

CONSENT TO ELECTRONIC DELIVERY

Thank you for consenting to the use of electronic signatures and electronic delivery in connection with your application for insurance or the administration of each of your group insurance coverages. Please note that a separate consent may be required for other products you may have purchased from Prudential or its affiliates.

Please read the terms and conditions of this Consent and acknowledge your agreement by checking the "I AGREE" box below.

Electronic Delivery

We will only transmit Communications electronically if you consent. Such consent is voluntary. Please read the terms and conditions of this Consent and acknowledge your agreement by checking the box below.

With your consent, we will deliver electronically certain notices, disclosures, authorizations, acknowledgements, billing statements, termination or lapse notices and other documents that are required or permitted by law relating to your Prudential group insurance application or group insurance coverages (hereinafter "Communications"). We will only transmit Communications electronically if you consent. Such consent is voluntary.

We will deliver electronic Communications to the email address you provided. The email may include attachments and/or hyperlinks directing you to a Prudential website or customer web portal. In addition, you may be notified about the availability of these Communications by text message (SMS - Short Messaging Service) at the mobile number you provided in your contact preferences. You understand that such text messages may be made using automated technology and that you are not required to consent to text messages in order to receive Communications. You also acknowledge and agree that any charges associated with your receipt of text messages are fully your obligation and not reimbursable by Prudential.

You will continue to receive paper copies of certain Communications that are not currently available for electronic delivery or where applicable law prohibits delivery by electronic means. Any Communications we send to you by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format.

Electronic Signatures

While on our secure website, you will be provided with instructions to electronically sign the applicable Document. For example, you may be asked to click "Sign Here" or to type your name, initials or other identifier. By clicking or typing your name, initials or other identifier, you will be affixing your electronic signature to the Document and your electronic signature will have the same force and effect as your handwritten signature.

All electronic signatures and electronic initials will reflect the time and date they are applied in Eastern Time, regardless of the Time Zone in which you are located.

Hardware and Software Requirements

To access and conduct transactions or to receive Communications electronically relating to your coverages via any www.prudential.com internet site, you must have a personal computer or mobile device with an up-to-date internet browser and an email account to receive communications. As some Communications will be sent to you as attachments, you agree to maintain software, such as Adobe Acrobat® 1/2 Reader, that allows you to open Communications sent in a Portable Document Format ("PDF"). This software is available for download, free of charge, from the Adobe web site (www.adobe.com). To retain a copy of these Communications, you may print copies of such Communications, save PDF files on your computer or mobile device

or email a copy to an address where you can print on paper or save it for your future reference. We will notify you via email of any subsequent changes to these hardware or software requirements.

Update Your Records

Your rights relating to our products and services may be dependent on when you receive certain information from us. You are considered to have received information from us when we notify you at the email address you provided. Therefore, it is important that you ensure that the email address and other contact information you provided remains current.

The email address we have for you is the one you provided to us. If at any time you wish to change your email address or your other contact information, you can go to your Profile on this site and update your information.

If at any time you wish to change this email address or your other contact information, you must notify us at: 888-257-0412.

Request Paper Copies

You may elect to receive paper copies of your electronic Communications including this Consent by contacting: 888-257-0412. There is not a fee. This will be free of charge.

Withdraw Your Consent

You may withdraw your Consent to electronic delivery at any time by updating your contact information or electronic delivery preferences in your profile or by calling 888-257-0412. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your Consent to electronic delivery.

The withdrawal of your Consent will be effective once we process your request. Once processed, we will resume mailing paper copies of your Communications.

Protect Your Information

From time to time, we may send emails requesting additional personal information about you. It is important that you send us the information in the manner described in the email. Please do not email us any personal information, because the email will not be secure and could potentially expose your personal information to other internet users without your knowledge or permission.