



Prudential Financial – GUL/GVUL
P.O. Box 8769
Philadelphia, PA 19176-8769

Group Variable Universal Life

Please print using blue or black ink.

Instructions

Use this form to borrow money from your certificate fund. To request a loan, indicate the amount you wish to borrow, specify the investment options from which the loan will be processed, sign and date the form, and return it to the address above. Generally, a check will be issued within seven calendar days of receipt of this form in good order, if your loan is approved. You may fax it to 888-700-9989. Call our Group Variable Universal Life Customer Service Center toll-free at 800-562-9874 with any questions, Monday to Friday, 8:00 a.m.–8:00 p.m. Eastern time.

Interest and other Important Information about loans

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

Prudential generally must report to its participants all payments of taxable income on Internal Revenue Form 1099. A certificate loan generally does not result in taxable income when it is taken. You may incur a taxable gain if, with an outstanding loan on the certificate, you surrender your certificate, or if the certificate ends with no value except as provided by law or the certificate itself, or you choose to change to reduced paid-up coverage. Loans from a certificate classified as a modified endowment contract (MEC) may be considered taxable income and may also be subject to a 10% federal penalty tax. If the certificate is classified as a MEC, it is taxed on an income-first basis, meaning that all gain in the contract is distributed first, followed by recovered basis. You may wish to consult with a tax or legal adviser because neither we nor our representatives can provide tax or legal advice.

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

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

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

Should a death benefit become payable while a loan is outstanding, or should the certificate be surrendered while a loan is outstanding, any proceeds otherwise payable will be reduced by the amount of the certificate debt.

1 Insured's Information

Form fields for insured information including: First Name of Insured, MI, Last Name, Street, Apt., City, State, ZIP Code, Group Number, Social Security Number, Daytime Telephone Number, Insured's Employer/Association, and Has insurance been assigned? (Yes/No).

2 Loan Request Information **Minimum amount that can be borrowed:** \$200.00
Maximum amount that can be borrowed: Generally, 90% of the certificate fund less any existing loan with accrued interest, any outstanding charges, and the amount of next month's cost of insurance charges.
Charges: There may be a transaction charge of up to \$20.00 per loan (see your Group Variable Universal Life Prospectus included with your Enrollment Kit), which will be deducted from the amount of the loan requested.

3 Loan Request **Choose one of the following:**
 I hereby request a loan of \$ _____
 I hereby request the maximum amount that can be borrowed from the certificate fund.

4 Investment Option Selection Specify the investment option(s) from which you would like the loan processed. If you do not specify any investment option(s), the loan will be deducted proportionally from all current investment option(s).

Investment Option	Dollar Amount	Percent	Investment Option	Dollar Amount	Percent
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
			Total \$ _____		or 100 %

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

Certificate Owner's or Assignee's signature **X** _____ month day year

Assignee's Information (if applicable)

First Name of Assignee MI Last Name

 Street Apt.

 City State ZIP Code

 Assignee's Daytime Telephone Number
