



Withholding Form

1a 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 _____
 Signature of Certificate Owner or (if applicable) Assignee

 month day year

1b 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.

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.

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