

Metropolitan Life Insurance Company

Rider: Option To Purchase Additional Insurance

This rider is a part of the policy if it is referred to on page 3.

This rider allows you to buy paid-up insurance on the life of the insured. You may buy this paid-up insurance while both the policy and your right to buy paid-up insurance under this rider are in force.

| | |
|---------------------------------------|---|
| Date of Rider | The effective date of this rider is shown on page 3. |
| Final Date | The Final Date for premium payments for this rider is the policy anniversary on which the insured is age 100. |
| Death Benefit | After we receive proof that the insured died while any paid-up insurance was in force, we will pay an amount equal to the total paid-up insurance in force under this rider on the date of death. The amount payable will be reduced by any loans and loan interest taken from this rider's cash value. |
| Premium Payments | You may make either scheduled or unscheduled premium payments as described below. We will deduct an expense charge of 3.0% from any premium payment received. A table showing the factors used to compute the amount of paid-up insurance for each \$1 of premium payment, after expenses, is attached. The amount of insurance that each premium buys will be based on the insured's sex and attained age on the date of the payment. |
| Scheduled Payments | Premiums for this rider are payable as shown in the schedule on page 3 of your policy. The first premium is due on the Date of Rider. However, you may change the amount of your premium payment or stop scheduled premium payments at any time. You may also resume making scheduled premium payments that have been stopped provided your right to make payments for this rider has not been terminated for any reason. |
| Unscheduled Payments | <p>You may also make additional unscheduled premium payments for this rider provided the total premium payments (scheduled and unscheduled) for this rider in a policy year do not exceed 3 times the nonsmoker standard annual premium for life insurance for the policy (less any policy fee). However, if less than 50% of the maximum rider premium amount is paid for 2 consecutive policy years, a new maximum amount will take effect unless you provide us with satisfactory proof of the insured's insurability. The new maximum will be the greater of the total rider premiums paid in each of the last 2 policy years. For the first policy year only following the Date of Rider, the maximum will be 15 times the nonsmoker standard annual premium (less any policy fee). Also the total premium payments (scheduled and unscheduled) for the rider may not exceed \$5 million in any policy year.</p> <p>We will send you a statement confirming the amount of any unscheduled premium payment, the date we received it, and the amount of insurance your payment purchased.</p> <p>All scheduled and unscheduled premium payments must be at least equal to the minimum payment limits as described below.</p> |
| Minimum Payment Amounts | <p>If your policy's Face Amount of Insurance is less than \$100,000, or the insured is under 18 years of age on the Date of Rider, and you make premium payments annually, semiannually, quarterly or monthly, your scheduled premium payments for this rider must be at least: \$100 a year; \$50 every 6 months; \$25 every three months; or \$10 each month. Each unscheduled payment must be at least \$100.</p> <p>If your policy's Face Amount is at least \$100,000, and the insured is at least 18 years of age on the Date of Rider, and you make premium payments annually, semiannually, quarterly or monthly, your scheduled premium payments for this rider must be at least: \$250 a year; \$125 every 6 months; \$75 every 3 months; or \$25 each month. Each unscheduled payment must be at least \$250.</p> |
| Acceptance of Premium Payments | <p>The insured must be alive on the date we receive your premium payment. We will accept your premium payments for this rider if:</p> <ol style="list-style-type: none">1. we receive your premium payments for the policy and any other benefit riders as due;2. the payment is at least equal to our minimum premium payment limit for this rider; |

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3. your total premium payments for the year for this rider do not exceed our maximum annual limit;
4. we have not paid benefits under a rider that provides for the accelerated payment of your insurance proceeds;
5. premium payments for the policy are not being waived under the insured's disability waiver of premiums benefit; and
6. your right to make premium payments for this rider has not been terminated.

We will refund any unaccepted premium payments.

In addition, if your total premium payments during the first policy year following the Date of Rider exceed the intended first-year payments shown on your application for this rider, we may require further evidence of the insured's insurability satisfactory to us or we may refund the excess payment amount.

If premium payments for the policy are being waived under an applicant's or an insured's waiver of premiums benefit, your scheduled premium payments for this rider will not be waived. If premiums for the policy are being paid under an automatic premium loan provision, your scheduled premium payments for this rider will not be automatically paid. However, you may continue to make scheduled and unscheduled premium payments for this rider while premium payments for the policy are being waived under the applicant's waiver of premiums benefit. You may also continue to make unscheduled premium payments for this rider while premiums for the policy are being paid under the automatic premium loan provision.

Unless you tell us otherwise, we will apply all payments received for your policy and benefit riders in the following order:

1. to pay any premium due for the policy and any other benefit riders attached to the policy;
2. to pay the interest due on a policy loan;
3. to purchase additional insurance under this rider.

Annual Report Each year we will send you an annual statement. The statement will show the current death benefit and cash value of this rider. It will show the amount and type of credits to, and deductions from, the cash value during the past policy year.

Dividends Each year we determine an amount to be credited to our policyholders as dividends. We will determine the share, if any, for this rider and credit it at the end of the policy year. We do not expect that any dividend will be credited on this rider until at least one year from the date of the rider.

The annual dividend for this rider will be used to increase the amount of additional paid-up insurance under the rider.

Cash Value While the insured is alive, your paid-up insurance has a cash value. A table of guaranteed cash values for each \$1,000 of paid-up insurance is attached. You may surrender your paid-up insurance for its cash value.

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- Loan** The cash value of this rider may be taken as part of a policy loan. The cash value amount of this rider will be added to the amount available under the policy as a policy loan. The policy's Policy Loan provision will apply to the amount borrowed under this rider.
- Computation of Values** The net single premiums used to compute the amount of the paid-up insurance and guaranteed cash values are based on the insured's attained age when payment is applied, the Commissioners 2001 Standard Ordinary Composite Mortality Table and an interest rate of 4% a year.
- We will add the paid-up insurance to the policy's face amount to compute the amount of extended term insurance under the Non-Payment of Premiums provision of the policy. We will also include the cash value of the paid-up insurance in computing the length of extended term insurance or the amount of reduced paid-up insurance.
- Reinstatement** If your right to make premium payments for this rider has ended solely because premiums due on your policy were not paid in the grace period, you may continue to make premium payments for this rider once the policy and this rider have been reinstated. Also, if your right to make premium payments has ended solely because you have not made a payment within the time periods specified in items 5 and 6 in the Termination of Right To Make Payments provision, your right may be reinstated. You must send a written request and provide satisfactory proof of the insured's insurability.
- Age and Sex** If the insured's age or sex on the Date of Rider is not correct as shown on page 3 of the policy, we will recalculate the amount of paid-up insurance by using the net single premiums applicable to the insured's correct age and sex.
- Incontestability and Suicide** The "Incontestability" and "Suicide" provisions in the policy will apply to this rider but will be measured from the Date of Rider. For this purpose, the "Date of Policy" in those provisions means the date of this rider.
- Termination of Right To Make Payments** You may continue to make premium payments for this rider until the earliest of the following dates:
1. the Final Date of this rider;
 2. the date your policy becomes fully paid-up;
 3. the date your policy lapses for nonpayment of premiums;
 4. the date we receive your application for benefits under an Acceleration of Death Benefits or a Disability Waiver of Premiums Benefit rider;
 5. the 31st day after the policy anniversary following one full policy year from the Date of Rider if you have not made a scheduled or unscheduled premium payment for this rider during the policy year;
 6. the 31st day after the policy anniversary following any 2 full consecutive policy years from the Date of Rider during which you have not made a scheduled or unscheduled premium payment for this rider.


Gwenn L. Carr
Vice-President and Secretary

Endorsement

If this rider is part of a policy issued on a unisex basis, then any reference to sex in the rider is deleted.

PAID-UP INSURANCE FACTORS FOR EACH \$1.00 OF APPLIED PAYMENT ON A POLICY ANNIVERSARY

| AGE ON ANNIVERSARY | MALE | FEMALE | | AGE ON ANNIVERSARY | MALE | FEMALE |
|--------------------|---------|---------|--|--------------------|---------|---------|
| 0 | 0.06372 | 0.05337 | | 51 | 0.36120 | 0.32099 |
| 1 | 0.06534 | 0.05505 | | 52 | 0.37302 | 0.33149 |
| 2 | 0.06742 | 0.05691 | | 53 | 0.38510 | 0.34218 |
| 3 | 0.06975 | 0.05894 | | 54 | 0.39744 | 0.35306 |
| 4 | 0.07228 | 0.06110 | | 55 | 0.40998 | 0.36415 |
| 5 | 0.07498 | 0.06337 | | 56 | 0.42269 | 0.37543 |
| 6 | 0.07778 | 0.06573 | | 57 | 0.43558 | 0.38688 |
| 7 | 0.08068 | 0.06819 | | 58 | 0.44864 | 0.39851 |
| 8 | 0.08370 | 0.07072 | | 59 | 0.46197 | 0.41031 |
| 9 | 0.08685 | 0.07335 | | 60 | 0.47556 | 0.42230 |
| 10 | 0.09011 | 0.07608 | | 61 | 0.48935 | 0.43451 |
| 11 | 0.09350 | 0.07892 | | 62 | 0.50327 | 0.44692 |
| 12 | 0.09699 | 0.08186 | | 63 | 0.51725 | 0.45953 |
| 13 | 0.10056 | 0.08488 | | 64 | 0.53124 | 0.47236 |
| 14 | 0.10423 | 0.08800 | | 65 | 0.54525 | 0.48540 |
| 15 | 0.10797 | 0.09121 | | 66 | 0.55930 | 0.49864 |
| 16 | 0.11173 | 0.09453 | | 67 | 0.57343 | 0.51207 |
| 17 | 0.11554 | 0.09795 | | 68 | 0.58768 | 0.52569 |
| 18 | 0.11937 | 0.10150 | | 69 | 0.60206 | 0.53948 |
| 19 | 0.12331 | 0.10516 | | 70 | 0.61661 | 0.55343 |
| 20 | 0.12736 | 0.10895 | | 71 | 0.63126 | 0.56751 |
| 21 | 0.13157 | 0.11288 | | 72 | 0.64599 | 0.58167 |
| 22 | 0.13595 | 0.11696 | | 73 | 0.66057 | 0.59591 |
| 23 | 0.14049 | 0.12119 | | 74 | 0.67506 | 0.61020 |
| 24 | 0.14521 | 0.12559 | | 75 | 0.68948 | 0.62453 |
| 25 | 0.15010 | 0.13016 | | 76 | 0.70381 | 0.63888 |
| 26 | 0.15518 | 0.13488 | | 77 | 0.71806 | 0.65324 |
| 27 | 0.16043 | 0.13979 | | 78 | 0.73213 | 0.66760 |
| 28 | 0.16584 | 0.14485 | | 79 | 0.74592 | 0.68195 |
| 29 | 0.17149 | 0.15010 | | 80 | 0.75933 | 0.69626 |
| 30 | 0.17738 | 0.15553 | | 81 | 0.77234 | 0.71055 |
| 31 | 0.18352 | 0.16117 | | 82 | 0.78486 | 0.72446 |
| 32 | 0.18992 | 0.16699 | | 83 | 0.79696 | 0.73795 |
| 33 | 0.19659 | 0.17302 | | 84 | 0.80867 | 0.75112 |
| 34 | 0.20351 | 0.17925 | | 85 | 0.81994 | 0.76395 |
| 35 | 0.21070 | 0.18569 | | 86 | 0.83068 | 0.77639 |
| 36 | 0.21815 | 0.19231 | | 87 | 0.84083 | 0.78872 |
| 37 | 0.22586 | 0.19916 | | 88 | 0.85032 | 0.80034 |
| 38 | 0.23385 | 0.20622 | | 89 | 0.85915 | 0.81127 |
| 39 | 0.24208 | 0.21353 | | 90 | 0.86729 | 0.82150 |
| 40 | 0.25058 | 0.22109 | | 91 | 0.87475 | 0.83137 |
| 41 | 0.25935 | 0.22890 | | 92 | 0.88178 | 0.84208 |
| 42 | 0.26838 | 0.23698 | | 93 | 0.88842 | 0.85291 |
| 43 | 0.27766 | 0.24531 | | 94 | 0.89465 | 0.86328 |
| 44 | 0.28719 | 0.25391 | | 95 | 0.90044 | 0.87275 |
| 45 | 0.29695 | 0.26276 | | 96 | 0.90574 | 0.88071 |
| 46 | 0.30693 | 0.27187 | | 97 | 0.91082 | 0.88737 |
| 47 | 0.31717 | 0.28123 | | 98 | 0.91566 | 0.89248 |
| 48 | 0.32767 | 0.29083 | | 99 | 0.92021 | 0.89888 |
| 49 | 0.33850 | 0.30066 | | 100 | 0.92437 | 0.90570 |
| 50 | 0.34969 | 0.31072 | | | | |

To determine the amount of paid-up insurance purchased by a payment:

1. Multiply the payment by the expense charge.
2. Subtract the result of Step 1 from your payment.
3. Divide the result in Step 2 by the factor for your attained age and sex.
4. Round the result in Step 3 to the next higher dollar.

NOTE: The Paid-Up Insurance Factor on a date during a policy year is determined by interpolation between the values for the anniversary immediately preceding and immediately following that date.

GUARANTEED CASH VALUES FOR EACH \$1,000 OF PAID-UP INSURANCE ON A POLICY ANNIVERSARY

| AGE ON ANNIVERSARY | MALE | FEMALE | AGE ON ANNIVERSARY | MALE | FEMALE |
|--------------------|--------|--------|--------------------|----------|----------|
| 0 | 63.72 | 53.37 | 61 | 489.35 | 434.51 |
| 1 | 65.34 | 55.05 | 62 | 503.27 | 446.92 |
| 2 | 67.42 | 56.91 | 63 | 517.25 | 459.53 |
| 3 | 69.75 | 58.94 | 64 | 531.24 | 472.36 |
| 4 | 72.28 | 61.10 | 65 | 545.25 | 485.40 |
| 5 | 74.98 | 63.37 | 66 | 559.30 | 498.64 |
| 6 | 77.78 | 65.73 | 67 | 573.43 | 512.07 |
| 7 | 80.68 | 68.19 | 68 | 587.68 | 525.69 |
| 8 | 83.70 | 70.72 | 69 | 602.06 | 539.48 |
| 9 | 86.85 | 73.35 | 70 | 616.61 | 553.43 |
| 10 | 90.11 | 76.08 | 71 | 631.26 | 567.51 |
| 11 | 93.50 | 78.92 | 72 | 645.99 | 581.67 |
| 12 | 96.99 | 81.86 | 73 | 660.57 | 595.91 |
| 13 | 100.56 | 84.88 | 74 | 675.06 | 610.20 |
| 14 | 104.23 | 88.00 | 75 | 689.48 | 624.53 |
| 15 | 107.97 | 91.21 | 76 | 703.81 | 638.88 |
| 16 | 111.73 | 94.53 | 77 | 718.06 | 653.24 |
| 17 | 115.54 | 97.95 | 78 | 732.13 | 667.60 |
| 18 | 119.37 | 101.50 | 79 | 745.92 | 681.95 |
| 19 | 123.31 | 105.16 | 80 | 759.33 | 696.26 |
| 20 | 127.36 | 108.95 | 81 | 772.34 | 710.55 |
| 21 | 131.57 | 112.88 | 82 | 784.86 | 724.46 |
| 22 | 135.95 | 116.96 | 83 | 796.96 | 737.95 |
| 23 | 140.49 | 121.19 | 84 | 808.67 | 751.12 |
| 24 | 145.21 | 125.59 | 85 | 819.94 | 763.95 |
| 25 | 150.10 | 130.16 | 86 | 830.68 | 776.39 |
| 26 | 155.18 | 134.88 | 87 | 840.83 | 788.72 |
| 27 | 160.43 | 139.79 | 88 | 850.32 | 800.34 |
| 28 | 165.84 | 144.85 | 89 | 859.15 | 811.27 |
| 29 | 171.49 | 150.10 | 90 | 867.29 | 821.50 |
| 30 | 177.38 | 155.53 | 91 | 874.75 | 831.37 |
| 31 | 183.52 | 161.17 | 92 | 881.78 | 842.08 |
| 32 | 189.92 | 166.99 | 93 | 888.42 | 852.91 |
| 33 | 196.59 | 173.02 | 94 | 894.65 | 863.28 |
| 34 | 203.51 | 179.25 | 95 | 900.44 | 872.75 |
| 35 | 210.70 | 185.69 | 96 | 905.74 | 880.71 |
| 36 | 218.15 | 192.31 | 97 | 910.82 | 887.37 |
| 37 | 225.86 | 199.16 | 98 | 915.66 | 892.48 |
| 38 | 233.85 | 206.22 | 99 | 920.21 | 898.88 |
| 39 | 242.08 | 213.53 | 100 | 924.37 | 905.70 |
| 40 | 250.58 | 221.09 | 101 | 927.97 | 912.25 |
| 41 | 259.35 | 228.90 | 102 | 931.50 | 918.57 |
| 42 | 268.38 | 236.98 | 103 | 934.95 | 924.62 |
| 43 | 277.66 | 245.31 | 104 | 938.34 | 930.36 |
| 44 | 287.19 | 253.91 | 105 | 941.64 | 935.72 |
| 45 | 296.95 | 262.76 | 106 | 944.86 | 940.60 |
| 46 | 306.93 | 271.87 | 107 | 948.00 | 945.06 |
| 47 | 317.17 | 281.23 | 108 | 951.05 | 949.12 |
| 48 | 327.67 | 290.83 | 109 | 954.02 | 952.87 |
| 49 | 338.50 | 300.66 | 110 | 956.89 | 956.28 |
| 50 | 349.69 | 310.72 | 111 | 959.68 | 959.29 |
| 51 | 361.20 | 320.99 | 112 | 962.37 | 962.00 |
| 52 | 373.02 | 331.49 | 113 | 964.98 | 964.49 |
| 53 | 385.10 | 342.18 | 114 | 967.49 | 967.32 |
| 54 | 397.44 | 353.06 | 115 | 969.92 | 969.78 |
| 55 | 409.98 | 364.15 | 116 | 972.25 | 972.12 |
| 56 | 422.69 | 375.43 | 117 | 974.52 | 974.42 |
| 57 | 435.58 | 386.88 | 118 | 976.84 | 976.59 |
| 58 | 448.64 | 398.51 | 119 | 980.64 | 980.64 |
| 59 | 461.97 | 410.31 | 120 | 1,000.00 | 1,000.00 |
| 60 | 475.56 | 422.30 | | | |