





The Prudential Insurance Company of America
Group Life Services
P.O. Box 8769
Philadelphia, PA 19176-8769

NOTICE OF WITHHOLDING ON DISTRIBUTIONS
FROM CASH VALUE INSURANCE CONTRACTS

The distributions which you receive from the cash surrender of your Group Paid-Up Insurance coverage with the Prudential Insurance Company of America are subject to Federal Income Tax withholding unless you elect not to have withholding apply.

Please indicate whether you wish to have withholding apply to your payment by checking the appropriate line on the election below. Sign and date the form and return it with your "Request for Cash Value" form.

If you do not return the election with your surrender request, receipt of your payment may be delayed. If you do not respond by the time we issue payment, Federal Income Tax will be withheld from the taxable portion of your distribution at the rate of 10%.

If you elect not to have withholding apply to your distribution payment, or if you do not have enough Federal Income Tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payment are not sufficient.

INSTRUCTIONS:

Please indicate below if you want Federal Income Tax withheld from your distribution. Sign and date this election and return it with your "Request for Cash Value".

Even if you elect not to have Federal Income Tax withheld, you are liable for any 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 Income Tax from my distribution.

\_\_\_\_\_ DO NOT WITHHOLD Federal Income Tax from my distribution.

Name: \_\_\_\_\_

Soc. Sec. #: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_