



Name of Payee (please print)

Customer Identification Number

Home Address (number and street or rural route - not a Post Office Box)

Social Security Number (required)

Internal Revenue Code Section 3405(b) requires 10% Federal income tax withholding from your non-periodic pension payment unless you elect not to have withholding apply. Withholding will only apply to the portion of your pension payment that is included in your income subject to Federal income tax. Therefore, there will be no withholding on the return of your own nondeductible contributions to the plan.

In the event that we are unable to determine the portion of your payment that is includible in gross income, tax will be withheld on the gross amount of the payment even though you may be receiving amounts that are not subject to withholding because they are excludable from gross income. (You may, however, provide us the information to calculate the taxable portion.) This withholding procedure may result in excess withholding on the payment.

If the amount of your non-periodic distribution is less than two hundred dollars (\$200), no federal income tax withholding is required. However, all non-periodic distributions received under the same plan within one taxable year must be aggregated for purposes of determining whether the \$200 threshold has been reached.

You may elect not to have withholding apply to your payment by checking Box A below. In order to elect out of withholding, you must have a valid Social Security Number and the payment must be delivered to you within the United States or its possessions. If you would like to have withholding apply, check Box B below. If you would like to have an additional amount withheld, check Box C and indicate the additional amount to be withheld. You have the right to revoke your election at any time, and your election will remain in effect until it is revoked.

- A. I do NOT want Federal income tax withheld
- B. I wish to have 10% withheld for Federal income tax.
- C. If you wish to have an additional flat amount withheld, check the box at the left and indicate the additional amount to be withheld.

You cannot enter an additional amount without checking Box B.

Flat Amount \$ _____

Caution: If you elect not to have withholding apply to your pension payment, or if you do not have enough Federal Income Tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You should consult your tax advisor with any questions regarding your Federal income tax withholding.

Signature

Date

Please return the completed form to:

The Prudential Insurance Company of America
2801 Townsgate Road Suite 300, Thousand Oaks, CA 91361

Fax to (800) 307-0009
Email to WCTPension@Prudential.com

If you have any questions, feel free to contact us at

(800) 336-3387