



The Prudential Insurance Company of America – GVUL
P.O. Box 8769
Philadelphia, PA 19176-8769

Group Variable Universal Life

Please print using blue or black ink.

Instructions

Use this form to terminate your certificate and end participation in the Group Variable Universal Life Insurance program. Please follow these steps:

1. Read each section before completing this form.
2. Complete sections 1 through 4. Please print using blue or black ink.
3. Sign and date your request in section 5.
4. If your certificate has been assigned, the assignee or new owner must complete all sections of this form.
5. Return the completed form to Prudential at the address above or fax it to **888-700-9989**. 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 3 and 4, 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 3, 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.

**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 Variable 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.

**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.)

**2 Surrender
Request**

I elect to terminate my participation in the Group Variable Universal Life Insurance program.

If you have a balance in your certificate fund, choose one of the following:

- Purchase paid-up life insurance with my certificate fund. I understand that all other benefits under my certificate will end and that this could cause my certificate to become a MEC. I also understand that I require at least \$1,000.00 in my fund to purchase paid-up insurance, and the minimum amount of paid-up insurance coverage that may be purchased is \$10,000.
- Withdraw my entire certificate fund.
- Withdraw \$ _____, _____, _____, _____ from my certificate fund and purchase paid-up life insurance with the remaining balance.

3 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

Branch Telephone Number

____-____-____

City

State

ZIP Code

____-____

Country

U S A

Bank Transit Routing Number

____-____-____

Bank Account Number

____-____-____-____-____-____

Savings

Checking

4 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.

5 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 _____
Employee/Assignee Signature

____/____/____
month day year

Signature(s)

I understand that this transaction will be processed in accordance with the group contract, as outlined in the Group Variable Universal Life Booklet-Certificate. I have read and understand the cash surrender information.

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

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

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