



Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10116-0188

CERTIFICATE RIDER

Group Policy No.: 252225-1-G
Policyholder: Southeastern Freight Lines, Inc.
Effective Date: January 1, 2024

The certificate is changed as follows:

Applicable to Disability Income Insurance: Long Term Benefits for all Full-Time Associates, excluding Executives and Associates who are subject to a collective bargaining agreement.

In the section **DISABILITY INCOME INSURANCE: DATE BENEFIT PAYMENTS END**, replace “the date You are no longer Disabled;” with the following:

- the date You are no longer Disabled, provided, however;

If Your Physician determines that the condition resulting from Your Sickness or accidental injury no longer prevents You from returning to work in You Own Occupation, but a certified medical examiner of the Department of Transportation (DOT) determines You are not able to satisfy the medical qualifications to drive a commercial vehicle set forth by the DOT, Your Disability will be deemed to continue until the earlier of:

- 180 days following the day Your Physician makes such determination; or
- You satisfy the symptom free requirements for licensing set forth by the DOT in order to drive a commercial vehicle.”

A handwritten signature in blue ink, appearing to read 'M. Khalaf', written in a cursive style.

Michel Khalaf
President

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