



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

CERTIFICATE RIDER

Group Policy No.: 159385-1-G

Policyholder: Wood County Commissioners

Effective Date: January 1, 2021

The certificate is changed as follows:

Applicable to Life Insurance for all Full-Time Permanent Wood Lane Employees

1. In the **SCHEDULE OF BENEFITS**, replace **Minimum Benefit** under **Life Insurance For You** with the following:

"Minimum Life Benefit..... \$5,000"

2. In the **SCHEDULE OF BENEFITS**, remove the following:

"If You Are Age 65 Or Older

If You are age 65 or older on Your effective date of insurance, the appropriate percentage from the following table will be applied to the amount of Your Basic Life Insurance on Your effective date of insurance.

If You are under age 65 on Your effective date of insurance, the amounts of Your Basic Life Insurance on and after age 65 will be determined by applying the appropriate percentage from the following table to the amount of Your insurance in effect on the day before Your 65th birthday:

<u>Age of Employee</u>	<u>Percentage</u>
65	65%
70	40%
75	25%
80	15%"

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