

Minimum Distribution Information

I understand that if I am age 70 ½ or older, the distributing provider is required to process the Required Minimum Distribution before these funds are rolled over to Prudential. I further understand that I need to direct the prior provider to distribute my Required Minimum Distribution prior to processing this rollover.

Disclosures

If your transaction includes **after-tax dollars and/or Roth contributions**, your current provider or custodian needs to provide the amount of the **after-tax dollars and/or Roth contributions** along with the check, otherwise the entire amount will be applied as before-tax. Not all plans accept rollovers/transfers of **after-tax and/or Roth**. *For Roth rollover contributions, a letter from the prior plan's administrator that provides (1) the amount of Roth contributions (basis) being rolled over, and (2) your "Roth Start Date." If Prudential does not receive your Roth start date or year, we will default it to current day.

Your Authorization

I, the Plan participant, certify that all information on this form is accurate. I also certify that this transaction was distributed from a plan intended to satisfy the requirements of I.R.C. § 401(a), 403(a), 403(b), 457 (governmental only), or an IRA established pursuant to IRC § 408 and, which to the best of my knowledge, does satisfy them.

I additionally certify that this distribution can be rolled over into my account with Prudential because it:

- 1) is not one of a series of substantially equal periodic payments (not less frequently than annually) distributed over my life or life expectancy (or the joint lives [or joint expectancies] of me and my beneficiary) or over a period equal to or greater than 10 years,
- 2) was received by me not more than 60 days before the date of the rollover to the Plan,
- 3) would be includible in gross income if not rolled over in its entirety, unless after-tax or Roth contributions, which have been previously taxed,
- 4) does not represent a Required Minimum Distribution, a hardship distribution, or a corrective distribution (for example: corrections of elective deferrals or elective contributions, etc.), and
- 5) was distributed to me as an employee (not as a beneficiary) or as a surviving spouse.

Please note that if you live in one of these states (Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Florida, Hawaii, Iowa, Kentucky, Louisiana, Maine, Maryland, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia or Wisconsin), the following question must be answered. Failure to answer this question will result in processing delays of your transaction.

Was this transaction directly solicited by a selling agent? NO YES (If "Yes" is checked, please ensure that the Agent Authorization section below is completed by the selling agent. Failure to do so will result in processing delays of your payment. Please note direct solicitation took place if the selling agent "initiated" contact with you via phone call, in person, or a direct mailing. A group educational or group enrollment meeting would not constitute direct solicitation unless an agent initiated individual contact with you or you initiated individual contact with an agent to discuss investment options offered by more than one provider.)

X _____
Participant's/Account Owner's signature

Date _____

**Agent
Authorization**

To be completed by the selling agent *ONLY* if the participant resides in one of the states listed in the 'Your Authorization' section of this form.

For Plan Participants Who Are Residents of New York:

Was this transaction obtained by means of direct solicitation? NO YES

Is a portion of the policy funded by employee contributions? NO YES

Is one annuity product being replaced by another annuity product? NO YES

By authorizing below, the selling agent is certifying to the following producer responsibilities:

1. At an initial meeting, I have reviewed the **Definition of Replacement** form, and required the applicant to complete and sign it indicating that the applicant has existing policies that are being replaced. I have obtained a list of all existing annuity contracts to be replaced, signed by the participant. I have also completed and signed the **NY Authorization to Disclose Contract/Policy Information** form. Copies of all documents have been provided to the participant. Original documents were submitted to Prudential Retirement.
2. At a subsequent meeting, I have presented and discussed a completed **Disclosure Statement/Annuity to Annuity Replacement Only** disclosure and determined that the replacement is in the participant's best interest. The **Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts** has been read and signed by the participant. Copies of both forms have been provided to the participant.
3. I represent that I provided the applicant with sales materials approved by Prudential only and have not provided any individualized or independently prepared sales materials not previously approved by Prudential.
4. Copies of the signed **Disclosure Statement/Annuity to Annuity Replacement Only and Important Notice Regarding Replacement or Change of Life Insurance Policies or Annuity Contracts** and all sales materials provided to the applicant accompany this application.

For Plan Participants Who Are Residents of Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Florida, Hawaii, Iowa, Kentucky, Louisiana, Maine, Maryland, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia, or Wisconsin:

Was this transfer obtained by means of direct solicitation? NO YES

Are there two or more insurers that plan participants may choose from? NO YES

Is the policy funded solely by employee contributions? NO YES

Is one annuity product being replaced by another annuity product? NO YES

If you responded "NO" to any one of the four preceding questions, no further action is required. Please sign and date below. If you responded "YES" to all four questions, YOU MUST READ AND COMPLY WITH THE STEPS BELOW.

By authorizing below, the selling agent is certifying to the following producer responsibilities:

5. I have required the applicant to complete and sign the form which includes a statement indicating that the applicant has existing policies that are being replaced.
6. I have read the Replacement Notice aloud to the applicant (applicant can waive this requirement listed as item 3 on the Replacement Notice.)
7. The form and the Replacement Notice have been completed listing all existing policies proposed to be replaced, as well as policy numbers (if available), whether each policy will be replaced or whether a policy will be used as a source of financing for the new policy.
8. I represent that I provided the applicant with sales materials approved by Prudential only and have not provided any individualized or independently prepared sales materials not previously approved by Prudential.
9. Copies of the signed form, the completed Replacement Notice and all sales materials provided to the applicant accompany this application.

Please note: Failure to complete ALL required information and provide copies of required information will delay the processing of the applicant's funds. Please authorize and date below.

X _____ Date _____
Selling Agent's signature

