



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

CERTIFICATE RIDER

Group Policy No.: 102056-G
Policyholder: The University of North Carolina at Chapel Hill
Effective Date: January 1, 2013

The certificate is changed as follows:

Applicable to Supplemental Life Insurance

In the **SCHEDULE OF BENEFITS**, replace **If You Are Age 65 Or Older** under **Life Insurance For You** with the following:

"If You Are Age 65 Or Older

If You are age 65 or older on Your effective date of insurance, the appropriate percentage from the following table will be applied to the amount of Your **Supplemental Life Insurance** on Your effective date of insurance and that amount will be rounded to the next higher increment of \$1,000 unless already an increment of \$1,000.

If You are under age 65 on Your effective date of insurance, the amounts of Your **Supplemental Life Insurance** on and after age 65 will be determined by applying the appropriate percentage from the following table to the amount of Your insurance in effect on the day before Your 65th birthday and rounding that amount to the next higher increment of \$1,000 unless already an increment of \$1,000.

<u>Age of Employee</u>	<u>Percentage</u>
65 but less than 70	65%
70 or older	50%

Note: The above changes will take effect on December 31st following the date You attain the age shown above."

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