AICPA®

AICPA Insurance Trust I Aon Securities LLC., Member FINRA/SIPC
1100 Virginia Drive, Suite 250, Fort Washington, PA 19034-3278

Group Variable Universal Life Insurance

Loan Request

Please print using blue or black ink.

1 Instructions

Complete all sections of this form. 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 to the address above. Generally, a check will be issued within seven days of receipt of this form in good order, if your loan is approved. You may send it by fax to **1-800-242-7248.** You may call toll free **1-800-223-7473** with any questions, Monday - Friday, 8:30 a.m. - 6:00 p.m., Eastern time.

2 Participant Information

First name of participant | MI | Last name

Street | Apt.

City | State | ZIP code

Group control number: **1 4 2 7 3**

Social Security number: ___ – ___ – ____

Daytime telephone number: ___ ___ – ____

Has insurance been assigned? Yes☐ No☐

Account number: **0 0 0** ____ – **7**

3 Loan Request and Investment Option Instructions

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.

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(s), the loan will be deducted proportionately according to current allocations.

Investment option	Dollar amount	Percent	Investment option	Dollar amount	Percent
	$	or %		$	or %
	$	or %		$	or %
	$	or %		$	or %
	$	or %		$	or %
	$	or %		$	or %
	$	or %		$	or %
			Total $		***or 100 %***

4 Banking Information

Complete this section if you hereby request and authorize the proceeds of this disbursement transferred to the bank account electronically. The transfer will be generally within 3 business days after the request has been processed. If this section is left blank or the information is rejected, the proceeds of your disbursement will be issued in the form of a check. A check will generally be issued within seven days of receipt of this form in good order.

Bank Name

Street | Branch Telephone Number

City | State | ZIP code | Country: **U S A**

Bank Transit Routing Number | Bank Account Number

☐ Savings
☐ Checking

5 Interest and 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)

☐ I am a citizen of _____

(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):

☐ Individual/sole proprietor ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate ☐ Exempt payee

☐ Limited liability company. Enter the tax classification (C=C Corporation, S=S Corporation, P=Partnership):_____

My Taxpayer Identification Number is: _____

(For individuals, the Tax Identification Number is the Social Security number.)

Under penalties of perjury, I certify that the number listed on this form is my correct Tax Identification Number (Social Security Number) and I am a U.S. citizen or other U.S. person (including resident aliens). I further certify that I am exempt from backup withholding and/or FATCA reporting unless I check the applicable box(es) below:

☐ 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.

X _____ ____ ____ ____

Signature of Certificate Owner or (if applicable) Assignee *month* *day* *year*

6b Withholding Elections

Prudential will withhold default 10% federal income taxes and any mandatory state income taxes, if applicable. 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.

Please note, for distributions from a life insurance certificate only earnings are subject to any applicable income tax withholding as requested below.

Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

☐ 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.

Please note that you cannot elect out of withholding if we do not have a valid SSN or TIN on file or if payments are to be delivered outside the United States and its possessions.

7 Signature

I understand the above transactions will be processed in accordance with the group contract, with the rules and restrictions described in the Group Variable Universal Life Prospectus. I have read and understand the loan request information as stated above.

Participant's signature **X** _____ month day year

Assignee's signature **X** _____ month day year
(if applicable)

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 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.