

RIDER TO BE ATTACHED TO YOUR BOOKLET-CERTIFICATE

NOTICE OF CHANGE

Effective Date of Change: November 1, 2007

This Notice of Change applies to Group Contracts under Control No. 24769.

Your Booklet-Certificate is changed to include the following:

IMPORTANT INFORMATION FOR RESIDENTS OF CERTAIN STATES: *There are state-specific requirements that may change the provisions under the Coverage(s) described in this Group Insurance Certificate. If you live in a state that has such requirements, those requirements will apply to your Coverage(s) and are made a part of your Group Insurance Certificate. Prudential has a website that describes these state-specific requirements. You may access the website at www.prudential.com/etonline. When you access the website, you will be asked to enter your state of residence and your Access Code. **Your Access Code is 24769.***

If you are unable to access this website, want to receive a printed copy of these requirements or have any questions, call Prudential at 1-866-439-9026.

Except as described above, all other provisions in your Booklet-Certificate remain unchanged.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA