



Instructions

Use this form to surrender your paid-up coverage. Please follow these steps:

1. Read each section before completing this form.
2. Complete sections 1 through 3. Please print using blue or black ink.
3. Sign and date your request in section 4.
4. If your certificate has been assigned, the assignee (new owner) or trustee must complete all sections of this form.
5. Return the completed form to Prudential at the address above. You may fax it to **888-700-9989**. Call our Group Variable Universal Life Customer Service Center toll-free at **800-562-9874** with any questions, Monday to Friday, 8:00 a.m.–8:00 p.m. Eastern time.

On this form *you, your, and I* refer to the individual requesting to end coverage.

Important Tax Information

This information will help you complete sections 2 and 3, which are required by the Internal Revenue Service. Please read it carefully. Prudential and its representatives cannot give tax or legal advice. Prudential generally must report to its certificate owners all payments of taxable income on Internal Revenue Form 1099. These payments include the surrender proceeds from a life insurance certificate to the extent a taxable gain is distributed. The surrender proceeds include all amounts distributed from the certificate, including any loans that are paid off by certificate values at the time of the surrender. You may wish to consult your tax or legal advisor for more information.

Tax Withholding Election

Federal and state income tax withholding. Federal and some state tax laws require us to withhold income taxes from the taxable portion of a cash surrender. By signing and dating this form and making no entries to section 2, you can elect not to have any taxes (federal or state) withheld, but you will still be liable for payment of any taxes due. Please check the appropriate boxes if you want to have federal and/or state income taxes withheld. If you request a check to be mailed to a non-U.S. address, you cannot elect out of withholding.
Note: Some states require state withholding when federal withholding is elected or required.

Estimated tax and possible penalties. If you elect to have no income tax withheld from your surrender payment, or if you do not have enough income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties if your withholding and estimated tax payments are not sufficient. You may be subject to IRS penalties if you fail to provide your correct Taxpayer Identification Number, fail to report taxable interest or dividends on your tax return, or give false tax information. You may be subject to a 10 percent federal income tax penalty if you are under the age of 59½ and your certificate is classified as a modified endowment contract (MEC).

Tax Certification

Citizenship. You must indicate if you are not a U.S. citizen or resident alien. In that case, you must state the country of which you are a citizen and submit an applicable IRS Form W-8 (BEN, ECI, EXP, IMY). In most instances Form W-8BEN will be the appropriate form.

Backup withholding. You must tell us if the IRS has notified you that you are subject to backup withholding because you did not report all your taxable interest and dividends on your tax return. **You are not subject to backup withholding if either (a) you did not receive such a notice from the IRS, (b) the IRS recently told you that you are no longer subject to a backup withholding order, or (c) you are exempt from such withholding.**

Taxpayer Identification Number and date of birth. You must include your Taxpayer Identification Number (TIN) and date of birth. The TIN for the certificate is:

- Your Social Security Number if you are an individual or the owner of a sole proprietorship.
- The Employer Identification Number (EIN) if you represent a trust, estate, corporation, partnership, or tax-exempt organization.
- The TIN of the grantor/trustee or that of the actual owner of a trust-like entity not recognized as a legal or valid trust under state law.

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

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

1 Insured's Information

First Name of Insured _____ MI _____ Last Name _____
 Street _____ Apt. _____
 City _____ State _____ ZIP Code _____
 Daytime Telephone Number _____
 Has insurance been assigned? Yes No
(If Yes, the assignee must complete all sections of this form and submit a copy of the assignment.)

2 Tax Withholding Election

If you would like taxes withheld, complete this section. Otherwise, we will not withhold taxes unless required by law.

Withhold federal income taxes from the taxable portion of the payment.
 Withhold state income taxes from the taxable portion of the payment.

3 Tax Certification
(see Important Tax Information for additional information on this section)

If this section is not completed, we may be required to withhold federal and state income tax. If you are the assignee you must also provide the Social Security Number of the insured.

Complete section (a) or (b) below:

(a) Under penalties of perjury, I certify that my correct Taxpayer Identification Number is:

Certificate Owner's Social Security Number _____ **Certificate Owner's Employer Identification Number** _____

Complete the following if applicable:

I am not subject to backup withholding.

(Check the box only if you are subject to backup withholding.)

I have been notified by the Internal Revenue Service that I am subject to backup withholding.

(b) I am not a U.S. citizen or resident alien. I am a citizen of

Attach Applicable IRS Form W-8 (BEN, ECI, EXP, IMY).

