

THIS WORKSHEET PACKET IS FOR USE FOR THE FOLLOWING PRODUCTS, IN ALL STATES EXCEPT:

Florida, Kansas, Massachusetts, Minnesota, Missouri, New Jersey, New Mexico, New York, North Carolina & Vermont (Use appropriate state specific packet)

**PruLife Custom Premier (VUL)
Term Essential****PruLife Universal Protector
Term Elite****PruLife Universal Plus
PruLife Return of Premium Term**

Please be sure to read the following instructions to help you expedite the completion of the Prudential Xpress QuickForm.

EXCLUSIONS:

The **Prudential Xpress QuickForm** is designed to provide an efficient means of recording basic client information to submit a case for underwriting. The QuickForm should not be used for juvenile applications.

CONTACT INFORMATION: FAX QuickForm to : 888-271-6661

INSTRUCTIONS**THIS IS NOT AN APPLICATION**

- Step 1: Please provide your client with the *What to Expect Next* brochure and *Important Notice About Your Application for Insurance* **before** completing the QuickForm.
- Step 2: Have the client read and sign the *Authorization to Release Information, Limited Insurance Agreement and Variable Contract Acknowledgement*, plus any other required state or Pruco Life pre-issue forms as listed below.
- Step 3: Complete the QuickForm.

PruLife Custom Premier

CA: Elder Disclosure Statement
(PPI or owner is \geq age 65)
Replacement Forms (*if applicable*)
Request for Auto-Rebalancing
(*if applicable*)
Request for Dollar Cost Averaging
(*if applicable*)

PruLife Universal Protector & Plus

CA: Elder Disclosure Statement
(PPI or owner is \geq age 65)
PA: Pennsylvania Disclosure
MD: PruLife Universal Protector MD
Disclosure
Replacement Forms (*if applicable*)
Illustration or Illustration Certification
as appropriate

Term Essential

CA: Elder Disclosure Statement
(PPI or owner is \geq age 65)
PA: Pennsylvania Disclosure
ME: Prelim. Statement of Policy Cost
MT & TX: Premium Provisions of
Indeterminate Premium
Contracts
Replacement Forms (*if applicable*)

Term Elite/ROP Term

CA: Elder Disclosure Statement
(PPI or owner is \geq age 65)
PA: Pennsylvania Disclosure
ME: Prelim. Statement of Policy Cost
Replacement Forms (*if applicable*)

Complete a cover sheet regarding any of the following:

- For special requests or more complete information.
- If the client's health, mental or physical condition has changed from a Prudential or Pruco Life policy received within the last 3 months.
- If a proposed owner is not a trust nor individual(s), provide the following data:
 - Owner name
 - Owner address – no PO Boxes
 - Owner's Tax ID number
 - If applicable, type of firm (corporation, LLC, partnership, LLP or sole proprietorship)
- If a named beneficiary is not a trust nor individual(s), provide the following data:
 - Beneficiary name
 - Beneficiary class
 - Business address – no PO Boxes
 - If applicable, type of firm (corporation, LLC, partnership, LLP or sole proprietorship)

Step 4: Please fax or image the completed QuickForm, *Authorization to Release Information, Limited Insurance Agreement and Variable Contract Acknowledgement* and any applicable replacement forms to **888-271-6661**, or via your applicable imaging platform.

Step 5: If imaging, the original file documents should be retained per the imaging agreement. If faxing, please mail the QuickForm, the original signature *Authorization to Release Information, Limited Insurance Agreement and Variable Contract Acknowledgement*, plus any other necessary forms (see above) to:

**Prudential Financial
ATTN: Life New Business
Suite DTY, 2101 Welsh Road
Dresher, PA 19025**

Name _____ Policy number _____

Authorization to Release Information Acknowledgment. I have received the **Important Notice About Your Application for Insurance.**

I authorize any licensed physician, medical practitioner, hospital, clinic, other health care provider, pharmacy benefit manager, insurance company, government agency, or the Medical Information Bureau or other organization or person to give any information about me or my mental or physical health to the Company and/or its authorized agents to determine my eligibility for insurance and/or benefit payment. The information authorized for release includes my entire medical record, excluding psychotherapy notes, but includes any information regarding medications used, drug and alcohol treatment, and communicable or venereal diseases, such as hepatitis, syphilis, gonorrhea, the human immunodeficiency virus (HIV), and Acquired Immune Deficiency Syndrome (AIDS). It also includes motor vehicle records.

For purposes of this Authorization, I hereby revoke any prior restriction on disclosure of my medical records, and authorize the release of my entire medical record to the Company, excluding psychotherapy notes.

This Authorization may be revoked at any time by writing us at any of the Service Offices in the Important Notice. The revocation will not be valid to the extent we relied on the authorization prior to the notice of revocation. In addition, we may continue to use the Authorization to contest coverage. Revocation or alteration of this Authorization may mean that we will not be able to complete the application process and may deny a claim for insurance.

The Company may retain and disclose information to the Medical Information Bureau, reinsurers, or for insurance underwriting, policyholder service or claim handling, to others who perform services for us, or as otherwise allowed by law. Any revocation of this authorization will not impact these rights of disclosure.

Once disclosed to the Company, the information will no longer be protected by the Health Insurance Portability and Accountability Act, but will be protected by other applicable federal and state laws relating to the protection of personal information.

This Authorization also applies to any member of my family proposed for coverage in the application and is valid for two years after the date below.

A copy of this Authorization will be provided to me by my insurance representative or the Company, either at the time of execution or shortly thereafter. I understand my representative can tell me how and when I will receive a copy. A photocopy of this Authorization is as valid as the original.

Variable Contract Acknowledgement: (if applicable) I believe this contract meets my insurance needs and financial objectives. I acknowledge receipt of a current prospectus for the contract. I understand that the contract's values and death benefit may vary depending on the contract's investment experience. An illustration of values is available upon request.

Limited Insurance Agreement Health Certification: A premium can be collected and insurance can take effect under this agreement only if the following statement is true:

I certify and affirm that no person proposed for coverage has:

- (1) Within the past 90 days been hospitalized or been advised by a member of the medical profession that he or she needs hospitalization for any reason (other than for normal pregnancy or well-baby care).
- (2) Within the past 12 months received treatment or advice from a member of the medical profession for heart disease, chest pain, stroke or cancer (except skin).

Amount of insurance requested \$ _____ Amount of prepayment \$ _____ Person(s) proposed for coverage _____

All premium checks must be made payable to the Insurance Company - do not make check payable to the agent or leave the payee blank. This agreement is valid only if the check or other form of payment is good and can be collected, and if the Company received this payment, Limited Insurance Agreement and the request for coverage on the same date.

Upon payment of the full initial premium, the Company agrees to provide limited life insurance coverage under the following terms and conditions:

- Limited insurance starts on the latest of the following dates: the date of this agreement or the date all required initial medical exams and tests are completed on all proposed insureds. However, if any proposed insured dies from accidental bodily injury within 30 days of the date of this agreement and before any exam and tests are completed, a death benefit will be paid under the terms of this agreement.
- If any proposed insured dies, (or if survivorship coverage is requested and both proposed insureds die), the total death benefit under this Limited Insurance Agreement is the amount requested, up to a maximum of \$1,000,000.
- This agreement does not include any supplemental benefits including Waiver of Premium, Applicant's Waiver of Premium and Accidental Death (and Dismemberment) benefits you have requested from the Company.
- The insurance is subject to the terms, limitations and exclusions of the policy you have requested from the Company. We will pay the death benefit under this agreement to the beneficiary you designated to the Company.

Limited insurance ends when any of the following occurs:

1. We issue a policy as applied for and the application has been signed.
 2. We deliver a policy other than as applied for. The limited insurance will end on delivery of the policy regardless of whether the policy is accepted. If you do not accept the policy, the prepayment will be refunded.
 3. We mail you a letter notifying you that we have declined to issue you a policy or that we will not provide life insurance coverage on a prepaid basis.
 4. 60 days have passed since the date of this agreement, and the limited insurance provided under this agreement has not ended for any of the reasons listed above.
- If this is a request for a policy change or conversion, the amount of insurance provided by this limited insurance agreement is the amount requested minus the amount of insurance being discontinued as part of this request, up to a maximum of \$1,000,000.

If the limited insurance ends and is not replaced by a policy, we will refund the amount you paid.

No Company representative has any right to accept risks, waive or change policies, give up any of our rights or requirements, or change the provisions of this agreement.

There is no coverage under this Limited Insurance Agreement if the Health Certification is materially mis-represented or fraudulent. If death is due to suicide or intentionally self-inflicted injury, payment will be limited to the return of the amount paid.

If you have not received a policy or your money back after 60 days have passed, please tell the Company the amount and date paid, and the name of the writing representative who accepted the payment.

Customer Service Office 2101 Welsh Road Dresher, PA 19025

I have read and agreed to all the applicable terms of this form. I also understand this form in its entirety will be provided to any of the individuals listed in the Authorization above in order to request medical information to determine eligibility for coverage.

PENNSYLVANIA ONLY: The writing representative certifies that the Disclosure Statement as required by the Commonwealth of Pennsylvania Insurance Department was delivered to the applicant.

CALIFORNIA ONLY: 1) A copy of any consumer investigative report conducted will be provided to you; 2) the writing representative certifies that the CA Disclosure Statement was provided to the policyowner in accordance with CA Insurance Code section 789.8.

Signature of primary proposed insured _____ Date _____

If age 15 or over, otherwise applicant (In Pennsylvania: If age 18 or over, otherwise applicant)

Signature of spouse, if proposed for coverage _____

Signature of policyowner, if different from primary proposed insured or applicant _____

Name of company, if owner is a business or corporation _____

Officer of company (Must sign here and give his or her title) _____

Writing representative _____ Contract number _____ Field Office _____



Policy Delivery State: _____ Date "Authorization, Acknowledgement & Limited Insurance Agreement" signed: _____

Case Details General Agency Name: _____ Contract No.: _____

Who is responsible for the requirement ordering:

- Age and amount requirements Prudential Producer/GA
 APS Prudential Producer/GA

Only complete if requested: Date Policy to Save Age**Proposed Insured** Name (F/M/L): _____Gender: Male Female SSN: _____ Date of Birth: ____/____/____Residential Address (No PO Boxes): Street _____
City _____ State _____ ZIP _____Driver's License State and Number: _____ Check here if None

Earned Annual Income: \$ _____ Unearned Annual Income: \$ _____

Spouse/Domestic Partner's Annual Income: \$ _____

Within the past 90 days, has any proposed insured been hospitalized or been advised by a member of the medical profession that he/she needs hospitalization for any reason (other than for normal pregnancy or well-baby care)?.. Yes NoWithin the past 12 months, has any proposed insured received treatment or advice from a member of the medical profession for heart disease, chest pain, stroke or cancer (except skin)?..... Yes No**If either of the above questions are answered yes, do not collect prepayment.**Is this application for additional coverage on a person already covered by a Prudential or Pruco policy with an application date within three months of the date of this application?..... Yes (Policy number: _____) NoIs the Owner a US Citizen?..... Yes NoIf No: Is the owner a US resident alien (defined as someone who either has a green-card, or passes the IRS substantial presence test [physically present in the US for 31 days during the current calendar year or 183 days during the current calendar year & two preceding calendar years] Yes No-if No, what country is the owner a resident of? _____Is the Owner subject to back-up withholding?..... Yes No**Product Information** Face Amount \$ _____ For UL/VUL: Billed premium amount \$ _____**Select Product:** Term Essential: 10 15 20 30 Term Elite: 10 15 20PruLife Return of Premium Term: 15 20 30PruLife Universal: Plus Protector PruLife Custom Premier (VUL): Death Benefit Option (choose one, if applicable): Level Variable Return of PremiumDefinition of Life Insurance Test (choose one, if applicable - **NEW YORK ONLY: SUBMIT FORM ORD 99767**): Cash Value Accumulation Test (CVAT) Guideline Premium Test (GPT)**Requested Optional Benefits** Acceleration of Death Benefit (Living Needs Benefit [N/A IN MASS.]) Automatic Premium Loan Waiver of Premium/Enhanced Disability Benefit (if applicable) Accidental Death Benefit: \$ _____ (if applicable) Child Protection Rider: \$ _____ (if applicable) Target Term Rider: \$ _____ (if applicable)**Underwriting Category Quoted** Preferred Best Preferred Non-Tobacco Non-Smoker Plus Non-Smoker Preferred Smoker Smoker Special Class (Indicated Class A through H): _____ Flat Extra Premium (both Temporary & Flat): \$ _____**Beneficiaries** (use REMARKS to list additional Beneficiary information)

If beneficiary is a trust, provide name of trust and trustee(s), date of trust and if trust is revocable or irrevocable. If beneficiary is a business, please list name of business, city and state where located and the form of business.

Name: First	Middle	Last	Relationship to Proposed Insured	Age	Beneficiary Class	
					Primary	Secondary/Contingent
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Payment Prepayment amount: \$ _____ Check Date: ____/____/____Payment Mode: Annually Semiannually Quarterly EFT - **If EFT:**

Name of Financial Institution: _____ Routing Number: _____

Account Number: _____ Checking Savings Withdrawal Date: 1 7 15 23 28Account Owner: Same as Policy Owner Other: Name & Address: _____

Existing Insurance

List all existing insurance and/or annuities in all companies (Use REMARKS for additional contracts): Check here if None:

Table with 5 columns: Company Name, Policy Number, Amount, Year Issued, Type of Insurance. Includes checkboxes for Group and Individual insurance types.

For each proposed insured:

(a) would this insurance replace or cause a change in an existing insurance policy/annuity in any company?..... Yes No

(b) do you (the producer) have any information, other than what is stated on this worksheet, that any current life insurance or annuity in any company may be replaced or changed?..... Yes No

If YES to (a), Additional details required regarding replacement (Use REMARKS to list additional contracts to be replaced):

Table for replacement details with columns: Policy Number, Pl's Role in Existing Contract, 1035 Exchange, Plan. Includes checkboxes for various roles and plan types.

Is the policy to be replaced a Term policy (required for new Term plans only)..... Yes No
Have you discussed the advantages and any disadvantages of the replacement with the applicant?..... Yes No
Have you determined that the replacement transaction is appropriate for the applicant?..... Yes No

Client Interview - Phone Interviews conducted M-F 9am - 9pm local time

Best time to Call (please select one): Morning Afternoon Evening

Preferred Contact Number (must be in the USA): Home Work Alternate ()

Special Needs (hearing impaired, translator needed) :

Do you plan on submitting, or have you recently submitted any other worksheets that are related to this one?..... Yes No

If YES: Provide names:

Purpose of Insurance (Check all that apply - Personal or Business should be completed)

- Personal: Death Benefit Basic Last Expenses Income Replacement Mortgage Protection
 Estate Conservation Charitable Giving Potential Cash Accumulation (permanent plans only)
 Retirement Income Needs Other:
Business: Deferred Compensation Buy/Sell Key Person Loan Indemnification Split Dollar
 Retirement Income Needs Other:
 Executive Bonus (section 162) Business Continuation Other:

Producer Information (for splits greater than two, use an additional page with all details)

Please identify all producers and firms involved in this sale. For split cases, please use whole percentage amounts. Include an additional page with all details if more than two producers. The producer will be paid directly for non-variable sales if no firm information is provided.

PRODUCER #1 Split Commission %:
Producer Name: Producer Contract No.: Producer SSN:
GA Name: GA Contract No.: GA EIN:

COMPLETE ONLY IF PRODUCER #1 IS ACTING ON BEHALF OF A FIRM (Both must be properly licensed and appointed for the sale.)

Firm Name: Firm Contract No.: Firm EIN:

PRODUCER #2 Split Commission %:

Producer Name: Producer Contract No.: Producer SSN:
GA Name: GA Contract No.: GA EIN:

COMPLETE ONLY IF PRODUCER #2 IS ACTING ON BEHALF OF A FIRM (Both must be properly licensed and appointed for the sale.)

Firm Name: Firm Contract No.: Firm EIN:
Case manager e-mail

What is the source of initial premiums? Current income or savings account Other:
What is the source of future premiums? Current income or savings account Other:

Remarks

Blank lines for entering remarks.

Owner Information (Complete this section only when the policy owner is other than the primary proposed insured)

If Owner is a **TRUST**, provide the following:

Name of Trust & Address: _____

Tax ID of Trust: _____ Date of Trust: ____/____/____

Trustee Name(s): _____

Trust is: Irrevocable Revocable (If Revocable, Grantor's Name: _____)

If Owner is other than a Trust and different from Proposed Insured, provide the following

If there are joint policyowners, provide details for the policyowner who assumes tax reporting liability below, listing additional policyowners in REMARKS

Owner Name (F/M/L): _____

SSN: _____ Date of Birth: ____/____/____

Residential Address (No PO Boxes): Street _____
City _____ State _____ ZIP _____

Current annual income of Owner: \$ _____ Current net worth of Owner: \$ _____

How much insurance does the Owner currently have: in force? \$ _____ ; pending? \$ _____

Relationship to PI: _____

Why will this person own the contract? Business Insurance Estate Tax Support for Insured
 Final Expenses Other: _____

Business Information (This section must be completed when the application is for Business Insurance)

Type of firm: corporation partnership sole proprietorship

Has the business been established for less than two (2) years? Yes No Unknown

What is the net worth of the business? \$ _____

Is this a split dollar arrangement? Yes No

Is the primary proposed Insured an: employee owner If owner, % of ownership _____%

Are there any additional owners of this business? Yes No

If "YES": Other owner names	Insurance in force	Amount applied for	Percent ownership
_____	\$ _____	\$ _____	_____%
_____	\$ _____	\$ _____	_____%

Complete if face amount of policy is \$5,000,000 or greater (submission of a cover sheet is recommended):

Assets: \$ _____ Liabilities: \$ _____ Fair Market Value: \$ _____

Gross Annual Sales: \$ _____ Net Profit After Taxes: \$ _____

Variable Information (This section must be completed when the application is for a variable product)

Telephone Reallocations/Transfer Privileges: (If more than one owner, telephone reallocations/transfer privileges are NOT allowed.)

The applicant does not wish to authorize telephone reallocations/transfers. He/She understands that by not taking this option any future request for this option must be submitted in writing.

Investment Options and Allocations (Use REMARKS to list additional fund details): **THE TOTAL ALLOCATION MUST EQUAL 100%**

Investment Option	Code	Allocation %	Investment Option	Code	Allocation %
_____	_____	_____%	_____	_____	_____%
_____	_____	_____%	_____	_____	_____%

Allocated Charges (Must be in whole percentages, Fixed Rate Option may not be chosen, Max of 2):

Investment Option: _____ % Investment Option: _____ %

Auto Rebalancing: (check if requested) - if requested, please submit a completed, unsigned form with this worksheet

Dollar Cost Averaging: (check if requested) - if requested, please submit a completed, unsigned form with this worksheet

- Suitability Checklist:
- This application is submitted in the belief that the purchase of this policy is suitable for the applicant based on the information furnished Yes No
 - Reasonable inquiry has been made of the applicant concerning the applicant's insurance and investment objectives, financial situation and needs. Yes No
 - The applicant is considering the purchase of this variable life insurance product primarily as a vehicle to provide for long term insurance needs and not primarily as an investment. Yes No
 - I provided the applicant with the brochure "What every consumer should know about life insurance" and answered any questions they had about the purchase. Yes No



CALLBACK APPOINTMENT TIME: _____

Informational and Underwriting Callback

You will be telephoned so that we may obtain important information necessary to issue a policy and to evaluate your eligibility. Depending on your product purchase and medical history, the call should take about 30 minutes. In order to help reduce any inconvenience during the call, please be prepared to have the following information available:

- Beneficiaries' information such as social security numbers and dates of birth
- Policyowner(s) information (if policyowner(s) is someone other than yourself) such as social security number and date of birth
- Your physician's name, address and phone number
- Date of your most recent visit to your Primary Care Physician (if it wasn't with your Primary Care Physician, we will still need your Primary Care Physician's information), plus:
 - Reason for that visit
 - Your height and weight
 - Current prescriptions
 - Your driver's license number
 - Diagnosis and treatment
 - Any hospitalization/surgeries/medical tests
 - Occupation, hobbies and background

To ensure that you have a full understanding of what you are buying, an underwriter will also verify:

- If out-of-pocket funds will pay policy premiums or if policy dividends, cash value, loans or withdrawals from other policies will pay future premiums on this policy
- If this policy replaces any existing life insurance and/or annuity policies

Prior to the scheduled call, consult with your licensed financial professional if you do not understand any of the above items, or if you are unsure if they apply to you

Medical Exam

Based upon your age and the amount of life insurance you are applying for, an exam and/or some medical tests may be required. These additional tests will provide us with the information that we need to fairly assess your eligibility for life insurance. The medical exam will include a few or all of the following:

- Blood Pressure and Pulse Readings
- Height and Weight Measurements
- A Blood Test and Urinalysis
- An Electrocardiogram (ECG)
- A Chest X-Ray

Policy Issue

Upon completion of the underwriting process, Prudential will either approve you for coverage (with or without changes and/or exclusions) or decline coverage. If approved, your policy will be issued and delivered to you by your licensed financial professional.

The words "you" and "your" refer to the primary proposed insured and policyowner or applicant, if other than the primary proposed insured.

This notice tells you about the information practices we will employ in evaluating your application for insurance. Information about Prudential's information policies and practices relating to its customers and former customers is provided in our publication "Your Financial Security, Your Satisfaction and Your Privacy."

Collecting Information for Underwriting

We review information about you to decide if you're eligible for coverage. In addition to the application, we may get information about you from the following sources: any required medical examination; the Medical Information Bureau (MIB); and doctors, hospitals, health care providers, pharmacy benefit managers, publicly accessible sources, or any other organizations or persons who have information about you or your mental or physical health. We may obtain information, either directly or through an investigative consumer report, by means of interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information about your character, general reputation, personal characteristics, and mode of living. You may ask to be interviewed as well.

Disclosing Information

We will treat any information we obtain or have obtained about you as confidential. We may disclose information we have collected as follows: to affiliates or third parties that perform services for us, or on our behalf, or that are providing service to you; to your doctor; to insurance regulators; to law enforcement or other governmental authorities under limited circumstances; for actuarial or research studies; or as otherwise permitted or required, with or without your authorization, by applicable law. Prudential or its reinsurers may make a brief report to the MIB, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply such company with the information in its file. Prudential, or its reinsurers, may also release information in its file to other life insurance companies to which you may apply for life or health insurance or to which a claim for benefits may be submitted. A consumer reporting agency that prepares a consumer report may keep the information it has gathered and disclose it to others.

We will not disclose information we have collected to affiliates for insurance marketing purposes or to companies in our corporate family or to non-Prudential companies to allow them to tell you about other products and services.

Your Right to Information

If we do not issue the contract you requested, we will tell you and explain the reasons for our decision in writing. You have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of any investigative consumer report we request. You also have the right to request a written summary of your rights as a consumer from the consumer reporting agency that prepared the report. Upon your request to the address below, we will provide you with our notice of information practices. If you write to us at the address shown below, we will describe the information we have relating to this insurance transaction, describe how you may get access to it, tell you about certain disclosures that may have been made, and tell you how you may request correction, amendment or deletion of information that you dispute. If you request one, a copy of any consumer report we obtained about you will be provided to you.

Upon receipt of a request from you, the MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, toll-free telephone number (866-692-6901) [TTY # 866-346-3642 for the hearing impaired].

Customer Service Office
2101 Welsh Road
Dresher, PA 19025-1406

**The Prudential Insurance Company of America
Pruco Life Insurance Company
Pruco Life Insurance Company of New Jersey**
All are Prudential Financial companies.
Corporate Offices, Newark, New Jersey 07102 – 973-802-6000

I, _____,
(Print name of proposed Insured)

hereby authorize Prudential Insurance Company of America, Pruco Life Insurance Company and/or Pruco Life Insurance Company of New Jersey, their employees, officers, affiliates, (collectively, "Prudential") to disclose any and all medical information ("Information"), which has been collected by Prudential in connection with my current request for life insurance to the General Agent and Broker submitting that life insurance request. Information includes but is not limited to the results of any physical examination or tests, electrocardiogram, chest X-ray and Attending Physician Statements.

It is my understanding that the purpose of this authorization is to facilitate submission of this Information by the General Agent or Broker or their authorized representatives to other insurers to evaluate an application for insurance on my life. I understand that Prudential assumes no liability with respect to any application for insurance to other companies and makes no representation as to the completeness or accuracy of the Information. I also understand that Prudential will only provide disclosures as permitted by law, and, in its sole discretion, may not provide all Information in its possession. It is my responsibility to disclose any and all requested medical information to any insurance carrier to which I apply for insurance coverage.

I further understand that Prudential's privacy policy does not extend to the copy of the Information provided to the General Agent and/or Broker.

This authorization is effective as of the date it is signed and shall continue for six (6) months unless otherwise provided by law. I also understand that I may revoke this authorization by providing written notification to Prudential at Prudential Brokerage, PO Box 7426, Philadelphia, Pennsylvania 19176, which revocation shall be subject to the rights of Prudential to the extent Prudential has acted in reliance on the authorization prior to notice of revocation.

A copy of this authorization shall be as valid as the original.

I acknowledge that I have received a copy of this authorization from the General Agent or Broker.

Signature of Proposed Insured

Date





Prudential

Pruco Life Insurance Company
The Prudential Insurance Company of America
Corporate Offices, Newark, New Jersey

Notice and Consent Form for AIDS virus (HIV) Antibody/Antigen Testing

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system. It is caused by a virus called Human Immunodeficiency Virus (HIV). The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother of her newborn infant.

To determine your insurability, the Insurer named below has requested that you provide a sample of your blood, urine, and/or oral fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Unless precluded by law, tests will be performed to determine the presence of HIV antibodies or antigens. The HIV antibody test that we perform is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Should you desire more information about the test of HIV infection before providing a sample, you may wish to consult with your physician or your local health department. If you are at a high risk of HIV infection, you may want to be counseled and tested by your physician or at a free/low cost local test site. Your local health department can provide you with information as to the location of these sites.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, employees or contractors, but not to agents and brokers.

If the Insurer is a member of the Medical Information Bureau (MIB, Inc.) and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB, Inc. a generic code which signifies only a non-specific test abnormality. If your HIV test is normal, no report will be made about it to the MIB, Inc.

The organizations described in the above two paragraphs may maintain the test results in a file or data bank. The Insurer will make no other disclosure of test results or even that the tests have been done except as may be required (or permitted by law) or as specifically authorized by you. The laboratory may disclose positive test results for HIV and certain other diseases to your State Department of Health if required (or permitted) by law to do so.

If your HIV test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer will contact you. The Insurer may ask you for the name of a physician or the health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant test abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

You are urged, at this time, to designate the physician or other health care provider to whom the HIV test results may be disclosed by the Insurer in the event the results are other than normal.

I authorize the disclosure of any HIV test results which are other than normal to the following physician or health care provider:

Name _____

Address _____ Zip _____



Prudential

Pruco Life Insurance Company
The Prudential Insurance Company of America
Corporate Offices, Newark, New Jersey

Notice and Consent Form for AIDS virus (HIV) Antibody/Antigen Testing

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system. It is caused by a virus called Human Immunodeficiency Virus (HIV). The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother of her newborn infant.

To determine your insurability, the Insurer named below has requested that you provide a sample of your blood, urine, and/or oral fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Unless precluded by law, tests will be performed to determine the presence of HIV antibodies or antigens. The HIV antibody test that we perform is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Should you desire more information about the test of HIV infection before providing a sample, you may wish to consult with your physician or your local health department. If you are at a high risk of HIV infection, you may want to be counseled and tested by your physician or at a free/low cost local test site. Your local health department can provide you with information as to the location of these sites.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, employees or contractors, but not to agents and brokers.

If the Insurer is a member of the Medical Information Bureau (MIB, Inc.) and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB, Inc. a generic code which signifies only a non-specific test abnormality. If your HIV test is normal, no report will be made about it to the MIB, Inc.

The organizations described in the above two paragraphs may maintain the test results in a file or data bank. The Insurer will make no other disclosure of test results or even that the tests have been done except as may be required (or permitted by law) or as specifically authorized by you. The laboratory may disclose positive test results for HIV and certain other diseases to your State Department of Health if required (or permitted) by law to do so.

If your HIV test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer will contact you. The Insurer may ask you for the name of a physician or the health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant test abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

You are urged, at this time, to designate the physician or other health care provider to whom the HIV test results may be disclosed by the Insurer in the event the results are other than normal.

I authorize the disclosure of any HIV test results which are other than normal to the following physician or health care provider:

Name _____

Address _____ Zip _____



I have read and understand the Notice and Consent Form for AIDS virus (HIV) Antibody/Antigen Testing. I verify that the specimen(s) supplied by me are my blood, urine and/or oral fluid. I also verify that these specimen(s) were collected and placed into the vial(s) according to the laboratory instructions, the urine and/or oral fluid container(s) were sealed with tamper-evidence tape which was initialed and dated by me and proper bar code labels affixed by the person obtaining my consent. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above.

Date of Birth

State of Residence

Signature of Proposed Insured or Parent/Guardian

Date

Signature of Person Obtaining Consent

I have read and understand the Notice and Consent Form for AIDS virus (HIV) Antibody/Antigen Testing. I verify that the specimen(s) supplied by me are my blood, urine and/or oral fluid. I also verify that these specimen(s) were collected and placed into the vial(s) according to the laboratory instructions, the urine and/or oral fluid container(s) were sealed with tamper-evidence tape which was initialed and dated by me and proper bar code labels affixed by the person obtaining my consent. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above.

Date of Birth

State of Residence

Signature of Proposed Insured or Parent/Guardian

Date

Signature of Person Obtaining Consent

I, _____,
(Print name of proposed Insured)

hereby authorize Prudential Insurance Company of America, Pruco Life Insurance Company and/or Pruco Life Insurance Company of New Jersey, their employees, officers, affiliates, (collectively, "Prudential") to disclose any and all medical information ("Information"), which has been collected by Prudential in connection with my current request for life insurance to the General Agent and Broker submitting that life insurance request. Information includes but is not limited to the results of any physical examination or tests, electrocardiogram, chest X-ray and Attending Physician Statements.

It is my understanding that the purpose of this authorization is to facilitate submission of this Information by the General Agent or Broker or their authorized representatives to other insurers to evaluate an application for insurance on my life. I understand that Prudential assumes no liability with respect to any application for insurance to other companies and makes no representation as to the completeness or accuracy of the Information. I also understand that Prudential will only provide disclosures as permitted by law, and, in its sole discretion, may not provide all Information in its possession. It is my responsibility to disclose any and all requested medical information to any insurance carrier to which I apply for insurance coverage.

I further understand that Prudential's privacy policy does not extend to the copy of the Information provided to the General Agent and/or Broker.

This authorization is effective as of the date it is signed and shall continue for six (6) months unless otherwise provided by law. I also understand that I may revoke this authorization by providing written notification to Prudential at Prudential Brokerage, PO Box 7426, Philadelphia, Pennsylvania 19176, which revocation shall be subject to the rights of Prudential to the extent Prudential has acted in reliance on the authorization prior to notice of revocation.

A copy of this authorization shall be as valid as the original.

I acknowledge that I have received a copy of this authorization from the General Agent or Broker.

Signature of Proposed Insured

Date



A sample generic Acknowledgment and Consent to Employer-Owned Life Insurance form appears below. Please be aware that this form has not been adapted to the specific circumstances or objectives of an individual employer. Neither The Prudential Insurance Company of America nor its representatives provide tax or legal advice. We strongly urge you to consult with your attorney to understand the application of these rules to your situation prior to completing an employer-owned life insurance transaction.

Sample Acknowledgment and Consent to Employer-Owned Life Insurance

Proposed Insured Name: _____

Employer/Applicable Policyholder Name: _____

Employer/Applicable Policyholder Address: _____

Employee Acknowledgment and Consent

The employer/applicable policyholder has given me notice that it intends to purchase a life insurance policy or policies on my life. I understand and consent to the following:

- I will be the insured under the policy(ies).
- The employer/applicable policyholder will own the policy.
- The employer/applicable policyholder may, directly or indirectly, be a beneficiary of the policy(ies) and may receive proceeds payable on my death.
- The employer/applicable policyholder, or its successors, may continue to be the owner and/or may be a beneficiary of the policy even after my employment terminates.
- \$_____ is the maximum face amount for which I may be insured by the employer/applicable policyholder at time of issue.

X

Signature of the Proposed Insured

Date

NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A *replacement* occurs when a new policy is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A *financed purchase* occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision. If you answer the following questions "Yes", then review and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. ***(If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.)*** Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

I acknowledge that I have received and reviewed this Disclosure Notice:

Applicant's Signature and Printed Name

Date

I acknowledge that this Disclosure Notice has been presented to, and reviewed with the client:

Producer's Signature and Printed Name

Date



NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A *replacement* occurs when a new policy is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A *financed purchase* occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision. If you answer the following questions "Yes", then review and consider the questions on the back of this form.

- | | |
|---|--|
| 1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. ***(If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.)*** Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

I acknowledge that I have received and reviewed this Disclosure Notice:

Applicant's Signature and Printed Name

Date

I acknowledge that this Disclosure Notice has been presented to, and reviewed with the client:

Producer's Signature and Printed Name

Date

Agent's copy

NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A *replacement* occurs when a new policy is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A *financed purchase* occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy, to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision. If you answer the following questions "Yes", then review and consider the questions on the back of this form.

- | | |
|--|--|
| <p>1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. ***(If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer.)*** Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

I acknowledge that I have received and reviewed this Disclosure Notice:

Applicant's Signature and Printed Name

Date

I acknowledge that this Disclosure Notice has been presented to, and reviewed with the client:

Producer's Signature and Printed Name

Date

The replacement of an existing life insurance policy or annuity contract in connection with the purchase of a new life insurance policy may or may not be appropriate for you. Such a decision should be made after careful consideration of a number of factors. The information in this form has been prepared to help you and your agent consider whether a replacement is appropriate. You should discuss the reasons for and potential costs and benefits of such a transaction with the agent. Additionally, you should review the premiums, features, charges and policy or contract values for your existing policy or contract compared to the proposed policy. If you do not have up to date information for your existing policy or contract, you should ask your agent or the company that issued the policy or contract to obtain it.

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older—are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid; you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?



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- Establish EFT
- Add policy(ies) to existing EFT
- Change withdrawal amount(s)
- Change bank or account information

Instructions

Complete the entire form in blue or black ink to establish a Prudential monthly Electronic Funds Transfer (EFT) payment program or to make a change to an EFT payment program. Check the accuracy of any section we completed. Initial any corrections or changes that you make. Retain the extra copy for your records.

On these pages, *I, me, my, you, and your* refer to the bank account owner. *Prudential, we, and us* refer to the Prudential company that issued the policy.

1 Withdrawal Information

List the policies to be included and the withdrawal amount for each.

Policy to be added or changed	Monthly withdrawal amount*	Insured's name(s)
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> . <input type="text"/>	_____
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> . <input type="text"/>	_____
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> . <input type="text"/>	_____
<input type="text"/>	\$ <input type="text"/> , <input type="text"/> . <input type="text"/>	_____

Withdrawal of premium payments from the identified account will be made monthly. Select the day of the month listed below on which Prudential should withdraw the premiums. For existing policies, the day of the month selected must be on or before the due date of your premium. If you do not specify a date, we will select one. You will be sent a notification 10 days in advance of the amount and the date of withdrawal.

- 1st 7th 15th 23rd 28th

We cannot establish an electronic funds transfer program if the dividend option is to reduce premiums. In that event, we will withdraw the full amount of the premiums from your account. Unless otherwise elected, any future dividends will be used to provide paid-up additional insurance, if available, or will otherwise accumulate at interest.

**Cannot exceed the monthly premium unless the policy has flexible payment arrangements.*

2 Enrollment Information

(See the attached Instructions for Completing Section 2.)

Name of financial institution

Local branch telephone number

 -

Type of account

- Savings
 Checking

Bank transit routing and account number

(Nine-digit bank transit routing number) (Bank account number)



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Instructions Record all banking information on the form in section 2, **Enrollment Information**. Please follow these steps:

1. **Please enclose your blank, voided check for the checking account that you wish us to withdraw your payments from.** *Note: We cannot obtain acceptable banking information from deposit slips.*
2. Tape your voided check below so that the bottom right corners are lined up. This will help you identify the necessary bank information to initiate electronic withdrawals. The nine-digit transit routing number is how we recognize the bank you do business with.
3. Return this attachment with the voided check along with the signed copy of the form.
4. If a savings account is being used, you must first check with your bank to ensure that you do not exceed limits on how many electronic withdrawals can be made each month. Also ask them to provide you with the correct bank transit routing number and account number for electronic withdrawals.
Note: We cannot obtain acceptable banking information from deposit slips.

Customer's name _____ **Check no.** 1234
Street address _____
City, State ZIP _____


PAY TO THE ORDER OF _____ \$
 _____ **Dollars**

Bank name _____
Street address _____
City, State ZIP _____

⑆ 123456789 ⑆ 555555 ⑆ 55555 ⑆ 1234

- This is the bank transit routing number.
- It is always 9 digits and appears between the ⑆ symbols.
- Record this number in the boxes provided in section 2, "nine-digit bank transit routing number."

- This is your bank account number. It varies in number of digits and may include dashes or spaces.
- The ⑆ symbol indicates the end of the account number.
- Record the account number in the boxes provided in section 2, "Bank account number," and include any dashes and spaces that are within the account number.
- If there are any digits to the right of the ⑆ symbol (which do not represent the check sequence number), record them in the boxes provided.
- Do not include the check sequence number on the form.


Place the bottom-right corner of your check here. Tape all four sides to form.

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INSTRUCTIONS

Complete the entire form in blue or black ink. Initial any corrections or changes that you make and retain a copy for your records. Each new policy must have a separate electronic funds transfer request.

For assistance in completing this form, please contact your representative.

On these pages, *I, me, my, you,* and *your* refer to the bank account owner. *Prudential, we,* and *us* refer to the Prudential company that issued the policy.

1. POLICY AND WITHDRAWAL INFORMATION

Name of insured (*first, middle initial, last name*) _____

Policy number _____ Withdrawal amount \$ _____

2. BANK ACCOUNT INFORMATION

Account owner type: Individual/Joint Corporate Trust Other _____

Name of account owner (*first, middle initial, last name*) _____

Address _____

City/State/ZIP code _____

Account type: Savings Checking

Name of financial institution _____

Local branch telephone number (optional) _____

Bank routing number (*9 digits*)* _____ Bank account number* _____

*See **Instructions For Completing Section 2** on next page.

3. AGREEMENT AND SIGNATURE

As a convenience to me, I authorize Prudential to make a one-time electronic fund transfer from my account. By signing below, I understand and agree that:

- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made.
- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- Prudential will process this initial premium withdrawal request immediately upon receipt of this authorization.
- Except as required by the Electronic Funds Transfer Act and Regulation E, Prudential will not be liable for any exemplary, special, consequential, punitive, indirect or incidental damages, regardless of whether any claim is based on a contract or whether any such damages were foreseeable.

Note: This authorization for a one-time electronic transfer will be processed immediately and therefore cannot be revoked once submitted.

X _____
Account owner's signature *Date (month/day/year)*



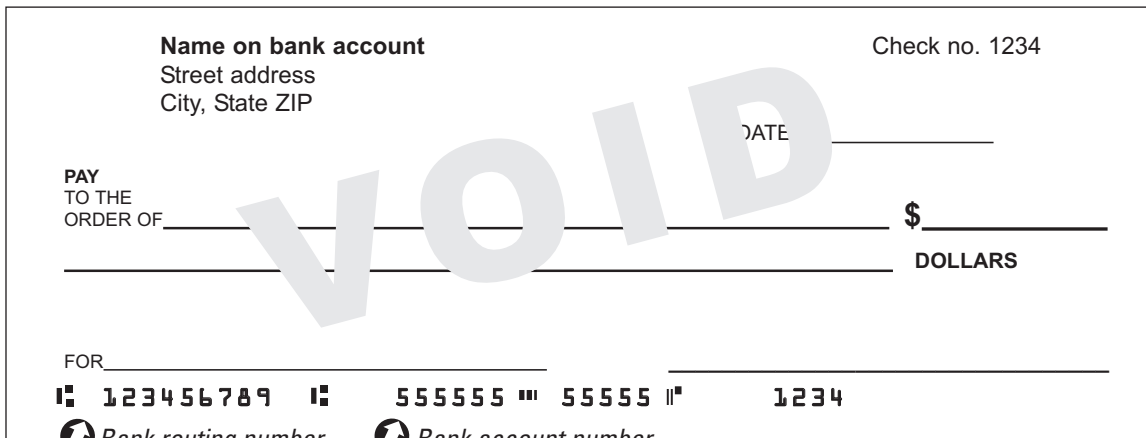
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 Pruco Life Insurance Company
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INSTRUCTIONS

Record all banking information on the form in section 2, Bank Information.

Checking account. If you wish us to withdraw the initial payment from a checking account, please refer to the diagram below to help you determine the bank transit routing number and the bank account number of that checking account.

Savings account. If a savings account is being used, you must first check with your bank to ensure that you do not exceed limits on how many electronic withdrawals can be made each month. Also ask them to provide you with the correct bank transit routing number and account number for electronic withdrawals.



Name on bank account
 Street address
 City, State ZIP

Check no. 1234

DATE _____

PAY TO THE ORDER OF _____ \$ _____
 _____ DOLLARS

FOR _____

⑆ 123456789 ⑆ 555555 ⑆ 5555 ⑆ 1234

⑆ Bank routing number — ⑆ Bank account number

⑆ Bank routing number (9 digits) appears between the ⑆ symbols.

- The bank account number varies in number of digits and may include dashes or spaces.
- The ⑆ symbol indicates the end of the account number.
- Include any dashes and spaces that are within the account number in section 2.
- Do not include the check sequence number on the form.

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Pruco Life Insurance Company
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INSTRUCTIONS

Complete the entire form in blue or black ink. Initial any corrections or changes that you make and retain a copy for your records. Each new policy must have a separate electronic funds transfer request.

For assistance in completing this form, please contact your representative.

On these pages, *I, me, my, you,* and *your* refer to the bank account owner. *Prudential, we,* and *us* refer to the Prudential company that issued the policy.

1. POLICY AND WITHDRAWAL INFORMATION

Name of insured (*first, middle initial, last name*) _____

Policy number _____ Withdrawal amount \$ _____

2. BANK ACCOUNT INFORMATION

Account owner type: Individual/Joint Corporate Trust Other _____

Name of account owner (*first, middle initial, last name*) _____

Address _____

City/State/ZIP code _____

Account type: Savings Checking

Name of financial institution _____

Local branch telephone number (optional) _____

Bank routing number (*9 digits*)* _____ Bank account number* _____

*See **Instructions For Completing Section 2** on next page.

3. AGREEMENT AND SIGNATURE

As a convenience to me, I authorize Prudential to make a one-time electronic fund transfer from my account. By signing below, I understand and agree that:

- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made.
- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- Prudential will process this initial premium withdrawal request immediately upon receipt of this authorization.
- Except as required by the Electronic Funds Transfer Act and Regulation E, Prudential will not be liable for any exemplary, special, consequential, punitive, indirect or incidental damages, regardless of whether any claim is based on a contract or whether any such damages were foreseeable.

Note: This authorization for a one-time electronic transfer will be processed immediately and therefore cannot be revoked once submitted.

X _____
Account owner's signature *Date (month/day/year)*

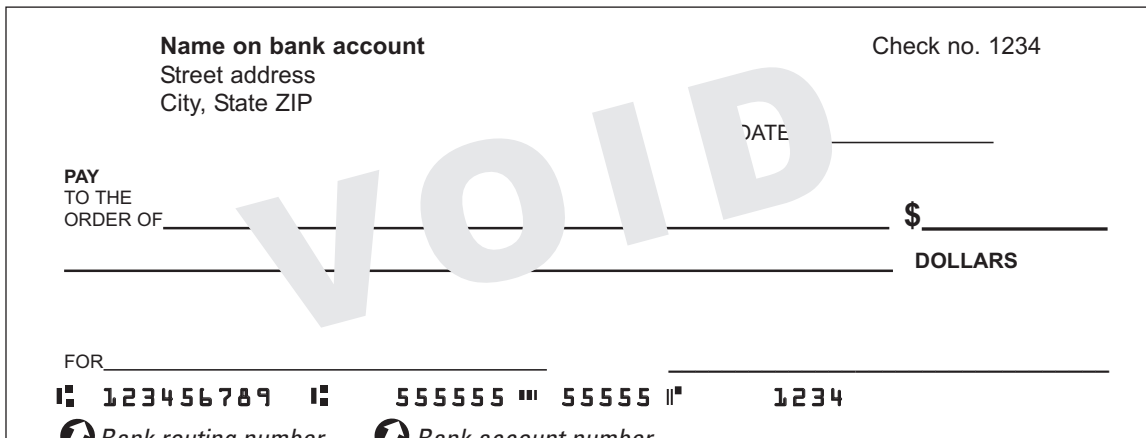
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 Pruco Life Insurance Company
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INSTRUCTIONS

Record all banking information on the form in section 2, Bank Information.

Checking account. If you wish us to withdraw the initial payment from a checking account, please refer to the diagram below to help you determine the bank transit routing number and the bank account number of that checking account.

Savings account. If a savings account is being used, you must first check with your bank to ensure that you do not exceed limits on how many electronic withdrawals can be made each month. Also ask them to provide you with the correct bank transit routing number and account number for electronic withdrawals.



Name on bank account
 Street address
 City, State ZIP

Check no. 1234

DATE _____

PAY TO THE ORDER OF _____ \$ _____
 _____ DOLLARS

FOR _____

⑆ 123456789 ⑆ 555555 ⑆ 5555 ⑆ 1234

⑆ Bank routing number — ⑆ Bank account number

Bank routing number (9 digits) appears between the ⑆ symbols.

- The bank account number varies in number of digits and may include dashes or spaces.
- The ⑆ symbol indicates the end of the account number.
- Include any dashes and spaces that are within the account number in section 2.
- Do not include the check sequence number on the form.

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Pruco Life Insurance Company
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INSTRUCTIONS

Complete the entire form in blue or black ink. Initial any corrections or changes that you make and retain a copy for your records. Each new policy must have a separate electronic funds transfer request.

For assistance in completing this form, please contact your representative.

On these pages, *I, me, my, you,* and *your* refer to the bank account owner. *Prudential, we,* and *us* refer to the Prudential company that issued the policy.

1. POLICY AND WITHDRAWAL INFORMATION

Name of insured (*first, middle initial, last name*) _____

Policy number _____ Withdrawal amount \$ _____

2. BANK ACCOUNT INFORMATION

Account owner type: Individual/Joint Corporate Trust Other _____

Name of account owner (*first, middle initial, last name*) _____

Address _____

City/State/ZIP code _____

Account type: Savings Checking

Name of financial institution _____

Local branch telephone number (optional) _____

Bank routing number (*9 digits*)* _____ Bank account number* _____

*See **Instructions For Completing Section 2** on next page.

3. AGREEMENT AND SIGNATURE

As a convenience to me, I authorize Prudential to make a one-time electronic fund transfer from my account. By signing below, I understand and agree that:

- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made.
- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- Prudential will process this initial premium withdrawal request immediately upon receipt of this authorization.
- Except as required by the Electronic Funds Transfer Act and Regulation E, Prudential will not be liable for any exemplary, special, consequential, punitive, indirect or incidental damages, regardless of whether any claim is based on a contract or whether any such damages were foreseeable.

Note: This authorization for a one-time electronic transfer will be processed immediately and therefore cannot be revoked once submitted.

X _____
Account owner's signature *Date (month/day/year)*

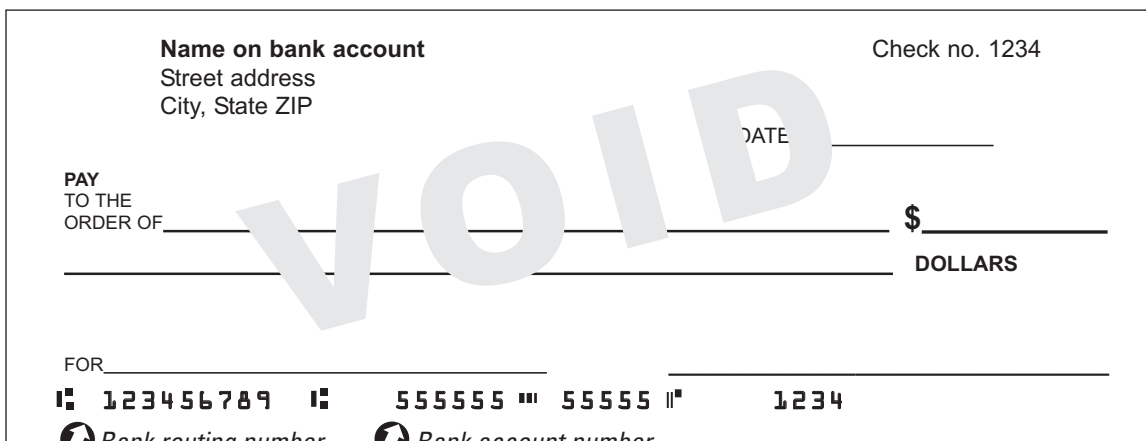
The Prudential Insurance Company of America
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 Pruco Life Insurance Company
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INSTRUCTIONS

Record all banking information on the form in section 2, Bank Information.

Checking account. If you wish us to withdraw the initial payment from a checking account, please refer to the diagram below to help you determine the bank transit routing number and the bank account number of that checking account.

Savings account. If a savings account is being used, you must first check with your bank to ensure that you do not exceed limits on how many electronic withdrawals can be made each month. Also ask them to provide you with the correct bank transit routing number and account number for electronic withdrawals.



Name on bank account
 Street address
 City, State ZIP

Check no. 1234

DATE _____

PAY TO THE ORDER OF _____ \$ _____
 _____ DOLLARS

FOR _____

⑆ 123456789 ⑆ 555555 ⑆ 5555 ⑆ 1234

⑆ Bank routing number — ⑆ Bank account number

⑆ Bank routing number (9 digits) appears between the ⑆ symbols.

- The bank account number varies in number of digits and may include dashes or spaces.
- The ⑆ symbol indicates the end of the account number.
- Include any dashes and spaces that are within the account number in section 2.
- Do not include the check sequence number on the form.