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

CERTIFICATE RIDER

Group Policy No.: **233040-1-G**

Policyholder: **Insurance and Benefits Trust of Peace Officers Research Association of California**

Effective Date: **July 1, 2024**

The certificate is changed as follows:

Applicable to Life Insurance and Accidental Death and Dismemberment Insurance for Class 1: Active Members enrolled in Plan A whose Participating Unit participates in the plan, excluding Members whose Participating Unit is Suisun City and Class 3: Retired Members enrolled in Plan A whose Participating Unit participates in the plan, excluding Members whose Participating Unit is Suisun City

In the **SCHEDULE OF BENEFITS**, under **Life Insurance For You, Basic Life Insurance** replace **Class 1 and Class 3: If You Are Age 60 Or Older** with the following:

"**Class 1: If You Are Age 60 Or Older**

Class 1: If You are age 60 or older on Your effective date of insurance, then Your **Basic Life** benefit amount which would have been in effect on the day before Your 60th birthday will be reduced by the appropriate percentage from the following table:

Class 1: If You are under age 60 on Your effective date of insurance, then Your **Basic Life** benefit amount in effect on the day before Your 60th birthday will be reduced by the appropriate percentage from the following table:

Age of Member	**Percentage**
60 but less than 65	35%
65 but less than 70	55%
70 but less than 75	70%
75 but less than 80	85%
80 or older	90%

Class 1: If You Are Age 60 Or Older

Class 1: If You are age 60 or older on Your effective date of insurance, then Your **Basic Accidental Death and Dismemberment Insurance** benefit amount which would have been in effect on the day before Your 60th birthday will be reduced by the appropriate percentage from the following table:

Class 1: If You are under age 60 on Your effective date of insurance, then Your **Basic Accidental Death and Dismemberment Insurance** benefit amount in effect on the day before Your 60th birthday will be reduced by the appropriate percentage from the following table:

Age of Member	**Percentage**
60 but less than 65	35%
65 but less than 70	55%

The reductions to Your Basic Life and Basic Accidental Death and Dismemberment Insurance set forth in the tables above will take effect on the January 1st following, or coincident with, the date to reach the age set forth in the tables."

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