



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

CERTIFICATE RIDER

Group Policy No.: 233834-1-G

Policyholder: Edward D. Jones & Co, L.P.

Effective Date: January 1, 2025

The certificate is changed as follows:

Applicable to Dependent Life Insurance and Voluntary Accidental Death and Dismemberment Insurance

In **DEFINITIONS**, replace the definition of **Child** with the following:

“**Child** means the following: (for residents of Louisiana, Montana, New Mexico, Texas, and Utah, the Child Definition is modified as explained in the notice pages of this certificate - please consult the Notice)

for Life Insurance, Your natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption), stepchild (including the child of a Domestic Partner), a child for whom You are the legally appointed guardian who resides with You, a child who resides with and is fully supported by You, foster child who resides with You, or a child for whom You have a court order to provide coverage who resides with You; and who, in each case, is under age 26, unmarried and supported by You.

The term includes an unmarried newly eligible Associate's child who is incapable of self-sustaining employment because of a mental or physical disability as defined by applicable law, and has been so disabled continuously since a date before the child reached the limiting age and who otherwise qualifies as a Child except for the age limit. Proof of such disability must be sent to Us within 31 days after the date the Child becomes eligible for insurance and at reasonable intervals after such date.

For the purposes of determining who may become covered for insurance, the term also does not include any person who:

- is on active duty in the military of any country or international authority; however, active duty for this purpose does not include weekend or summer training for the reserve forces of the United States, including the National Guard; or
- is insured under the Group Policy as an Associate.

CERTIFICATE RIDER (continued)

for Voluntary Accidental Death and Dismemberment Insurance, , Your natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption) or stepchild (including the child of a Domestic Partner), a child for whom You are the legally appointed guardian who resides with You, a child who resides with and is fully supported by You, foster child who resides with You, or a child for whom You have a court order to provide coverage who resides with You; and who, in each case, is under age 26, unmarried and supported by You.

The term includes an unmarried newly eligible Associate's child who is incapable of self-sustaining employment because of a mental or physical disability as defined by applicable law, and has been so disabled continuously since a date before the child reached the limiting age and who otherwise qualifies as a Child except for the age limit. Proof of such disability must be sent to Us within 31 days after the date the Child becomes eligible for insurance and at reasonable intervals after such date.

For the purposes of determining who may become covered for insurance, the term does not include any person who:

- is on active duty in the military of any country or international authority; however, active duty for this purpose does not include weekend or summer training for the reserve forces of the United States, including the National Guard; or
- is insured under the Group Policy as an Associate."

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