NOTICE OF CHANGE

Effective Date of Change: November 1, 2007

This Notice of Change applies to Group Contracts under Control No. 42638.

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 42638.

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