

RIDER TO BE ATTACHED TO YOUR BOOKLET

NOTICE OF CHANGE

Covered Classes: The "Covered Classes" are these Employees of the Contract Holder (and its Associated Companies): All Employees.

Effective Date of Change: The first day on or after January 1, 2009 on which you are insured (see the section of your Booklet entitled "When You Become Insured"). The section of your Booklet entitled "Delay of Effective Date" applies to this change.

Group Contract No.: G-23657-NY1

Your Booklet coded 23657, LIFE-DEP LIFE, All Graduate College Employees, Ed 2-2008, 22; or your booklet coded 23657, LIFE-DEP LIFE, All Employees other than Graduate College Employees, Ed 2-2008, 23 is changed as follows:

- The **BENEFIT AMOUNTS** provision of the **BASIC EMPLOYEE TERM LIFE COVERAGE** section of the **Schedule of Benefits** is replaced by the following:

BENEFIT AMOUNTS:

Amount For Each Benefit Class:

Benefit Classes	Amount of Insurance
All Eligible Employees	100% of your annual Earnings. If this amount is not a multiple of \$1,000, it will be rounded to the next higher multiple of \$1,000. Maximum Amount: \$250,000.

The Definitions section explains what "Earnings" means.

All other provisions in your Booklet remain unchanged.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA