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**Baart Duffield**  
Vice President

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April 30, 2020

Joey Wong  
Employee Benefits Manager  
County of San Bernardino  
157 West Fifth Street, 1st Floor  
San Bernardino, CA 92415

**Re: Group Long Term and Short Term Disability Insurance Policy Number 226815-1-G  
issued to County of San Bernardino, Effective July 18, 2020**

In the Group Policy under:

- **Right to Change Premium Rates**, MetLife agrees that it will not exercise its right to change premium rates under subsections 2, 3 or 6.a. or 6.b.
- **END OF INSURANCE PROVIDED BY THIS POLICY**, MetLife agrees to provide Policyholder with 180 days advance Written notice under subsections 2, 3, and 4.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Baart Duffield', written in a cursive style.

Baart Duffield  
Vice President  
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