



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

CERTIFICATE RIDER

Group Policy No.: 244722-1-G

Policyholder: Dwyer Franchising LLC DBA Neighborly

Effective Date: January 1, 2024

The certificate is changed as follows:

Applicable to Life Insurance and Accidental Death and Dismemberment Insurance for All Full-Time Employees

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

“Basic Life Insurance

For Active Employees	An amount equal to 1 times Your Basic Annual Earnings, rounded to the next higher \$1,000
Minimum Basic Life Benefit	\$25,000
Maximum Basic Life Benefit	\$300,000
Accelerated Benefit Option	Up to 80% of Your Basic Life amount not to exceed \$240,000”

2. In the **SCHEDULE OF BENEFITS**, replace Maximum Basic Accidental Death and Dismemberment Full Amount under **Basic Accidental Death and Dismemberment Insurance (AD&D) For You, Full Amount for Basic AD&D** with the following:

“Maximum Basic Accidental Death and Dismemberment Full Amount \$300,000”

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