



BOOKLET-CERTIFICATE RIDER

The provision described below is removed from the introduction page of your booklet-certificate.

Subject: Michigan - Policy Interpretation Provision

If your Group Long Term Disability Insurance Policy includes the following provision in PART II, POLICY ADMINISTRATION, Section A, it will be removed from your group policy effective as of the date shown below. If your Group Long Term Disability Insurance Policy does not contain the following provision, there is no change for your group policy.

Article - Policy Interpretation

The Principal has complete discretion to construe or interpret the provisions of this group insurance policy, to determine eligibility for benefits, and to determine the type and extent of benefits, if any, to be provided. The decisions of The Principal in such matters shall be controlling, binding, and final as between The Principal and persons covered by this Group Policy, subject to the Claims Procedures section.

Effective Date: March 23, 2008

If you question the payment of a claim that might be impacted by the change(s) described above, and which was incurred on or after the effective date, please contact us at the phone number shown on your insurance identification card.

Please keep this rider with your booklet-certificate. Your booklet-certificate will be updated sometime in the future to remove this provision.

Nothing in this rider will vary, alter, or extend any provision or condition of the Group Long Term Disability Insurance Policy other than as stated in this rider.

**PRINCIPAL LIFE INSURANCE COMPANY
DES MOINES, IOWA 50392-0002**