## AICPA

## Please print using blue or black ink.

1 Instructions	Complete all sections investment options from above. Generally, a che approved. You may sen Monday - Friday, 8:30 a	m which the loar eck will be issue id it by fax to <b>1-8</b>	n will be prod d within seve 800-242-7248	cessed, sig n days of	in and date the receipt of this	e form, and re form in good	eturn to th order, if yo	e address our loan is			
<sup>2</sup> Participant	First name of participar	nt		MI La:	st name						
Information	Street						Apt.				
	City			State	ZIP code						
	Group control number	Social	Social Security number Daytime telephone number								
	1 4 2 7 3										
	Has insurance been as	signed?	Account num	ber							
	Yes 🖵 🛛 No 🖵		0 0 0								
3 Loan Request and Investment Option Instructions	accrued interest, any outstanding charges, and the amount of next month's cost of insurance charges. Loan request dollar amount: \$ Specify the investment option(s) from which you would like the loan processed. If you do not specify any										
	Investment option	Percent Investment option Dollar amount Percent									
		\$	or%			\$	or	%			
		\$	or%	·		\$	or	%			
		\$	or%	·			or				
		\$	or%	·			or				
		\$	or%	·		\$	or	%			
		\$	or%	·		\$	or	%			
					То	tal \$		<b>100</b> %			
4 Banking Information	Complete this section i the bank account elec been processed. If this will be issued in the for in good order. Bank Name Street City	tronically. The tr section is left b	ansfer will b lank or the ir check will ge	e generall formation nerally be	y within 3 bus is rejected, th issued within	iness days a <sup>.</sup> e proceeds o	fter the re f your disb f receipt o	quest has oursement f this form			

Interest and payment
 Repayment
 Interest charged on any loan will accrue daily at an annual rate determined each year by Prudential. Interest payments on any loan are due on the day prior to each contract anniversary. If interest is not paid when due, it will be added to the principal amount of the loan. Prudential will notify a participant 31 days before the interest on the loan becomes due.

When a loan is made, an amount equal to the loan will be taken out of each of the participant's investment options on a pro-rata basis unless the participant selects specific investment options. At the same time, a loan account will be started for the participant and will be credited with an amount equal to the loan. Prudential will generally credit interest to the amount in the loan account at an annual rate of one to two percent less than the interest rate on the loan. The crediting rate will generally be equal to the Fixed Account crediting rate, which will not be lower than 1%.

A participant may repay part or all of the loan at any time. Participants should designate whether a payment is intended as a premium payment or as a loan repayment. If no such designation is made, the payment will be treated as a loan repayment.

A participant's loan plus accrued interest ("Certificate Debt") may not exceed the value of the Certificate Fund. If the Certificate Debt equals this amount, the Certificate will go into default.

If Certificate Debt is still outstanding when the Certificate is surrendered or allowed to lapse, the borrowed amount may become taxable. In addition, loans from Modified Endowment Contracts may be treated for tax purposes as distributions of income. You may wish to obtain professional advice.

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 to reflect the amount of the Certificate Debt.

If your certificate is not a Modified Endowment Contract (MEC), please skip sections 6a and 6b and go directly to Section 7. If you have questions as to whether or not you have a MEC, you may contact Aon Securities LLC at 1-800-223-7473.

6a Tax Identification Number Certification	Name of Owner or Assignee       First       MI       Last   Under penalties of perjury, I certify that:						
	Check One: I am a U.S. person (including resident alien)						
	(Attach completed applicable Form W-8 (BEN, BEN-E , EXP, ECI, IMY)) Business name/disregard entity name, if different from above						
	Check appropriate box for federal tax classification (required): <ul> <li>Individual/sole proprietor</li> <li>C Corporation</li> <li>S Corporation</li> <li>Partnership</li> <li>Trust/estate</li> <li>Exempt payee</li> <li>Limited liability company. Enter the tax classification (C=C Corporation, S=S Corporation, P=Partnership):</li> </ul>						
	My Taxpayer Identification Number is: [] (For individuals, the Tax Identification Number is the Social Security number.)						
The number shown on this form is my correct Tax Identification Number, and I am not subject to backu because I am exempt from backup withholding or the Internal Revenue Service has notified me that I subject to backup withholding.							
	Check here only if the following apply to you: I have been notified by the Internal Revenue Service that I am subject to backup withholding due to underreporting of interest or dividends.						
	□ I am subject to FATCA reporting						
	Signature of Certificate Owner or (if applicable) Assignee     month     day     year						

6b	Withholding Elections	<b>Prudential will withhold default 10% federal income taxes and any mandatory state income taxes, if applicable</b> . You may choose to elect out of withholding below. Otherwise, for any other federal tax withholding election, you must submit IRS Form W-4R with this form. If you are not a U.S. person, you must submit the applicable IRS Form W-8 series. These forms can be located by searching Forms, Instructions and Publications at https://www.irs.gov/forms-instructions.							
		Withhold federal and state income taxes on the taxable portion of distributions from the Group Variable Universal Life Plan. (The federal withholding amount will be equal to 10 percent of the taxable portion of your distributions. Your State withholding will be at the State's designated rate.)							
		Do not withhold federal and state income taxes on distributions from the Group Variable Universal Life Plan. (Connecticut residents must submit a form CT W 4P)							
		If no election is made, Prudential will withhold federal and state income taxes. In addition, withholding will also apply, regardless of any election made, if the distribution is (i) being sent outside the United States or its possessions, or (ii) if the IRS has notified us that your Social Security number is incorrect, or (iii) you have not completed the Taxpayer Identification Number certification above.							
		Withholding is a method of paying tax. It does not increase or decrease the total amount of taxes you may pay. Penalties may be incurred under the estimated tax payment rules if sufficient tax is not paid either through withholding, estimated taxes, or both. Any withholding election you make with respect to your distribution will be effective until revoked.							
7	Signature	<b>nature</b> I understand the above transactions will be processed in accordance with the group contract, with the and restrictions described in the Group Variable Universal Life Prospectus. I have read and unders loan request information as stated above.							
		Participant's signature X	month day year						
		Assignee's signature <b>X</b> (if applicable)	month day year						

Group Variable Universal Life is issued by The Prudential Insurance Company of America and distributed through Prudential Investment Management Services LLC ("PIMS"). The Prudential Insurance Company of America is located at 751 Broad St., Newark, NJ 07102, and PIMS is located at 655 Broad Street, Newark, NJ 07102. Both are Prudential Financial companies. Contract series: 89759. Group Variable Universal Life is offered and administered through Aon Securities LLC Member FINRA/SIPC, 1100 Virginia Drive, Suite 250, Fort Washington, PA 19034-3278, 1–800–223–7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Securities and Aon Insurance Services are not affiliated with either Prudential or PIMS.

Aon Insurance Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0694493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.