



POLICY DELIVERY STATE: _____

DATE "AUTHORIZATION, ACKNOWLEDGEMENT & LIMITED INSURANCE AGREEMENT" SIGNED: _____

A. CASE DETAILS

- 1. General agency contract number: _____
- 2. Who is responsible for the requirement ordering?
 Age and amount requirements: Prudential Producer/GA
 APS: Prudential Producer/GA

B. PROPOSED INSURED (POLICYOWNER UNLESS OTHERWISE NAMED)

- 1. Name: _____
- 2. Social Security number: _____ 3. Gender: Female Male 4. Date of birth: ____ / ____ / ____
- 5. Date policy to Save Age? Yes No
- 6. Driver's license issuing state: _____ Number: _____ Expiration date: _____
If None, why not? : _____
- 7. Residence address (No PO boxes): Street _____ Apt _____
 City _____ State _____ ZIP _____
- 8. e-mail address: _____
- 9. Is the proposed insured a permanent, legal U.S. resident? Yes No
If No, provide : Country of legal residence: _____ Length of U.S. residence: _____
 Type of visa: _____ Visa number: _____ Expiration date: _____
- 10. Earned annual income: \$ _____ Unearned annual income: \$ _____
 Net worth: \$ _____
- 11. Is anyone dependent on the proposed insured for financial support? Yes No

C. CLIENT INTERVIEW (SEE INSTRUCTIONS FOR SCHEDULING GUIDELINES.) PHONE INTERVIEWS CONDUCTED M-F 9 A.M. TO 9 P.M.

- 1. Contact phone numbers : Home: _____
 Business: _____ Alternate: _____
 Preferred contact number: Check one: Home Business Alternate
- 2. Best time to call (select one): Morning Afternoon Evening
- 3. If the proposed insured is younger than 18 years old, who will be completing the callback?: Parent Guardian
 Name: _____
- 4. Special needs (hearing impaired, translator needed): _____
- 5. Do you plan on submitting, or have you recently submitted worksheets that are related to this one? Yes No
If Yes, provide names : _____

D. PLAN OF INSURANCE

- 1. Amount of insurance applied for: \$ _____
- 2. Product applied for: Term Essential®: 10 15 20 30 PruLife® Universal Life Plus (UL Plus)
 Term Elite®: 10 15 20 30 PruLife® Universal Life Protector (UL Protector)
 ROP Term: 15 20 30 VUL ProtectorSM (VULP)
 PruLife® Custom Premier II (VUL II) Other: _____
- 3. For **UL Plus, UL Protector, VULP** and **VUL II**: Death Benefit type:
 Type A (Level) Type B (Variable) Type C (Return of Premium) – **Not available for UL or VUL Protector** – Interest rate: _____%
- 4. For **UL Plus, VULP** and **VUL II**: Definition of life insurance:
 Cash Value Accumulation Test (CVAT) Guideline Premium Test (GPT)
- 5. Requested Optional Benefits (Not all benefits are available for all products.):
 Waiver of Premium/Enhanced Disability Benefit Overloan Protection Rider
 Acceleration of Death Benefit (Living Needs Benefit [N/A in MA]) Child Rider: Amount \$ _____
 Accidental Death Benefit: Amount \$ _____ Automatic Premium Loan
 Other Riders/Benefits (indicate amount where applicable): _____ Enhanced Cash Value Rider
 Target Term Rider

E. PREMIUM

1. Send notices (check one): Policyowner Other recipient: _____
 Send notices (check one): Policyowner's residence Other address:
 Street _____ Apt _____
 City _____ State _____ ZIP _____
2. Premium payment mode: Annually Semiannually Quarterly Monthly – Electronic Funds Transfer (EFT)
 If EFT: Account number: _____ Routing number: _____
 Account type: Checking Savings Withdrawal date: 1st 7th 15th 23rd 28th
 Account owner name: Policyowner Other _____
3. **For non-term plans**, billed premium: \$ _____

F. BENEFICIARY DETAILS

If beneficiary is a trust, provide name of trust and trustee(s), date of trust and if trust is revocable or irrevocable. If beneficiary is a business, list name of business, city and state where located and the form of business.

Name: First	Middle	Last	Relationship to Proposed Insured	Age	Beneficiary Class	
					Primary	Secondary/Contingent
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

G. INSURANCE HISTORY

1. Do you have any existing life insurance or annuities? Yes No
 Note: Existing coverage includes any life insurance policies that have been assigned, sold or transferred.
2. Will this insurance replace* any existing insurance or annuity? Yes No
3. List the following details for all existing coverage. (List only annuities to be replaced*, list all in force life insurance.):

Insurance Company	Face Amount	Type	Product	To Be Replaced?*	1035 Exchange?
a. _____	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If Replacement, policy number:</i> _____					
b. _____	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If Replacement, policy number:</i> _____					
c. _____	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If Replacement, policy number:</i> _____					
d. _____	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If Replacement, policy number:</i> _____					
e. _____	\$ _____	<input type="checkbox"/> Group <input type="checkbox"/> Individual	<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If Replacement, policy number:</i> _____					

*Replace or replaced means that the insurance being applied for may replace or cause a change in any existing insurance or annuity with any company, including the lapse or surrender of the existing policy, or the use of funds or values from the existing policy to pay for the new policy.

4. Is the proposed insured or proposed owner considering the transfer or sale to a life settlement company or other investor of: policy ownership; or, any interest in the policy benefits, either directly as a named beneficiary or indirectly as a beneficiary or owner of a trust or other entity? Yes No
If Yes, provide details: _____

H. TAX CERTIFICATION

1. The number provided above is the policyowner's correct Social Security/Tax ID number. Yes No
2. Back-up withholding (select one):
 The policyowner is subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code.
 The policyowner is **NOT** subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code.
3. The policyowner is a U.S. person (including a U.S. resident alien). Yes No

REMARKS

I. FINANCIAL DETAILS (THIS SECTION TO BE COMPLETED WHEN FACE AMOUNT IS \$5,000,000 OR MORE.)

Submit copies of material that supplements the information requested, such as loan commitments, written buy-sell agreements, audited financial statements or letters.

Financial Information

1. Source of Financial Information. (Check all that apply.):
 Proposed Insured Accountant/CPA Banker Attorney Producer Other: _____
2. Who determined the amount of insurance applied for? (Check all that apply.)
 Proposed Insured Accountant/CPA Banker Attorney Producer Other: _____
3. Current Annual Household Income:
 a. Gross Compensation (e.g., Salary, Commissions, Bonuses, etc.): \$ _____
 b. Other Income (e.g., Dividends, Interest, Net Real Estate Income, etc.): \$ _____
 c. Total Annual Cash Income before taxes: \$ _____
4. Net Worth (excluding any business interest)
 a. Liquid Assets (assets that can be easily changed to cash): \$ _____
 b. Other Assets: \$ _____
 c. Liabilities: \$ _____
 d. Net Worth (excluding business): \$ _____
5. Business Related Assets: \$ _____
6. Have either the Proposed Insured or owner filed for bankruptcy within the past five years? Yes No
If Yes, please provide details including whether bankruptcy was dismissed or discharged; type of bankruptcy (chapter); whether it was personal or business related; current status; single or multiple occurrences; any outstanding judgments, liens or garnishments, etc :

Additional comments: _____

J. POLICYOWNER STATEMENT (COMPLETE IF PROPOSED INSURED IS AGE 70 OR ABOVE & FACE AMOUNT OF \$1,000,000 AND ABOVE.)

Prudential will not knowingly participate in a life insurance sale where the sale of the policy in a secondary market or the participation of investors in the policy death benefits is being considered.

1. Has the policyowner or the proposed insured been offered "free insurance" or any inducement such as a cash payment, gifts, loan proceeds in excess of the amount necessary to fund the policy, or anything else of value as an encouragement to apply for this life insurance policy? Yes No
2. **Not applicable in LA:** Has the policyowner or the proposed insured been solicited to sell or transfer, or had any discussions about selling any of the following to a life settlement company or group of investors in the next five years: the proposed life insurance policy; any other life insurance policy on the life of the proposed insured; or, a trust, limited liability company or other entity that has been or will be established to own the policy? Yes No
3. Has the policyowner or the proposed insured entered into or been offered a financing arrangement where a lender or other third party, other than your employer or family member, will receive any portion of the death benefit of the policy applied for in excess of repayment of the principal and interest Yes No

If Yes to questions 1, 2, or 3, please provide details:

K. OWNER (COMPLETE IF OWNER IS OTHER THAN THE PROPOSED INSURED)

For multiple owners, list details in Remarks.

1. Name of owner: _____
2. Social Security/Tax identification number (SSN/TIN): _____
3. Residence address (No PO boxes): Street _____ Apt _____
 City _____ State _____ ZIP _____
4. Owner's email address: _____
- 5a. For trust owner: **Complete the Trustee Statement and Agreement (COMB 86044).**
 Trust date: ____ / ____ / ____
 Trustee(s) _____
 Type: Revocable Irrevocable Qualified Retirement Plan Trust Welfare Benefit Trust

K. OWNER (CONTINUED)

5b. For business owner:

Form: Corporation Partnership Sole proprietorship Other: _____
 S Corporation LLC Tax exempt

5c. For personal owner:

Total insurance program: Currently in-force: \$ _____ Pending applications: \$ _____

Relationship to Proposed Insured: _____ Date of birth: ____ / ____ / ____

Earned annual income: \$ _____ Unearned annual income: \$ _____ Net worth: \$ _____

Why will this person own the contract?

Business Insurance Estate Tax Support for Insured
 Final Expenses Other _____

L. BUSINESS INFORMATION (COMPLETE THIS SECTION WHEN THE APPLICATION IS FOR BUSINESS INSURANCE.)

Submit copies of material that supplements the information requested, such as loan commitments, written buy-sell arrangements, audited financial statements or letters.

1. Source of Financial Information. (Check all that apply.):

Proposed Insured Accountant/CPA Banker Attorney Producer Other: _____

2. Who determined the amount of insurance applied for? (Check all that apply.)

Proposed Insured Accountant/CPA Banker Attorney Producer Other: _____

3. Name of company: _____

4. When was the business established? (mm/yyyy) ____ / ____

5. The Proposed Insured is an: Employee Owner If owner, percentage of ownership: _____%

6. List amount of business insurance in force & applied for in all companies on each officer/member of the business.

Name	Age	Ownership %	In force Amount	Amount Applied For
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____

7. Purpose: (Check all that apply and answer all supplemental questions.)

a. Buy-Sell Arrangement

1. Is there a written buy-sell agreement? Yes No

2. Are all other parties to agreement already covered by or applying for comparable amounts of insurance? Yes No

If No, explain : _____

b. Key Person

1. Are all other key persons covered by or applying for comparable amounts of insurance? Yes No

If No, explain : _____

2. Why is the Proposed Insured considered "key"? (Detail special skills/knowledge/ability.)

c. Business Loan Collateral

1. Is the insurance required by the creditor? Yes No

2. Is the Proposed Insured personally responsible for the loan? Yes No

3. Name of creditor/lending institution: _____

4. What is the purpose of the loan? _____

5. What is the amount of the loan? \$ _____

6. What is the repayment schedule? _____

7. Date loan was committed: ____ / ____ / ____

If not yet committed, please explain : _____

8. What is the total fair market value of the business? \$ _____

9. Business values:

Assets: \$ _____ Gross annual sales and/or revenue: \$ _____

Liabilities: \$ _____ Net profit after taxes: \$ _____

10. Additional comments: _____

M. VARIABLE CONTRACTS (COMPLETE THIS SECTION WHEN THE APPLICATION IS FOR A VARIABLE CONTRACT.)

1. **Telephone Reallocations/Transfer Privileges** (If more than one owner, telephone reallocations/transfer privileges are NOT allowed.)
Did the policyowner authorize telephone reallocation and fund transfer? Yes No
He/She understands that by not taking this option any future request for this option must be submitted in writing.

2. **Investment Options and Allocations** (Indicate investment option, code & allocation Percentage for each fund chosen.
Total allocation must equal 100%.)

Investment Option	Code	Allocation %
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %

3. **Allocated Charges** (Must be in whole percentages, Fixed Rate Option may not be chosen, maximum 2):

Investment Option: _____ Percentage: _____ %

Investment Option: _____ Percentage: _____ %

4. **CT ONLY:** Does the policyowner believe this contract meets his/her insurance needs and financial objectives? Yes No
Does the policyowner understand that the contract's values and death benefit may vary depending on the contract's investment experience? Yes No

MA ONLY: Does the policyowner believe this contract meets his/her insurance needs and financial objectives? Yes No

All other states: The policyowner believes this contract meets his/her insurance needs and financial objectives, understands that the contract's values and death benefit may vary depending on the contract's investment experience. Yes No



Prudential Xpress QuickForm – it is the responsibility of the producer to complete the QuickForm and the Agent's Report. Under no circumstances should the forms be provided directly to the client for completion.

Before submitting the Xpress QuickForm, **DO** remember to:

- Confirm that you are appropriately licensed and appointed in the applicable state(s).
- Provide your client with the *What to Expect Next* brochure and the *Important Notice About Your Application for Insurance*, which are part of the Xpress QuickForm package available on www.pruxpress.com.
- Print in BLACK or BLUE ink only.
- Complete **ALL** data fields in sections A – H and additional sections I – M, as applicable.
- Select Premium Payment Mode and fill in the billed premium amount for non-term plans in section E.

For Non Face to Face Sales:

The collection of the application information must be conducted by the writing Producer with both the proposed insured and the owner, if the owner is other than the proposed insured.

- Provide the insured/owner with any required forms or illustration requirements to be signed as applicable.
- The insured/owner reviews and signs the forms package, and sends back to the Producer.
- Producer to select "No" in section I, question 1 of the Agent's Report, noting the insured was NOT seen at the point of sale.

When ordering an exam, **DO**:

- Request a Modified Exam for **ALL** Xpress cases.
- Use the *Age and Amount Chart* on www.pruxpress.com and specify the submission type.

LIMITED INSURANCE AGREEMENT (LIA)

- Complete all information requested on the LIA (ORD 96200A).
- If a prepayment is permitted under the terms of the Limited Insurance Agreement (LIA), make the prepayment check payable to Prudential Insurance Company, OR complete the *Request for Initial Premium (E-Pay) and/or to Establish Monthly Electronic Funds Transfer* (ORD 114416).

DO NOT accept prepayment if:

- ✗ Submitted in the form of cash.
- ✗ Check is made payable to you or with the payee field left blank.
- ✗ The proposed insured is unable to certify the health attestations.
- ✗ The proposed insured's age is greater than 75 years.
- ✗ The total amount of insurance requested in all applications on the proposed insured is greater than \$5,000,000.
- ✗ The case is a non face to face sale.

NOTE: The total death benefit payable under all LIAs combined is the amount applied for, up to a maximum of \$1,000,000.

AUTHORIZATION TO RELEASE INFORMATION

- Always have the client sign an *Authorization to Release Information* (ORD 96200C).
- Encourage the client to sign an *Authorization to Disclose Medical Information to General Agent or Broker* (ORD 112719).

When the Xpress QuickForm is completed:

- Fax or image the completed form and any applicable replacement forms to **(888) 271-6661**.
- Retain the original document for all imaged forms, per the imaging agreement.



CALLBACK APPOINTMENT TIME: _____

Informational and Underwriting Callback

You will be telephoned so that we may obtain important information necessary to issue a policy and to evaluate your eligibility. Depending on your product purchase and medical history, the call should take about 30 minutes. In order to help reduce any inconvenience during the call, please be prepared to have the following information available:

- Your physician's name, address and phone number
- Date of your most recent visit to your Personal Physician, plus:
 - Reason for that visit
 - Your height and weight
 - Current prescriptions
 - Your driver's license
 - Diagnosis and treatment
 - Any hospitalization/surgeries/medical tests
 - Occupation, hobbies and background

To ensure that you have a full understanding of what you are buying, an underwriter will also verify:

- If out-of-pocket funds will pay policy premiums or if policy dividends, cash value, loans or withdrawals from other policies will pay future premiums on this policy
- If this policy replaces any existing life insurance and/or annuity policies

Prior to the scheduled call, consult with your licensed financial professional if you do not understand any of the above items, or if you are unsure if they apply to you

Medical Exam

Based upon your age and the amount of life insurance you are applying for, an exam and/or some medical tests may be required. These additional tests will provide us with the information that we need to fairly assess your eligibility for life insurance. The medical exam will include a few or all of the following:

- Blood Pressure and Pulse Readings
- Height and Weight Measurements
- A Blood Test and Urinalysis
- An Electrocardiogram (ECG)

Policy Issue

Upon completion of the underwriting process, Prudential will either approve you for coverage (with or without changes and/or exclusions) or decline coverage. If approved, your policy will be issued and delivered to you by your licensed financial professional.



PART 1

PROPOSED INSURED: _____

A. PURPOSE OF INSURANCE

- Personal: Survivor income, Supplemental retirement income, Debt/Mortgage protection, Estate liquidity, Final expenses, Charitable giving, Other
Executive Benefits: SERP/Deferred compensation, Split dollar, Restrictive bonus, Other, Executive 162 bonus
Business: Buy-Sell/Business continuation, Loan indemnification, Key person, Other

B. PRODUCER INFORMATION

Please identify all producers and firms involved in this sale. For split cases, please use whole percentage amounts. Include an additional page with all details if more than two producers. The producer will be paid directly for non-variable sales if no firm information is provided.

PRODUCER #1 Split commission %: _____

Producer name: _____ GA name: _____
Producer contract number: _____ GA contract number: _____
Producer Social Security number: _____ GA Employer Identification Number: _____

Complete only if producer #1 is acting on behalf of a firm (Both must be properly licensed and appointed for the sale.)

Firm name: _____ Firm contract number: _____
Firm Employer Identification Number: _____

PRODUCER #2 Split commission %: _____

Producer name: _____ GA name: _____
Producer contract number: _____ GA contract number: _____
Producer Social Security number: _____ GA Employer Identification Number: _____

Complete only if producer #2 is acting on behalf of a firm (Both must be properly licensed and appointed for the sale.)

Firm name: _____ Firm contract number: _____
Firm Employer Identification Number: _____
Case manager e-mail _____

C. SUITABILITY DECLARATIONS (VARIABLE PRODUCTS ONLY)

- 1. This application is submitted in the belief that the purchase of this policy is suitable for the policyowner based on the information furnished. Yes No
2. Reasonable inquiry has been made of the policyowner concerning the policyowner's insurance and investment objectives, financial situation and needs. Yes No
3. The policyowner is considering the purchase of this variable life insurance product primarily as a vehicle to provide for long term insurance needs and not primarily as an investment. Yes No
4. I provided the policyowner with the brochure "What every consumer should know about life insurance" and answered any questions they had about the purchase. Yes No

D. SOURCE OF FUNDS (CASH WILL NOT BE PERMITTED FOR PAYMENT.)

1. What is the source of funds used to pay premiums on this policy? (Check all that apply.):

Table with 3 columns: Source of funds, Initial, Future. Rows include Current income, CDs or savings, Mutual funds or brokerage account, Existing life insurance policy(ies) or annuity contract(s), Other.



D. SOURCE OF FUNDS (CONTINUED)

If using an existing Prudential or third party policy(ies) or annuity contract(s) to pay either initial or future premiums, complete the following: (If more than one policy or contract provide full details in the Remarks section.)

2. What is the policy number(s) for the source of the premiums?

Will any of the above policies cease to exist? Yes No

3. What is the form of the proceeds for the above policy(ies)? (Check all that apply.):

Accumulated dividends Loans Partial surrender or withdrawal

E. UNDERWRITING CATEGORY QUOTED

Preferred Best Preferred Non-Tobacco Non-Smoker Plus Non-Smoker Preferred Smoker Smoker

Special Class: _____ Aviation/Occupation (Flat) Extra Premium: \$ _____

Temporary Extra Premium: \$ _____

F. ADDITIONAL COVERAGE

Complete only if the proposed insured is already covered by a Prudential/Pruco policy with an application date within three months of the date of this request for coverage.

What is the policy number that you would like to use the requirements/declaration from? _____

Has the health, mental or physical condition of the proposed insured changed since the answers and statements were given in the above application? Yes No

G. REMARKS

H. MILITARY

1. Is the proposed insured an active duty service member of the United States Armed Forces (including National Guard and Reserve)? Yes No

2. Is the policyowner, or the person to whom this policy was sold, an active duty service member of the United States Armed Forces (including National Guard and Reserve)? Yes No

For a YES answer to H1 or H2, complete the appropriate disclosure form(s) and return to the Home Office.

I. PRODUCER'S STATEMENT

1. Did you see the proposed insured at point-of-sale? Yes No

If NO - Refer to the Non Face to Face guidelines at PruXpress.com. The guidelines provide the acceptable criteria for a non face to face transaction.

2. If replacement, are all policies to be replaced Term policies? Yes No

I certify that:

- The solicitation or sale did NOT take place on a military base or other Department of Defense (DOD) installation;
- I have no knowledge of any factors which may have a negative effect on the proposed insured's insurability;
- I have given the Important Notice About Your Application for Insurance to the proposed insured;
- If required by state regulation, I have read the Important Notice Regarding Replacement aloud to the applicant or the applicant did not wish the notice to be read aloud;
- **If this is a replacement:** I have discussed the advantages and disadvantages of the replacement with the client and determined that the transaction is appropriate and I have completed the state-required replacement form(s);
- I have no other information, other than as previously reported, that the proposed insured has existing life insurance or annuities or that indicates this coverage may replace or change any current insurance or annuity in any company
- If I become aware of a change in the health or habits of the proposed insured occurring after the date of the application but before policy delivery, I promise to inform the Company of the change and agree to withhold policy delivery until instructed by the company;
- **CA:** The CA Disclosure Statement was provided to the policyowner in accordance with CA Insurance Code section 789.8;
- **PA:** The Disclosure Statement as required by the Commonwealth of Pennsylvania Insurance Department was delivered to the policyowner;
- **VT:** If the policy applied for is a charitable gift, I have provided the Charitable Life Gifts Disclosure form to the proposed insured;
- All of the above statements are true and accurate.

→ Signature of producer **X** _____ Date _____



Corporate Offices, Newark, New Jersey

- The Prudential Insurance Company of America
 - Pruco Life Insurance Company
- Both are Prudential Financial companies.*

THANK YOU FOR CHOOSING PRUDENTIAL FOR YOUR INSURANCE NEEDS

POLICY NUMBER: _____

PART 1 – HEALTH CERTIFICATE

A premium can be collected and insurance can take effect under this Limited Insurance Agreement (the "Agreement") only if the following statement is true: I certify and affirm that the proposed insured has not:

- (1) Within the past 90 days been hospitalized or been advised by a member of the medical profession that he or she needs hospitalization for any reason (other than for normal pregnancy or well-baby care).
- (2) Within the past 12 months received treatment or advice from a member of the medical profession for heart disease, chest pain, stroke or cancer (except skin).

Person proposed for coverage: _____

Amount of insurance requested: \$ _____ Amount of prepayment: \$ _____

All premium checks must be made payable to the Company – do not make check payable to the producer or leave the payee blank. This agreement is valid only if the form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.

PART 2 – TERMS AND CONDITIONS

The Company agrees to provide limited life insurance coverage under the following terms and conditions:

A. EFFECTIVE DATE OF COVERAGE

Limited insurance starts on the date all of the following requirements have been met:

1. A payment equal to the full first required premium is received at our Administrative Office within the lifetime of the person proposed for coverage under this Agreement. A payment will be considered to be received only if one of the following valid items is received at our Administrative Office: (i) A check in the amount of the full first required premium; (ii) A completed and signed payment form for the first full premium; or (iii) Any other form of payment acceptable to the Company.
2. The form of payment submitted is honored. If payment is made by credit card or automatic bank draft, no premium is considered to be honored until the Company actually receives the funds unless otherwise provided by applicable law.
3. All application information (including, but not limited to, all information necessary to complete parts 1 & 2 of the application and any questionnaires and supplements to the application) is provided and received at our Administrative Office and any medical examinations and tests required by the Company are completed and received at our Administrative Office.
4. This Agreement has been fully completed, signed and dated by the policyowner, proposed insured (if different than the policyowner) and producer.

However, if the proposed insured dies as a direct result of, independent from all other causes, accidental bodily injury within 30 days of the date payment is honored but before any exam and tests are completed, a death benefit will be paid under the terms of this Agreement. We will not pay a benefit under the preceding sentence for death caused or contributed to by: (1) infirmity or disease of mind or body or treatment for it or (2) any infection other than one caused by an accidental cut or wound.

B. END DATE OF COVERAGE

Limited insurance ends when the first of the following occurs:

1. We issue a policy as applied for and the application has been signed.
2. We deliver a policy other than as applied for. The limited insurance will end on delivery of the policy regardless of whether the policy is accepted.
3. We mail you a letter notifying you that we have declined to issue you a policy or that we will not provide limited insurance coverage on a prepaid basis.
4. Sixty days have passed since the Effective Date of Coverage under this Agreement, and the limited insurance provided under this Agreement has not ended for any of the reasons listed above.

If the limited insurance ends and is not replaced by a policy, we will refund the amount you paid.

C. AMOUNT OF COVERAGE

If the proposed insured dies, the total death benefit under this Agreement is the amount requested, up to a maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on the proposed insured of \$1,000,000. The total maximum aggregate amount of death benefit payable under this Agreement and any other Limited Insurance Agreement issued by the Company on any proposed insured cannot exceed \$1,000,000.

E. SIGNATURES

I have read this Limited Insurance Agreement including the Special Limitations in section D on page 2. The terms, conditions and limitations of this Agreement have been fully explained to me by the producer, and I understand and agree to them.

➔ Signature of proposed insured: X _____ Date: ____ / ____ / ____
(Parent/Guardian when proposed insured age is less than 18)

➔ Signature of policyowner(s): X _____ Date: ____ / ____ / ____
(If different from proposed insured Parent/Guardian when proposed insured age is less than 18)

I have no personal knowledge of any factors which may have a negative effect on the proposed insured's insurability:

➔ Signature of producer: X _____ Date: ____ / ____ / ____



D. SPECIAL LIMITATIONS (CONTINUED FROM PAGE 1)

- This Agreement does not provide coverage for any riders or additional supplemental benefits which you have requested from the Company.
- The limited insurance is subject to the terms, limitations and exclusions of the policy you have requested from the Company. We will pay the death benefit under this Agreement to the beneficiary you designated to the Company.
- If benefits are payable under this Agreement, then no benefit relating to that death will be payable under any policy that is subsequently issued.
- No producer, medical examiner, or any other Company representative is authorized to accept risks or determine insurability, or to alter or waive any of the terms or conditions of this Agreement, or to waive any of the Company's rights or requirements.
- The total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) cannot exceed \$5,000,000.
- **There is no coverage under this Limited Insurance Agreement if the Health Certification is materially misrepresented or fraudulent. If death is due to suicide or intentionally self-inflicted injury, while sane or insane, payment will be limited to the return of the amount paid.**

Definitions: The term "Company" refers to the company named at the beginning of the Application for Life Insurance.

My original signature has been affixed to this Agreement. The original will be retained by the Company and I will receive a copy identical in form and substance.



Prudential

IMPORTANT NOTICE ABOUT YOUR APPLICATION FOR INSURANCE

The Prudential Insurance Company of America
Pruco Life Insurance Company

The words "you" and "your" refer to the primary proposed insured and policyowner or applicant, if other than the primary proposed insured.

This notice tells you about the information practices we will employ in evaluating your application for insurance. Information about Prudential's information policies and practices relating to its customers and former customers is provided in our publication "Your Financial Security, Your Satisfaction and Your Privacy."

COLLECTING INFORMATION FOR UNDERWRITING

We review information about you to decide if you're eligible for coverage. In addition to the application, we may get information about you from the following sources: any required medical examination; the MIB, Inc., formerly known as Medical Information Bureau; and doctors, hospitals, health care providers, pharmacy benefit managers, publicly accessible sources, or any other organizations or persons who have information about you or your mental or physical health. We may obtain information, either directly or through an investigative consumer report, by means of interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information about your character, general reputation, personal characteristics, and mode of living. You may ask to be interviewed as well.

DISCLOSING INFORMATION

We will treat any information we obtain or have obtained about you as confidential. We may disclose information we have collected as follows: to affiliates or third parties that perform services for us, or on our behalf, or that are providing service to you; to your doctor; to insurance regulators; to law enforcement or other governmental authorities under limited circumstances; for actuarial or research studies; or as otherwise permitted or required, with or without your authorization, by applicable law. Prudential or its reinsurers may make a brief report to the MIB, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, upon request, will supply such company with the information in its file. Information about MIB may be obtained on its website at www.mib.com. Prudential, or its reinsurers, may also release information in its file to other life insurance companies to which you may apply for life or health insurance or to which a claim for benefits may be submitted. A consumer reporting agency that prepares a consumer report may keep the information it has gathered and disclose it to others.

We will not disclose information we have collected to affiliates for insurance marketing purposes or to companies in our corporate family or to non-Prudential companies to allow them to tell you about other products and services.

YOUR RIGHT TO INFORMATION

If we do not issue the contract you requested, we will tell you and explain the reasons for our decision in writing. You have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of any investigative consumer report we request. You also have the right to request a written summary of your rights as a consumer from the consumer reporting agency that prepared the report. Upon your request to the address below, we will provide you with our notice of information practices. If you write to us at the address shown below, we will describe the information we have relating to this insurance transaction, describe how you may get access to it, tell you about certain disclosures that may have been made, and tell you how you may request correction, amendment or deletion of information that you dispute. If you request one, a copy of any consumer report we obtained about you will be provided to you.

Upon receipt of a request from you, the MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in the MIB's file, you may contact the MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734, toll-free telephone number (866-692-6901) [TTY # 866-346-3642 for the hearing impaired].

Customer Service Office
2101 Welsh Road
Dresher, PA 19025-1406



Pruco Life Insurance Company
The Prudential Insurance Company of America
Both are Prudential Financial companies.

POLICY NUMBER (IF KNOWN): _____

PROPOSED INSURED NAME (PRINT): _____

This Authorization was intended to comply with the HIPAA Privacy Rule

- I authorize any licensed physician, medical practitioner, hospital, clinic, other health care provider, pharmacy benefit manager, insurance company or producer, financial or legal advisor, government agency, MIB Inc, consumer reporting agency, or other organization or person to give any information about me, or my mental or physical health to the Company and/or its authorized agents to determine my eligibility for insurance and/or benefit payment, and/or to contest coverage and/or to conduct legally permissible actuarial, audit and research activities. It also includes motor vehicle records.
- The information authorized for release includes:
My entire medical record, including any information regarding medications used, drug and alcohol treatment, and communicable or venereal diseases, such as hepatitis, syphilis, gonorrhea, the human immunodeficiency virus (HIV), and Acquired Immune Deficiency Syndrome (AIDS), and the diagnosis and treatment of mental health conditions, excluding psychotherapy notes.
- **For purposes of this Authorization, I hereby revoke any prior restriction on disclosure of my medical records, and authorize the release of my entire medical record to the Company, excluding psychotherapy notes.**
- This Authorization may be revoked at any time by writing us at the Customer Service Office address provided in the Important Notice. The revocation will not be valid to the extent we relied on the authorization prior to the notice of revocation. In addition, the revocation does not effect our legal rights under the policy to contest a claim or the policy itself. Revocation or alteration of this Authorization may mean that we will not be able to complete the application process and may deny a claim for insurance.
- Once disclosed to the Company, the information will no longer be protected by the Health Insurance Portability and Accountability Act, but will be protected by other applicable federal and state laws relating to the protection of personal information.
- This Authorization also applies to any member of my family proposed for coverage in the application & is valid for 2 years after the date below for the purposes stated above.
- A copy of this Authorization will be provided to me or my authorized representative by my insurance representative or the Company, either at the time of execution or shortly thereafter. I understand my representative can tell me how and when I will receive a copy. A photocopy of this Authorization is as valid as the original.
- Treatment, payment, enrollment in a health plan, or eligibility for health benefits may not be conditioned on signing this authorization.

SIGNATURES

- I acknowledge that I have received the **Important Notice About Your Application for Insurance**.
- I authorize the Company to retain and disclose information to the MIB, reinsurers, or for insurance underwriting, policyholder service or claim handling, to others who perform services for us, or as otherwise allowed by law. Any revocation of this authorization will not impact these rights of disclosure.

→ Signature of proposed insured _____ Date: _____
(Parent/Guardian when proposed insured age is less than 18)





Prudential

Notice and Consent for AIDS virus (HIV) Antibody/Antigen Testing

Pruco Life Insurance Company
The Prudential Insurance Company of America
Corporate Offices, Newark, New Jersey

Policy number: _____

To evaluate your insurability, the Insurer named above has requested that you provide a sample of your bodily fluid(s) for testing and analysis to determine the presence of Human Immunodeficiency Virus (HIV) antibodies. By signing and dating this form you agree that this test may be done and that underwriting decisions will be based on the test result. A series of tests will be performed by a certified laboratory through a medically accepted procedure.

Many public health organizations have recommended that before taking an AIDS-related test, a person seek counseling to become informed concerning the implications of such a test. Because of the serious nature of HIV related illnesses, you may wish to consider counseling, at your expense, prior to being tested. The Commonwealth Department of Health (1-717-783-0479) or your local Health Department is available for HIV counseling.

Confidentiality of Test Results. All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, and its employees to whom disclosure is reasonably necessary in the ordinary course of business to carry out the purposes for which that disclosure is authorized or required. If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB, Inc., a generic code which signifies only a non-specific test abnormality. The test results may also be disclosed to any member company that receives an application for health or life insurance on your life. If your HIV test is normal, no report will be made about it to the MIB, Inc. The organizations described in this paragraph may maintain the test results in a file or data bank. Except as noted below, the Insurer will make no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you. Positive test results of other significant abnormalities will adversely affect your application for insurance. This means your application may be declined, that an increased premium may be charged or that other policy changes may be necessary.

Notification of Test Results. If your HIV test is positive, we will not disclose the results to you. You are to designate a physician, the Commonwealth Department of Health, your local Health Department or a local community based organization to whom we can disclose the positive findings. If the test is negative, we will disclose it to you only if you indicate below that you wish to be so notified. Otherwise we will not disclose the negative results. Check here if you wish to receive a report of negative findings. Because a trained person should deliver that information so that you can understand clearly what the test result means, please list your private physician so that the insurer can have him or her tell you the test result and explain its meaning.

Name of physician or person for reporting the test result: _____

Address: _____

If you do not designate a physician or health care provider personal face-to-face counseling is available through the Pennsylvania Department of Health or your local health department. Additional information concerning AIDS or HIV infection can be obtained by calling the Pennsylvania Health Department at 1-717-783-0479.

Consent and Testing and Disclosure of Test Results. I have read and I understand this Notice and Consent for AIDS virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above. I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

Name of Proposed Insured (*please print*)

Signature of Proposed Insured or Parent/Guardian

Date signed





Prudential

Notice and Consent for AIDS virus (HIV) Antibody/Antigen Testing

Pruco Life Insurance Company
The Prudential Insurance Company of America
Corporate Offices, Newark, New Jersey

Policy number: _____

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Many public health organizations have recommended that before taking an AIDS-related test, a person seek counseling to become informed concerning the implications of such a test. Because of the serious nature of HIV related illnesses, you may wish to consider counseling, at your expense, prior to being tested. The Commonwealth Department of Health (1-717-783-0479) or your local Health Department is available for HIV counseling.

Confidentiality of Test Results. All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, and its employees to whom disclosure is reasonably necessary in the ordinary course of business to carry out the purposes for which that disclosure is authorized or required. If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB, Inc., a generic code which signifies only a non-specific test abnormality. The test results may also be disclosed to any member company that receives an application for health or life insurance on your life. If your HIV test is normal, no report will be made about it to the MIB, Inc. The organizations described in this paragraph may maintain the test results in a file or data bank. Except as noted below, the Insurer will make no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you. Positive test results of other significant abnormalities will adversely affect your application for insurance. This means your application may be declined, that an increased premium may be charged or that other policy changes may be necessary.

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Name of physician or person for reporting the test result: _____

Address: _____

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Name of Proposed Insured (*please print*)

Signature of Proposed Insured or Parent/Guardian

Date signed

This Disclosure Statement with all applicable blanks filled in is for your protection. It gives you basic information about the Cost and Coverage of the insurance being solicited. Read it carefully before signing any agreement to buy Life Insurance.

This Disclosure Statement shall not be considered as an offer to contract or as altering or modifying any Policy or rider that may be issued.

Name of Proposed Insured	Age	Sex
Name of Agent preparing Disclosure		
Agent home or agency address		
Telephone number of Agent		
Name of Insurer		
Home Office Address of Insurer (City and State)		

Direct all correspondence to Insurer:

Customer Service Office 2101 Welsh Road Dresher, PA 19025-1406

	Descriptive Title of Coverage	Face Amount (1) If not applicable, Description of Coverage	Annual Premium If not known, Premium for Mode Quoted (2)
Base Policy - Check One <input type="checkbox"/> Includes <input type="checkbox"/> Excludes Waiver of Premium			
Rider(s)			
Supplemental Benefit(s)			

(1) The face amount of coverage of the base policy changes as follows:

The amount of coverage of the rider (s) changes as follows:

(2) The premium for the base policy changes; the ultimate _____ premium will be _____ at policy year _____.

If more than one premium change, representative _____ premium will be _____ and _____ at policy years _____ and _____.

The premium for the base policy changes; the ultimate _____ premium will be _____ at policy year _____.

If more than one premium change, representative _____ premium will be _____ and _____ at policy years _____ and _____.

Total Initial _____ (mode) premium for the policy and rider(s) will be _____.



Guaranteed Cash Value. If you continuously pay your premiums on this policy as they come due, you will have the following guaranteed cash value per face amount (or for each \$1,000). You may borrow against this cash value at an annual _____ % loan interest charge.

Number of Years Policy Has been in Force	5	10	20	Age 65
Total Accumulated Cash Value Per Total Face Amount (or per \$1000)				

Dividends. The following is a dividend illustration for your policy based on the current interest, mortality and expense experience of the company as reflected in the dividends currently paid. However, the illustrations are not a guarantee of what future dividends will be.

Number of Years Policy Has been in Force	10	20
Illustrated Dividend for that Individual Year Per Face Amount (or per \$1000)		

A Surrender Comparison Index will be provided upon delivery of the policy or earlier if requested. This Index provides one means of comparing the relative costs of two or more similar policies.

The prospective insured has has not requested an earlier delivery of the index.

Upon request either the company or agent will furnish you with additional information about the insurance described.

If inapplicable to insurance being offered, section may be deleted entirely or clearly marked "Not Applicable".

I, _____,
(Print name of proposed Insured)

hereby authorize Prudential Insurance Company of America, Pruco Life Insurance Company and/or Pruco Life Insurance Company of New Jersey, their employees, officers, affiliates, (collectively, "Prudential") to disclose any and all medical information ("Information"), which has been collected by Prudential in connection with my current request for life insurance to the General Agent and Broker submitting that life insurance request. Information includes but is not limited to the results of any physical examination or tests, electrocardiogram, chest X-ray and Attending Physician Statements.

It is my understanding that the purpose of this authorization is to facilitate submission of this Information by the General Agent or Broker or their authorized representatives to other insurers to evaluate an application for insurance on my life. I understand that Prudential assumes no liability with respect to any application for insurance to other companies and makes no representation as to the completeness or accuracy of the Information. I also understand that Prudential will only provide disclosures as permitted by law, and, in its sole discretion, may not provide all Information in its possession. It is my responsibility to disclose any and all requested medical information to any insurance carrier to which I apply for insurance coverage.

I further understand that Prudential's privacy policy does not extend to the copy of the Information provided to the General Agent and/or Broker.

This authorization is effective as of the date it is signed and shall continue for six (6) months unless otherwise provided by law. I also understand that I may revoke this authorization by providing written notification to Prudential at Prudential Brokerage, PO Box 7426, Philadelphia, Pennsylvania 19176, which revocation shall be subject to the rights of Prudential to the extent Prudential has acted in reliance on the authorization prior to notice of revocation.

A copy of this authorization shall be as valid as the original.

I acknowledge that I have received a copy of this authorization from the General Agent or Broker.

Signature of Proposed Insured

Date



What you
need to know,
have and do.

THIS BROCHURE will help you prepare for your upcoming phone interview and, if needed, your medical exam. The phone interview allows us to gather health-related information such as your physicians' contact information, medications you take, and your family's medical history. The medical exam provides us with current information about your health.

Once your interview and medical exam are completed, your application will go through underwriting. Underwriting, a term used frequently in the insurance industry, is an evaluation of your current health, medical history, family medical history, and your lifestyle. Through underwriting, we can establish your eligibility for life insurance as well as make sure that you get the best possible premium price based on your health and lifestyle.

Be assured, all the information gathered during the interview and exam is considered confidential and will be shared only with those who need it in order to determine your eligibility for life insurance and your rates.

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www.prudential.com

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0166214-00003-00 Ed. 01/2010

PREPARE FOR YOUR PHONE INTERVIEW AND MEDICAL EXAM



Insurance issued by The Prudential Insurance
Company of America, Newark, NJ, and its affiliates.



STEP ONE

YOUR TELEPHONE INTERVIEW: WHAT YOU NEED TO HAVE READY

We will contact you directly for your phone interview. If you are available when called, your phone interview can be conducted right then. If you are not available, your phone interview can be scheduled for another time. The call will take about 20 minutes. During the call, the interviewer will ask you to verify your identity and to provide information that you should have ready in advance.

To help you prepare for this telephone interview, we have enclosed a page outlining many of the questions you can expect to be asked during the call. Before the call, be sure to familiarize yourself with the questions and record the needed information in the spaces provided. The more information you have ready, the more quickly the call can be completed. The information you provide is held in strict confidence, so please answer each question completely.

STEP TWO

YOUR MEDICAL EXAM: WHAT YOU NEED TO KNOW

If a medical exam is needed, you will be contacted to arrange a convenient date and time. The exam may be conducted by a paramedical examiner in your home or office, or by a doctor at his or her office. The exam will generally take between 20 and 30 minutes. Your exam may include the following:

- Height and weight measurements
- Blood pressure reading
- Collection of blood and urine samples
- Electrocardiogram

Your exam may also include tests and procedures other than those listed above.

**If you need to reach the interviewer,
please call 1-800-778-4243.**

**For any other questions, call your
licensed sales professional.**

Record your policy number here to have it
ready when you call:

TIPS

FOR YOUR MEDICAL EXAM

To get the best results, here are some suggestions to help you prepare for your exam:

- Be as relaxed and well-rested as possible.
- Take any medications you normally take.
- Do not drink alcohol at least eight hours before your exam.
- Do not smoke or chew tobacco for at least one hour prior to your exam.
- Avoid caffeine (including coffee, tea and caffeinated soft drinks) for at least one hour prior to your exam.
- Limit salt intake and high cholesterol foods 24 hours before your exam.
- Do not participate in strenuous exercise 24 hours before your exam.
- Drink a glass of water approximately one hour before your exam.
- If fasting is required for your blood test, be sure to follow the directions given to you.

**THANK YOU FOR CHOOSING US FOR
YOUR LIFE INSURANCE NEEDS**

QUESTIONS YOU MAY BE ASKED WHEN APPLYING FOR LIFE INSURANCE

Here are some questions you may be asked when you speak with the underwriting representative:

Insurance History

- Will this insurance replace any existing insurance or annuity?
- Are you applying for or reinstating life insurance with any company?
- Have you had life or health insurance declined, postponed, rated or issued with an increased premium?

Non-Medical

- In the past five years, have you flown as a pilot, student pilot or crew member or do you intend to become a pilot?
- In the past five years, have you participated in any activities such as motorized vehicle racing, SCUBA diving, mountain climbing, sky-diving, extreme sports such as BASE jumping, bungee jumping or cave exploration, or do you intend to?
- In the past five years, have you:
 1. Had your driver's license denied, suspended or revoked?
 2. Been convicted of or pled guilty to driving under the influence of alcohol and/or drugs?
 3. Been convicted of or pled guilty to any moving violations?
- Within the past 10 years, have you been arrested, convicted, or imprisoned for any crime and/or are you currently awaiting trial for any crime?
- Do you plan to live or travel outside the United States within the next 12 months?
- Have you ever used tobacco or other nicotine products such as cigarettes, cigars, pipe, chewing tobacco, snuff, nicotine gum or nicotine patch?

Family History

- Have any immediate family members (mother, father, brother, sister) been diagnosed with or died from coronary artery disease, cerebrovascular disease, diabetes or cancer before age 70?
- What is your father's current age or age at death?
- What is your mother's current age or age at death?

Other

Depending on your situation and the type of coverage for which you are applying, you may be asked additional questions about you:

- children
- family insurance

Personal Physician Information

Physician Name _____

Clinic Name _____

Full Address _____

Phone _____

Date of last visit _____

Reason for last visit _____

Medical Information

- Has a member of the medical profession ever treated you for or diagnosed you with:
 1. High blood pressure, chest pain, a heart attack, coronary artery disease, a heart valve disorder, a heart murmur, an irregular heart beat, cerebrovascular disease, a stroke, circulatory disease, an aneurysm or any disease of the heart or blood vessels?
 2. Anemia or other abnormality of the blood (other than HIV)?
 3. A polyp, cyst, tumor, cancer, leukemia, melanoma, lymphoma or Hodgkin's disease?
 4. Diabetes, high blood sugar, glucose intolerance or other endocrine disorder?
 5. Anxiety, depression, or any other mental or psychiatric illness?
 6. An infection caused by the Human Immunodeficiency Virus (HIV) Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or any other sexually transmitted disease?
 7. Asthma, emphysema, cystic fibrosis, sleep apnea, sarcoidosis, tuberculosis or any other disorder of the lungs or respiratory system?
 8. A seizure, epilepsy, multiple sclerosis, Parkinson's disease, muscular dystrophy, cerebral palsy, paralysis, Alzheimer's disease or any other disorder of the brain or nervous system?
 9. An ulcer, hepatitis, cirrhosis, pancreatitis, ulcerative colitis, Crohn's disease or any other disorder of the esophagus, liver, stomach or intestines?
 10. Nephritis, polycystic kidney disease or any other disorder of the bladder, kidney, urinary tract or prostate?
 11. Arthritis, gout, back trouble, or any disease or disorder of the joints, muscles or bones?
 12. Lupus, rheumatoid arthritis, chronic fatigue syndrome, fibromyalgia, or any other disease or disorder of the autoimmune system?
- Have you ever used:
 1. Cocaine, crack, marijuana, heroin, Ecstasy, PCP, LSD, methamphetamine, any other hallucinogenic drug or controlled substance?
 2. Amphetamines, barbiturates, sedatives, opiates or methadone, or controlled substance except as prescribed by a physician?

(Continued on other side)

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751 Broad Street, Newark, NJ 07102-3777

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0166219-00003-00 Ed. 01/2010 Exp. 05/2011



Prudential



Prudential

Request for Initial Premium (E-PAY) and/or to Establish Monthly Electronic Funds Transfer (EFT)

For Life New Business only

The Prudential Insurance Company of America
Pruco Life Insurance Company of New Jersey
Pruco Life Insurance Company
All are Prudential Financial companies.

Check all that apply: Initial premium E-Pay
 Establish monthly EFT

CLIENT INFORMATION

Name of insured (first, middle initial, last name) _____

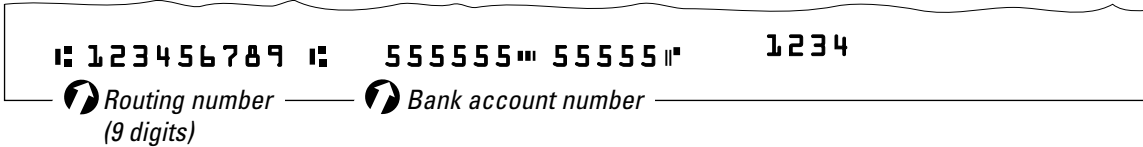
Policy number _____

INSTRUCTIONS

Use this form for Life New Business only to pay initial premium, COD, or additional monies due at policy placement using E-Pay and/or to establish monthly electronic funds transfers (EFT).

Please follow these steps:

- Complete sections 1 and 3 to request that your initial premium at point of sale or any premium or a balance due at placement be paid through E-Pay. Complete sections 2 and 3 to request monthly premium payments by EFT. Complete all sections to request both E-Pay and EFT.
- **If you are requesting initial premium or monthly EFT on more than one new policy, you must submit a separate form for each policy.**
- Print in black ink.
- Initial any corrections or changes that you make.
- Retain a copy of this form for your records.
- Refer to the check diagram below to help determine your bank routing number and bank account number.



On these pages, *I, me, my, you,* and *your* refer to the bank account owner. *Prudential, we,* and *us* refer to the Prudential company that issued the policy.

1 INITIAL PREMIUM (E-PAY) INFORMATION

Account owner type: Individual Corporate Trust Other _____

Name of account owner (first, middle initial, last name) _____

Address _____

City/State/ZIP code _____

Bank Information

Account type: Savings Checking Withdrawal amount \$ _____

Name of financial institution _____ Telephone number _____

Bank routing number (9 digits) _____ Bank account number _____

Copies provided to Home Office, Representative, and Applicant

ORD 114416 Ed. 8/2009



2 MONTHLY ELECTRONIC FUNDS TRANSFER (EFT) INFORMATION

Monthly withdrawal **date**: _____ (between the 1st and 28th of the month) *

*The monthly withdrawal date must be on or before the premium due date. If any premium withdrawal date falls on a weekend or bank holiday, the withdrawal will occur on the next business day.

Monthly withdrawal **amount** \$ _____ (cannot exceed monthly premium unless the policy has flexible payment arrangements)

Use same bank account information in section 1. **If so, skip to Section 3.** Otherwise complete bank information below.

Account owner type: Individual Corporate Trust Other _____

Name of account owner (first, middle initial, last name) _____

Address _____

City/State/ZIP code _____

Bank Information

Account type: Savings Checking

Name of financial institution _____ Telephone number _____

Bank routing number (9 digits) _____ Bank account number _____

3 AGREEMENT AND SIGNATURE (Complete this section for all transactions.)

As a convenience to me, I authorize Prudential to make the fund transfer(s) from my account listed above. By signing below, I understand and agree that:

For Initial Premium E-Pay

- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made.
- For initial premium E-Pay, Prudential will process this withdrawal request immediately and it cannot be revoked.

For Monthly EFT

- I may cancel the authorization at any time by giving Prudential prior written notification up to three business days preceding the scheduled date of the transfer.
- I have the right to receive notice of all varying transfers. Varying transfers might occur on a date and in a different amount than the one selected, but notification will occur.
- Prudential, in its sole discretion, reserves the right to remove any policy from the electronic funds transfer payment program at any time. The payment frequency on a non-EFT basis may be changed to quarterly or another less frequent mode.
- Prudential cannot establish an electronic funds transfer program if the dividend option is to reduce premiums. In that event, Prudential will withdraw the full amount of the premiums from my account. Unless otherwise elected, any future dividends will be used to provide paid-up additional insurance, if available, or will otherwise accumulate at interest.
- If a withdrawal request is not honored by the financial institution, Prudential will not consider the payment to be made. Prudential may, in its sole discretion, resubmit the withdrawal request for collection.
- I may modify this Agreement by authorizing Prudential to make preauthorized electronic funds transfer or other forms of check withdrawals from any other bank account or financial institution that I so designate verbally, in writing, or through an automated voice response system. Any such verbal request will be confirmed by Prudential in writing.
- If I am changing the bank account that funds are withdrawn from and past premiums are due at the time Prudential receives the completed form, Prudential will draft my bank account for any past premiums due no sooner than two days and no later than eight days after receiving this form. This does not apply to variable universal or universal life policies.

For Initial Premium E-Pay or Monthly EFT

- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- Except as required by the Electronic Funds Transfer Act and Regulation E, Prudential will not be liable for any exemplary, special, consequential, punitive, indirect or incidental damages, regardless of whether any claim is based on a contract or whether any such damages were foreseeable.

X

Account owner's signature

Date (month/day/year)

Copies provided to **Home Office, Representative, and Applicant**

ORD 114416 Ed. 8/2009

Page 2 of 2

Return this page to Prudential



- Pruco Life Insurance Company
 - The Prudential Insurance Company of America
- Both are Prudential Financial companies.*
Corporate Offices, Newark, New Jersey

- PLACED CHANGE REQUIRING EVIDENCE OF INSURABILITY
- TERM CONVERSION

POLICY NUMBER: _____

INSURED'S NAME: _____

This supplement page must be accompanied by a completed ORD 96200 Application for Life Insurance.
If more than one policy number is being converted and combined into one policy, list the other policy numbers in Section A.

A. POLICY CHANGE REQUESTED

Please describe requested change in detail:

For policy changes, the existing policyowner and beneficiary designation will be used unless a new policyowner or beneficiary designation is provided in the Application for Life Insurance.

B. SIGNATURE(S)

For policy changes, the owner of the existing policy must sign below and must also sign in the signature section of the application. Signature of insured is not required on this supplement page if they are not also the policyowner.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

- **X** _____
*Signature of policyowner(s) (if different from insured) on existing policy**
- **X** _____
*Signature of insured (only if same as policyowner) on existing policy**
- **X** _____
*Signature of joint owner(s) (if different from insured) on existing policy**
- **X** _____
Signature of beneficiary (required if rights are limited)
- **X** _____
Signature of collateral assignee

_____ Title of officer for corporation or trust
 _____ Company name

*For **corporations**, please show the company's name and submit the signature and title of the authorized officer.

- If **president** – no additional requirements apply.
- If **vice president** – and the amount is more than \$1,000,000, provide a Corporate Secretary statement that the vice president has the authority to sign.
- If **any other officer** – and the amount is more than \$1,000,000, provide a corporate resolution authorizing the change. If the amount is \$1,000,000 or less, provide a corporate seal or the corporate resolution.

*For **partnerships** with at least two general partners, two authorized general partners must sign with the title "general partner" after each name (if only one, use "sole general partner") and include the name of the partnership.

*For **sole proprietorships**, submit the signature of the owner, followed by "doing business as (company name), a sole proprietorship."

*For **trusts**, each trustee must sign unless the trust itself or state law provides otherwise. Trustee must include trustee designation (for example, "John Doe, Trustee under Trust Agreement dated 1/1/1998").

*A **holder of power of attorney** must provide a copy of the power of attorney and include, following his or her signature, the words "Attorney-in-fact for (owner's name)."

*For a policy containing a **limitation of rights**, the person or entity on whose favor the rights have been limited must also sign.

*For **limited liability company**, submit the signature of the manager, who is authorized to act if the LLC is managed by managers. If the LLC is member-managed, any manager can sign.

New policy number (for term conversions only) _____

