

STATE WITHHOLDING INFORMATION SHEET

Tax issues are very complex. Many states impose an income tax on the taxable portion of payments from your plan. The income tax imposed depends on the state in which you legally reside. This form lists several state income tax withholding rules that you may want to consider when you request your payment. Prudential Retirement cannot give you tax advice; we suggest that you talk to your tax advisor or the IRS about your specific situation.

As the payee, you are responsible for obtaining and providing us with the necessary tax forms. Your state may require you to obtain and complete a specific form. Forms that you are required to submit to us for processing state income tax withholding are indicated in the chart below. For federal income tax withholding, you should either provide us with Form W-4P or transcribe the W-4P information onto your distribution request form. You can call 800-TAX-FORM to obtain any federal tax forms.

How to use this State Withholding Information Sheet: If you are a legal resident of Arizona, use Section I below. If you are a legal resident of any other state and your distribution is subject to mandatory 20% federal income tax withholding, use Section II below. If you are a legal resident of any other state and your distribution is not subject to mandatory 20% federal income tax withholding, use Section III on the reverse side. Locate your state of legal residence in the appropriate column to determine your state's requirements. Next, write your income tax withholding information on your withdrawal or distribution request form. If you have any questions about federal or state income tax withholding from your payment, contact your tax advisor, your local IRS office, or your State Department of Revenue.

I. STATE OF LEGAL RESIDENCE	WITHHOLDING REQUIREMENTS FOR ALL TYPES OF DISTRIBUTIONS
AZ	<p>Your payment is not subject to state income tax withholding and you may not elect to have state income tax withheld if:</p> <ul style="list-style-type: none"> • You are receiving a single sum distribution; or • You are receiving installment payments over a period of one year or less. <p>If your payment is not one identified above, you may elect to have state income tax withheld. It must be a percentage identified as follows:</p> <ul style="list-style-type: none"> • 10%, 19%, 23%, 25%, 31% or 37% of the amount of federal taxes withheld
II. STATE OF LEGAL RESIDENCE	WITHHOLDING REQUIREMENTS FOR DISTRIBUTIONS THAT ARE SUBJECT TO 20% FEDERAL INCOME TAX WITHHOLDING (Single sum distributions and installment payments spread over a period of less than ten years.)
AK FL HI IL NH NV SD TN TX WA WY	N/A (Payment is not subject to state withholding).
AL AR CO CT DC GA ID IN KY LA MD MI MN MO MT ND NE NJ NM NY OH PA RI SC UT WI WV	If you want state income tax withheld, you must tell us the amount to withhold.
DE IA ¹ KS MA ¹ ME NC OK ² VA ¹ VT	State income tax must be withheld. We will calculate the amount for you
CA OR ¹	We will withhold state income tax unless you tell us not to withhold. We will calculate the amount for you.
MS	<p>Your payment is not subject to state income tax withholding if:</p> <ul style="list-style-type: none"> • You are at least 59½ years old; • You are receiving payments as a result of a death or qualified domestic relations order; • You are receiving payments as a result of becoming disabled; • You have terminated employment and are at least 55 years old; or • You are receiving payments based on your life expectancy or the joint life expectancies of you and your beneficiary. <p>If you do not fall under one of these exceptions, state income tax must be withheld. We will calculate the amount for you.</p>

WITHHOLDING REQUIREMENTS FOR DISTRIBUTIONS THAT ARE NOT SUBJECT TO 20% FEDERAL INCOME TAX WITHHOLDING

(Installment payments for ten or more years, annuity payments, Minimum Required Distributions, corrective distributions, distributions to non-spouse beneficiaries)

III. STATE OF LEGAL RESIDENCE

AK FL HI IL NH NV SD TN TX WA WY	N/A (Payment is not subject to state withholding.)
AL AR CO CT DC GA ID IN KY LA MD MI MN MO MT ND NE NJ NM NY OH PA RI SC UT WI WV	If you want state income tax withheld, you must tell us the amount to withhold.
DE IA ¹ KS MA ¹ ME NC OK ² VA ¹	<p>If you don't make an election, we will automatically withhold federal and state income taxes.</p> <p>State income tax must be withheld if you are having federal income tax withheld. We will calculate the amount for you.</p> <p>You can elect to have state income tax withheld even if you do not have federal income tax withheld. You must tell us how much to withhold.</p>
CA OR ¹	<p>If you don't make an election, we will automatically withhold federal and state income taxes.</p> <p>If you are having federal income tax withheld, we will withhold state income tax automatically unless you tell us not to withhold. We will calculate the amount for you.</p> <p>You can elect to have state income tax withheld even if you do not have federal income tax withheld. You must tell us how much to withhold.</p>
GA	<p>If you don't make an election, we will automatically withhold federal income tax.</p> <p>If federal income tax is being withheld, we will calculate and withhold state income tax if you provide us with a Form G-4P.</p> <p>You can elect to have state income tax withheld even if you do not want federal income tax withheld, but you must tell us how much to withhold.</p> <p>For Minimum Required Distributions, corrective distributions, or distributions to non-spouse beneficiaries of deceased participants: If you want state income tax withheld, you must tell us how much to withhold.</p>
VT	<p>If you don't make an election, we will automatically withhold federal and state income taxes.</p> <p>State income tax must be withheld if you are having federal income tax withheld. We will calculate the amount for you. If you choose not to have federal income tax withheld, we must withhold state income tax, unless you tell us not to.</p>
MS	<p>Your payment is not subject to state income tax withholding if:</p> <ul style="list-style-type: none"> • You are at least 59½ years old; • You are receiving payments as a result of a death or qualified domestic relations order; • You are receiving payments as a result of becoming disabled; • You have terminated employment and are at least 55 years old; or • You are receiving payments based on your life expectancy or the joint life expectancy of you and your beneficiary. <p>If you do not fall under one of these exceptions, state income tax must be withheld. We will calculate the amount for you.</p>

¹If you do not provide the form your state requires, we will assume "single" as your marital status and that you have no exemptions. The required forms for your state are: IA=IA W-4P; MA=M- 4P; OR=W-4P; VA=VA-4P. ²Oklahoma residents: If you do not provide form W-4P, we will withhold 5% of the taxable amount of your distribution.

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