



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

CERTIFICATE RIDER

Group Policy No.: 143103-1-G
Policyholder: BorgWarner Inc.
Effective Date: January 1, 2018

The certificate is changed as follows:

Applicable to Basic Life Insurance under Certificate Number 27

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

“Basic Life Insurance

ACTIVE EMPLOYEES

Basic Life Insurance is Portability Eligible Insurance

For All Active Employees under age 65	An amount equal to 1 times Your Basic Annual Earnings, rounded to the next lower \$1,000 if not already a multiple thereof
For All Active Employees age 65 or older	An amount equal to 1 times Your Basic Annual Earnings, subject to reduction as shown below in the provision entitled If You Are Age 65 Or Older
Accelerated Benefit Option	Up to 80% of Your Basic Life amount not to exceed \$500,000

If You Are Age 65 Or Older

If You are age 65 or older on Your effective date of insurance, the amount of Your Basic Life insurance on Your effective date of insurance will be limited to 65% of such amount, rounded to the nearest \$1,000.

If You are under age 65 on the effective date of Your insurance, the amount of Your Basic Life insurance on and after age 65 will be 65% of such insurance in effect on the day before Your 65th birthday, rounded to the nearest \$1,000.

Such reduced amount of insurance will become effective the first day of the month following the month in which you reach age 65.”

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