



The Prudential Insurance Company of America – GUL

P.O. Box 8769

Philadelphia, PA 19176-8769

Group Universal Life

Please print using blue or black ink.

Instructions

Use this form to request a loan. Please follow these steps:

1. Read each section before completing this form.
2. Complete sections 1 through 6. Please print using blue or black ink.
3. Sign and date your request in section 7.
4. If your certificate has been assigned, the assignee or trustee must complete all sections of this form.
5. Return the completed form to Prudential at the address above. You may fax it to **800-764-1469**
Call our Group Universal Life Customer Service Center toll-free at **800-562-9874** with any questions, Monday to Friday, 8:00 a.m.–8:00 p.m. Eastern time.

On this form *you, your, and I* refer to the individual requesting a withdrawal.

Important Tax Information

This information will help you complete sections 5 and 6, which are required by the Internal Revenue Service. Please read it carefully. Prudential and its representatives cannot give tax or legal advice. Prudential generally must report to its certificate owners all payments of taxable income on Internal Revenue Form 1099. A certificate loan generally does not result in taxable income for you at the time it is taken. You may incur a taxable gain if, with an outstanding loan on the certificate, you surrender your certificate, or if the certificate ends with no value except as provided by law or the certificate itself, or if you choose to change to reduced paid-up coverage. Loans from a certificate classified as a modified endowment contract (MEC) may be considered taxable income and may also be subject to a 10 percent federal penalty tax if you are under age 59½. If the certificate is classified as a MEC, it is taxed on an income-first basis, meaning that all gain in the certificate is distributed first, followed by recovered basis. You may wish to consult your tax or legal adviser for more information.

Tax Withholding Election

Federal and state income tax withholding. Federal and some state tax laws require us to withhold income taxes from certain cash payments, such as the taxable portion of a loan on a MEC. By signing and dating this form and making no entries to section 5, you can elect not to have any taxes (federal or state) withheld, but you will still be liable for payment of any taxes due. Please check the appropriate boxes if you want to have federal and/or state income taxes withheld. If you request a check to be mailed to a non-U.S. address, you cannot elect out of withholding. *Note: Some states require state withholding when federal withholding is elected or required.*

Estimated tax and possible penalties. If you elect to have no income tax withheld from your loan from a MEC, or if you do not have enough income tax withheld from your loan from a MEC, you may be responsible for payment of estimated tax. You may incur penalties if your withholding and estimated tax payments are not sufficient. You may be subject to IRS penalties if you fail to provide your correct Taxpayer Identification Number, fail to report taxable interest or dividends on your tax return, or give false tax information. You may be subject to a 10 percent federal income tax penalty if you are under the age of 59½ and your certificate is classified as a MEC.

Tax Certification

Citizenship. You must indicate if you are not a U.S. citizen or resident alien. In that case, you must state the country of which you are a citizen and submit an applicable IRS Form W-8 (BEN, BEN-E, ECI, EXP, IMY). In most instances Form W-8BEN will be the appropriate form.

Backup withholding. You must tell us if the IRS has notified you that you are subject to backup withholding because you did not report all your taxable interest and dividends on your tax return. **You are not subject to backup withholding if either (a) you did not receive such a notice from the IRS, (b) the IRS recently told you that you are no longer subject to a backup withholding order, or (c) you are exempt from such withholding.**

Taxpayer Identification Number and date of birth. You must include your Taxpayer Identification Number (TIN) and date of birth. The TIN for the certificate is:

- Your Social Security Number if you are an individual or the owner of a sole proprietorship;
- The Employer Identification Number (EIN) if you represent a trust, estate, corporation, partnership, or tax-exempt organization;
- The TIN of the grantor/trustee or that of the actual owner of a trust-like entity not recognized as a legal or valid trust under state law.
- FACTA Reporting. You must tell us if you are subject to FACTA reporting.

1 Insured's Information

First Name of Insured _____ MI _____ Last Name _____
 Street _____ Apt. _____
 City _____ State _____ ZIP Code _____-_____
 Daytime Telephone Number _____-_____-_____
 Has insurance been assigned? Yes No
(If Yes, the assignee must complete all sections of this form and submit a copy of the assignment.)
 Insured's Employer/Association _____ Group Number _____

2 Assignee's Information
(if applicable)

First Name of Assignee _____ MI _____ Last Name _____
 Name of Estate or Trust _____
 Street _____ Apt. _____
 City _____ State _____ ZIP Code _____-_____
 Daytime Telephone Number _____-_____-_____ Date of Birth _____
month day year

3 Loan Request

When a loan is made, an amount equal to the loan will be taken out of your certificate fund. At the same time, a loan account will be started for you and will be credited with an amount equal to the loan. Prudential will generally credit interest to the amount in the loan account at an annual rate of 2 percent less than the interest rate on the loan. The crediting rate will generally be equal to the current cash accumulation fund interest rate.

Interest charged on any loan will accrue daily at an annual rate determined each year by Prudential. Interest payments on any loan are due at the end of each Certificate Year. If interest is not paid when due, it will be added to the principal amount of the loan. Prudential will notify you 31 days before the interest on the loan becomes due.

You may repay part or all of the loan at any time. You should designate whether a payment is intended as a lump sum payment or as a loan repayment. If no such designation is made, the payment will be treated as a loan repayment. At your request, a loan may be repaid by no less than \$200, by deducting the amount from your certificate fund.

Your loan account plus accrued interest (Certificate Debt) may not exceed the value of your certificate fund. If the Certificate Debt equals this amount, your certificate will go into default.

Should a death benefit become payable while a loan is outstanding, or should the certificate be surrendered while a loan is outstanding, any proceeds otherwise payable will be reduced to reflect the amount of the Certificate Debt.

Minimum amount that can be borrowed:
 (Minimum varies by plan. See your Certificate for applicable minimum.)

Maximum amount that can be borrowed: Generally, [90] percent of your certificate fund less any existing loan with accrued interest, any outstanding charges, and the amount of next month's charges or deduction.

Charges: There may be a transaction fee per loan (see your Group Universal Life Booklet-Certificate), which will be deducted from the amount of the loan requested.

Loan request dollar amount: \$ _____,_____._____

4 Banking Information

Complete this section if you hereby request and authorize the proceeds of this disbursement transferred to the bank account electronically. The transfer will be generally within 3 business days after the request has been processed. If this section is left blank or the information is rejected, the proceeds of your disbursement will be issued in the form of a check.

Bank Name
Street
City State ZIP Code Country
Bank Transit Routing Number Bank Account Number
 Savings
 Checking

5 Tax Withholding Election

If you would like taxes withheld, complete this section. Otherwise, we will not withhold taxes unless required by law.
 Withhold federal income taxes from the taxable portion of the payment.
 Withhold state income taxes from the taxable portion of the payment.

6 Taxpayer Identification Number Certification

First Name of Employee or Assignee MI Last Name
Check One: I am a U.S. person (including a resident alien)
 I am a citizen of
Attach completed applicable Form W-8 (BEN, BEN-E, EXP, ECI, IMY)

Under penalties of perjury, I certify that:

My Taxpayer Identification Number is
(For individuals, the Taxpayer Identification Number is the Social Security Number.)

Under penalties of perjury, I certify that the number shown on this form is my correct Tax Identification Number (Social Security Number). I am not subject to backup withholding because (a) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, (b) the IRS has told me that I am no longer subject to a backup withholding order or (c) I am exempt from backup withholding. I am not subject to FATCA reporting.

Check here only if the following apply to you:

- I have been notified by the Internal Revenue Service that I am subject to backup withholding due to under reporting of interest or dividends.
- I am subject to FATCA reporting.

X _____ month day year
Employee/Assignee Signature

7 Signature(s)

I understand this transaction will be processed in accordance with the group contract, as outlined in the Group Universal Life Booklet-Certificate. I have read and understand the withdrawal request information. A check will be issued within 14 days after the request has been processed.

X _____ month day year
Certificate Owner's or Assignee's Signature and Date

Group Universal Life coverage is issued by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by Prudential, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract series: 83500 and 96945.

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