

RIDER TO BE ATTACHED TO YOUR BOOKLET

NOTICE OF CHANGE

Covered Classes: The "Covered Classes" are the following Members of the Special Agents Mutual Benefit Association who are employed by or retired from an eligible agency of the Federal Government: (a) all active Members; (b) all retired Members under age 70 (except that the age 70 limit will not apply to Personal Accident Coverage); and (c) all eligible Members, active and retired prior to January 1, 2004, as designated by the Contract Holder and reported to Prudential.

Effective Date of Change: The first day on or after January 1, 2007 on which you are insured (see the Booklet-certificate's When You Become Insured section). The Delay of Effective Date section does not apply to this change.

Group Contract No.: G-09400-DC

Your Booklet coded 09400, Life-ADD-Dep Life-PAI, All Members, Ed 11-2003, 1 is changed as follows:

- Page 83500 ADD R 5043 (09400-1-2) is replaced by 83500 ADD R 5040 (09400) included with this Notice.
- Pages 83500 ADD A 5016 (09400) and 83500 ADD D 5001(09400) included with this Notice are made a part of your Booklet.
- The **Covered Classes** section of the **Schedule of Benefits** is replaced by the following:
 - Covered Classes:** The "Covered Classes" are the following Members of the Special Agents Mutual Benefit Association who are employed by or retired from an eligible agency of the Federal Government:
 - For Personal Accident Coverage:** All active and retired Members who are U.S. citizens and residing in the United States at the time of application including all eligible Members, active and retired prior to January 1, 2004, as designated by the Contract Holder and reported to Prudential
 - For all other Coverages:** All active Members and all retired Members under age 70 including all eligible Members, active and retired prior to January 1, 2004, as designated by the Contract Holder and reported to Prudential.
- The **Continued Coverage in the Event of Your Death:** provision of the **DEPENDENTS INSURANCE** section of the **When Your Insurance Ends** is replaced by the following:
 - Continued Coverage In the Event of Your Death for Personal Accident Coverage:**

If you suffer an accidental Loss of life for which benefits are payable under the Personal Accident Coverage of the Group Contract, your Dependents Insurance under that Coverage will be continued after your death. No premiums are required for the continued coverage.

The insurance will be continued from the date it would have ended until the first of these occurs:

 - The day 12 months from the date of your death.
 - In the case of your Qualified Dependent spouse, the day your spouse remarries.
 - In the case of your Qualified Dependent child, the day the child ceases to be a Qualified Dependent under the insurance.
 - The part of the Group Contract providing the insurance ends.

All other terms of the Group Contract will apply as if you had not died, except that benefits under the Coverage will be paid to:

- (1) your spouse, if living; or
- (2) your spouse's estate, if your spouse is not living but survived your Qualified Dependent children; or
- (3) the person or institution appearing to Prudential to have assumed the main support of your Qualified Dependent children, if neither (1) nor (2) applies.

If an amount is so paid, Prudential will not have to pay that part of your insurance again.

Continued Coverage In the Event of Your Death for Dependents Group Term Life and Spouse Supplemental Group Term Life Coverages:

If the you die while your Dependents are covered, the Dependents have the right to continue Dependents Group Term Life Coverage and Spouse Supplemental Group Term Life, if within 60 days of your death, arrangements are made for continued payment of premium. The surviving spouse, if any, or in the case of no surviving spouse, the children, or legal guardian of the minor children is responsible for premium payment arrangement. Coverage will continue until the earliest of any of the following:

- the date the Group Contract providing the Coverage ends;
- the end of the period for which any required premiums have not been made for the Dependents Coverage; except that if a member less than age 65, while receiving payment under the Total and Permanent Disability provision, fails to make contributions for the Dependents Insurance, such failure shall not cause the Dependents Insurance to terminate;
- the date the Dependent enters active military service of any country. For purposes of this insurance, active military service for training purposes of one month or less is not full-time service;
- the first day of the month following the date Dependents as a class are no longer eligible for coverage under the Contract if the Contract has been amended to discontinue dependents coverage for all or certain classes of Dependents;
- the date on which the Dependent children's Limiting Age is attained;
- the date the surviving spouse attains age 55; unless the spouse elects within 60 days of that date to continue coverage under one of the retired Dependents Group Term Life plans;
- the date the surviving spouse attains age 70, if covered under the Dependents Group Term Life Coverage for Retired Members or Spouse Supplemental Group Term Life Coverage.

All other provisions in your Booklet remain unchanged.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Personal Accident Coverage

FOR YOU AND YOUR DEPENDENTS

This Coverage pays benefits for accidental Loss which results from an accident.

Loss means the person's:

- (1) loss of life.
- (2) total and permanent loss of sight.
- (3) total and permanent loss of speech.
- (4) total and permanent loss of hearing.
- (5) loss of hand or foot by severance at or above the wrist or ankle.
- (6) loss of thumb and index finger of the same hand by severance at or above the point at which they are attached to the hand.
- (7) loss due to Quadriplegia, Paraplegia or Hemiplegia.
- (8) loss due to Coma.
- (9) Total and Permanent Disability(for you only).

A. BENEFITS.

Benefits for accidental Loss are payable only if all of these conditions are met:

- (1) The person sustains an accidental bodily Injury while a Covered Person.
- (2) The Loss results directly from that Injury and from no other cause.
- (3) The person suffers the Loss within 365 days after the accident. But, if the Loss is due to Coma, that Loss:
 - (a) begins within 365 days after the accident;
 - (b) continues for 31 consecutive days; and
 - (c) is total, continuous and permanent at the end of that 31-day period.Any benefit for a Loss due to Coma will not begin until the end of the 31-day period in (b) above.
- (4) The loss is due to Total and Permanent Disability, and:
 - (a) begins within 180 days after the accident;
 - (b) continues for 12 consecutive months; and
 - (c) is total, continuous and permanent at the end of that 12 month period.

Any benefit for a Loss due to Total and Permanent Disability will not begin until the end of the 12 month period in (b) above.

For the purposes of the Coverage:

- (1) Exposure to the elements will be considered an accidental bodily Injury.
- (2) It will be presumed that the person has suffered a Loss of life if the person's body has not been found within one year of disappearance, stranding, sinking or wrecking of any vehicle in which the person was an occupant.

Not all such Losses are covered. See Losses Not Covered below.

Benefit Amount Payable: The amount payable depends on the type of Loss as shown below. All benefits are subject to the Limits below.

	Percent of the Person's Amount of Insurance
Loss of or by Reason of:	
Life	100
Sight of Both Eyes	100
Speech and Hearing in Both Ears	100
Both Hands	100
Both Feet	100
One Hand and One Foot	100
One Hand and Sight of One Eye	100
One Foot and Sight of One Eye	100
Quadriplegia	100
Paraplegia	75
Sight of One Eye	50
Speech	50
Hearing in Both Ears	50
One Hand	50
One Foot	50
Hemiplegia	50
Thumb and Index Finger of the Same Hand	25
Hearing in One Ear	25
Total and Permanent Disability	1% per month, up to 100 months
Coma	1% per month, up to 100 months

Limit Per Accident:

No more than the Amount of Insurance on a person at the time of the accident will be paid for all Losses resulting from Injuries sustained in that accident.

Optional Settlement: If an amount becomes payable under this Coverage at death, the person to whom it is payable and Prudential may then mutually agree to payment in other than one sum. This may be done only if that person is a natural person taking in that person's own right.

B. LOSSES NOT COVERED.

A Loss is not covered if it results from any of these:

- (1) Suicide or attempted suicide, while sane or insane. **(Missouri Residents: See Benefit Modification for Missouri Residents.)**
- (2) Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- (3) Sickness, whether the Loss results directly or indirectly from the Sickness.
- (4) Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
- (5) Any bacterial or viral infection. But, this does not include:
 - (a) a pyogenic infection resulting from an accidental cut or wound; or
 - (b) a bacterial infection resulting from accidental ingestion of a contaminated substance.
- (6) Taking part in any insurrection.
- (7) War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression.
- (8) An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- (9) Commission of or attempt to commit an assault or a felony.
- (10) Travel or flight in any vehicle used for aerial navigation, if any of these apply:
 - (a) The person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers.
 - (b) The person is performing as a pilot or a crew member of any aircraft.
 - (c) The person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Federal Agency or any of its subsidiaries or affiliates.

This includes getting in, out, on or off any such vehicle.
- (11) Being legally intoxicated or under the influence of any narcotic unless administered or consumed on the advice of a Doctor.

The Claim Rules and the "To Whom Payable" part of the Schedule of Benefits apply to the payment of the benefits.

Additional Benefits under Personal Accident Coverage

FOR YOU AND YOUR DEPENDENTS

A. ADDITIONAL BENEFITS

An additional benefit may be payable for a Loss for which a benefit is payable under the other terms of this Coverage or would be payable except for the Limitations of those terms. Any such benefit is payable in addition to any other benefit payable under this Coverage. The additional amount payable for each additional benefit is shown in the Schedule of Benefits. Any additional conditions that apply to an additional benefit are shown below. An additional benefit is payable only if those conditions are met.

(1) **Additional Benefit for Loss of Life as a Result of an Accident in an Automobile While Using a Seat Belt:**

This additional benefit for the person's Loss of life only applies if this test is met.

The person sustains an accidental bodily Injury resulting in the Loss while:

- (a) the person is a driver or passenger in an Automobile;
- (b) the person is wearing a Seat Belt in the manner prescribed by the vehicle's manufacturer; and
- (c) the actual use of a Seat Belt at the time of the Injury is verified in an official report of the accident, or is certified in writing by the investigating official(s).

Losses Not Covered under this Additional Benefit: A Loss is not covered under this additional benefit if it results from driving or riding in any Automobile used in a race or a speed or endurance test, for acrobatic or stunt driving, or for any illegal purpose.

(2) **Additional Benefit for Loss of Life as a Result of an Accident in an Automobile While Using an Air Bag:**

This additional benefit for the person's Loss of life only applies if this test is met.

The person sustains an accidental bodily Injury resulting in the Loss while:

- (a) the person is a driver or passenger in an Automobile;
- (b) the person is wearing a Seat Belt in the manner prescribed by the vehicle's manufacturer;
- (c) the actual use of a Seat Belt at the time of the Injury is verified in an official report of the accident, or is certified in writing by the investigating official(s);
- (d) the Automobile is equipped with a factory-installed Air Bag; and
- (e) a properly functioning Air Bag was deployed for the seat that the person occupied.

Losses Not Covered under this Additional Benefit: A Loss is not covered under this additional benefit if it results from driving or riding in any Automobile used in a race or a speed or endurance test, for acrobatic or stunt driving, or for any illegal purpose.

(3) Additional Benefit for Tuition Reimbursement for Your Dependent Spouse:

This additional benefit for tuition reimbursement for your dependent spouse only applies if you suffer a Loss of life.

This additional benefit is payable for your Qualified Dependent spouse who:

- (a) is insured for Dependents Insurance under the Coverage on the date of your death; and
- (b) enrolls in any professional or trades program within 30 months after the date of your death for the purposes of obtaining an independent source of support or enriching that spouse's ability to earn a living. Proof of enrollment must be given to Prudential.

(4) Additional Benefit for Tuition Reimbursement for Your Dependent Child:

This additional benefit for tuition reimbursement for your dependent child only applies once. It applies if you suffer a Loss of life.

This additional benefit is payable for each Qualified Dependent child less than age 24 who on the date of your death is:

- (a) insured for Dependents Insurance under the Coverage; and
- (b) enrolled as a full-time student in a School; or
- (c) in the 12th grade and becomes a full-time student in a School within 365 days after that date.

Proof of enrollment must be given to Prudential.

(5) Additional Benefit for Child Care Expenses for Your Dependent Child:

This additional benefit for child care expenses for your dependent child only applies once. It applies if you suffer a Loss of life.

This additional benefit is payable for each Qualified Dependent child less than age 13 who on the date of your death is:

- (a) insured for Dependents Insurance under the Coverage; and
- (b) enrolled at a Child Care Center; or
- (c) becomes enrolled at a Child Care Center within 90 days after that date.

Proof of enrollment must be given to Prudential.

(6) Additional Benefit for Your Child's Loss:

This additional benefit for a Qualified Dependent child's Loss only applies if both of these tests are met:

- (a) That Loss is not a Loss of life.
- (b) That child is insured for Dependents Insurance under the Coverage on the date of the accident that results in that Loss.

This benefit is not payable if the child dies within 90 days of the accident.

(7) Additional Benefit for Bereavement and Trauma Counseling:

This additional benefit only applies if the person requires bereavement and trauma counseling because you, your Qualified Dependent spouse or your Qualified Dependent child suffer a Loss. It is payable for Bereavement and Trauma Counseling Sessions that are held within one year after the date of the accident causing the Loss.

(8) Additional Benefit for Monthly Mortgage Payment:

This additional benefit for monthly Mortgage payment only applies if all of these tests are met:

- (a) You suffer an accidental bodily Injury that results in a Loss of life within 365 days of an accident.
- (b) You have a surviving spouse at the time of your death.
- (c) Your surviving spouse is a co-borrower on your Mortgage.
- (d) You have an outstanding balance on your Mortgage at the time of your death.

Your surviving spouse must give Prudential your Mortgage loan number, along with the name and telephone number of your Mortgage company.

(9) Additional Benefit for Monthly Rehabilitation Expense:

This additional benefit for Rehabilitation Expense only applies if both of these tests are met:

- (a) The person suffers a Loss.
- (b) A Doctor determines that rehabilitation is necessary to aid the person in returning to the normal activities of a person of the same age and gender.

B. ADDITIONAL BENEFIT FOR CRITICAL BURNS.

This additional benefit only applies if both of these tests are met:

- (1) You suffer Critical Burns that result in Permanent Disfigurement;
 - (a) while a Covered Person under the Coverage; and
 - (b) while Working for Your Employer.

(2) The provisions of the Losses Not Covered section of the Coverage apply to the cause of the Injury as if it were a Loss.

Benefit Amount Payable for Critical Burns: The additional amount payable is shown in the Schedule of Benefits.

Definitions under Personal Accident Coverage

FOR YOU AND YOUR DEPENDENTS

Some of the terms used in the Coverage:

Air Bag: An inflatable safety device that: (1) meets published federal safety standards; (2) is installed by the Automobile's manufacturer; and (3) is not altered after that installation.

Automobile: A validly registered:

- (1) vehicle that may be legally driven with the standard issue class of motor vehicle driver's license and no additional class of license is necessary to operate this vehicle; or
- (2) four wheel, two axle private passenger motor vehicle.

But Automobile does not include: (1) a motor vehicle intended for off-road use; or (2) a motor vehicle being used without the owner's permission.

Bereavement and Trauma Counseling Sessions: Sessions with a licensed psychiatrist, psychologist or other medical professional acting within the scope of the license: (1) that is essential to assist in coping with the Loss for which it is provided; and (2) for which a charge is made.

Child Care Center: A facility or individual which:

- (1) operates pursuant to law, if locally required;
- (2) is not a family member; and
- (3) primarily provides care and supervision for children in a group setting on a regular, daily basis.

Coma: A profound state of unconsciousness from which the person cannot be aroused, even by powerful stimulation, as determined by the person's Doctor.

Commuting to and from Work: Leaving your primary residence and going directly to your Regular Place of Employment; and returning from your Regular Place of Employment and going directly to your primary residence. Such commuting must take place during a regular workday.

Critical Burns: Burns that are classified by a Doctor as being more severe than second degree.

Hemiplegia: The total and permanent paralysis of the upper and lower limbs on one side of the body.

House: A single family home, a townhouse or a condominium that you own and use as your primary residence. But House does not include a cooperative or an income producing property that is not your primary residence.

Mortgage: A loan that is secured by your House. The term includes any property taxes and insurance that may be included in the monthly payment.

Paraplegia: The total and permanent paralysis of both lower limbs.

Permanent Disfigurement: Scarring over 25% of the body that can be corrected only by cosmetic surgery.

Quadriplegia: The total and permanent paralysis of both upper and both lower limbs.

Regular Place of Employment: The Employer's place of business at which you spend at least 50% of your working hours and which is located within 100 miles of your primary residence. Satellite offices located within 100 miles of your primary residence are also included.

Rehabilitation Expense: An expense that a Doctor has determined is necessary to enable the injured person to return to the normal activities of a person of the same age and gender. Rehabilitation Expense includes: (1) the expense for treatment by a rehabilitation therapist who is licensed, registered and/or certified to provide such treatment; and (2) the expense of confinement in a health care facility for rehabilitation.

School: An institution of higher learning. The term includes, but is not limited to, a university, college or trade school.

Seat Belt: Any: (1) passive restraint device for an adult that meets published federal safety standards, is installed by the Automobile's manufacturer and is not altered after that installation; or (2) federally approved, properly installed child safety seat.

Total and Permanent Disability: You are Totally and Permanently Disabled when:

- (1) Total Disability exists; and
- (2) Total Disability is such that condition (2) of the below Total Disability definition will be met for the rest of your lifetime.

Total Disability: You are Totally Disabled when:

- (1) You are not working at any job for wage or profit; and
- (2) Due to accidental bodily Injury:
 - (a) you are not able to perform, for wage or profit, the material and substantial duties of your occupation; and
 - (b) beyond one year after you sustain the Injury, you are not able to perform, for wage or profit, the material and substantial duties of any job for which you are reasonably fitted by your education, training or experience.

Working for Your Employer: Performing the duties of your job with your Employer either on or off your Employer's premises. But the term does not include Commuting to and from Work, vacations or leaves of absence.