Death Claim Form

Term Life/Personal Accident Coverage



1. Complete the entire form(s)

Follow All the steps in the Prudential Quick Start Guide. Make sure to complete all forms. Attach separate additional sheet, if necessary.

2. Include a Copy of the Death Certificate

Please acquire copy of official death certificate and include with all completed paperwork.

3. Email or Mail Forms to:

You may email documents to: Or Mail to:

ncpers@memberbenefits.comMember BenefitsPO Box 17639

Jacksonville, FL 32245-7369

IMPORTANT: Do not mail or send your form directly to Prudential. Make sure to return to the fax or mailing address of administrator, Member Benefits, listed above.

Any questions? Call toll-free: 1-800-525-8056

Group Insurance

Please send the completed form and all attachments to:



Member Benefits, Inc. NCPERS Team

PO Box 17639

Jacksonville, FL 32245-7369

Tel: 800-525-8056

Beneficiary Statement – Quick Start Guide

What you'll find in this package

- *Group Life Insurance Claim Form* Please complete, sign and return this form to start the claim process.
- Settlement Option Information We explain the different options you have for receiving your claim proceeds.
- An Authorization to Release Information to Prudential may be required when claiming Accidental Death/Dismemberment Benefits. Please review and complete this section (Page 8) when claim Accidental Death/Dismemberment Benefits.

Note: On these pages, *I*, *you*, and *your* refer to the person making the claim. *We*, *us*, and *our* refer to the Prudential company that issued the policy. Please note that we will only use phone numbers and email that we collect to keep you updated on the status of your claim.

To submit your claim, follow these steps:

1. Decide how to receive your funds

Be sure to select a payment option when you complete the form. Your options include:

- Open an interest-bearing Alliance Account.
- Elect to receive a single lump sum check by a check mailed to you or by Electronic Funds Transfer (EFT).
- Select another settlement option as described in the "Understanding Your Options" section.

See pages 3–5 for more detailed information regarding your payment options.

2. Complete the enclosed form

Fill out the enclosed *Group Life Insurance Claim Form* that begins on the next page. Please follow the instructions and provide all requested information for prompt claim processing. Also, please review the fraud warnings found at the back of this statement.

This form, and the information contained within, is not intended as investment advice and is not a recommendation about managing or investing retirement savings. Neither The Prudential Insurance Company of America, nor the Prudential entity(ies) set forth on this form, are acting as your fiduciary as defined by any applicable laws and regulations. Please consult with your qualified investment professional about managing or investing retirement savings.

3. Return the signed claim form and supporting documentation

Please mail pages 2, 3, 5–8 of your claim form, as well as any additional documents that may be required, **including** a copy of the death certificate to:

NCPERS Group Life Insurance c/o Member Benefits PO Box 17639 Jacksonville, FL 32245-7369 ncpers@memberbenefits.com

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Group Insurance

Please send the completed form and all attachments to:

Member Benefits, Inc.

NCPERS Team

PO Box 17639 Jacksonville, FL 32245-7369

Tel: 800-525-8056

Group Life Insurance Claim Form

Prudential

GETTING STARTED: If you have any questions about completing this form, please refer to the Instructions that begin on previous page or contact us at 800-524-0542.

1. About You Provide information about the person making the claim. Ma	ike sur	re to verify your Social Security number (SSN), Tax ID or EIN.
Control number (from cover letter provided) Employer	name	
First name	MI	Last name
Street address		Apt/Suite (optional)
City		State ZIP Code
	_	
Home phone Mobile phone		Relationship to deceased
Email address		
How do you want us to contact you? (Check all that appl	y.)	U.S. Mail Email Text Alerts Phone
Date of birth (mm/dd/yyyy) Social Security number (SSN).	Tax ID or EIN
Check if any beneficiaries are considered a "skip persor	ı" by t	the Internal Revenue Code.
A "skip person" is defined by the Internal Revenue Code as		
trust or an unrelated person who is at least 37 1/2 years you	inger t	than the grantor.
O About the Deceased		
2. About the Deceased Provide information about the deceased.		
Trovide information about the deceased.		
First name	MI	Last name
Date of birth (mm/dd/yyyy) Date of death (mm/dd/yyyy)	уу)	Social Security Number





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3. Tax Certification

Please complete any applicable portions of (a) or (b) below. Make sure to have included your SSN/TIN in Section 1. Refer to page 9, Tax Certification section, for more information.

(a) Under penalties of perjury, I certify that:

- I am a U.S. Person (including resident alien);
- The Social Security/Tax ID number provided in "Section 1" above is my correct SSN/TIN; I am not subject to FATCA reporting;
- I am not subject to backup withholding due to failure to report interest or dividend income; and
- I am not subject to FATCA reporting.

Check the boxes below, if applicable:

I am subject to backup withholding due to the failure to report interest or dividend income (see "Backup Withholding" in the Tax Certification Information section)

I am subject to FATCA reporting

(b) I am not a U.S. person (including resident alien). I am a citizen of	:
Attach the applicable IRS Form W-8 (BEN, BEN-E, ECI, EXP, IMY).	

4. How to Receive Your Funds

Prudential has a range of settlement and payment options from which you can choose. For information about alternate settlement options, see section "Understanding Your Options" of this form. Eligible life claim proceeds will be paid by the way of lump sum check unless you select an alternative payment or settlement option below.

About the Alliance Account: The Alliance Account is an interest-bearing account with draft-writing¹ privileges that allows full access to your funds immediately without any monthly fees. You may wish to access the money periodically, or all at once.

Funds in an Alliance Account begin earning interest immediately and continue to earn interest until they are withdrawn.² The current interest crediting rate is 0.50%, subject to a current minimum of 0.25%.

How the Alliance Account Works

The Alliance Account is an interest-bearing account with draft-writing privileges that allows full access to your funds immediately and in the future by writing drafts (like checks).

The Alliance Account has no monthly charges, per draft charges or draft reorder fees. Fees are only applied for special services such as express mail requests.

If you are the beneficiary on more than one life insurance policy or already have an Alliance Account, proceeds will be paid into one account. The Alliance Account holder may designate a beneficiary for his or her Alliance account.

You can speak directly with a customer service representative between 8 a.m. and 8 p.m. Eastern Time, Monday - Friday at 800-524-0542. Claim written inquiries can be sent to Prudential, P.O. Box 70182, Philadelphia, PA 19176. Once your Alliance account is established, you can also go online or call the Alliance automated voice-response system 1-877-255-4262, 24 hours a day to check your account balance, request additional drafts and more.

² See "How Interest Is Earned:" under "How to Receive Your Funds" for more details.



¹ Alliance drafts are considered checks under federal law for certain purposes.

Certain businesses may have their own policies and procedures for accepting drafts.



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4. How to Receive Your Funds (cont.)

About the Alliance Account

Your Funds: The Alliance Account is a settlement option under the original life insurance policy and is backed by the financial strength of The Prudential Insurance Company of America. All funds are held within Prudential's general account. It is not FDIC insured because it is not a bank account or a bank product. Funds held in the Alliance Account are guaranteed by State Guaranty Associations. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about coverage limitations on your account. State guaranty fund coverages are not determined by the insurance company. We may limit or suspend your access to the funds in your account if we suspect fraud or if there was an error in opening your account.

How Interest Is Earned: The funds in an Alliance Account begin earning interest immediately and will continue to earn interest until all funds are withdrawn. Interest is accrued daily, compounded daily and credited every month. The interest rate may change and will vary over time, subject to a minimum rate that will not change more than once every 90 days. You will be advised in advance of any change to the minimum interest rate via your quarterly Alliance Account statement or by calling Customer Support. The interest rate credited to the Alliance Account is adjusted by Prudential at its discretion based on variable economic factors (including but not limited to, prevailing market rates for short-term demand deposit accounts, bank money market rates and Federal Reserve Interest rates) and may be more or less than the rate Prudential earns on the funds in the account. The interest earned on the Alliance Account may be taxable. For tax information, please consult with a tax advisor because neither we nor our representatives can provide tax advice.

Account Statements: You will receive regular (either monthly or quarterly) statements showing your current balance, the interest you earned, the drafts you have written, your current interest rate, and any other account activity. The frequency at which the statements are mailed to you is determined by the activity in your Alliance Account.

Special Service Fees: There are fees for special services, which are subject to change, and include stop payments (\$12.00 per draft/\$25 maximum for 3 or more per day); cashed draft copy or statement copy (\$2.00 per draft); drafts returned for insufficient funds (\$10.00 per draft) and overnight delivery (based on carrier's charge).

Minimum Balance: If the balance falls below \$250, you will receive a check for the remaining balance plus interest at the end of the monthly cycle in which the balance fell below \$250. You can close the Alliance Account at any time by calling the Customer Service office. A check for the remaining balance and interest will be sent to you. Or, you can close the account by writing an Alliance draft for the balance and cashing it or depositing it at your own bank. Since interest accrues daily, a check for the remaining accrued interest will be sent to you.

Inactive Accounts: State law requires that if there is no account activity and we have had no contact with you regarding your Alliance Account after a number of years (which time period varies by state), your Alliance Account may be considered "dormant". If your Alliance Account becomes "dormant", you will be mailed a check for the remaining balance plus interest, at your last address shown on our records. If you do not timely cash that check, your funds will be transferred to the state as unclaimed property. If your funds are transferred to the state, you may claim those funds from the state but you may be charged a fee by the state. Once your funds are transferred to the state, we no longer have any liability or responsibility with respect to your Alliance Account. For Alliance Account funds paid under the Servicemembers' Group Life Insurance program, the treatment of those "dormant" funds may be different.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

The Bank of New York Mellon is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Draft clearing and processing support is provided by The Bank of New York Mellon. Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC). The Bank of New York Mellon is not a Prudential Financial company.

Understanding Your Options

A claim is not eligible for an Alliance Account when:

- Proceeds from all policies total less than \$5,000.
- The beneficiary resides outside U.S., is a minor, corporation, partnership, tax-exempt entity, or other ineligible third party.
- The beneficiary is a trust that is not authorized to own or withdraw funds from a life insurance policy, or the trust is a testamentary trust.
- The person who owned the policy established specific provisions about death benefit payment. In these situations, the claim is paid by check or another option.





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You may choose one of the following settlement or payment options as an alternative to Alliance Account.

Lump Sum Payment Options

Prudential offers three types of lump sum payment options. Each option type provides full payment through either a single check, electronic funds transfer or immediate access to the entire proceeds of the policy as described below.

Proceeds Held At Interest	While proceeds are held at interest, you receive regular interest payments with the right to withdraw the unpaid balance. You may also elect to have interest accumulate.
Lump Sum Check	Receive the full amount in a single lump sum check.
Electronic Funds Transfer (EFT)	Receive the full amount via electronic funds transfer.

Installment Payment Options

Prudential also offers a number of deferred payment options, which pay out the proceeds over a period of time that you select (e.g., over your lifetime). If you select a deferred payment option, we will provide you with a written description of the terms of the installment payment option you selected.

Life Income	Monthly payments to you for life.
Life Income with a Certain Period	Monthly payments to you for life with a certain period of guaranteed payments to you or your named beneficiary.
Fixed Period	Payment for an elected number of years, with the right to withdraw the present value of unmade payments.
Fixed Amount	Payments of a selected amount until the proceeds and interest earned are fully paid to you, with the right to withdraw the unpaid balance.

The tax treatment of the death proceeds may be different depending on the settlement option you choose. Please consult your tax advisor for advice. Should you have any questions about these settlement options, please contact Prudential at (800) 524-0542.

Choose One:

Receive your funds by way of an Alliance Account – open an interest-bearing Alliance Account with draft-writing privileges¹ that allows you full access to your funds immediately. Additionally, the Alliance Account preserves your flexibility to transfer funds to another available payment option at no cost or to withdraw the entire balance at any time.

Receive a single lump sum check - for all funds (net of any assignments, e.g., funeral home)

Electronic Funds Transfer (EFT)

Lump Sum Held by Prudential at Interest

Installment Payments with Income for Life

Installment Payments for a Fixed Period

Installment Payments in a Fixed Amount

We offer a wide range of resources to help with anything you may be facing. Go to www.prudential.com/ourpromise to make an appointment to talk to one of our financial professionals.

1 Alliance drafts are considered checks under federal law for certain purposes.

Certain businesses may have their own policies and procedures for accepting drafts.

See "How Interest Is Earned:" under "How to Receive Your Funds" for more details.





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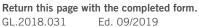
4. How to Receive Your Funds (cont.)

If you choose Electronic Funds Transfer, please complete this section:

1. Selection

To select Prudential's Electronic Funds Transfer payment service, please provide the following information. If you elect to have Prudential deposit the funds in your checking account, you must first check with your bank to obtain the correct bank transit routing number and account number for electronic transfer deposit. Please note that a deposit slip does not contain

acceptable banking information. If you have any questions,	please ca	all us toll fro	ee at (80	0) 524	-0542	 		,, ,,		•
2. Beneficiary Information										
First name	MI	Last name								
Social Security Number Primary Telephone										
3. Banking Information										
					-		-			
Bank name				Brar	nch Te	lephon	е			
Bank Transit Routing Number (9 digits) For Wire Transfers										
Bank Account Number	Bank Lo	cation (City	and Stat	e)						
4. Payment										
I authorize The Prudential Insurance Company of America (Pr Plan Insurance Death Claim proceeds into the above account account agreement will be returned to Prudential and reissing Death Claim proceeds is credited to this account in error, I benefit amount paid and the recalculated amount of the be	nt. I unde ued as a r authorize	erstand that manual che Prudential	any dep ck. In ad to withd	osit ma dition, raw the	ide to if any differ	an inac overpa ence b	ctive ymer etwe	en th	ne	n
My eligibility for any such benefits is governed by the terms Authorization shall be deemed to be an approval of any such	and con	ditions of th							_	
This authorization is valid indefinitely until such time as I phereunder will not be deemed effective until three business								y not	ice	
Account Owner's First Name	MI	Last Name								
Street address										
							_			
City			Sta	te	ZIP (Code				
Telephone										
Account Owner's signature			Date (mr	n/dd/yv	уу)					
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Relationship to you

4. How to Receive Your Funds (cont.)

Beneficiary Section: The following must be completed unless you selected the single lump sum check payment option above. Any amount that remains payable upon your death will be paid to those listed below. If a beneficiary is not designated, or if all beneficiaries predecease you, any balance will be paid to your estate.

all beneficiaries predecease you, any balance will be paid to your estate.

Choose One:
Pay my estate (If choosing "pay my estate", no other beneficiary can be selected)
Pay beneficiary(ies) (Provide information below)
Indicate specific type here: Individual Estate Corp/Org Other

Primary Beneficiary (For additional beneficiaries, please add a separate sheet and indicate percentage allocated.)

First name
MI Last name

Address

Telephone Email address

NOTE: If Alliance Account was selected as a payment option and will be owned by a Trust, a beneficiary cannot be named for the account. Successor Trustees must be named in the Trust Agreement.

Social Security number (SSN), Tax ID or EIN

5. Signature

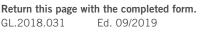
Date of birth (mm/dd/yyyy)

I have read and agree to sections 1 through 4 and the Claim Fraud Warnings included in this form on pages 9 and 10. By signing this form, I certify that information that I have provided is true and complete. I understand that there may be tax implications as a result of this request.

FLORIDA RESIDENTS – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NEW YORK RESIDENTS – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

The Internal Revenue Service does not require your consent to any provision in this document other than the certifications required to avoid backup withholding.







Policy number	

Please complete only if filing an AD&D claim.

Authorization to Release Information

For the purposes of evaluation of a claim for insurance benefits, I authorize all physicians, hospitals, clinics, medical providers, other health providers, insurance companies, pharmacies, pharmacy benefit managers, employers, investigative consumer reporting agencies and other agencies, including governmental organizations and the Social Security Administration, to provide to Prudential the insured's entire medical record (excluding psychotherapy notes), employment record, pharmacy record, insurance claim record, and insurance policy information. Upon the presentation of the original or photocopy of this signed authorization, I request the Social Security Administration to release to Prudential any and all information regarding earnings and any other information that may determine eligibility for benefits under the Social Security Act.

You are authorized to permit the Prudential or its authorized representative to obtain a copy of the entire medical record, including but not limited to, treatment for communicable diseases such as the human immunodeficiency virus (HIV) and acquired immune deficiency syndrome (AIDS), drug and alcohol use and all other information relative to the physical health, mental health, dental care, or employment pertaining to:

Insured's name						
First name		MI	Last name			
Date of birth (mm/dd/yyyy)	Date of death if applicab (mm/dd/yyyy)	ole				

This authorization will remain valid while the claim is pending, but not for more than two years and can be revoked by giving written notice to Prudential. Prudential may be unable to complete the claim process and may deny benefits if this form is unsigned or revoked. Prudential will not release this information to any other entity other than its reinsurers or service providers without written authorization, unless required or allowed by law or ordered by a court of law. A copy of this authorization form will be provided to you upon request. A photocopy of this authorization is as valid as the original.

Once disclosed to Prudential, this information will no longer be protected by the Health Insurance Portability and Accountability Act, but will be protected by other applicable federal and state laws relating to the protection of personal information. For purposes of this authorization, I hereby revoke any prior restriction on disclosure of medical records provided to any medical provider and authorize the release of the Insured's entire medical record to Prudential, excluding psychotherapy notes.

X	
Signature	Date (mm/dd/yyyy)
X	
Witness	
Relationship	





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About the Beneficiary

Indicate who is claiming the life insurance proceeds. If there is more than one beneficiary, each beneficiary must complete a separate form. We only need one copy of the death certificate. Please note that we will only use phone numbers and email that we collect to keep you updated on the status of your claim.

Please also note:

• For representative of the insured's estate, if estate is not being administered through the courts, we may be able to pay the insured's heirs directly if permitted by law.

Tax Certification

Taxpayer Identification Number (TIN)

You must include a TIN for the beneficiary, this is:

- A Social Security number (SSN) if the beneficiary is an individual or the owner of a sole proprietorship.
- The employer identification number (EIN) if you represent a trust, estate, corporation, partnership, or tax-exempt organization.
- The TIN of the grantor/trustee if you represent a grantor trust, or that of the actual owner of a trust-like entity not recognized as a legal or valid trust under state law.
- If you are a guardian completing this form for someone else, including a minor, be sure to provide that person's SSN.

Backup Withholding

You must tell us if the IRS has notified you that you are subject to backup withholding because you didn't report all your taxable interest and dividends on your tax return. You are not subject to backup withholding if either (a) you did not receive such a notice from the IRS, (b) the IRS told you that you are no longer subject to a backup withholding order, or (c) you are exempt from such withholding. If you have been notified that you are subject to backup withholding, please check the box as indicated.

Foreign Account Tax Compliance Act (FATCA)

Any entity making a payment of U.S. source income must consider whether it is subject to FATCA. A payor must collect documentation about the payee's status or withhold at 30%. Nontaxable payments, such as income tax-free death benefits from nonqualified life insurance contracts are not subject to FATCA.

Citizenship

You must indicate if you are not a U.S. person (including resident alien). In that case, you must state the country in which you are a citizen and submit the applicable IRS Form W-8 (BEN, BEN-E, ECI, EXP, IMY). In most situations, the IRS Form W-8BEN will be the appropriate IRS Form W-8.

Important Information

COLORADO RESIDENTS – Funds held by insurance companies are guaranteed by the Colorado Life and Health Insurance Protection Association, but are not guaranteed by the Federal Deposit Insurance Corporation (FDIC). Please contact the Colorado Life and Health Insurance Protection Association (www.colifega.org), the National Organization of Life and Health Guaranty Associations, or the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about the coverage limitations to your account.

ILLINOIS RESIDENTS – Payment on accidental death and dismemberment claims made after 31 days from the day we receive proof of accidental death or dismemberment of the insured, under the policies issued in Illinois, will include interest at the rate of 10% per year. The interest will be payable from the date of accidental death or dismemberment to the date of payment.

LOUISIANA RESIDENTS – The Louisiana Department of Insurance is located at 1702 N. 3rd Street, Baton Rouge, LA 70802 and can be reached by calling 800-259-5300. Written inquiries can be sent to the Louisiana Department of Insurance, Post Office Box 94214, Baton Rouge, LA 70804.





Claim Fraud Warnings

For residents of all states and jurisdictions except Alabama, Arizona, Arkansas, California, the District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, Texas, Utah, Vermont, Virginia, and Washington: WARNING – Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

ALABAMA RESIDENTS – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

ARIZONA RESIDENTS – For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS, DISTRICT OF COLUMBIA, LOUISIANA, and RHODE ISLAND RESIDENTS – Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA and **TEXAS RESIDENTS** – For your protection, California and Texas law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

KENTUCKY RESIDENTS – Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE and WASHINGTON RESIDENTS – Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

MARYLAND RESIDENTS – Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW HAMPSHIRE RESIDENTS – Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY RESIDENTS – Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NORTH CAROLINA RESIDENTS – Any person who, with the intent to injure, defraud, or deceive an insurer or insurance claimant, knowing that the statement contains false information concerning a fact or matter material to the claim may be guilty of a class H felony.

PENNSYLVANIA and **UTAH RESIDENTS** – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

PUERTO RICO RESIDENTS – Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

VERMONT RESIDENTS – Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

VIRGINIA RESIDENTS – Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

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Prudential's Alliance Account is a registered trademark of The Prudential Insurance Company of America.

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