



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, 2026

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits for all Home Office Associates (which includes Transitional Representatives) and Client Support Team Professionals

1. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace **DATE YOU ARE ELIGIBLE FOR INSURANCE** with the following:

“DATE YOU ARE ELIGIBLE FOR INSURANCE

You may only become eligible for the insurance available for Your eligible class as shown in the SCHEDULE OF BENEFITS.

If You are hired before January 1, 2026:

You will be eligible for the insurance described in this certificate on the later of:

1. January 1, 2026; and
2. the first day of the calendar month following the date You complete the Waiting Period of 2 months.

Waiting Period means the period of continuous membership in an eligible class that You must wait before You become eligible for insurance. This period begins on the date You enter an eligible class and ends on the date You complete the period(s) specified. If You were previously employed under another class of the Policyholder any period of continuous employment immediately preceding Your transfer date will count toward satisfying the Waiting Period. You will not be required to complete another Waiting Period when You become a member of an eligible class.

If You are hired on or after January 1, 2026:

If You are in an eligible class on January 1, 2026, You will be eligible for the insurance described in this certificate on that date.

If You enter an eligible class after January 1, 2026, You will be eligible for insurance on the first day of the calendar month following the date You enter that class.”

Certificate Number 11.1

CERTIFICATE RIDER (continued)

2. In **ELIGIBILITY PROVISIONS: INSURANCE FOR YOU**, replace items 3., 4., 5. and 6. under **DATE YOUR INSURANCE ENDS** with the following:

- “3. the end of the month for which the last premium has been paid for You; or
1. the date You cease to be in an eligible class. You will cease to be in an eligible class on the last day of the calendar month in which You cease Active Work in an eligible class, if You are not Disabled on that date; or
 2. the last day of the calendar month in which Your employment ends; or
 3. the last day of the calendar month in which You retire in accordance with the Policyholder’s retirement plan.”

3. In **SPECIAL RULES FOR GROUPS PREVIOUSLY INSURED UNDER A PLAN OF DISABILITY INCOME INSURANCE**, replace **Rules for Pre-existing Conditions** with the following:

“Rules for Pre-existing Conditions

If You were acquired from Natixis as of January 1, 2026, You will be deemed to have satisfied the Pre-existing Condition time period under this certificate.

In all other cases, in determining whether a Disability is due to a Pre-existing Condition, We will credit You for any time You were insured under the Prior Plan. If Your Disability is due to a Pre-existing Condition as described in this certificate, but would not have been due to a pre-existing condition under the Prior Plan, We will pay a benefit equal to the lesser of:

- the benefit amount under this certificate; or
- the disability income insurance benefit that would have been payable to You under the Prior Plan.

If Your Disability would have been due to a pre-existing condition under the Prior Plan, it will be treated as having been caused by a Pre-existing Condition under this certificate.”

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