



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

CERTIFICATE RIDER

Group Policy No.: 114160-2-G
Policyholder: City of St. Louis
Effective Date: June 22, 2008

The certificate is changed as follows:

Applicable to Voluntary Accidental Death and Dismemberment Insurance for Class 1, 2, 3, 4, and 5 Employees:

In the **ELIGIBILITY PROVISIONS: INSURANCE FOR YOUR DEPENDENTS**, replace the item numbered 6 under **DATE YOUR INSURANCE FOR YOUR DEPENDENTS ENDS** with the following:

- " 6. the date the person ceases to be a Dependent, except that in the case of a Child who has reached age 25, insurance will end on the last day of the calendar year; or "

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