

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 who retire prior to July 1, 1996 and are eligible for: (a) The County Employees Retirement System; (b) The City Employees Pension Fund; or (c) The Policemen and Firemen Pension Fund.

Effective Date of Change: The first day on or after January 1, 2012 on which you are insured (see the section of your Booklet entitled "When You Become Insured").

Group Contract No.: LG-76136-KY

Your Booklet coded 76136, BGL-OGL, Retirees, Ed 1-2012, 37 is changed as follows:

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

OPTIONAL EMPLOYEE TERM LIFE COVERAGE

BENEFIT AMOUNTS:

Amount For Each Benefit Class:

Benefit Classes	Amount of Insurance
All Employees	An amount equal to the amount for which you were insured on July 1, 1999, as reported to Prudential by the Contract Holder on a closed list.

All other provisions in your Booklet remain unchanged.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA