



Loan Request

Please print using blue or black ink.

1 Instructions Complete all sections of this form. To request a loan, indicate the amount you wish to borrow, specify the investment options from which the loan will be processed, sign and date the form and return to the address above. Generally, a check will be issued within seven days of receipt of this form in good order, if your loan is approved. You may send it by fax to **1-800-AICPAIT**. You may call toll free **1-800-223-7473** with any questions, Monday - Friday, 8:30 a.m. - 6:00 p.m., Eastern time.

2 Participant Information

First name of participant _____ MI _____ Last name _____
 Street _____ Apt. _____
 City _____ State _____ ZIP code _____
 Group control number _____ Social Security number _____ Daytime telephone number _____
1 4 2 7 3 _____ - _____ - _____ - _____
 Has insurance been assigned? Account number _____
 Yes No _____ - _____

3 Loan Request and Investment Option Instructions

Maximum amount that can be borrowed: Generally, 90% of the Certificate Fund, less any existing loan with accrued interest, any outstanding charges, and the amount of next month's cost of insurance charges.

Loan request dollar amount: \$ _____

Specify the investment option(s) from which you would like the loan processed. If you do not specify any investment option(s), the loan will be deducted proportionately according to current allocations.

Investment option	Dollar amount	Percent	Investment option	Dollar amount	Percent
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
_____	\$ _____	or _____ %	_____	\$ _____	or _____ %
			Total \$ _____		or 100 %

4 Interest and Repayment

Interest charged on any loan will accrue daily at an annual rate determined each year by Prudential. Interest payments on any loan are due on the day prior to each contract anniversary. If interest is not paid when due, it will be added to the principal amount of the loan. Prudential will notify a participant 31 days before the interest on the loan becomes due.

When a loan is made, an amount equal to the loan will be taken out of each of the participant's investment options on a pro-rata basis unless the participant selects specific investment options. At the same time, a loan account will be started for the participant and will be credited with an amount equal to the loan. Prudential will generally credit interest to the amount in the loan account at an annual rate of one to two percent less than the interest rate on the loan. The crediting rate will generally be equal to the Fixed Account crediting rate, which will not be lower than 4%.

A participant may repay part or all of the loan at any time. Participants should designate whether a payment is intended as a premium payment or as a loan repayment. If no such designation is made, the payment will be treated as a loan repayment.

A participant's loan plus accrued interest ("Certificate Debt") may not exceed the value of the Certificate Fund. If the Certificate Debt equals this amount, the Certificate will go into default.

If Certificate Debt is still outstanding when the Certificate is surrendered or allowed to lapse, the borrowed amount may become taxable. In addition, loans from Modified Endowment Contracts may be treated for tax purposes as distributions of income. You may wish to obtain professional advice.

Should a death benefit become payable while a loan is outstanding, or should the Certificate be surrendered while a loan is outstanding, any proceeds otherwise payable will be reduced to reflect the amount of the Certificate Debt.

If your certificate is not a Modified Endowment Contract (MEC), please skip sections 5a and 5b and go directly to Section 6. If you have questions as to whether or not you are a MEC you may contact Aon Benfield Securities, Inc. at 1-800-223-7473.

5a Tax Identification Number Certification

Name of Owner or Assignee
First MI Last

Under penalties of perjury, I certify that:

Check One: I am a U.S. person (including resident alien)
 I am a citizen of _____
(Attach completed applicable Form W-8 (BEN, EXP, ECI, IMY))

Business name/disregard entity name, if different from above

Check appropriate box for federal tax classification (required):
 Individual/sole proprietor C Corporation S Corporation Partnership Trust/estate Exempt payee
 Limited liability company. Enter the tax classification (C=C corporation, S=S Corporation, P=partnership): _____

My Taxpayer Identification Number is: _____
(For individuals, the Tax Identification Number is the Social Security number.)

The number shown on this form is my correct Tax Identification Number, and I am not subject to backup withholding because I am exempt from backup withholding or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

Check here only if you are subject to backup withholding:
 I have been notified by the Internal Revenue Service that I am subject to backup withholding due to underreporting of interest or dividends.

X _____ month day year
Signature of Certificate Owner or (if applicable) Assignee

5b Withholding Elections

Federal and some state laws require us to withhold income taxes on certain cash payments. You can elect not to have income taxes withheld but would still be liable for payment of any income taxes due. You should indicate below your election as to whether or not you wish to have taxes withheld.

- Withhold federal and state income taxes on the taxable portion of distributions from the Group Variable Universal Life Plan. (The federal withholding amount will be equal to 10 percent of the taxable portion of your distributions. Your State withholding will be at the State’s designated rate.)
- Do not withhold federal and state income taxes on distributions from the Group Variable Universal Life Plan.

If no election is made, Prudential will withhold federal and state income taxes. In addition, withholding will also apply, regardless of any election made, if the distribution is (i) being sent outside the United States or its possessions, or (ii) if the IRS has notified us that your Social Security number is incorrect or (iii) you have not completed the Taxpayer Identification Number certification above.

Withholding is a method of paying tax. It does not increase or decrease the total amount of taxes you may pay. Penalties may be incurred under the estimated tax payment rules if sufficient tax is not paid either through withholding, estimated taxes, or both. Any withholding election you make with respect to your distribution will be effective until revoked.

6 Signature

I understand the above transactions will be processed in accordance with the group contract, with the rules and restrictions described in the Group Variable Universal Life Prospectus. Generally, a check will be issued within seven days of receipt of this form in good order by Aon Benfield Securities, Inc. I have read and understand the loan request information as stated above.

Participant’s signature **X** _____

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month day year

Assignee’s signature **X** _____

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(if applicable) month day year

Group Variable Universal Life Insurance (contract series 89759) is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 and is distributed by Prudential Investment Management Services LLC (PIMS) located at Three Gateway Center 14th Floor, Newark, NJ 07102-4077, and is offered and administered through Aon Benfield Securities, Inc., Member FINRA/SIPC, 159 East County Line Road, Hatboro, PA 19040-1218, 1-800-223-7473. The Plan Agent of the AICPA Insurance Trust is Aon Insurance Services. Aon Benfield Securities and Aon Insurance Services are not affiliated with either Prudential or PIMS.

Aon Insurance Services, is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency.