



POLICY DELIVERY STATE: _____

DATE AUTHORIZATION (LIMITED INSURANCE AGREEMENT FOR PREPAID BUSINESS) SIGNED: _____

A. CASE DETAILS

1. General agency contract number: _____

B. PROPOSED INSURED (POLICYOWNER UNLESS OTHERWISE NAMED)

1. Name: _____

2. Social Security Number: _____ 3. Gender: ☐ Female ☐ Male 4. Date of birth: ____ / ____ / ____5. Date policy to save age? ☐ Yes ☐ No

6. Driver's license issuing state: _____ Number: _____ Expiration date: _____

If None, why not?: _____

7. Residence address (No PO boxes): Street _____ Apt _____

City _____ State _____ ZIP _____

8. If the mailing address is different than the residential address: _____ Apt _____

City _____ State _____ ZIP _____

9. Email address (**required**): _____

10. Contact phone numbers: Home: _____ Business: _____ Alternate: _____

Preferred contact number: Check one: ☐ Home ☐ Business ☐ Alternate11. Is the proposed insured a permanent, legal U.S. resident? ☐ Yes ☐ No**If No, provide:** Country of legal residence: _____ Length of U.S. residence: _____

Type of visa: _____ Visa number: _____ Expiration date: _____

12. Earned annual income: \$ _____ Unearned annual income: \$ _____ Net worth: \$ _____

13. Is anyone dependent on the proposed insured for financial support? ☐ Yes ☐ No14. Do you plan on submitting, or have you recently submitted worksheets that are related to this one? ☐ Yes ☐ No**If Yes, provide names:** _____**C. PLAN OF INSURANCE**

1. Amount of insurance applied for: \$ _____

2. Product applied for: ☐ Term Essential®: ☐ 10 ☐ 15 ☐ 20 ☐ 30☐ PruLife® Founders Plus (PFP)☐ Other: _____☐ PruLife® Custom Premier II (PCP II)☐ VUL ProtectorSM (VULP)☐ PruLife® Essential Universal Life (EUL)☐ PruLife® Index Advantage (IAUL)3. For **UL and VUL products only**: Death Benefit type:☐ Type A (Level) ☐ Type B ☐ Type C (Return of Premium)—**N/A for VULP**—Interest rate: _____%4. For **UL and VUL products only**: Definition of life insurance:☐ Cash Value Accumulation Test (CVAT) ☐ Guideline Premium Test (GPT)

5. Requested Optional Benefits (Not all benefits are available for all products.):

☐ Waiver of Premium/Enhanced Disability Benefit☐ Acceleration of Death Benefit (Living Needs Benefit)☐ Accidental Death Benefit: Amount \$ _____☐ BenefitAccess Rider*If applicable, Select Max Monthly Benefit Percentage* ☐ 2% or ☐ 4%☐ Other Riders/Benefits (indicate amount where applicable): _____☐ Overloan Protection Rider☐ Child Rider: Amount \$ _____☐ Automatic Premium Loan☐ Enhanced Cash Value Rider

D. PREMIUM

1. Send notices (check one): ☐ Policyowner ☐ Other recipient: _____
 Send notices (check one): ☐ Policyowner's residence ☐ Other address: _____
 Street _____ Apt _____
 City _____ State _____ ZIP _____
2. Premium payment mode: ☐ Annually ☐ Semiannually ☐ Quarterly ☐ Monthly – Electronic Funds Transfer (EFT)
3. For non-term plans, billed premium: \$ _____

E. BENEFICIARY DETAILS

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, 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"/>

F. INSURANCE HISTORY

1. Do you have any existing life insurance or annuities? ☐ Yes ☐ No
 Note: Existing coverage includes any life insurance policies that have been assigned, sold or transferred.
2. Will this insurance replace* any existing insurance or annuity? ☐ Yes ☐ No
3. List the following details for all existing coverage. (List all in force life insurance; only annuities to be replaced):
- | Insurance Company | Face Amount | Type | Product | To Be Replaced?* | 1035 Exchange? |
|---|-------------|-------------------------------------|----------------------------------|------------------------------|------------------------------|
| a. _____ | \$ _____ | <input type="checkbox"/> Group | <input type="checkbox"/> Annuity | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <i>If Replacement, policy number:</i> _____ | | <input type="checkbox"/> Individual | <input type="checkbox"/> Life | <input type="checkbox"/> No | <input type="checkbox"/> No |
| b. _____ | \$ _____ | <input type="checkbox"/> Group | <input type="checkbox"/> Annuity | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <i>If Replacement, policy number:</i> _____ | | <input type="checkbox"/> Individual | <input type="checkbox"/> Life | <input type="checkbox"/> No | <input type="checkbox"/> No |
| c. _____ | \$ _____ | <input type="checkbox"/> Group | <input type="checkbox"/> Annuity | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <i>If Replacement, policy number:</i> _____ | | <input type="checkbox"/> Individual | <input type="checkbox"/> Life | <input type="checkbox"/> No | <input type="checkbox"/> No |
| d. _____ | \$ _____ | <input type="checkbox"/> Group | <input type="checkbox"/> Annuity | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <i>If Replacement, policy number:</i> _____ | | <input type="checkbox"/> Individual | <input type="checkbox"/> Life | <input type="checkbox"/> No | <input type="checkbox"/> No |
| e. _____ | \$ _____ | <input type="checkbox"/> Group | <input type="checkbox"/> Annuity | <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <i>If Replacement, policy number:</i> _____ | | <input type="checkbox"/> Individual | <input type="checkbox"/> Life | <input type="checkbox"/> No | <input type="checkbox"/> No |

*Replace or replaced means that the insurance being applied for may replace or cause a change in any existing insurance or annuity with any company, including the lapse or surrender of the existing policy, or the use of funds or values from the existing policy to pay for the new policy.

CA ONLY: Complete when requesting BenefitAccess Rider (BAR).

4. Will this rider replace any existing long-term care coverage presently in force? ☐ Yes ☐ No
If Yes, provide name of Company being replaced. _____
5. Will this rider replace any existing Acceleration of Death Benefit coverage presently in force? ☐ Yes ☐ No
If Yes, provide name of Company being replaced. _____

OH JUVENILE (AGE 0 - 17) ONLY:

6. Is the proposed policyowner considering the transfer or sale to an investor or other third party of: policy ownership; or, any interest in the policy benefits, either directly or indirectly as a beneficiary or owner of a trust or other entity? ☐ Yes ☐ No
If Yes, provide details: _____
7. Has the proposed owner been offered any money or other considerations by any person or entity in connection with this application? ☐ Yes ☐ No
If Yes, provide details: _____

All other states:

8. Is the proposed insured or proposed owner considering the transfer or sale to a life settlement company or other investor of: policy ownership; or, any interest in the policy benefits, either directly as a named beneficiary or indirectly as a beneficiary or owner of a trust or other entity? **In LA: If YES, always complete Section J (Policyowner Statement).** ☐ Yes ☐ No
If Yes, provide details: _____

F. INSURANCE HISTORY (CONTINUED)**NY ONLY: Complete when requesting BenefitAccess Rider (BAR).**

9. Do you have any other accident and health care insurance policy, accelerated death benefit policy or rider, long term care insurance, nursing home insurance, home care insurance or long term care insurance provided under the Partnership for Long Term Care Program as defined by New York law? ☐ Yes ☐ No
10. Is this rider intended to replace the coverage identified in #9 above? ☐ Yes ☐ No
11. List the following details for all existing coverage:
- | | | | |
|--|----------|--|--|
| a. Company | Amount | Policy/Certificate Number | To Be Replaced? |
| _____ | \$ _____ | _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Type of Benefit: <input type="checkbox"/> Long Term Care Insurance provided under the Partnership for Long Term Care Program | | | |
| <input type="checkbox"/> Accident and Health Care Insurance | | <input type="checkbox"/> Accelerated Death Benefit Policy or Rider | |
| <input type="checkbox"/> Long Term Care Insurance | | <input type="checkbox"/> Nursing Home Insurance | |
| <input type="checkbox"/> Home Care Insurance | | | |
-
- | | | | |
|--|----------|--|--|
| b. Company | Amount | Policy/Certificate Number | To Be Replaced? |
| _____ | \$ _____ | _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Type of Benefit: <input type="checkbox"/> Long Term Care Insurance provided under the Partnership for Long Term Care Program | | | |
| <input type="checkbox"/> Accident and Health Care Insurance | | <input type="checkbox"/> Accelerated Death Benefit Policy or Rider | |
| <input type="checkbox"/> Long Term Care Insurance | | <input type="checkbox"/> Nursing Home Insurance | |
| <input type="checkbox"/> Home Care Insurance | | | |
-
- | | | | |
|--|----------|--|--|
| c. Company | Amount | Policy/Certificate Number | To Be Replaced? |
| _____ | \$ _____ | _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Type of Benefit: <input type="checkbox"/> Long Term Care Insurance provided under the Partnership for Long Term Care Program | | | |
| <input type="checkbox"/> Accident and Health Care Insurance | | <input type="checkbox"/> Accelerated Death Benefit Policy or Rider | |
| <input type="checkbox"/> Long Term Care Insurance | | <input type="checkbox"/> Nursing Home Insurance | |
| <input type="checkbox"/> Home Care Insurance | | | |

G. TAX CERTIFICATION

1. Back-up withholding (select one):
☐ The policyowner is subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code.
☐ The policyowner is **NOT** subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code.
2. The policyowner is subject to FATCA reporting under Section 6038D. ☐ Yes ☐ No
3. The policyowner is a U.S. person (including a U.S. resident alien). ☐ Yes ☐ No

H. FINANCIAL DETAILS (COMPLETE FINANCIAL SUPPLEMENT WITH TOTAL FACE AMOUNTS OF \$5,000,000 OR MORE UP TO AGE 70, \$2,500,000 OR MORE AGES 71-80, \$1,000,000 OR MORE AGES 81 AND UP. FINANCIAL INFORMATION PREPARED BY AN INDEPENDENT THIRD-PARTY IS REQUIRED FOR APPLICATIONS WITH TOTAL FACE AMOUNTS OF \$10,000,000 OR MORE UP TO AGE 70, \$2,500,000 OR MORE AGES 71-80, \$1,000,000 OR MORE AGES 81 AND UP.)

Submit copies of material that supplements the information requested, such as loan commitments, written buy-sell agreements, audited financial statements or letters. If the *Additional Financial Information* form (ORD 86154-2013) is submitted in-lieu of independent third-party financial documentation, the form is required to be completed by the third-party financial advisor and signed by the proposed insured(s), owner(s), and producer.

Financial Information

1. Source of Financial Information. (Check all that apply.):
☐ Proposed Insured ☐ Accountant/CPA ☐ Banker ☐ Attorney ☐ Producer ☐ Other: _____
2. Who determined the amount of insurance applied for? (Check all that apply.)
☐ Proposed Insured ☐ Accountant/CPA ☐ Banker ☐ Attorney ☐ Producer ☐ Other: _____
3. Current Annual Household Income:
- | | |
|--|----------|
| a. Gross Compensation (e.g., Salary, Commissions, Bonuses, etc.): | \$ _____ |
| b. Other Income (e.g., Dividends, Interest, Net Real Estate Income, etc.): | \$ _____ |
| c. Total Annual Cash Income before taxes: | \$ _____ |
4. Net Worth (excluding any business interest)
- | | |
|---|----------|
| a. Liquid Assets (assets that can be easily changed to cash): | \$ _____ |
| b. Other Assets: | \$ _____ |
| c. Liabilities: | \$ _____ |
| d. Net Worth (excluding business): | \$ _____ |
5. Business Related Assets: \$ _____

H. FINANCIAL DETAILS (CONTINUED)

6. Have either the Proposed Insured or owner filed for bankruptcy within the past five years? ☐ Yes ☐ No

If Yes, please provide details including whether bankruptcy was dismissed or discharged; type of bankruptcy (chapter); whether it was personal or business related; current status; single or multiple occurrences; any outstanding judgments, liens or garnishments, etc.

Additional comments: _____

I. POLICYOWNER STATEMENT

OH ONLY: FOR UL AND VUL: COMPLETE IF PROPOSED INSURED IS AGE 18 OR ABOVE & FACE AMOUNT OF \$50,000 AND ABOVE.

FOR TERM: COMPLETE IF PROPOSED INSURED IS AGE 70 OR ABOVE & FACE AMOUNT OF \$1,000,000 AND ABOVE.

ALL OTHER STATES: COMPLETE IF PROPOSED INSURED IS AGE 70 OR ABOVE & FACE AMOUNT OF \$1,000,000 AND ABOVE FOR UL AND TERM.

Prudential will not knowingly participate in a life insurance sale where the sale of the policy in a secondary market or the participation of investors in the policy death benefits is being considered.

1. Has the policyowner or the proposed insured been offered "free insurance" or any inducement such as a cash payment, gifts, loan proceeds in excess of the amount necessary to fund the policy, or anything else of value as an encouragement to apply for this life insurance policy? ☐ Yes ☐ No
2. **Not applicable in LA:** Has the policyowner or the proposed insured been solicited to sell or transfer, or had any discussions about selling any of the following to a life settlement company or group of investors in the next five years: the proposed life insurance policy; any other life insurance policy on the life of the proposed insured; or, a trust, limited liability company or other entity that has been or will be established to own the policy? ☐ Yes ☐ No
3. Has the policyowner or the proposed insured entered into or been offered a financing arrangement where a lender or other third party, other than your employer or family member, will receive any portion of the death benefit of the policy applied for in excess of repayment of the principal and interest ☐ Yes ☐ No

If Yes to questions 1, 2, or 3, please provide details:

J. OWNER (COMPLETE IF OWNER IS OTHER THAN THE PROPOSED INSURED)

For multiple owners, list details in Remarks.

1. Name of policyowner: _____
2. Social Security/Tax identification Number (SSN/TIN): _____
3. Residence address (No PO boxes): Street _____ Apt _____
City _____ State _____ ZIP _____
4. If the mailing address is different than the residential address: _____ Apt _____
City _____ State _____ ZIP _____
5. Policyowner's email address: _____
- 6a. For trust owner: **Complete the Trustee Statement and Agreement.**
Trust date: ____ / ____ / ____
Trustee(s) _____
Type: ☐ Revocable ☐ Irrevocable ☐ Qualified Retirement Plan Trust ☐ Welfare Benefit Trust
- 6b. For business owner:
Form: ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☐ Other: _____
☐ S Corporation ☐ LLC ☐ Tax Exempt
- 6c. For personal owner:
Total insurance program: Currently inforce: \$ _____ Pending applications: \$ _____
Relationship to proposed insured: _____ Date of birth: ____ / ____ / ____
Earned annual income: \$ _____ Unearned annual income: \$ _____ Net worth: \$ _____
Why will this person own the contract?
☐ Business Insurance ☐ Estate Tax ☐ Support for Insured
☐ Final Expenses ☐ Other _____

K. BUSINESS INFORMATION (COMPLETE THIS SECTION WHEN THE APPLICATION IS FOR BUSINESS INSURANCE.)

Submit copies of material that supplements the information requested, such as loan commitments, written buy-sell arrangements, audited financial statements or letters.

1. Source of Financial Information. (Check all that apply.):

☐ Proposed Insured ☐ Accountant/CPA ☐ Banker ☐ Attorney ☐ Producer ☐ Other: _____

2. Who determined the amount of insurance applied for? (Check all that apply.)

☐ Proposed Insured ☐ Accountant/CPA ☐ Banker ☐ Attorney ☐ Producer ☐ Other: _____

3. Name of company: _____

4. When was the business established? (mm/yyyy) ____ / ____ / ____

5. The Proposed Insured is an: ☐ Employee ☐ Owner If owner, percentage of ownership: _____%

6. List amount of business insurance in force & applied for in all companies on each officer/member of the business.

Name	Age	Ownership %	In force Amount	Amount Applied For
_____	_____	_____%	\$ _____	\$ _____
_____	_____	_____%	\$ _____	\$ _____
_____	_____	_____%	\$ _____	\$ _____
_____	_____	_____%	\$ _____	\$ _____

7. Purpose: (Check all that apply and answer all supplemental questions.)

a. ☐ Buy-Sell Arrangement

1. Is there a written buy-sell agreement?

☐ Yes ☐ No

2. Are all other parties to agreement already covered by or applying for comparable amounts of insurance?

☐ Yes ☐ No

If No, explain: _____

b. ☐ Key Person

1. Are all other key persons covered by or applying for comparable amounts of insurance?

☐ Yes ☐ No

If No, explain: _____

2. Why is the Proposed Insured considered "key"? (Detail special skills/knowledge/ability.)

c. ☐ Business Loan Collateral

1. Is the insurance required by the creditor?

☐ Yes ☐ No

2. Is the Proposed Insured personally responsible for the loan?

☐ Yes ☐ No

3. Name of creditor/lending institution: _____

4. What is the purpose of the loan? _____

5. What is the amount of the loan? \$ _____

6. What is the repayment schedule? _____

7. Date loan was committed: ____ / ____ / ____

If not yet committed, please explain: _____

8. What is the total fair market value of the business? \$ _____

9. Business values:

Assets: \$ _____ Gross annual sales and/or revenue: \$ _____

Liabilities: \$ _____ Net profit after taxes: \$ _____

10. Additional comments: _____

L. ACCOUNT SELECTION FOR PRULIFE® FOUNDERS PLUS UL OR PRULIFE® INDEX ADVANTAGE UL**1A. COMPLETE THIS SECTION FOR PRULIFE FOUNDERS PLUS UL (2017)**

The policy applied for provides for automatic transfers of premiums and other amounts paid into the policy from the Fixed Account to the 100 Account. Amounts eligible for transfer are described in the policy.

Retain in: Fixed Account: _____ %

Transfer to: Plus 100 Account (offers opportunity for index interest based on performance of the *S&P 500® Index): _____ %

Total: 100 %

Optional Election of Designated Transfer Amount. The amount designated will be transferred monthly on the Transfer Date, from the Fixed Account to the Plus 100 Account. Use of this feature requires that at least a portion of your payment allocations be directed to the Fixed Account.

Dollar amount of designated transfer: \$ _____

Number of months for designated transfer: _____ or ☐ unlimited

1B. COMPLETE THIS SECTION FOR PRULIFE FOUNDERS PLUS UL (2020 OR LATER):

The policy applied for provides for automatic transfers of premiums and other amounts paid into the policy from the Fixed Account to the Indexed Account(s). Amounts eligible for transfer are described in the policy.

Retain in: Fixed Account: _____ %

Transfer to: S&P 500® Indexed Account

(offers opportunity for index interest based on performance of the *S&P 500® Index): _____ %

Goldman Sachs Voyager Indexed Account

(offers opportunity for index interest based on performance of the **GS Voyager Index): _____ %

Total 100 %

Optional Election of Designated Transfer Amount. The amount designated will be transferred monthly on the Transfer Date, from the Fixed Account to the Indexed Account(s). Use of this feature requires that at least a portion of your payment allocations be directed to the Fixed Account.

Dollar amount of designated transfer: \$ _____

Transfer to:

*S&P 500® Indexed Account: _____ %

**Goldman Sachs Voyager Indexed Account: _____ %

Total 100 %

Number of months for designated transfer: _____ or ☐ unlimited

2A. COMPLETE THIS SECTION FOR PRULIFE® INDEX ADVANTAGE UL (2016 OR LATER)

The policy applied for provides for automatic transfers of premiums and other amounts paid into the policy from the Fixed Account to Indexed Accounts.

Retain in: Fixed Account: _____ %

Transfer to: *S&P 500® Indexed Account: _____ %

Transfer to: *S&P 500® Indexed Account with Multiplier

Available only with the 2018 IAUL product: _____ %

Transfer to: *S&P 500® Uncapped Indexed Account: _____ %

Total 100 %

Designated Transfers (Optional)

The Index Advantage Universal Life Policy allows for a specific dollar amount to be transferred monthly on the Transfer Date, from the Fixed Accounts to the Indexed Accounts. Use of this feature requires that at least a portion of your payment allocations be directed to the Fixed Account.

Dollar amount of designated transfer: \$ _____

Transfer to:

*S&P 500® Indexed Account: _____ %

*S&P 500® Indexed Account with Multiplier

Available only with the 2018 IAUL product: _____ %

*S&P 500® Uncapped Indexed Account: _____ %

Total 100 %

Number of months for designated transfer: _____ or ☐ unlimited

M. VARIABLE CONTRACTS (COMPLETE THIS SECTION WHEN THE APPLICATION IS FOR A VARIABLE CONTRACT.)1A. ☐ Check this box to elect the S&P 500® Indexed Account Rider.**1B. OPTIONAL: Designated Transfers**

Use of this feature requires that at least a portion of your payment allocations be directed to the Fixed Rate Option.

Dollar amount of designated transfer: \$ _____

Number of months for designated transfer: _____ or ☐ unlimited2. **Telephone Reallocations/Transfer Privileges** (If more than one owner, telephone reallocations/transfer privileges are NOT allowed.)

Did the policyowner authorize telephone reallocation and fund transfer?

☐ Yes ☐ No

He/She understands that by not taking this option any future request for this option must be submitted in writing.

3. **Investment Options and Allocations** (Indicate investment option, code & allocation percentage for each fund chosen.)

Total allocation must equal 100%.)

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

4. **Allocated Charges** (Must be in whole percentages, maximum 2):

Investment Option: _____ Percentage: _____ %

Investment Option: _____ Percentage: _____ %

5. **CT ONLY:** Does the policyowner believe this contract meets his/her insurance needs and financial objectives?☐ Yes ☐ No

Does the policyowner understand that the contract's values and death benefit may vary depending on the contract's investment experience?

☐ Yes ☐ No**MA ONLY:** Does the policyowner believe this contract meets his/her insurance needs and financial objectives?☐ Yes ☐ No**All other states:** The policyowner believes this contract meets his/her insurance needs and financial objectives, understands that the contract's values and death benefit may vary depending on the contract's investment experience.☐ Yes ☐ No

If the S&P 500® Indexed Account rider was elected, the policyowner acknowledges having received the prospectus supplement.

☐ Yes ☐ No

* The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

**The fixed indexed universal life product is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of purchasing life insurance products generally or the fixed indexed universal life product or selecting the reference indexes available through the fixed indexed universal life product particularly, the ability of the Goldman Sachs Voyager Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Voyager Index or the suitability of purchasing or owning the fixed index universal life product. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the owners of the fixed indexed universal life product into consideration in determining, composing or calculating the Goldman Sachs Voyager Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ADEQUACY, TIMELINESS, ACCURACY AND/OR COMPLETENESS OF GOLDMAN SACHS VOYAGER INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE FIXED INDEXED UNIVERSAL LIFE PRODUCT. GOLDMAN SACHS HEREBY EXPRESSLY DISCLAIMS ANY AND ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

There is no guarantee that the index will not underperform some or all of the underlying assets. In particular, the Index may have a significant weight in one of those assets at the time of a sudden drop, or no exposure to one of those underlyings at a time it has a strong performance, or a significant weight to the cash component. Different indices with a different set of underlying assets may significantly outperform the selected Index. The Index is not actively managed and Goldman Sachs does not exercise discretion in constructing, calculating or executing the strategy. For further information and disclosure about the strategy, including relevant risk factors, please refer to the related transaction documentation. This Index was launched on June 7, 2019.

For ALL cases: It is the responsibility of the financial professional to complete the *Prudential Xpress QuickForm* (ORD 113034) and *Agent's Report* (ORD 114120). Do not provide either form to the client to complete.

PRUFAST TRACK ELIGIBILITY

NOTE: If the application meets the below criteria, it will be eligible for PruFast Track.

- ☐ All term products (except PruTermOne) and all single life permanent products.
- ☐ Ages 18-60.
- ☐ Face amount \$100,000 to \$3 million.
- ☐ Permanent legal U.S. resident.

BEFORE SUBMITTING THE PRUDENTIAL XPRESS QUICKFORM:

- ☐ Confirm that you are appropriately licensed and appointed in the applicable state(s).
- ☐ Refer to the *Product Availability by State* listing on www.pruxpress.com for all product and rider availability.
- ☐ Verify you have the correct state-specific version of all forms, as applicable, for the state you are writing in.
- ☐ Insert the proposed insured's name and, if applicable, policy number on all forms.
- ☐ Provide the proposed insured with the *Prepare For Your Phone Interview and Medical Exam* guide, the *Important Notice About Your Application for Insurance* (ORD 96200B), and the *What Every Consumer Should Know About Life Insurance* brochure, which are part of the *Prudential Xpress QuickForm* package available on www.pruxpress.com.
- ☐ Provide the *Privacy Notice* to the proposed insured or proposed policyowner(s), if different than the proposed insured, on ALL variable cases.
- ☐ Complete ALL applicable supplements and agreements in **BLACK ink only** with clear and legible handwriting; Make sure to initial all changes.
- ☐ Encourage the client to sign an *Authorization to Disclose Information on Which Underwriting Decision Is Made to Insurance Agent and/or Producer* (ORD 112719).
- ☐ Complete **ALL** data fields in Sections A–G of the *QuickForm*, and Sections H–O, as applicable.
- ☐ Enter an alternate mailing address under “Remarks” in Section O when the proposed insured is not the policyowner nor the premium notice recipient, and mail cannot be delivered to the proposed insured's residential address provided under “Proposed Insured” in Section B. A P.O. box address is acceptable.
- ☐ Complete all information requested on the *Authorization to Release Information* (ORD 96200C).
- ☐ Review “When submitting a prepayment” below if you are collecting a prepayment under the terms of the *Limited Insurance Agreement* (LIA) (ORD 96200A).
- ☐ Obtain **ALL** necessary signatures (proposed insured and proposed policyowner(s), if different than proposed insured), titles, and dates, where applicable.

DO NOT:

- ✗ Waive any of our requirements or information we request as you do not have that authority.
- ✗ Guarantee or imply that Prudential will provide insurance.
- ✗ Use correction fluid/tape.
- ✗ Accept prepayment if:
 - Submitted in the form of cash.
 - The check is made payable to you or with the payee field left blank.
 - The proposed insured is unable to certify the health attestations.
 - The proposed insured's age is greater than 75 years.
 - The total amount of insurance requested in all applications on the proposed insured is greater than \$5,000,000.

WHEN SUBMITTING A PREPAYMENT:

- ☐ Complete a *Limited Insurance Agreement* (Limited Insurance Agreement section of the ORD96200F for Prudential financial professionals or ORD 96200A for Third Party financial professionals).
- ☐ Always obtain **ALL** necessary signatures (proposed insured and policyowner(s), if different than proposed insured).
- ☐ Complete *the Request for Initial Premium (E-PAY) and/or to Establish Monthly Electronic Funds Transfer (EFT)* (ORD 114416), OR instruct the payor to make the check payable to "Prudential Insurance Company".

NOTE: The total death benefit payable under all LIAs combined is the amount applied for, up to a maximum of \$1,000,000.

WHEN ORDERING AN EXAM:

- ☐ For cases that fall outside of the PruFast Track parameters, please indicate on the Agent's Report if requirements should be ordered by Prudential or by the producer/GA. If producer/GA is selected, request a Modified Exam. Refer to the *Age and Amount Chart* on www.pruxpress.com for additional information.
- ☐ All requirements for term and single life permanent products ages 18 to 60 with face amounts between \$100,000 and \$3 million will be ordered by Prudential, if necessary.

WHEN THE PRUDENTIAL XPRESS QUICKFORM IS COMPLETE:

- ☐ Retain the original document for all imaged forms, in accordance with the imaging agreement.



PROPOSED INSURED: _____

A. PURPOSE OF INSURANCE**REQUIRED: Primary Purpose of Insurance** (Must choose at least one. Check all that apply.)**Supplemental riders/benefits such as BAR for chronic or terminal illness do not qualify as a primary purpose of insurance.*

- Personal:** ☐ Survivor income ☐ Supplemental retirement income ☐ Debt/Mortgage protection
☐ Estate liquidity ☐ Final expenses ☐ Asset repositioning/Wealth Transfer
☐ Charitable giving
- Executive Benefits:** ☐ SERP/Deferred compensation ☐ Split dollar ☐ Restrictive bonus
☐ Executive 162 bonus
- Business:** ☐ Buy-Sell/Business continuation ☐ Loan indemnification ☐ Key person

OPTIONAL: Secondary Purpose of Insurance: ☐ BAR for Chronic/Terminal Illness**B. PRODUCER INFORMATION**

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: _____ GA name: _____

Producer contract number: _____ GA contract number: _____

Producer Social Security number: _____ GA Employer Identification Number: _____

Producer e-mail for electronic policy delivery (if requested): _____ Case manager e-mail: _____

PRODUCER #1 FIRM**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 number: _____

Firm Employer Identification Number: _____

PRODUCER #2

Split commission %: _____

Producer name: _____ GA name: _____

Producer contract number: _____ GA contract number: _____

Producer Social Security number: _____ GA Employer Identification Number: _____

PRODUCER #2 FIRM**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 number: _____

Firm Employer Identification Number: _____

C. CASE DETAILS (Prudential will order requirements for term cases within PruFast Track parameters.)Who is responsible for the requirement ordering? ☐ Producer will provide completed Exam. *If checked, skip to Section D.*

- Age and amount requirements: ☐ Prudential ☐ Producer/GA
- Preferred Exam Vendor: ☐ APPS ☐ SMM
- Attending Physician Statement (APS): ☐ Prudential ☐ Producer/GA

D. KNOWLEDGE OF PROPOSED INSURED

- Did you see the proposed insured during the sales process? ☐ Yes ☐ No
- Is the proposed insured a prior client? ☐ Yes ☐ No
- Knowledge of Proposed Insured: ☐ Self ☐ Relative ☐ Know Slightly ☐ Known well for _____ Years at: ☐ Home ☐ Business
☐ Have never met ☐ Other (provide details on how you know the proposed insured) _____
- If you have never met, provide how the solicitation took place: ☐ Internet or Phone Sale ☐ Direct Mail ☐ Ticket Process ☐ Referral
☐ Financial Planner/CPA/Attorney Recommendation ☐ Walk in ☐ Other _____

(CONTINUED)



E. SUITABILITY DECLARATIONS (VARIABLE PRODUCTS ONLY)

1. This application is submitted in the belief that the purchase of this policy is suitable for the policyowner based on the information furnished by the policyowner. ☐ Yes ☐ No
2. Reasonable inquiry has been made of the policyowner concerning the policyowner's insurance and investment objectives, financial situation and needs. ☐ Yes ☐ No
3. The policyowner is considering the purchase of this variable life insurance product as a vehicle for long-term life insurance death benefit protection. The policyowner is not using this product as an investment vehicle but may also have a need for cash accumulation. ☐ Yes ☐ No

F. SOURCE OF FUNDS (CASH WILL NOT BE PERMITTED FOR PAYMENT.)

1. **For Non-Term Policies Only:** Is this policy being funded via a premium financing loan or with funds borrowed, advanced or paid from another person or entity? **If “yes”, additional disclosure form may be required.** ☐ Yes ☐ No

2. What is the source of funds used to pay premiums on this policy? (Check all that apply.):

	Initial	Future
Current income	<input type="checkbox"/>	<input type="checkbox"/>
CDs or savings	<input type="checkbox"/>	<input type="checkbox"/>
Mutual funds or brokerage account	<input type="checkbox"/>	<input type="checkbox"/>
Existing life insurance policy(ies) or annuity contract(s)	<input type="checkbox"/> (If selected complete questions 3 and 4)	<input type="checkbox"/> (If selected complete questions 3 and 4)
1035 Exchange	<input type="checkbox"/>	<input type="checkbox"/>

Complete questions 3 and 4 only if using an existing Prudential or third party policy(ies) or annuity contract(s) to pay either initial or future premiums: (If more than one policy or contract provide full details in the **Remarks** section.)

3. What is the policy number(s) for the source of the premiums? _____
 Will any of the above policies cease to exist? ☐ Yes ☐ No

4. What is the form of the proceeds for the above policy(ies)? (Check all that apply.):
☐ Accumulated dividends ☐ Loans ☐ Partial surrender or withdrawal

G. UNDERWRITING CATEGORY QUOTED	
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33
34	34
35	35
36	36
37	37
38	38
39	39
40	40
41	41
42	42
43	43
44	44
45	45
46	46
47	47
48	48
49	49
50	50
51	51
52	52
53	53
54	54
55	55
56	56
57	57
58	58
59	59
60	60
61	61
62	62
63	63
64	64
65	65
66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73
74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

If a contractual conversion, select the quoted rating that is equivalent to the guaranteed rating from the term contract.

- ☐ Preferred Best ☐ Preferred Non-Tobacco ☐ Non-Smoker Plus ☐ Non-Smoker ☐ Preferred Smoker ☐ Smoker
☐ Special Class: _____ ☐ Temporary Extra Premium (per thousand): \$ _____
☐ Avocation/Occupation Flat Extra Premium (per thousand): \$ _____ ☐ Aviation Flat Extra Premium (per thousand): \$ _____

H. PRUDENTIAL/PRUCO POLICIES ISSUED WITHIN 3 MONTHS

1. Has the client been issued a Prudential/Pruco policy within the past 3 months? ☐ Yes ☐ No
If YES, provide Prudential/Pruco policy number: _____
2. Has the health, mental or physical condition of the proposed insured changed since the answers and statements were given in the above application? ☐ Yes ☐ No

I. REMARKS

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on its right side, suggesting it's resting on a surface.

J. MILITARY

1. Is the proposed insured an active duty service member of the United States Armed Forces (including National Guard and Reserve)? ☐ Yes ☐ No
2. Is the policyowner, or the person to whom this policy was sold, an active duty service member of the United States Armed Forces (including National Guard and Reserve)? ☐ Yes ☐ No

For a YES answer to J1 or J2, complete the appropriate disclosure form(s) and return to the Home Office.

K. PRODUCER'S STATEMENT

1. If replacement, are all policies to be replaced Term policies? ☐ Yes ☐ No
2. Do you intend to deliver the policy face to face? ☐ Yes ☐ No

I certify that:

- The solicitation or sale did NOT take place on a military base or other Department of Defense (DOD) installation;
- I have no knowledge of any factors which may have a negative effect on the proposed insured's insurability;
- I have given the *Important Notice About Your Application for Insurance* to the proposed insured;
- I provided the policyowner with the brochure *What Every Consumer Should Know About Life Insurance* and answered any questions they had about the purchase;
- If required by state regulation, I have read the *Important Notice Regarding Replacement* aloud to the applicant or the applicant did not wish the notice to be read aloud;
- **If this is for the sale of a variable product:** I have provided current copies of the *Privacy Notice* and the *ID Verification Notice* to all owner(s) and legal representative(s) and I have offered the client a choice of a paper prospectus, CD or an electronic prospectus and provided the client with their choice;
- **If this is for the sale of an equity-indexed product:** I have provided the owner(s) with the appropriate disclosures and marketing brochures, which highlight key features of the product;
- **If this is a replacement:** I have discussed the advantages and disadvantages of the replacement with the client and determined that the transaction is appropriate and I have completed the state-required replacement form(s);
- I have no other information, other than as previously reported, that the proposed insured has existing life insurance or annuities or that indicates this coverage may replace or change any current insurance or annuity in any company;
- If I become aware of a change in the health or habits of the proposed insured occurring after the date of the application but before policy delivery, I promise to inform the Company of the change and agree to withhold policy delivery until instructed by the company;
- **CA:** The *CA Disclosure Statement* was provided to the policyowner in accordance with CA Insurance Code section 789.8;
- **NY:** I have fully discussed and explained the life insurance features and charges including restrictions to the applicant. I represent that: (a) this life insurance is suitable and in the best interest of the applicant in accordance with New York Insurance Regulation 187, (b) at or before the time of recommendation, I provided to the applicant all disclosures required under New York insurance regulations, including disclosing, in a reasonable summary format, all relevant suitability considerations and product information, both favorable and unfavorable, that provided the basis for my recommendation, and (c) I have a reasonable basis to believe that the applicant has the financial ability to meet the financial commitments of the policy.
- **PA:** The *Disclosure Statement* as required by the Commonwealth of Pennsylvania Insurance Department was delivered to the policyowner;
- **VT:** If the policy applied for is a charitable gift, I have provided the *Charitable Life Gifts Disclosure* form to the proposed insured;
- All of the above statements are true and accurate.

→ Signature of producer **X** _____ Date _____



Prudential

IMPORTANT NOTICE ABOUT YOUR APPLICATION FOR INSURANCE

The Prudential Insurance Company of America
Pruco Life Insurance Company

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 Privacy Notice.

UNDERWRITING INFORMATION AND PRACTICES

We review information about you to decide if you’re eligible for coverage. Your application is the primary source of this information. We may also obtain information about you from the following other sources: any required medical examination; the MIB, Inc.; and doctors, hospitals, health care providers, pharmacy benefit managers, consumer reporting agencies, publicly accessible sources, or any other organizations or persons who have information about you or your mental or physical health. In addition, we may request that an investigative consumer report be prepared in which information about your character, general reputation, personal characteristics, and mode of living is obtained through interviews with your neighbors, friends, associates, acquaintances, or others who may have knowledge concerning such items of information. You may ask to be interviewed in connection with the preparation of the investigative consumer report.

Your eligibility for coverage will depend on the information we collect, the application process we use to collect that information, and our underwriting risk assessment. Eligible proposed insureds who submit information through our telephone interview process may qualify for an accelerated underwriting program. This program is available for select products and could result in coverage being issued without a medical exam, which would otherwise be required. We strive for consistent results in our underwriting decisions regardless of the application process used. However, differences can occur, which could affect your premium. For example, if the insurance exam provides information not otherwise available, your policy costs could be higher than they would have been if underwritten through our accelerated underwriting program. It’s important to review any questions you have about our underwriting process with your financial professional.

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 not for 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. Information about MIB may be obtained on its website at www.mib.com.

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. MIB’s contact information can be found on their website at www.mib.com.

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 may share your personal information with affiliates so that Prudential companies can market their products and services to you, unless you opt out of such sharing. Unless you agree otherwise, we do not disclose your information to other companies for them to market their products and services to you.

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. A copy of any consumer report we obtained about you will be provided to you. Upon your request to the address below, we will provide you with our notice of information practices, which is a more detailed description of our information practices and your rights. You have the right to make a written request to us at the address below for access to personal information we have about you or to request that we correct, amend, or delete any information we have on record about you.

Prudential Ins. Co. of America
1600 Malone St, Suite: DTY
Millville, NJ 08332



Prudential

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:

- Your physician's name, address and phone number
- Date of your most recent visit to your Personal Physician, plus:
 - Reason for that visit
 - Your height and weight
 - Current prescriptions
 - Your driver's license
 - 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)

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.



Prudential

Pruco Life Insurance Company,
a Prudential company

California Disclosure Regarding The No-Lapse Guarantee

Important Notice

This policy is guaranteed to stay in force for a number of years as long as you have paid at least as much as the required premiums. This is called the No-Lapse Guarantee.

Even though it contains a No-Lapse Guarantee, this policy may provide nonforfeiture benefits (such as cash surrender values) which are less than those that would be provided if the No-Lapse Guarantee were issued as a separate policy (for example, as a term policy). However, the premiums for the term policy might be higher than those for the No-Lapse Guarantee in this policy.

When considering the purchase of this policy, you should consider the value to you of higher nonforfeiture benefits versus the level of the premiums required to keep your insurance coverage in force.

Prudential Financial is a service mark of the The Prudential Insurance Company of America, Newark, NJ, USA and its affiliates.

Corporate Office: 751 Broad Street, Newark, New Jersey 07102-3777

ORD 112358 Ed. 2001

Page 1 of 1
Applicant's Copy



Prudential

Pruco Life Insurance Company,
a Prudential company

California Disclosure Regarding The No-Lapse Guarantee

Important Notice

This policy is guaranteed to stay in force for a number of years as long as you have paid at least as much as the required premiums. This is called the No-Lapse Guarantee.

Even though it contains a No-Lapse Guarantee, this policy may provide nonforfeiture benefits (such as cash surrender values) which are less than those that would be provided if the No-Lapse Guarantee were issued as a separate policy (for example, as a term policy). However, the premiums for the term policy might be higher than those for the No-Lapse Guarantee in this policy.

When considering the purchase of this policy, you should consider the value to you of higher nonforfeiture benefits versus the level of the premiums required to keep your insurance coverage in force.

Prudential Financial is a service mark of the The Prudential Insurance Company of America, Newark, NJ, USA and its affiliates.

Corporate Office: 751 Broad Street, Newark, New Jersey 07102-3777

ORD 112358 Ed. 2001

Page 1 of 1
Agent's Copy



Authorization to Disclose Information to General Agent or Broker

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 release any and all medical and driving 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 motor vehicle records, 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



**For Life New Business only**

Check all that apply: ☐ Initial premium E-Pay
☐ Establish monthly EFT

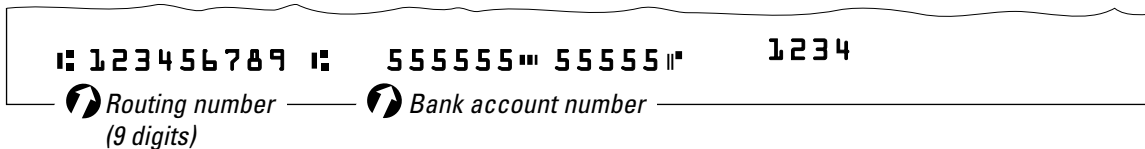
Name of insured (*first, middle initial, last name*) _____
Policy number _____

INSTRUCTIONS

Use this form for Life New Business only to pay initial premium, COD, or additional monies due at policy placement using E-Pay and/or to establish monthly electronic funds transfers (EFT).

Please follow these steps:

- Complete sections 1 and 3 to request that your initial premium at point of sale or any premium or a balance due at placement be paid through E-Pay. Complete sections 2 and 3 to request monthly premium payments by EFT. Complete all sections to request both E-Pay and EFT.
- **If you are requesting initial premium or monthly EFT on more than one new policy, you must submit a separate form for each policy.**
- Print in black ink.
- Initial any corrections or changes that you make.
- Retain a copy of this form for your records.
- Refer to the check diagram below to help determine your bank routing number and bank account number.



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 INITIAL PREMIUM (E-PAY) INFORMATION

Account owner type: ☐ Individual ☐ Corporate ☐ Trust ☐ Other _____

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

Address _____

City/State/ZIP code _____

Bank Information

Account type: ☐ Savings ☐ Checking Withdrawal amount \$ _____

Name of financial institution _____ Telephone number _____

Bank routing number (9 digits) Bank account number

Copies provided to **Home Office, Representative, and Applicant**

ORD 114416 Ed. 8/2009



2 MONTHLY ELECTRONIC FUNDS TRANSFER (EFT) INFORMATION

Monthly withdrawal **date**: _____ (between the 1st and 28th of the month) *

**The monthly withdrawal date must be on or before the premium due date. If any premium withdrawal date falls on a weekend or bank holiday, the withdrawal will occur on the next business day.*

Monthly withdrawal **amount** \$ _____ (cannot exceed monthly premium unless the policy has flexible payment arrangements)

☐ Use same bank account information in section 1. **If so, skip to Section 3.** Otherwise complete bank information below.

Account owner type: ☐ Individual ☐ Corporate ☐ Trust ☐ Other _____

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

Address _____

City/State/ZIP code _____

Bank Information

Account type: ☐ Savings ☐ Checking

Name of financial institution _____ Telephone number _____

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

3 AGREEMENT AND SIGNATURE (Complete this section for all transactions.)

As a convenience to me, I authorize Prudential to make the fund transfer(s) from my account listed above. By signing below, I understand and agree that:

For Initial Premium E-Pay

- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made.
- For initial premium E-Pay, Prudential will process this withdrawal request immediately and it cannot be revoked.

For Monthly EFT

- I may cancel the authorization at any time by giving Prudential prior written notification up to three business days preceding the scheduled date of the transfer.
- I have the right to receive notice of all varying transfers. Varying transfers might occur on a date and in a different amount than the one selected, but notification will occur.
- Prudential, in its sole discretion, reserves the right to remove any policy from the electronic funds transfer payment program at any time. The payment frequency on a non-EFT basis may be changed to quarterly or another less frequent mode.
- Prudential cannot establish an electronic funds transfer program if the dividend option is to reduce premiums. In that event, Prudential will withdraw the full amount of the premiums from my account. Unless otherwise elected, any future dividends will be used to provide paid-up additional insurance, if available, or will otherwise accumulate at interest.
- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made. Prudential may, in its sole discretion, resubmit the withdrawal request for collection.
- I may modify this Agreement by authorizing Prudential to make preauthorized electronic funds transfer or other forms of check withdrawals from any other bank account or financial institution that I so designate verbally, in writing, or through an automated voice response system. Any such verbal request will be confirmed by Prudential in writing.
- If I am changing the bank account that funds are withdrawn from and past premiums are due at the time Prudential receives the completed form, Prudential will draft my bank account for any past premiums due no sooner than two days and no later than eight days after receiving this form. This does not apply to variable universal or universal life policies.

For Initial Premium E-Pay or Monthly EFT

- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- 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.

X _____

Account owner's signature

_____ Date (month/day/year)

Copies provided to **Home Office**, **Representative**, and **Applicant**

ORD 114416 Ed. 8/2009

Page 2 of 2

Return this page to Prudential



Prudential

CONSENT FOR ELECTRONIC POLICY DELIVERY

The Prudential Insurance Company of America
Pruco Life Insurance Company of New Jersey
Pruco Life Insurance Company

All are Prudential Financial companies

POLICY NUMBER (IF KNOWN): _____

PROPOSED INSURED: _____

TERMS AND CONDITIONS, ELECTRONIC SIGNATURE, AND ELECTRONIC DELIVERY CONSENT

THE FOLLOWING TERMS AND CONDITIONS GOVERN ELECTRONIC DOCUMENT DELIVERY FOR LIFE INSURANCE PRODUCTS WITH PRUDENTIAL.

Your consent is voluntary. In order to receive and submit life insurance documents electronically, you must first consent to electronic delivery and submission of documents. Read the following terms and conditions and if you wish to consent to electronic delivery and submission, complete the Electronic Policy Delivery Contact Information and Signatures sections below and return the form to your representative. If you do not wish to sign your documents online or receive documents electronically, do not complete or sign this form. Not all life insurance policies are eligible to be delivered electronically.

By completing the Electronic Policy Delivery Contact Information and Signatures sections, I confirm the following statements:

- I consent to applying an electronic signature to all forms signed during the life insurance policy process and to electronic delivery of all records, including any policy issued, along with all disclosures, confirmations, statements and other communications permitted by law to be sent electronically.
- I agree that this consent is effective on the date I affix my signature below.
- I understand that I have the right to withdraw such consent at any time by contacting my representative or Prudential at www.prudential.com/myaccess.
- I understand that I can opt out of electronic delivery and usage of electronic transmissions and records at any time by contacting my representative or Prudential at www.prudential.com/myaccess.
- I understand that the policy is not complete until all signatures (including those by me, the representative, and other authorized individuals, if required) are captured and the policy documents are submitted to Prudential.
- I confirm that the contact number provided for the delivery of an authentication code belongs to me.
- I consent to receiving an automated message (voice or text) containing an authentication code via the delivery method selected.
- I understand that I will receive an email with a link that will allow me to access electronically delivered documents. I further understand that I have 90 days to view and electronically sign the documents, unless the company voids the transaction, the insured and/or policyowner declines to sign the documents, or all parties sign the documents. Once voided, declined, or signed the electronically delivered documents will be accessible for 14 days. I have the option to print or save copies of the documents during this period.
- I have the option to receive one free paper copy of any electronically transmitted record, if requested, by contacting my representative or Prudential at www.prudential.com/myaccess.
- I understand that the proposed insured and the policyowner (if different than the insured) will receive the above-mentioned email link at the email address(es) provided in the Electronic Policy Delivery Contact Information section.
- I understand that in the event my personal contact information changes or if I detect any errors in the information I've provided, I must immediately notify Prudential of the changes/error by contacting my representative or Prudential at www.prudential.com/myaccess.
- I understand that at the time I attempt to access my documents electronically, I must have access to the authentication code delivery contact number and authentication code delivery method populated below.
- I understand that to access my documents electronically, I must have access to a computer that is capable of supporting internet access and a compatible browser application along with a personal email address. Compatible browsers include current versions of Chrome, Mozilla Firefox, Internet Explorer for Windows, Safari, and Windows Edge. I must also have software that allows me to view PDF files, such as Adobe Reader or a browser plug in.

By signing below, you agree to be legally bound as if you had signed the electronically delivered life insurance policy and other documents with a handwritten signature, and you acknowledge that you have reviewed and agree to the above terms and conditions.

Your electronic signature can only be affixed to a document using your confidential password. Your signature is never stored by Prudential for use on another document.

You may retain a copy of these Terms and Conditions for your records. If you have any questions, please contact your representative.

Prudential's contact information can be found at www.prudential.com/myaccess.

The email address(es) provided will receive a confirmation email from ili.lnb.support.edelivery@prudential.com and/or your financial professional. The life insurance policy and other documents may be delivered electronically when the following requirements have been met:

1. *Consent for Electronic Policy Delivery* (ORD 115309) is fully completed, signed by the insured and policyowner (if different than the insured), and submitted to the Company.
2. The insured and policyowner (if different than the insured) receive and complete the validation email sent to the email address(es) provided to the Company.
3. The signing producer has a valid electronic delivery agreement in place with the Company.



ELECTRONIC POLICY DELIVERY CONTACT INFORMATION

The email address(es) provided will only be used for electronic policy delivery. The authentication code delivery contact number and delivery method will only be used to deliver an authentication access code, which is required to access your electronic policy package. The email address(es) and contact information may differ from the information provided on the Application for Life Insurance.

A. Proposed Insured Electronic Policy Delivery Preferences

1. Email address: _____
2. Authentication code delivery method: ☐ Text ☐ Voice Call
3. Authentication code delivery contact number: _____

B. Policyowner Electronic Policy Delivery Preferences (complete if policyowner is different than proposed insured)

1. Email address: _____
2. Authentication code delivery method: ☐ Text ☐ Voice Call
3. Authentication code delivery contact number: _____

Definitions: The term "Company" refers to the company named at the beginning of the Application for Life Insurance.

SIGNATURES

<i>Signature of Insured</i>	X _____	(DATE) _____
<i>Signature of Policyowner</i>	X _____	(DATE) _____

(if different than proposed insured)



Prudential

LIMITED INSURANCE AGREEMENT

Corporate Offices, Newark, New Jersey

- ☐ The Prudential Insurance Company of America
☐ Pruco Life Insurance Company
Both are Prudential Financial companies.

THANK YOU FOR CHOOSING PRUDENTIAL FOR YOUR INSURANCE NEEDS

POLICY NUMBER: _____

PART 1 – HEALTH CERTIFICATE

A premium can be collected and insurance can take effect under this Limited Insurance Agreement (the “Agreement”) only if the following statement is true: I certify and affirm that the proposed insured has not:

- (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).

Person proposed for coverage: _____

Amount of insurance requested: \$ _____ Amount of prepayment: \$ _____

All premium checks must be made payable to the Company – do not make check payable to the producer or leave the payee blank. This agreement is valid only if the form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.

PART 2 – TERMS AND CONDITIONS

The Company agrees to provide limited life insurance coverage under the following terms and conditions:

A. EFFECTIVE DATE OF COVERAGE

Limited insurance starts on the date all of the following requirements have been met:

1. A payment equal to the full first required premium is received at our Administrative Office within the lifetime of the person proposed for coverage under this Agreement. A payment will be considered to be received only if one of the following valid items is received at our Administrative Office: (i) A check in the amount of the full first required premium; (ii) A completed and signed payment form for the first full premium; or (iii) Any other form of payment acceptable to the Company.
2. The form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.
3. All application information (including, but not limited to, all information necessary to complete parts 1 & 2 of the application and any questionnaires and supplements to the application) is provided and received at our Administrative Office and any medical examinations and tests required by the Company are completed and received at our Administrative Office.
4. This Agreement has been fully completed, signed and dated by the policyowner, proposed insured (if different than the policyowner) and producer.

However, if the proposed insured dies as a direct result of, independent from all other causes, accidental bodily injury within 30 days of the date payment is honored but before any exam and tests are completed, a death benefit will be paid under the terms of this Agreement. We will not pay a benefit under the preceding sentence for death caused or contributed to by: (1) infirmity or disease of mind or body or treatment for it or (2) any infection other than one caused by an accidental cut or wound.

B. END DATE OF COVERAGE

Limited insurance ends when the first 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.
3. We mail you a letter notifying you that we have declined to issue you a policy or that we will not provide limited insurance coverage on a prepaid basis.
4. Sixty days have passed since the Effective Date of Coverage under this Agreement, and the limited insurance provided under this Agreement has not ended for any of the reasons listed above.

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

C. AMOUNT OF COVERAGE

If the proposed insured dies, the total death benefit under this Agreement is the amount requested, up to a maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on the proposed insured of \$1,000,000. The total maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on any proposed insured cannot exceed \$1,000,000.

E. SIGNATURES

I have read this Limited Insurance Agreement including the Special Limitations in section D on page 2. The terms, conditions and limitations of this Agreement have been fully explained to me by the producer, and I understand and agree to them.

➔ Signature of proposed insured: ☒ _____ Date: ____/____/____
(Parent/Guardian when proposed insured age is less than 18)

➔ Signature of policyowner(s): ☒ _____ Date: ____/____/____
(If different from proposed insured Parent/Guardian when proposed insured age is less than 18)

I have no personal knowledge of any factors which may have a negative effect on the proposed insured's insurability:

➔ Signature of producer: ☒ _____ Date: ____/____/____



D. SPECIAL LIMITATIONS (CONTINUED FROM PAGE 1)

- This Agreement does not provide coverage for any riders or additional supplemental benefits which you have requested from the Company.
- The limited 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.
- If benefits are payable under this Agreement, then no benefit relating to that death will be payable under any policy that is subsequently issued.
- No producer, medical examiner, or any other Company representative is authorized to accept risks or determine insurability, or to alter or waive any of the terms or conditions of this Agreement, or to waive any of the Company's rights or requirements.
- The total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) cannot exceed \$5,000,000.
- **There is no coverage under this Limited Insurance Agreement if the Health Certification is materially misrepresented or fraudulent. If death is due to suicide or intentionally self-inflicted injury, while sane or insane, payment will be limited to the return of the amount paid.**

Definitions: The term "Company" refers to the company named at the beginning of the Application for Life Insurance.

My original signature has been affixed to this Agreement. The original will be retained by the Company and I will receive a copy identical in form and substance.



Prudential

BENEFICIARY INFORMATION REQUEST

Pruco Life Insurance Company
Pruco Life Insurance Company of New Jersey
The Prudential Insurance Company of America
All are Prudential companies.

POLICY NUMBER: _____

PROPOSED INSURED: _____

State regulation requires the Company to request the following information prior to a policy's delivery to ensure that all benefits or proceeds are distributed to the appropriate persons upon the death of the insured. This information is requested of every policyowner, additional insured, and beneficiary listed on your application for life insurance.

Provide the following information in the spaces below, as applicable, for each proposed policyowner other than the primary proposed insured and beneficiary listed on your application for insurance: first, middle and last name; complete address with street, city, state and ZIP code; date of birth; Social Security Number (SSN) or Tax Identification Number (TIN); home phone number; cell phone number; and email address. Also, if the application includes a Child Rider, the information is also requested for each proposed child.

Use additional copies of this form for additional beneficiaries, children proposed for coverage, or proposed owners.

NOTE: THIS IS NOT A FORM TO REQUEST ANY CHANGES TO THE INFORMATION PROVIDED AS PART OF YOUR APPLICATION.

A. APPLICABLE TO ALL ENTITIES, INDIVIDUALS AND TRUSTS NAMED AS BENEFICIARIES ON THE APPLICATION

Beneficiary(ies):

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____ Relationship to proposed insured: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____ Relationship to proposed insured: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____ Relationship to proposed insured: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____ Relationship to proposed insured: _____



B. ONLY PROVIDE THE FOLLOWING DETAILS FOR ANY CHILD(REN) UNDER A CHILD RIDER REQUESTED ON THE APPLICATION

Proposed Child(ren):

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN: _____

C. COMPLETE ONLY IF THE POLICYOWNER IS TO BE OTHER THAN THE PRIMARY PROPOSED INSURED (NOT REQUIRED IN STATE OF ILLINOIS)

Proposed Owner(s):

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____

Name: First: _____ Middle: _____ Last: _____

Address: Street: _____

City: _____ State: _____ ZIP: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ SSN/TIN: _____



Prudential

AUTHORIZATION TO RELEASE INFORMATION

Corporate Offices, Newark, New Jersey

Pruco Life Insurance Company
The Prudential Insurance Company of America
Both are Prudential Financial companies.

POLICY NUMBER (IF KNOWN): _____

PROPOSED INSURED NAME (PRINT): _____

This Authorization was intended to comply with the HIPAA Privacy Rule

- I authorize any licensed physician, medical practitioner, hospital, clinic, other health care provider, pharmacy benefit manager, insurance company or producer, financial or legal advisor, government agency, MIB Inc, consumer reporting agency, or other organization or person to give any information about me, or my mental or physical health to the Company and/or its agents authorized by the Company and/or MIB Inc to determine my eligibility for insurance and/or benefit payment, and/or to contest coverage and/or to conduct legally permissible actuarial, audit and research activities. It also includes motor vehicle records.
- The information authorized for release includes (but not limited to paper and/or electronic format):
My entire medical record, including any information regarding medications used, drug and alcohol treatment, the results of any genetic testing previously performed, and communicable or venereal diseases, such as hepatitis, syphilis, gonorrhea, the human immunodeficiency virus (HIV), and Acquired Immune Deficiency Syndrome (AIDS), and the diagnosis and treatment of mental health conditions, excluding psychotherapy notes.
- 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.
- I understand that the aforementioned parties requesting access to my (electronic or paper) medical records are acting as a patient authorized representative and will attempt to access my medical records in the most efficient manner possible, including electronic interchange through a Health Information Exchange or directly through My Providers' electronic health record system.
- This Authorization may be revoked at any time by writing us at the Customer Service Office address provided 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, the revocation does not effect our legal rights under the policy to contest a claim or the policy itself. 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.
- 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 & is valid for 2 years after the date below for the purposes stated above.
- A copy of this Authorization will be provided to me or my authorized representative 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.
- Treatment, payment, enrollment in a health plan, or eligibility for health benefits may not be conditioned on signing this authorization.

SIGNATURES

- I acknowledge that I have received the **Important Notice About Your Application for Insurance**.
- I authorize the Company to retain and disclose information to reinsurers, or for insurance underwriting, policyholder service or claim handling, to others who perform services for us, to financial professionals or their agents involved in the sale or placement of a policy, or as otherwise allowed by law. I also authorize the Company, its reinsurers or authorized third-party administrators to make a brief report to MIB Inc. Any revocation of this authorization will not impact these rights of disclosure.

→ Signature of proposed insured **X** _____ Date: _____
(Parent/Guardian when proposed insured age is less than 18)





Prudential

Important Notice Regarding Replacement

Prudential Insurance Company of America
Corporate Offices
Newark, New Jersey 07102
973-802-6000

The Prudential Insurance Company of America
Pruco Life Insurance Company
Both are Prudential companies.

REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one -- or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

We are required by law to notify your existing company that you may be replacing their policy.

Applicant's Signature

Agent's Signature

Date





Prudential

Important Notice Regarding Replacement

Prudential Insurance Company of America
Corporate Offices
Newark, New Jersey 07102
973-802-6000

The Prudential Insurance Company of America
Pruco Life Insurance Company
Both are Prudential companies.

REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one -- or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

We are required by law to notify your existing company that you may be replacing their policy.

Applicant's Signature

Agent's Signature

Date



Prudential

Important Notice Regarding Replacement

Prudential Insurance Company of America
Corporate Offices
Newark, New Jersey 07102
973-802-6000

The Prudential Insurance Company of America
Pruco Life Insurance Company
Both are Prudential companies.

REPLACING YOUR LIFE INSURANCE POLICY OR ANNUITY?

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one -- or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed benefits.

Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

We are required by law to notify your existing company that you may be replacing their policy.

Applicant's Signature

Agent's Signature

Date