

**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 borrow money from your certificate fund. To request a loan, indicate the amount you wish to borrow, specify the investment options from which the loan will be processed, sign and date the form, and return it to the address above. Generally, a check will be issued within seven calendar days of receipt of this form in good order, if your loan is approved. You may fax it to **888-700-9989**. Call our Group Variable 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.

# InterestInterest charged on the loan will accrue daily at an annual rate determined each year by Prudential. Interestand otherpayments on a loan are due at the end of each certificate year. If interest is not paid when due, it will be added to<br/>the principal amount of the loan. Prudential will notify you 31 days before the interest on the loan becomes due.InformationContact our Customer Service Center for information about loan interest rates.

**about loans** Prudential generally must report to its participants all payments of taxable income on Internal Revenue Form 1099. A certificate loan generally does not result in taxable income when 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 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% federal penalty tax. If the certificate is classified as a MEC, it is taxed on an income-first basis, meaning that all gain in the contract is distributed first, followed by recovered basis. You may wish to consult with a tax or legal adviser because neither we nor our representatives can provide tax or legal advice.

When you take a loan, an amount equal to the loan will be moved from your investment options to a loan account. The money from your investment options to cover the loan will be taken on a pro-rata basis unless you select specific investment options. Prudential will generally credit interest to the amount in the loan account at an effective annual rate of 2% less than the interest rate charged on the loan. The crediting rate will generally be equal to the fixed account crediting rate.

You may repay part or all of the loan at any time. We will apply a loan repayment first against any unpaid loan interest and then to reduce the principal amount of the loan.

Your loan plus accrued interest ("certificate debt") may not exceed the value of your certificate fund. If the certificate debt equals this amount, your certificate may lapse or end.

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 by the amount of the certificate debt.

1 Insured's Information	First Name of Insured	MI Last Name		
	Street		Apt.	
	City	State	ZIP Code	
	Group Number	Social Security Number	Daytime Telephone Number	
	Insured's Employer/Association	Has insurance been assigned? Yes No		

2 <sub>Loan</sub> Request	Minimum amount that can be borrowed: \$200.00 Maximum amount that can be borrowed: Generally, 90% of the certificate fund less any existing loan with accrued							
Information	interest, any outstanding charges, and the amount of next month's cost of insurance charges.							
				\$20.00 per loan (see your 0 Il be deducted from the amo	•			
3 <sub>Loan</sub> Request	<b>Choose one of the foll</b> I hereby request a lo	-						
	_I hereby request the	maximum amount t	nat can be bo	rrowed from the certificate f	und.			
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 Branch Telephone Number							
	City			State ZIP Code		Country USA		
	Bank Transit Routing Number  Bank Account Number							
5 Investment Option Selection	Specify the investment option(s) from which you would like the loan processed. If you do not specify any investment option(s), the loan will be deducted proportionally from all current investment option(s).							
	Investment Option		Percent	Investment Option	Dollar Amount			
		\$ or				or %		
			%			or% or %		
			% %			or % or  %		
			%			or %		
			%			or %		
			%			or%		
			%			or%		
				Total		or 100%		

6	Taxpayer
	Identification
	Number And

Certification

## Prudential requires your Taxpayer Identification Number. The Taxpayer Identification Number is either the Social Security Number or the Employer Identification Number. If you:

- Are an individual, your Taxpayer Identification Number is the Social Security Number.
- Represent a trust or estate, the Taxpayer Identification Number is its Employer Identification Number.
- Represent a minor, please provide the minor's Social Security Number.
- Are applying for a Taxpayer Identification Number, please write "applied for" in the space provided.

### **TAXPAYER IDENTIFICATION NUMBER/FORM W-9 CERTIFICATION:**

Under penalties of perjury, I certify that the number shown on this form is my correct Taxpayer Identification Number (Social Security Number). I further certify that the citizen/residency status I have listed on this form is my correct citizen/residency status. 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 exempt from FATCA reporting.

Social Security Number or Taxpayer Identification Number of beneficiary

Check all applicable boxes.

X\_\_\_\_\_ Signature

- I have been notified by the Internal Revenue Service that I am subject to backup withholding due to underreporting of interest or dividends.
- \_ I am subject to FATCA reporting.
- If not a U.S. person (including resident alien), submit the applicable Form W-8 (BEN, BEN-E, ECI, EXP or IMY).

Date Signed (MM DD YYYY)		

7 Signature(s) I understand this transaction will be processed in accordance with the group contract, and with the provisions and restrictions described in the Group Variable Universal Life Prospectus. I have read and understand the loan information stated above.

Assignee's Information (if app	icable)				-	-
First Name of Assignee	MI	Last Name				
Street				Apt.		
City			State	ZIP Code		

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Group Variable Universal Life (Contract Series: 89759) is issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102 and offered through Prudential Investment Management Services LLC, a registered broker/dealer, 655 Broad Street, 19th Fl., Newark, NJ 07102. Prudential Investment Management Services LLC is a Prudential company.