



Metropolitan Life Insurance Company
New York, New York

CERTIFICATE RIDER

Group Policy No.: 6024400-G
Policyholder: Miami-Dade County Public Schools
Effective Date: July 1, 2012

The certificate is changed by adding the following:

“How We Will Pay Benefits

Unless the Beneficiary requests payment by check, when the certificate states that We will pay benefits in “one sum” or a “single sum,” We may pay the full benefit amount:

1. by check;
2. by establishing an account that earns interest and provides the Beneficiary with immediate access to the full benefit amount; or
3. by any other method that provides the Beneficiary with immediate access to the full benefit amount.

Other modes of payment may be available upon request.”

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

Exhibit Number 22