

**MODIFICATION OF SECTION "CONVERSION PRIVILEGE" APPEARING IN THE
GROUP LIFE INSURANCE PROVISIONS OF THIS CERTIFICATE**

The following paragraph is added to the section referred to above:

Any individual policy procured from the Insurance Company pursuant to the preceding paragraphs may, at the option of the Employee, be issued with single premium preliminary term insurance extending for one year beginning with the effective date of the individual policy.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

ORD 70981 ED. 12-68

**CONVERSION OF REDUCTIONS IN AMOUNT OF GROUP LIFE INSURANCE FOR RETIRED EMPLOYEES
AND EMPLOYEES WHO HAVE ATTAINED A SPECIFIED AGE**

Whenever the amount of Group Life Insurance on an Employee is subject to reduction on account of retirement or attainment of a specified age in accordance with the provisions of the Group Policy, such Employee will be entitled, without evidence of insurability, to convert the amount by which his insurance is reduced to an individual policy of life insurance, provided written application is made and the first premium paid to the Insurance Company within thirty-one days after such reduction. The individual policy of life insurance may be on any one of the forms of insurance which would then be available to the Employee under the conversion privilege applicable if the Employee's employment had then terminated, and the premiums on the individual policy shall be at the Insurance Company's customary rate applicable to the form and amount of the individual policy, to the class of risk to which the Employee belongs, and to his age attained on the effective date of the individual policy.

Insurance protection in connection with any individual policy issued in accordance with the above provisions shall become effective at the end of the thirty-one day period during which application for the policy may be made, and shall be in place of all benefits under the Group Policy with respect to the amount converted. However, if the Employee dies within the thirty-one day period following the date of such reduction during which application for the individual policy may be made, the amount of such reduction which might otherwise have been converted will be paid as a claim under the Group Policy, whether or not application for such conversion has been made.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

ORD 25085-1 ED 8-57