

APPENDIX – KEY TERMS & DEFINITIONS

MetLife – Omni Select | Ages 18 - 70 | All States Except: California

Noncancelable and Guaranteed Renewable to Age 65/67*, or for Five Policy Years If Later. No Change in Premium Rates.

Coverage is Noncancelable and Guaranteed Renewable. This means that MetLife cannot change the premiums or coverage until the first premium due date on or after your 65th birthday or on the fifth policy anniversary, if later. Depending on the state of issue, an endorsement that extends the renewal date of the policy and certain riders to the first premium due date on or after your 67th birthday may be included in the policy.

*Age 67 Noncancellable Renewability is not available in CA, FL, LA, MD, MN, OH, VT. The renewability in these 7 states is Age 65.

Renewal Privilege After Age 65/67* With Limited Benefit Period. Premium Rates are Subject to Change.

If you are gainfully employed for at least 30 hours per week as of the first premium due date on or after your 65th/67th birthday, or the fifth policy anniversary if later, you may continue coverage under this policy, exclusive of any riders providing additional benefits, for as long as you remain so employed.

*Age 67 Noncancellable Renewability is not available in CA, FL, LA, MD, MN, OH, VT. The renewability in these 7 states is Age 65.

Presumptive Total Disability* - You are presumed totally and permanently disabled if an injury or sickness causes your total and permanent loss of:

- The use of both hands, both feet, or one hand and one foot;
- The sight in both eyes;
- Speech; or
- Hearing in both ears.

*The Presumptive Benefit is not available in HI.

For Policies Issued In New York: This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits, when averaged over all people with this policy.

Issue Ages: 18-70

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

- a. Prevented from performing the material and substantial duties of your regular occupation;
- b. Not gainfully employed; and
- c. Receiving appropriate care from a physician who is appropriate to treat the condition causing the Impairment.

Waiver of Premium - After 90 consecutive days of disability, MetLife will waive any premiums that become due while you remain disabled. MetLife will also refund any premium that was paid during the first 90 days of disability.

Rehabilitation Benefit - While you are receiving monthly benefits for disability, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping you to return to gainful employment. Such a program may include, but is not limited to, an accredited program for professional retraining or recertification. The program may be at your request or MetLife may suggest it. MetLife will continue to pay benefits to you on terms that MetLife agrees on with you.

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

Suspended Coverage While in Military - If you enter full-time active duty in the military service (other than active duty for training lasting 3 months or less), you may suspend the policy. You will not be covered for any loss due to an injury which occurs or a sickness which first manifests itself during this period, nor may any privileges or options of the policy or any attached riders.

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MetLife – Omni Select | Ages 18 - 70 | All States Except: California

3-Month Extension of Benefits on Death - If you die during a continuous period of disability and benefits have been paid for 12 months or more, MetLife will pay your designated beneficiary an additional benefit for 3 months. This benefit is equal to the amount of the benefit payable for the last month of disability.

Exclusion and Limitations:

General Exclusions (subject to state variations). MetLife will not pay benefits for a disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to pregnancy or childbirth, but MetLife will cover Disability due to complications of pregnancy;
3. Due to mental disorder and/or substance use disorder beyond a 24-month lifetime limitation, except if you are confined in a hospital;
4. Due to any loss MetLife has excluded by name or specific description;
5. Due to your committing, or attempting to commit, a felony;
6. Existing while you are legally incarcerated or detained; or
7. Caused by an intentionally self-inflicted injury.

Suspension During Unemployment: If you become unemployed and receives 8 weeks of governmental unemployment benefits, you may suspend the policy (if the policy has been in force for at least one year) and not pay premiums for up to 12 months. The policy will not be in force during the suspension. At the end of 12 months, or earlier upon receipt of satisfactory evidence that you are gainfully employed, the suspension will end, if it is before the first premium due date on or after your 65th/67th* birthday and the policy will be placed back in force. The premiums will be at the same rate that they would have been had the policy not been suspended.

*Age 67 is not approved in all states. Where age 67 is not approved the renewability is age 65.

Renewal Privilege if Employed After Age 65/67 — Total Disability Benefit With Limited Benefit Period Renewal Privilege

Following the first Premium Due Date on or after your 65th birthday/67th birthday, or the fifth policy anniversary if later, you may continue the coverage under this policy, exclusive of any riders providing additional benefits, as long as:

1. You remain gainfully employed for at least 30 hours per week; and
2. The premium is paid on time.

You may exercise this privilege only while your policy is in force and you are not disabled. MetLife may require proof on each policy anniversary that you have continued to be gainfully Employed for at least 30 hours per week during the 13 weeks immediately prior to that policy anniversary.

Total Disability Benefit With Limited Benefit Period

If you continue coverage under this privilege, benefits will be paid subject to the same provisions, limitations and exclusions in the policy. The maximum benefit period will be 24 months for Total Disability starting before your 75th birthday. If Total Disability starts after your 75th birthday, the maximum benefit period will be 12 months.

Premiums

The premium will be based on:

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

MetLife may also change the premium rate for your policy as of any policy anniversary, but only if MetLife changes it for all policies in your class.

Limited Monthly Benefit for Mental Disorders and/or Substance Use Disorders

Disabilities resulting from mental disorders and/or substance use disorders will be limited to a lifetime benefit of 24 months. However, this limitation will not apply to any period of time you are confined in a hospital.

(No Limitation in VT)

APPENDIX – OPTIONAL* RIDERS

*Riders listed below may be available to you – please review your enrollment offer to confirm rider availability
MetLife – Omni Select | Ages 18 - 70 | All States Except: California

Total Disability In Your Occupation Rider - MetLife will pay your total disability benefit if you are unable to perform the material and substantial duties of your regular occupation and are receiving appropriate care from a physician. If you are engaged in another occupation, your total disability benefit will not be affected by any income from your new occupation, regardless of the amount.

Residual Disability Benefit with 36 Month Recovery Rider*

Receive a partial disability benefit, under certain conditions, if a partial disability causes you to lose 20% or more of your earnings. A minimum residual disability benefit of 50% of the monthly benefit for total disability for the first 6 months of benefit payments (after the elimination period has been met). If monthly earnings are 25% or less of prior earnings, the full monthly benefit for total disability will be payable.

***Residual Recovery Benefit** will allow you to continue receiving benefits for up to 36 months, as selected for the rider, if you continue to experience an earnings loss of at least 20%, due solely to the same impairment that caused the disability, after returning to full-time work or to the end of the maximum benefit period if earlier, as long as the insured continues to meet the definition of Recovery or Recovered.

Residual Disability Benefit Rider - Receive a partial disability benefit, under certain conditions, if a partial disability causes you to lose 20% or more of your earnings. A minimum residual disability benefit of 50% of the monthly benefit for total disability for the first 6 months of benefit payments (after the elimination period has been met). If monthly earnings are 25% or less of prior earnings, the full monthly benefit for total disability will be payable.

Catastrophic Disability Benefit Rider* - Receive an additional monthly benefit if due to sickness or injury you have a complete, irrecoverable and irreparable loss of use of both hands, or both feet, or one hand and one foot; sight in both eyes; speech; or hearing in both ears; or are totally disabled and have Alzheimer's Disease or other irreversible form of senility or dementia; aphasia; hemiparesis; paraplegia; or quadriplegia.

Note: The catastrophic disability benefit is paid at 120% of this amount for the first 12 months that catastrophic disability benefits are payable.

*The CAT Rider is not available in CT or HI.

*In NJ, the CAT Rider cannot be more than the base benefit amount for total disability.

3% Cost of Living Rider (COLA Rider) - The COLA rider helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases start to accrue after you are disabled for 12 months or the full waiting period, whichever is longer. Increases are compounded at 3% and there is no limit to the number of adjustments that may be made under the COLA rider.

0-10% Cost of Living Rider* (COLA Rider) - The COLA rider helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases start to accrue after you are disabled for 12 months or the full waiting period, whichever is longer. Annual increases are based on increases in the CPI-U. Increases will not be more than 10% for any given year. The adjusted monthly benefit will remain the same if there is no change or a decrease in the CPI-U.

*All states except CA, FL, LA, MD, MN, OH and VT.

1-7% Cost of Living Rider* (COLA Rider) - The COLA rider helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases start to accrue after you are disabled for 12 months or the full waiting period, whichever is longer. Annual increases are based on increases in the CPI-W. Increases will not be more than 7% or less than 1% in any one year.

*Only available in FL, LA, MD, MN, OH and VT.