



Instructions

Use this form to make a withdrawal from your certificate fund. 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. These payments include the surrender proceeds from a life insurance certificate to the extent a taxable gain is distributed. The surrender proceeds include all amounts distributed from the certificate, including any loans that are paid off by certificate values at the time of the surrender. You may wish to consult your tax or legal advisor 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 the taxable portion of a cash surrender. 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 surrender payment, or if you do not have enough income tax withheld, 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 modified endowment contract (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.
- FATCA Reporting. You must tell us if you are subject to FATCA 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

About Cash Surrenders

Before ending coverage or surrendering your certificate, you should understand the effects of such transactions.

- Once you surrender the certificate, your life insurance coverage ends, and all rights, privileges, or benefits under the certificate end.
- You will lose the valuable death benefit that would otherwise be paid to your beneficiary and the favorable tax treatment of the death benefit.
- If your certificate has cash surrender value, we will pay the cash surrender value to the owner or owners of the certificate, unless otherwise instructed. If the certificate has been assigned, we will pay any cash surrender value to the owner(s) or assignee.
- Your request will be void only if it is withdrawn, in writing, before the check is issued or the transaction is processed.
- You may incur a taxable gain.
- If your certificate is classified as a MEC you may be subject to less favorable tax treatment, possibly including a 10 percent federal income tax penalty.

You may have alternatives to ending your Group Universal Life coverage.

- You may be able to access money from your certificate's fund or cash value, through a loan or a withdrawal, without ending your life insurance protection.
- You may be able to lower your premiums by reducing the face amount of insurance or by reducing or eliminating some riders.
- You may be able to stop your payroll deduction or additional premium payments and rely on your fund to cover the required monthly deductions.

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 cash surrender information. A check will be issued within 14 days after the request has been processed.

Please make a photocopy of this form for your records.

X _____
Certificate Owner's or Assignee's Signature and Date

<i>month</i>		<i>day</i>		<i>year</i>					

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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