



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

**CERTIFICATE RIDER**

**Group Policy No.:** 102667-1-G  
**Policyholder:** The Lincoln Electric Company  
**Effective Date:** January 1, 2021

The certificate is changed as follows:

Applicable to Life Insurance and Accidental Death and Dismemberment Insurance for All Full-Time Harris Group employees

In the **SCHEDULE OF BENEFITS**, replace **If You Are Age 65 Or Older (Not applicable to Continuation Eligible Insurance described in the section entitled ELIGIBILITY FOR CONTINUATION OF CERTAIN INSURANCE WHILE YOU ARE TOTALLY DISABLED)** with the following:

**"If You Are Age 65 Or Older (Not applicable to Continuation Eligible Insurance described in the section entitled ELIGIBILITY FOR CONTINUATION OF CERTAIN INSURANCE WHILE YOU ARE TOTALLY DISABLED)**

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 and Accidental Death and Dismemberment 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 and Accidental Death and Dismemberment 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	50%
75	35%"

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