the deduction of the monthly cost of insurance.

If the contract type is level and if there has been an increase in the face amount, then the cash value will first be considered a part of the face amount when the certificate was issued. If the cash value is greater than the initial face amount, the excess cash value will then be considered a part of each increase in order, starting with the first increase.

**Monthly Cost of Insurance Rates**

At the beginning of each certificate year, the monthly cost of insurance rate is determined using the insured's attained age. The monthly cost of insurance rate is based on the attained age and rate class. For the initial face amount, we will use the rate class on the certificate date. For each increase, we will use the rate class applicable to the increase. If the death benefit equals a percentage of the cash value, any increase in cash value will cause an automatic increase in the death benefit. The rate class for such increase will be the same as that used for the most recent increase that required proof that the insured was insurable by our standards.

**First Year Monthly Expense Charge**

The amount of additional monthly expense to be charged during the first certificate year is shown on the certificate specifications page.

**Monthly Expense Charge**

The amount of the monthly expense charge is shown on the certificate specification page.

**Monthly Deduction**

The monthly deduction is:

1. The monthly cost of insurance; plus
2. The monthly cost of insurance for any rider included with this certificate; plus
3. The monthly expense charge; plus
4. For the first certificate year, the first year monthly expense charge.

The monthly deduction for a certificate month will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the cash value in the General Account and each Division bears to the total cash value of the certificate, minus the cash value in the Loan Account on the monthly anniversary.

**Cash Surrender Value**

The cash surrender value of this certificate is:

1. The cash value at the time of surrender; minus
2. Any loan and loan interest due.

**Surrender**

You may surrender your certificate for its cash surrender value at any time during the lifetime of the insured by sending us a written request. The cash surrender value will be determined as of the date we receive your written request at our Administrative Office. The cash surrender value will not be reduced by any monthly deduction due on that date for a subsequent certificate month.

**Partial  
Withdrawal**

After the first certificate year, upon written request to us, you can make a partial withdrawal of cash subject to the conditions listed below and the specific General Account and Separate Account Partial Withdrawal limits.

- You may make up to one partial withdrawal each certificate month.
- The minimum amount of your net partial withdrawal request from the General Account or any one Division must be at least \$50.00 of a Division or your entire balance in that Division, if smaller.
- The total amount of your net partial withdrawal request at any one time must be at least \$500.
- The amount of withdrawal obtained by partial withdrawal may not exceed the Loan Value.

If the Contract Type is Option A and the death benefit equals the face amount, then a partial withdrawal will decrease the face amount by an amount equal to the partial withdrawal. If the death benefit equals a percentage of the cash value then a partial withdrawal will decrease the face amount by any amount by which the partial withdrawal exceeds the difference between the death benefit and the face amount.

Each partial withdrawal is subject to an administrative charge equal to the lesser of \$25.00 or 2% of the amount of the partial withdrawal.

**General Account  
Partial  
Withdrawals**

The maximum amount of all partial withdrawals and transfers from the General Account in a certificate year will be the cash surrender value of the General Account at the beginning of that certificate year multiplied by the withdrawal percentage limit, as shown on the Specifications page.

**Separate Account  
Partial Withdrawals**

The maximum amount of your partial withdrawal from any one of the Divisions of the Separate Account in a certificate year will be the cash surrender value of that Division.

**Allocation of  
Partial  
Withdrawal**

You may allocate the partial withdrawal, subject to the above conditions, among the General Account and the Divisions of the Separate Account. If you do not specify the allocation, then the partial withdrawal will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the cash value in the General Account and each Division bears to the total cash value of the certificate, minus the cash value in the Loan Account on the date of the partial withdrawal. If the General Account conditions will not allow this proportionate allocation, we will request that you specify on acceptable allocation.

**Postponement  
of Payments  
or Transfers**

We will usually pay any amounts payable on surrender, partial withdrawal or certificate loan allocated to the Divisions of the Separate Account within seven days after written notice is received. We will usually pay any death benefit proceeds within seven days after we receive certified due proof of claim. Payment of any amount payable on surrender, partial withdrawal, certificate loan or death may be postponed whenever.

1. The New York Stock Exchange or our Administrative Office are closed (other than customary weekend and holiday closing) or trading on the New York Stock Exchange is restricted as determined by the Securities and Exchange Commission;
2. The Securities and Exchange Commission, by order, permits postponement for the protection of certificate owners; or
3. An emergency exists as determined by the Securities and Exchange Commission, as a result of which disposal of securities is not reasonably practicable or it is not reasonably practicable to determine the value of the net assets of the Separate Account.

We may defer payment of the portion of any amount payable from the General Account on surrender or partial withdrawal for not more than six months. If we defer payment for 30 days or more, we will pay interest at the rate of 2 1/2% per year for the period of deferment.

Transfers may also be postponed under the circumstances listed above.

We may defer payment of the portion of any Certificate loan from the General

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Account for not more than six months. No payment from the General Account to pay premiums on this Certificate will be deferred.

**Continuation  
of Insurance**

If all premium payments cease, the insurance provided under this certificate, including benefits provided by any rider attached to this certificate will continue in accordance with the provisions of this certificate for as long as the cash surrender value is sufficient to cover the monthly deductions. Any remaining cash surrender value will be payable on the maturity date.

**Basis of  
Computation**

All values are at least equal to those required by any applicable law of the state that governs your certificate. We have filed a detailed statement of the method of calculating cash values and reserves with the insurance supervisory official of that state.

## 6. PERSONS WITH AN INTEREST IN THE CERTIFICATE

### Owner

Unless someone else is shown as owner in the application or in any supplemental agreement attached to this certificate, the insured will be the owner of this certificate. If there is more than one owner at a given time, all must exercise the right of ownership. Ownership may be changed in accordance with the Change of Owner or Beneficiary provision.

You, as owner, are entitled to exercise all ownership rights provided by this certificate while it is in force. Any person whose rights of ownership depend upon some future event will not possess any present rights of ownership. If you should die, and you are not the insured, your interest will go to your estate unless otherwise provided.

### Beneficiary

The original beneficiary is shown in the application. You may change the beneficiary in accordance with the Change of Owner or Beneficiary provision. Unless otherwise stated, the beneficiary has no rights in this certificate before the death of the insured. If there is more than one beneficiary at the death of the insured, each will receive equal payments unless otherwise provided. If no beneficiary is living at the death of the insured the proceeds will be payable to you, if you are living, or to your estate.

### Change of Owner or Beneficiary

During the insured's lifetime you may change the ownership and beneficiary designations, subject to any restrictions as stated in the Owner or Beneficiary provisions. You must make the change in written form satisfactory to us. If acceptable to us it will take effect as of the time you signed the request, whether or not the insured is living when we receive your request at our Administrative Office. The change will be subject to any assignment of this certificate or other legal restrictions. It will also be subject to any payment we made or action we took before we received your written notice of the change. We have the right to require the certificate for endorsement before we accept the change.

If you are also the beneficiary of the certificate at the time of the insured's death, you may designate some other person to receive the proceeds of the certificate within 60 days after the insured's death.

### Assignments

We will not be bound by an assignment of the certificate or of any interest in it unless:

1. The assignment is made as a written instrument,
2. You file the original instrument or a certified copy with us at our Administrative Office, and
3. We send you an acknowledged copy.

We are not responsible for determining the validity of any assignment. If a claim is based on an assignment, we may require proof of interest of the claimant. A valid assignment will take precedence over any claim of a beneficiary.

## 7. GENERAL PROVISIONS

### The Contract

We have issued this certificate in consideration of the application and payment of premiums. The certificate, the application for it, any riders, and any application for an increase in face amount constitute the entire contract and are attached to and made a part of the certificate when the insurance applied for is accepted. A copy of any application for reinstatement will be sent to you for attachment to this certificate and will become part of the contract of reinstatement and of this certificate. The certificate may be changed by mutual agreement. Any change must be in writing and approved by our President, Vice President, or Secretary. Our agents have no authority to alter or modify any terms, conditions, or agreements of this certificate, or to waive any of its provisions.

### Conformity with Statutes

If any provision in this certificate is in conflict with the laws of the state which govern this certificate, the provision will be deemed to be amended to conform with such laws. In addition, we reserve the right to change this certificate if we determine that a change is necessary to cause this certificate to comply with, or give you the benefit of, any federal or state statute, rule or regulation, including, but not limited to, requirements for life insurance contracts under the Internal Revenue Code, or its regulations or published rulings.



**Statements in Application**

All statements made by the insured or on his or her behalf, or by the applicant, will be deemed representations and not warranties, except in the case of fraud. Material misstatements will not be used to void the certificate, any rider or any increase in face amount or deny a claim unless made in the application for a certificate, rider or an increase in face amount.

**Claims of Creditor**

To the extent permitted by law, neither the certificate nor any payment under it will be subject to the claim of creditors or to any legal process.

**Right to Examine Increase in Face Amount**

You have the right to request us to cancel an increase in face amount and receive a refund. The request must be made no later than:

- 20 days from the date you received the new certificate specifications page for the increase; or
- 45 days after the date you signed the application for the increase.

The refund will equal the monthly deductions associated with that increase. If you do request us to cancel the increase but do not request a refund, the monthly deductions associated with that increase will be restored to the certificate's cash value. This amount will be allocated to the Divisions of the Separate Account in the same manner as it was deducted.

**Conversion Rights**

While your certificate is in force, you have a one time right during the first two certificate years to transfer all of your cash value from the Divisions of the Separate Account to the General Account.

If, at any time during the first two certificate years, you request in writing the transfer of the cash value held in the Divisions of the Separate Account to the General Account and you indicate that you are making this transfer in exercise of your conversion rights, the transfer will not be subject to a transfer charge or transfer limits, if any. At the time of such transfer, there will not be any effect on the certificate's death benefit, face amount, net amount at risk, rate class or Issue Age.

If you exercise your one time conversion right, we will automatically allocate all future net premiums to the General Account.

**Eligibility Change Conversion Privilege**

If an insured's eligibility under the Contract ends due to the termination of the contract or termination of the employee's employment, your coverage, if still in force, will convert automatically to an individual Certificate. Such individual Certificate will provide benefits which are identical to those provided under this certificate.

An amendment to convert the certificate to an individual Certificate will be mailed:

1. Within 31 days after we receive written notification that the employee's employment ended; or after the termination of the contract; and
2. Once any premium necessary to prevent the Certificate from lapsing is paid to us at our Administrative Office.

The planned premiums for this individual Certificate may be paid annually, semiannually, quarterly, or at other intervals we may establish from time to time. Additional premium payments may be made at any time subject to limitations identical to those contained in this certificate.

**Misstatement of Age and Corrections**

If there is a misstatement of age in the application, the amount of the death benefit will be that which would be purchased by the most recent mortality charge at the correct age.

If we make any payment or certificate changes in good faith, relying on our records, or evidence supplied to us, our duty will be fully discharged. We reserve the right to correct any errors in the certificate.

**Incontestability**

We can not contest this certificate after it has been in force during the lifetime of the insured for two years from its certificate date. We can not contest an increase in face amount with regard to material misstatements made concerning such increase after it has been in force during the lifetime of the insured for two years from its effective date. We can not contest any reinstatement of this certificate after it has been in force during the lifetime of the insured for a period of two years from the date we approve the reinstatement. This provision will not apply to any rider which contains its own incontestability clause.

**Suicide Exclusion**

If the insured dies by suicide, while sane or insane, within two years from the certificate date (or within the maximum period permitted by law of the state in which this certificate was delivered, if less than two years), the amount payable will be limited to the amount of premiums paid, less any outstanding certificate loans with interest to the date of death, and less any partial withdrawals.

If the insured, while sane or insane, commits suicide within two years after the effective date of any increase in face amount, the death benefit for that increase will be limited to the monthly deductions for the increase.

**Annual Report**

Each year a report will be sent to you which shows the current certificate values, premiums paid and deductions made since the last report, and any outstanding certificate loans.

**Projection of Benefits and Values**

You may make a written request to us for a projection of illustrative future cash values and death benefits. This projection will be furnished to you for a nominal fee.

**8. SEPARATE ACCOUNT PROVISIONS**

**Separate Account**

The variable benefits under this certificate are provided through investments in the Separate Account. This account is used for flexible premium variable life insurance policies and, if permitted by law, may be used for other policies or contracts as well.

We hold the assets of the Separate Account. These assets are held separately from the Company's general assets. Income, gains and losses --- whether or not realized --- from assets allocated to the Separate Account will be credited to or charged against the account without regard to our other income, gains or losses.

Assets held by the Separate Account will not be charged with liabilities that arise from any other business we may conduct. We have the right to transfer to the Company's general assets any assets of the Separate Account which are in excess of the reserves and other Certificate liabilities of the Separate Account.

The Separate Account is registered with the Securities and Exchange Commission as a unit investment trust under the Investment Company Act of 1940. The Separate Account is also subject to the laws of the State of Missouri, which regulate the operations of insurance companies incorporated in Missouri. The investment Certificate of the Separate Account will not be changed without the approval of the Insurance Commissioner of the State of Missouri. The approval process is on file with the Insurance Commissioner of the state in which the contract was delivered.

**Divisions**

The Separate Account has several Divisions. Each Separate Account Division will buy shares in a different investment portfolio.

Income, gains and losses --- whether or not realized --- from the assets of each Division of the Separate Account are credited to or charged against that Division without regard to income, gains or losses in other Divisions of the Separate Account.

We will value the assets of each Division of the Separate Account at the end of each valuation period. A valuation period is the period between two successive valuation dates, commencing at the close of trading (currently 4:00 p.m. New York time) each valuation date and ending at the close of trading (currently 4:00 p.m. New York time) on the next succeeding valuation date. A valuation date is each day that the New York Stock Exchange and our Administrative Office are open for business or any other day that may be required by any applicable Securities and Exchange Commission Rules and Regulations.

**Transfer**

You may transfer amounts as follows:

- Between the General Account and the Divisions of the Separate Account; or
- Among the Divisions of the Separate Account.

These transfers will be subject to the following conditions:

- We must receive a request for transfer in a form acceptable to us.

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- Transfers from or among the Divisions of the Separate Account must be at least \$250.00 or the entire amount you have in a Division, if smaller.
- Transfers and/or partial withdrawals from the General Account to the Divisions of the Separate Account must be at least \$250.00. The maximum amount of all transfers and partial withdrawals from the General Account in any certificate year will be the cash surrender value of the General Account at the beginning of that Certificate year multiplied by the General Account Maximum Withdrawal Percent Limit, as shown on the Certificate Specifications page.
- Transfers from the General Account to certain Divisions may be restricted.

The General Account Cash Value immediately after any transfer in to the General Account cannot exceed 1., below, multiplied by 2., below:

1. The General Account Cash Value plus the Separate Account Cash Value.
2. The General Account Maximum Allocation percent as shown on the Certificate Specifications page.

We may revoke or modify the transfer privilege at any time, including the minimum amount transferable, the General Account Maximum Allocation Percent, the General Account Maximum Withdrawal Percent limit, and the transfer charge, if any.

**Addition, Deletion  
or Substitution  
of Investments**

We reserve the right, subject to compliance with applicable law, to make additions to, deletions from, or substitutions for the shares of a fund that are held by the Separate Account or that the Separate Account may purchase. We reserve the right to eliminate the shares of any of the Funds and to substitute shares of another fund or of another registered open-end, investment company, if the shares or funds are no longer available for investment or if in our judgement, further investment in any fund should become inappropriate in view of the purpose of the Certificate or contract. We will not substitute any shares attributable to the owner's interest in a Division of the Separate Account without notice to the owner and compliance with the Investment Company Act of 1940. This will not prevent the Separate Account from purchasing other securities for other series or classes of policies, or from permitting conversion between series or classes of policies or contracts on the basis of requests made by owners.

We reserve the right to establish additional Divisions of the Separate Account, each of which would invest in a now fund or in shares of another open-end investment company and to make such Divisions available to such class or series of policies as we deem appropriate. Subject to any required regulatory approval, we also reserve the right to eliminate or combine existing Divisions of the Separate Account or to transfer between Divisions.

Subject to obtaining any necessary regulatory or owner approval, the Separate Account may be operated as a management company under the Investment Company Act of 1940; it may be deregistered under that Act in the event registration is no longer required; it may be combined with other separate accounts; or its assets may be transferred to other separate accounts.



## 9. PAYMENT OF CERTIFICATE BENEFITS

**Payment**

A lump sum payment will be made as provided on the face page.

**Interest on Proceeds**

We will pay interest on proceeds from the date of the insured's death to the date of payment. Interest will be at an annual rate determined by us, but never less than the guaranteed rate of 4.0%.

**Extended Provisions**

Provisions for settlement of proceeds different from a lump sum payment may only be made upon written agreement with us.

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## Accelerated Death Benefit Settlement Option Rider

### Please Read This Rider Carefully.

Subject to all the provisions of this rider and of the rest of the policy/certificate, we will make the payments described below if the Insured is terminally ill.

This rider is non-participating.

**Exercising these options may not qualify the benefits as life insurance proceeds for tax purposes. Therefore, assistance should be sought from a personal tax advisor.**

**Available Proceeds** The proceeds we would otherwise pay under the policy/certificate at the death of the Insured on the date this option is elected, less any indebtedness and any term insurance that comes from supplementary benefits (except level term insurance riders still in the conversion period and for which we charge a premium).

**Benefit Factor** This is a fixed multiple that will be applied to the Settlement Benefit for each option.

**Settlement Benefit** This is the lump sum benefit available with an option. The benefit will equal the cash surrender value of the policy/certificate on the date this option is elected plus the Benefit Factor for the option times (a) minus (b); where (a) is the Available Proceeds and (b) is the cash surrender value of the policy/certificate.

**Terminal Illness Option** To choose this option, you must give us evidence that satisfies us that a medical condition exists that would result in the Insured's life expectancy to be 12 months or less. Part of that evidence must be a certification by a licensed physician.

The Benefit Factor for this option is 0.85.

**Effect on Policy/Certificate** This option is a complete settlement of the Company's obligation under the policy/certificate causing all benefits under the policy/certificate based on the Insured's life to end. Any insurance under the policy/certificate on the life of someone other than the Insured will stay in effect; we will waive all future premiums for that insurance or convert it according to its terms as though the Insured's death had occurred.

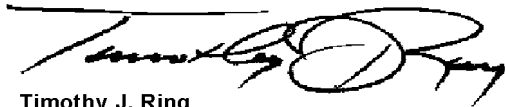
**Conditions** Your right to be paid under this option is subject to the following conditions:

1. The policy/certificate must be in force other than as extended term insurance.
2. You must choose the option in writing in a form that meets our needs.
3. The policy/certificate must not be assigned except to us as security for a loan.
4. You must send us the policy/certificate.
5. The main purpose of a life insurance death benefit is to meet your estate planning needs. This benefit provides for the accelerated payment of life insurance proceeds. It is not meant to cause you to involuntarily invade proceeds ultimately payable to the named beneficiary. Accelerated death benefits will be made available to you on a voluntary basis only. Therefore:
  - a. If you are required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise, you are not eligible for this benefit.
  - b. If you are required by a government agency to use this option in order to apply for, obtain, or keep a government benefit or entitlement, you are not eligible for this benefit.

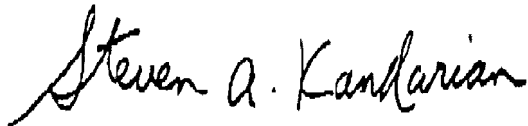


**Right to Cancel**      If you ask us in writing and send us the policy/certificate, we will cancel this rider.

**Rider attached to and made a part of the policy/certificate on the Date of Issue.**



Timothy J. Ring  
Vice President and Secretary



Steven A. Kandarian  
Chairman, President and Chief Executive Officer

**MetLife<sup>®</sup>**

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

## WAIVER OF MONTHLY DEDUCTION RIDER

If we have approved this rider as a part of this certificate and the rider premium has been paid, this rider will become a part of the certificate. This rider is subject to all applicable terms and provisions of the certificate. The certificate specifications page or, if this rider is added after issue, the request for policy change shows the rider amount, premium, and premium period.

**Waiver of Monthly Deduction** If you furnish us with due written proof that the insured is totally disabled, as defined in this rider, we will waive monthly deduction payments on this certificate. The insured must have become disabled before age 65. The disability must have continued without interruption for at least six months. This rider must be in force. Monthly deductions on this certificate will be waived as follows:

**Disability Beginning Before Age 60.** If the insured's disability begins before age 60, we will waive monthly deductions which were due during the six months of uninterrupted disability. We will continue to waive monthly deductions after that. However, the insured must continue to be totally disabled.

**Disability Beginning Between Ages 60 and 65.** If the insured's disability begins on or after age 60 but before age 65, we will waive monthly deductions which were due during the six months of uninterrupted disability. We will continue to waive monthly deductions after that, but no later than age 65. However, the insured must continue to be totally disabled.

**Total Disability** "Total Disability" means the complete inability of the insured to perform all of the substantial and material duties of his regular occupation. Such disability must be the result of an injury or a sickness. The injury or sickness must originate after this rider became effective.

However, after this period of disability has continued for 60 months, the insured will be considered to be totally disabled only if he is unable to perform all of the substantial and material duties of any occupation for which he is reasonably fitted by education, training or experience. Such disability must be the result of an injury or a sickness.

If after this rider becomes effective you suffer the total and irrecoverable loss of sight in both eyes, or of the use of both hands or both feet, or of one hand and one foot, this will be considered total disability as defined in this rider. On such a loss the insured will still be considered disabled even though working at an occupation.

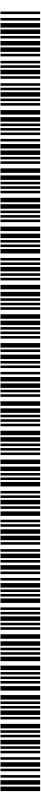
**Recurrent Total Disability** If, while this certificate is in force, the insured becomes disabled again after having been totally disabled before, the new disability will be considered a continuation of the previous period unless:

1. It is due to an entirely different cause; or
2. The insured has performed the material and substantial duties of a gainful occupation. These duties must be performed for a continuous period of 6 months or more between such periods of total disability.

**Risks Not Assumed** We will not waive monthly deductions under this rider if disability results from war or any act of war while the insured is in the military, naval or air forces of any country at war. We will also not waive monthly deductions if the insured becomes disabled while in a civilian non-combatant unit serving with such forces. "War" includes undeclared war and "any country" includes any international organization or combination of countries.

**Termination** You may terminate this rider as of any monthly anniversary following a proper written request. If this rider is not already terminated it will terminate on the date any of the following events first occurs:

1. When the insured attains age 65. This will be without prejudice to any benefits granted for total disability occurring before age 65; or



2. The lapse of the certificate; or
3. The surrender of the certificate; or
4. The maturity of the certificate; or
5. The date of death of the insured.

**Notice of Claim and Proof of Disability**

Before we waive any monthly deduction, we must receive at our Administrative Office:

1. Written notice of claim for this benefit during the lifetime of the insured. This notice must be submitted during the continuance of total disability. This notice cannot be submitted later than six months after age 65 of the insured.
2. Written proof of total disability within six months after we receive written notice of claim. In no event shall this proof be submitted later than the date when any of the following events first occurs:
  - a. One year after age 65 of the insured;
  - b. Prior maturity of the certificate;
  - c. Surrender of the certificate for its net cash value;
  - d. One year from the due date of the first unpaid monthly deduction.

Failure to give such notice and proof within the time allowed will not always invalidate a claim. We will consider the claim if you show us that it was not reasonably possible to file notice and proof on time. However, you must file notice and proof as soon as is reasonably possible. In no event will any monthly deduction be waived or refunded if its due date was more than one year before we received notice of claim at our Administrative Office.

We will require no further proof of disability and we will automatically waive all further monthly deductions if:

1. The insured is totally disabled at age 65; and
2. All monthly deductions for at least the five years preceding age 65 have been waived.

**Examination of the Insured**

We have the right to have the insured examined by our appointed examiner. We also have the right to receive written proof of continuance of disability from the insured at the following times:

1. After receipt of such notice of claim;
2. At any time within two years after we receive proof of total disability;
3. Not more than once each year after the first two years.

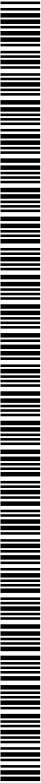
We will not waive any further monthly deductions if the insured refuses to be medically examined. Nor will we waive further monthly deductions if proof of continuance of disability is not furnished when we request it.

**Incontestability**

We cannot contest this rider as to statements made in the application for the certificate after a period of two years from the date of issue if:

1. This rider shall have been in force during the lifetime of the insured; and
2. The insured does not become totally disabled within this period.

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**Cost of Insurance** The cost of insurance for the Waiver of Monthly Deductions Rider is determined on a monthly basis. The cost of insurance for a certificate month is calculated as (a) multiplied by (b) where:

- a. is the cost of insurance rate for this rider; and
- b. is the sum of items i, ii and iii where:
  - i. is the cost of insurance for the certificate for the certificate month
  - ii. is the monthly expense charge, when applicable
  - iii. is any cost of insurance for the certificate month for any benefit provided by a supplemental rider (other than Waiver of Monthly Deduction Rider) made a part of the certificate.

The cost of insurance rate for this benefit is based on the attained age, and rate class of the insured. Cost of insurance rates will be determined by us based on expectations as to future experience. However, these rates will not exceed those shown in the Guaranteed Cost of Insurance Rates for Waiver of Monthly Deductions Rider.

Each monthly anniversary this rider is in force, the cost of insurance for the rider (as determined above) will be added to the monthly deduction as defined in the Cash Values section of the certificate. This increased monthly deduction will be used to determine the cash value of the certificate on such monthly anniversary.

**General Provisions** We will pay all benefits payable under the certificate the same as if monthly deductions had not been waived.

If the insured becomes disabled during the grace period of the first monthly deduction in default, we will allow this Waiver of monthly deduction as if default had not occurred. However, you will be liable for the monthly deduction in default. Interest compounded at 6% per year will be charged on this monthly deduction.

You may apply for reinstatement of this certificate with or without this rider. We have the right to decide whether to approve the reinstatement of this certificate with or without this rider.

**Date of Issue** The date of issue of the rider is the same as the certificate date unless another date of issue is shown below.

\_\_\_\_\_  
DATE

  
Timothy J. Ring  
Vice President and Secretary

  
Steven A. Kandarian  
Chairman, President and Chief Executive Officer



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

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES  
FOR WAIVER OF MONTHLY DEDUCTION  
RATES PER \$100 OF MONTHLY DEDUCTION

INSURED: SAMPLE ALYESKA GVUL

CERTIFICATE NUMBER: 0001234567  
DATE OF ISSUANCE: Dec 1, 2014

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
52	14.9300	57	26.7800	62	5.8700
53	16.7100	58	28.7000	63	5.4900
54	19.0100	59	30.8600	64	5.1000
55	21.6800	60	7.9100		
56	24.6200	61	7.0200		

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## SPOUSE INSURANCE RIDER

If we have approved this rider as a part of this certificate and the rider premium has been paid, it will become a part of the certificate. It is subject to all applicable terms and provisions of the certificate. The certificate specifications page shows the rider amount, premium mode, annual premium and Name of Spouse.

**Life Insurance Benefit** We will pay the amount of this rider to the beneficiary upon the death of the spouse while this rider is in force. We must receive proof that the death occurred before the expiry date of coverage on such insured.

**Definition of Spouse** The spouse is the person as designated on the certificate specifications page.

**Definition of Insured** The person whose life is insured under the certificate to which this rider is attached.

**Expiry Date of Insurance** The expiry date of this rider is the first occurrence of the certificate anniversary nearest:

- a. the 75th birthday of the spouse; or
- b. the 75th birthday of the insured.

**The Beneficiary** The beneficiary of this benefit will be as stated in the application for this rider. You may change the beneficiary designation of the insurance on the life of any person insured under this rider. This change must be done during the lifetime of such person. To make such a change you must file a proper written request with us. This request must be accepted by us at our Administrative Office. We have the right to request the certificate for endorsement. If we accept your request, the change will take effect as of the date of the request. This change will be subject to any payment or action we took before we received your written request for the change.

The beneficiary designation and any changes made will be subject to any assignment of the certificate.

**Assignment** This rider cannot be assigned by itself. Only if the certificate is assigned will this rider then be subject to an assignment. An assignment of the certificate will include the interest of the assignor in and to this rider. The interest of the insured and all owners and beneficiaries under this rider will also be included.

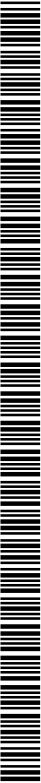
**Suicide Exclusion** If the spouse dies by suicide, while sane or insane, within two years from the rider issue date; (or within the maximum period permitted by laws of the state in which this certificate was delivered, if less than two years) the amount payable will be limited to the monthly deductions made on this rider. This amount will be paid according to the provisions of this rider for the payment of death claim benefit on any such person.

This provision does not apply if this rider is issued to a Missouri citizen, unless the spouse intended suicide when this rider was applied for.

**Misstatement of Age** If the age of the spouse is incorrectly stated, we will adjust all benefits under this rider to the amount that would have been provided at the correct age.

**Cost of Insurance** The cost of insurance for the spouse rider is determined on a monthly basis. This cost, for a certificate month, is determined by the amount of insurance for this rider divided by 1000 and then multiplied by the sum of the following at the spouse attained age.

- a. the monthly cost of insurance rate for this rider; and
- b. the monthly expense charge, as described in the certificate.





The cost of insurance rate for this benefit is based on the attained age, and rate class of the spouse. Cost of insurance rates will be determined by us based on expectations as to future experience. However, these rates will not exceed those shown in Table of Guaranteed Cost of Insurance Rates for the Spouse Rider.

Each monthly anniversary this rider is in force, the cost of insurance for the rider (as determined above) will be added to the monthly deductions as defined in the Cash Values section of the certificate. This increased monthly deduction will be used to determine the cash value of the certificate on such monthly anniversary.

**Termination**

You may terminate this rider as of any monthly anniversary following a written request to us. We may require the certificate and the rider for endorsement. This rider will terminate when any of the following events first occurs:

1. The lapse of the certificate; or
2. The surrender of the certificate; or
3. The maturity of the certificate; or
4. The date of death of the insured; or
5. The rider expiry date.

**Reinstatement**

This rider may be reinstated before its expiry date within five years after the date of certificate lapse if:

1. The certificate is in force or is also being reinstated; and
2. We receive satisfactory proof that the spouse is insurable by our standards.

We have the right to approve the reinstatement of the certificate with or without this rider.

**Incontestability**

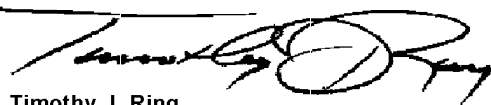
This rider will be incontestable after it has been in force during the life of the spouse for two years from its date of issue.

**Limited  
Continuation  
and Exchange  
Privilege Upon  
Death of Insured**

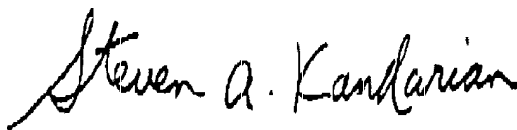
If the insured dies while this rider is in force prior to the certificate anniversary nearest the 65th birthday of the spouse, there will be a limited continuation and exchange privilege for 60 days. The face amount of this rider will remain in effect without further charge until the 60 days expire. At the expiration of the 60 days this rider may be exchanged for a new policy on the life of the spouse for a plan then offered by us. The face amount of the new policy may not be greater than the face amount of this rider. The risk class of the spouse under the new policy will be the same as that under this rider. No riders may be attached to the new policy without our consent.

The certificate date and effective date of this rider and the certificate are the same unless another date is shown below.

\_\_\_\_\_  
DATE



Timothy J. Ring  
Vice President and Secretary



Steven A. Kandarian  
Chairman, President and Chief Executive Officer

**MetLife®**

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

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES  
RATES PER \$1,000

COVERAGE: ALYESKA PIPELINE SERVICE COMPANY  
-SPOUSE RIDER

INSURED: NOT ENROLLED

CERTIFICATE NUMBER: 0001234567  
EFFECTIVE DATE  
OF RIDER: N/A

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
17	0.1630	37	0.2380	57	1.1550
18	0.1630	38	0.2570	58	1.2440
19	0.1630	39	0.2780	59	1.3420
20	0.1630	40	0.3030	60	1.4500
21	0.1650	41	0.3290	61	1.5760
22	0.1630	42	0.3570	62	1.7230
23	0.1630	43	0.3860	63	1.8910
24	0.1610	44	0.4160	64	2.0780
25	0.1590	45	0.4490	65	2.2760
26	0.1580	46	0.4830	66	2.4860
27	0.1580	47	0.5200	67	2.7040
28	0.1590	48	0.5590	68	2.9330
29	0.1630	49	0.6030	69	3.1880
30	0.1670	50	0.6510	70	3.4780
31	0.1720	51	0.7050	71	3.8130
32	0.1780	52	0.7670	72	4.2080
33	0.1870	53	0.8360	73	4.6610
34	0.1960	54	0.9110	74	5.1630
35	0.2070	55	0.9880		
36	0.2210	56	1.0710		

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# CHILDREN'S LIFE INSURANCE RIDER

## TERM INSURANCE INVOLVED

Please Read This Rider Carefully

The waiting periods in the suicide and incontestability provisions are different from those in the certificate and begin on the effective date of this rider.

If we have approved this rider as a part of this certificate and the rider premium has been paid, this rider will become a part of the certificate. This rider is subject to all applicable terms and provisions of the certificate; except as modified herein. The certificate specifications page or, if this rider is added after issue, the request for policy change shows the rider amount, premium, and premium period.

**Level Term Life Insurance Benefit** We will pay the amount specified below to the Beneficiary under this rider upon the death of the insured child while this rider is in force. We must receive proof that the death occurred before the expiry date of coverage on such insured child.

**Amount of Insurance** The amount of insurance for this rider on each insured child is the rider amount. Insurance on each child will become effective on the later of:

1. The date the child attains the age of 15 days; or
2. The day the child is first discharged from the hospital after birth.

**Definition of Insured** The Insured is the person whose life is covered under the certificate to which this rider is attached.

**Definition of Insured Child** An insured child is a child who, at the time of application for this rider, was:

1. A natural child, a stepchild or a child legally adopted of the Insured; and
2. Unmarried; and
3. Living in the household of the Insured; and
4. At least 15 days of age; and
5. Initially discharged from the hospital after birth; and
6. Less than insuring age 19 (or age 22 if a full-time student in higher education beyond high school) on the first date of any part of the application.

A natural child, a stepchild or an adopted child named at the time of the application but who has not yet reached age 15 days will become an insured child when:

1. The child does reach 15 days; and
2. The day the child is first released from the hospital after birth.

A child who is born to the Insured after the application for this rider, and while this rider is in force, shall become an insured child on the later of the following dates:

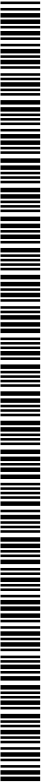
1. The day the child attains age 15 days; or
2. The day the child is first released from the hospital after birth.

A child who is legally adopted by the Insured after the application for this rider, and while this rider is in force, can become an insured child. This child must be under insuring age 19 (or age 22 if a full-time student in higher education beyond high school). If these requirements are met the coverage for this child will begin on the date of adoption.

**Expiry Dates of Insurance** The expiry date of this rider is the certificate anniversary nearest the 65th birthday of the Insured.

If this rider has not already expired or been cancelled, then insurance on each insured child will expire on the certificate anniversary nearest the 25th birthday of each child, if earlier.

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<b>Paid-Up Term Insurance in Event of Death of Insured</b>	<p>If the death of the Insured occurs while this rider is in force, it will be continued on a fully paid-up term insurance basis. We must receive proof of the death of the Insured. This term insurance will be subject to the terms of this rider.</p> <p>Any child who would have become an insured child later, except for such death, will become an insured child under this rider.</p>
<b>Owner</b>	<p>During the lifetime of the Insured, you will be the owner of this rider. If you should die while the Insured is living, all rights of the owner will go to the Insured. If you should die while insurance on the life of an insured child is still in force and the Insured is not living, then all rights of owner will go to the insured child.</p>
<b>The Beneficiary</b>	<p>The Beneficiary of this benefit shall be:</p> <p>The Insured, if living; if not then the estate of the person upon whose death payment is to be made; unless:</p> <ol style="list-style-type: none"> <li>1. Otherwise provided in the application; or</li> <li>2. Changed by you.</li> </ol> <p>You may change the Beneficiary designation of the insurance on the life of any insured child under this rider. This change must be done during the lifetime of such insured child. To make such a change you must file a proper written request with us. This request must be accepted by us at our Administrative Office. We have the right to request the certificate for endorsement. If we accept your request, the change will take effect as of the date of the request. This change will be subject to any payment or action we took before we received your written request for the change.</p> <p>The Beneficiary designation and any changes made will be subject to any assignment of the certificate.</p>
<b>Assignment</b>	<p>This rider cannot be assigned by itself. Only if the certificate is assigned will this rider then be subject to an assignment. An assignment of the certificate will include the interest of the assignor in and to this rider. The interest of the Insured and all owners and beneficiaries under this rider will also be included.</p>
<b>Suicide Exclusion</b>	<p>If the insured child dies by suicide, while sane or insane, within two years from the issue date of this rider; (or within the maximum period permitted by laws of the state in which this certificate was delivered, if less than two years), the amount payable will be limited to the amount of monthly deductions made on this rider. This amount will be paid according to the provisions of this rider for the payment of death claim benefits on any such person.</p> <p>This provision does not apply if the certificate this rider is attached to is issued to a Missouri citizen, unless the insured child intended suicide when this rider was applied for.</p> <p>Within 31 days after the death of the Insured by suicide the Conversion Privilege of this rider will be available for each insured child. We must receive a proper written application within this 31 days. The date of issue of the new policy will be the date of exchange.</p>
<b>Incorrect Age</b>	<p>The date that coverage under this rider expires or terminates will be based on the correct age of each person insured.</p>
<b>Conversion Privilege</b>	<p>The term insurance on the life of each insured child under this rider may be exchanged for a policy. This exchange will be without evidence of insurability. The new policy may be for a plan then offered by us. This exchange is subject to the following provisions:</p> <ol style="list-style-type: none"> <li>1. The term insurance must be in force.</li> <li>2. We must receive a proper written application within 31 days before the date term insurance is to expire.</li> <li>3. The face amount of the new policy will be the number of years the insured child is covered under the rider to a maximum of five times the amount of insurance under this rider for an insured child.</li> </ol>

4. The plan will be subject to our regular issue limits on the date of issue of the policy.

The first premium payment for the new policy must be made at the time of application. Future premiums are to be paid according to the terms of the new policy.

The date of issue for the new policy will be the date the term insurance under this rider expires on the life of the person to be insured by the new policy. That person will not be covered under the new policy until the term insurance expires.

The premium rate for the new policy will be based on the following:

1. The age last birthday of the person to be insured on the date of issue of new policy; and
2. The risk class of such person under this rider; and
3. The set of rates used by us on the date of issue of the new policy.

The new policy may include rider benefits only with our consent, subject to our requirements.

### **Surrender of Paid-Up Term Insurance**

You may surrender this rider for its cash value while it is continued as paid-up term insurance due to the death of the Insured. If you surrender this rider within 31 days after a certificate anniversary date, the cash value of such insurance will not be less than the cash value of such insurance on that anniversary.

The cash value of the paid-up term insurance is the net single premium for such benefits at the Attained Age of the person insured, at the time of surrender. It is computed on the basis of:

1. The Commissioner's 1980 Standard Ordinary Mortality Table C; and
2. Interest at the rate of 3 1/2% a year compounded annually; and
3. Continuous functions.

Information on the amount of this cash value will be furnished upon request.

### **Cost of Insurance**

The cost of insurance for the Children's Insurance Rider is determined on a monthly basis. The cost of insurance for a certificate month is calculated as (a) multiplied by (b), where:

- a. is the cost of insurance rate for this rider; and
- b. is the amount of insurance for this rider.

The cost of insurance rate for this benefit is based on the Attained Age of the Insured. Cost of insurance rates will be determined by us based on expectations as to future experience. However, these rates will not exceed those shown in the Guaranteed Cost of Insurance Rates for Children's Insurance Rider.

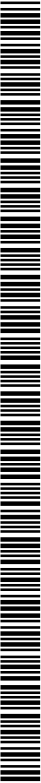
Each Monthly Anniversary this rider is in force, the cost of insurance for the rider (as determined above) will be added to the Monthly Deductions as defined in the Cash Values section of the certificate. This increased monthly deduction will be used to determine the cash value of the certificate on such Monthly Anniversary.

### **Termination**

You may terminate this rider as of any Monthly Anniversary following a written request to us. We may require the certificate and this rider for endorsement.

This rider will terminate when any of the following events first occurs:

1. The lapse of the certificate; or
2. The surrender of the certificate; or
3. The maturity of the certificate; or
4. The rider expiry date.



**Reinstatement**

This rider may be reinstated before the expiry date within five years after the date of certificate lapse if:

1. The certificate is in force or is also being reinstated; and
2. We receive satisfactory proof that each person to be insured is insurable by our standards.

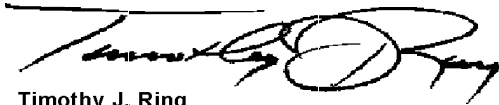
We have the right to approve the reinstatement of the certificate with or without this rider. We will incur no liability for the death of an insured child who died after the end of the grace period of the certificate and before the date of reinstatement.

**Incontestability**

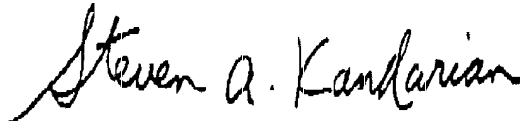
This rider will be incontestable after it has been in force during the life of each person insured for two years from its date of issue.

The Certificate Date and effective date of this rider and the certificate are the same unless another effective date of this rider is shown below.

---



Timothy J. Ring  
Vice President and Secretary



Steven A. Kandarian  
Chairman, President and Chief Executive Officer

**MetLife<sup>®</sup>**

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

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES  
RATES PER \$1,000

COVERAGE: ALYESKA PIPELINE SERVICE COMPANY  
- CHILD RIDER

INSURED: NOT ENROLLED

CERTIFICATE NUMBER: 0001234567  
EFFECTIVE DATE  
OF RIDER: N/A

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
52	0.4100	57	0.4100	62	0.4100
53	0.4100	58	0.4100	63	0.4100
54	0.4100	59	0.4100	64	0.4100
55	0.4100	60	0.4100		
56	0.4100	61	0.4100		

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

### Will Preparation Certificate Rider

This Rider is a part of the Certificate if it is listed on the Certificate Specifications page.

**Rider Benefit**

This Rider provides the Insured with a will preparation service ("Service") while this Rider and the Certificate are in force. This Service is made available to the Insured, at no cost, through a MetLife affiliate ("Affiliate"). This Service provides for a will to be prepared by attorneys designated by the Affiliate for the Insured and his/her Spouse. If the Insured has a will prepared by an attorney not designated by the Affiliate, you must pay the attorney's services directly. Upon proof of such payment, you will be reimbursed for the attorney's services in an amount equal to the lesser of the amount you paid for the attorney's services and the amount customarily reimbursed for such services by the Affiliate.

**Termination**

This Rider will terminate at the date the Employee's Certificate ends.

The Effective Date of this Rider and the Certificate Date are the same unless another Effective Date of this Rider is shown below.

Effective Date of this Rider:

Steven A. Kandarian  
Chairman, President and Chief Executive Officer

\*810700010028000123456765A\*







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

**CERTIFICATE RIDER**

**Group Contract no.:** 0121068  
**Contractholder:** ALYESKA PIPELINE SERVICE COMPANY  
**Effective Date:** December 1, 2014

The Certificate is changed as shown below:

The Certificate Specifications page of the Certificate is revised to add a double asterisk to "FACE AMOUNT" with the following corresponding footnote:

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

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

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

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

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\*810700010030000123456765A\*



**FLEXIBLE PREMIUM VARIABLE LIFE INSURANCE TO AGE 95**

**Non-Participating**

**MetLife<sup>®</sup>**

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

30044  
(5/01)

As amended by form 3E59 (5/2005)