



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, 2023

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits for all Full-Time employee Financial Advisors Excluding Financial Advisor Trainees and Financial Advisor Interns

1. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **ELIGIBLE CLASS(ES)** with the following:

"ELIGIBLE CLASS(ES)

All Full-Time Employee Financial Advisors of the Policyholder with one or more years of service, excluding Employee Financial Advisors with less than one year of service, Financial Advisor Trainees, Financial Advisor Interns, and Associates who work on a temporary or seasonal basis.

Associate means employees of the Policyholder. For the purposes of the insurance provided under this certificate, employment means You are an Associate who is Actively at Work in an Eligible Class, whether as an employee or partner."

2. In **DISABILITY INCOME INSURANCE: LONG TERM BENEFITS**, replace **If You Return to Active Work Before Completing Your Elimination Period** under **RECOVERY FROM A DISABILITY** with the following:

"If You Return to Active Work Before Completing Your Elimination Period

If You return to Active Work before completing Your Elimination Period for a period of 90 days or less, and then become Disabled again due to the same or related Sickness or accidental injury, We will not require You to complete a new Elimination Period. We will count those days towards the completion of Your Elimination Period.

If You return to Active Work for a period of more than 90 days, and then become Disabled again, You will have to complete a new Elimination Period.

For purposes of this provision, the term Active Work only includes those days You actually work."

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

Certificate Number 9.1