

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

## POLICY ENDORSEMENT

Group Policy No.: 91300-1-G

Policyholder: Garland Independent School District

Effective Date: March 1, 2017

Metropolitan Life Insurance Company ("MetLife"), a stock company, issues this endorsement to add the disclosure shown below to the above referenced group policy(ies) to EXHIBIT 1, SCHEDULE OF PREMIUM RATES:

"Employees who become insured for MetLife Supplemental Life Insurance and/or non-contributory Basic Life Insurance under the Group Policy are eligible to receive discounts of up to 10% off the service provider's standard price for certain funeral services including funeral, cremation and cemetery products and services provided by a third party national network of funeral and funeral planning providers while such insurance remains in effect. Employees who become insured for MetLife Supplemental Life Insurance and/or non-contributory Basic Life Insurance will also have access to funeral planning resources including funeral planning tools and concierge services provided by the same national network of providers. MetLife has arranged for these services and discounts to be provided to Employees and their spouses and children and the parents, grandparents and great-grandparents of the Employees and their spouses for no additional premium. MetLife is not responsible for providing or failing to provide these services nor is it liable for any negligence in the provision of such services by the third party service provider."

The discounts and planning services are not available in all jurisdictions and are subject to regulatory approval.

This endorsement is to be attached to and made a part of the policy. This endorsement is subject to the terms and provisions of the policy.

Steven a. Kandarian

Steven A. Kandarian Chairman of the Board, President and Chief Executive Officer