

Text Messaging/SMS Terms of Use:

May 30, 2025.

THIS TEXT MESSAGING/SMS TERMS OF USE ("TERMS") APPLIES WHEN YOU GIVE PRIOR CONSENT TO RECEIVE TEXT MESSAGES. PLEASE READ THESE TERMS CAREFULLY. BY OPTING-IN TO COMMUNICATE VIA TEXT WITH PRUDENTIAL GROUP INSURANCE, A DIVISION OF THE PRUDENTIAL LIFE INSURANCE COMPANY OF AMERICA ("COMPANY") YOU, THE USER, ARE ACCEPTING, ACKNOWLEDGING, AND AGREEING TO ABIDE BY THESE TERMS.

1. USE OF TEXT MESSAGING

Users - The Prudential benefits text messaging program is intended for use by you and between Company associates. Text messages sent by Company associates are not intended as recommendations or offering of any insurance, security or investment product, investment advice, and shall not take into account the investment objectives or financial situation of any individual customer or prospective customer. We do not collect or share customer data externally as part of this text messaging program. This program is not intended for bulk messaging. It is designed to provide relevant information about Prudential insurance benefits chosen and offered to you by your Association. Opting-in to text messaging is not required for enrollment. The texts are subject to the terms and conditions of your mobile carrier. Message and data rates may apply. Frequency of texts may vary but typically do not exceed more than one text a week. You confirm that you are the subscriber to the relevant phone number or that you are the customary user of that number on a family or business plan. You agree to provide us with a valid mobile number. Carriers are not liable for delayed or undelivered messages. Prudential is not responsible for any related impacts in the event a text is delayed or not received. In the event that your number is changed and no longer yours, as standard practice, Prudential will remove deactivated US phone numbers from this program.

No expectation of privacy - Text messages are not encrypted in transit. Therefore, you are prohibited from transmitting personal information such as social security numbers, name and address information, or similarly sensitive or personally identifiable information about yourself or others. Text messages exchanged through the platform are not private and are captured, reviewed, and retained by Company.

Consent to/Stopping Messages - By opting-in to the texting program you consent to receive communications from Company via text message. Users may withdraw consent at any time by texting the word "STOP" to their Company text messaging contact. You may be enrolled in multiple Company texting programs. If you no longer want text messages, you must reply "STOP" to each program in which you enrolled.

Prohibitions - You are prohibited from intentionally or unintentionally: (i) transmitting any information, data, text, files, links, communication or other materials that is/are or which COMPANY considers to be unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, racially or ethnically hateful or otherwise objectionable; (ii) transmitting any "virus", "Trojan horse" or other software destruction or disruption device; (iii) violating any applicable local, state, national or international law, rule, or regulation, including but not limited to, any regulations

having the force of law in connection with the use of the platform, in any manner; and (iv) invading or violating any personal or proprietary right (including intellectual property rights) of any person or entity.

For more information on how we use and share your information, visit our [Privacy Center](#), including our [Online Privacy Statement and CA Resident Privacy Statement](#).

2. TERMINATION

COMPANY may, in its sole discretion, terminate or suspend your access to all or part of the program, for any reason, including without limitation, breach of these Terms. In the event these Terms are terminated, the restrictions, and the representations and warranties, indemnities, and limitations of liabilities set forth in these Terms will survive termination. In the event that you are dissatisfied with the services provided by COMPANY, your sole remedy is to terminate participation in the program.

3. JURISDICTION

COMPANY operates its text messaging platform from its offices within the United States. COMPANY makes no representations that content (Licensed or otherwise) shared through the program is legal or appropriate for use from outside the United States. If you choose to access the platform from other locations, you are doing so at your own risk and are responsible for compliance with any and all local laws. You may not use the platform in violation of U.S. export laws and regulations.

These Terms will be governed by and construed in accordance with the laws of the New Jersey without regard to its rules regarding choice of law.

Any unauthorized use, copying or dissemination of these terms of use is strictly prohibited. If you have received this transmission in error, please notify the sender via e-mail.