

## RIDER TO BE ATTACHED TO YOUR CERTIFICATE

### 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 August 1, 2006 on which you are insured (see the section of your Certificate entitled "When Does Your Coverage Begin?"). The section of your Certificate entitled "What If You Are Absent from Work on the Date Your Coverage Would Normally Begin?" applies to this change.

#### Group Contract No.:

Your Certificate coded 77111, LTD, All Employees, Ed. 09-2003, 2 is changed as follows:

- The **Elimination Period** provision of the **LONG TERM DISABILITY PLAN** section of the **Benefit Highlights** is replaced by the following:

**Elimination Period:** 90 days.

**Benefits begin the day after the Elimination Period is completed.**

- The **How Long Must You Be Disabled Before Your Benefits Begin?** provision of the **BENEFIT INFORMATION** section of the **Long Term Disability Coverage** is replaced by the following:

#### **How Long Must You Be Disabled Before Your Benefits Begin?**

You must be continuously disabled through your **elimination period**. Prudential will treat your disability as continuous if your disability stops for 30 days or less during the elimination period. The days that you are not disabled will not count toward your elimination period.

Your elimination period is 90 days.

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***Elimination period*** means a period of continuous disability which must be satisfied before you are eligible to receive benefits from Prudential.

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All other provisions in your Certificate remain unchanged.

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**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**