



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

- Establish EFT
- Change an existing EFT arrangement

INSTRUCTIONS

Complete the entire form in blue or black ink to establish a monthly Electronic Funds Transfer (EFT) premium payment arrangement or to change an existing EFT premium payment arrangement. Check the accuracy of any section we completed. Initial any corrections or changes that you make. Note: EFT is only available on a monthly payment frequency and cannot be used to make payments toward a policy loan.

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 WHAT PREMIUMS DO YOU WANT TO PAY?

List the policies to be paid along with the premium withdrawal amount and the insured's name(s) for each policy.

Policy Number	Monthly Premium Withdrawal Amount *	Insured's name(s)

**Cannot exceed the monthly premium unless the policy has flexible payment arrangements.*

We cannot establish an electronic funds transfer arrangement if the dividend option is to reduce premiums. In that event, we will withdraw the full amount of the premiums from your account. Unless otherwise elected, any future dividends will be used to provide paid-up additional insurance, if available, or will otherwise accumulate at interest.

Please note that changing the frequency of your premium payments may increase the total amount you pay each year.

2 WHEN DO YOU WANT TO PAY?

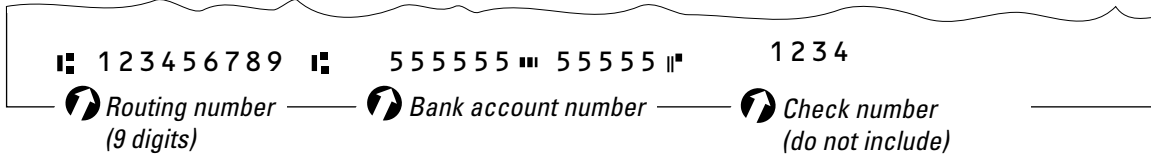
Select the day of the month listed below on which Prudential should withdraw the premium payment(s). We will send you a notification 10 days in advance of the amount and the date of withdrawal.

The withdrawal day you select should be on or before the earliest premium due date of all policies listed above. If you do not specify a withdrawal date, we will select the withdrawal date that coincides with or closely precedes the earliest premium due date.

- 1st
- 7th
- 15th
- 23rd
- 28th

3 HOW DO YOU WANT TO PAY?

- If a checking account is being used, refer to the check diagram below to help determine your bank routing number and bank account number.
- If a savings account is being used, you must first check with your bank to ensure that you do not exceed limits on how many electronic withdrawals can be made each month. Also ask them to provide you with the correct bank transit routing number and account number for electronic withdrawals.
- *Note: The account you provide must be a domestic checking or savings account.*



Bank Information

Type of Bank Account: Checking Savings

Name of financial institution _____

Bank routing number _____ Bank account number _____

Bank Account Owner Information

Account owner type: Individual Corporate Trust Other _____

Name of account owner _____

Joint account owner, if any _____

Account Owner's Mailing Address:

Street: _____

City: _____ State: _____ Zip code: _____

4 AGREEMENT AND SIGNATURE

As a convenience to me, I authorize Prudential to make electronic fund transfers from my account identified above. By signing below, I understand and agree that:

- 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 cancel the authorization at any time by giving Prudential prior verbal or written notification up to two business days preceding the scheduled date of the transfer.
- I may modify this Agreement by authorizing Prudential to make preauthorized electronic fund transfers from any other bank account that I so designate either verbally, in writing, or through an automated voice response system. Any such 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 the form. This does not apply to variable universal or universal life policies.
- I have 60 days from the date of the withdrawal to notify Prudential of any errors related to a transfer under this agreement.
- 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.
- 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 contract or whether any such damages were foreseeable.
- Prudential, in its sole discretion, reserves the right to remove any policy from the electronic funds transfer premium payment arrangement at any time. The payment frequency on a direct bill basis may be changed to quarterly or another less frequent mode.

X

Bank account owner signature

Date (month/day/year)

5 ATTACH YOUR VOIDED CHECK (OPTIONAL, WHEN USING A CHECKING ACCOUNT)

- **We strongly encourage you to include a voided check in order to ensure the accuracy of your banking information.** Place your voided check over the sample check image below. Tape all four sides of your check to the form. Please do not staple your check to the form.
- *Note: We cannot obtain acceptable banking information from deposit slips.*

Customer's name Street address City, State ZIP	Check no. 1 2 3 4
PAY TO THE ORDER OF _____	\$ _____
VOID	
Bank name Street address City, State ZIP	_____ Dollars