Prudential

BENEFICIARY REQUIRED MINIMUM DISTRIBUTION AUTHORIZATION/DIRECTIVE FORM

The Plan Sponsor should carefully read the detailed information provided and consider the default provisions outlined as they pertain to the Plan and distribution of after-death benefits. The Plan Sponsor should complete the following Directive to authorize changes to default processing or to identify the plan as subject to a collective bargaining agreement.

If the Plan intends to modify the required distribution timing requirements from the default administration, make the appropriate election(s) below:

[ ] The Plan will apply the Five-Year Method for all beneficiaries. Effective date ____________

[ ] The Plan will apply the default administration for spousal beneficiaries. Non-spousal beneficiaries are subject to the Five-Year Method. Effective date ____________

[ ] The Plan will apply the Ten-Year Method to all individual beneficiaries. Effective date ____________

[ ] The Plan will apply the default administration for spousal beneficiaries. Non-spousal individual beneficiaries are subject to the Ten-Year Method. Effective date ____________

[ ] If an Eligible Designated Beneficiary has not made a distribution election within the necessary period, a default election of the Life Expectancy Method will apply. Effective date ____________

If the Plan (or portion of the Plan) is maintained pursuant to a qualifying collective bargaining agreement, make the election below:

[ ] The Plan is maintained pursuant to one or more collective bargaining agreements that were ratified before December 20, 2019. As such, the Beneficiary RMD provisions apply to participants who die after the earlier of December 31, 2021 or the date the collective bargaining agreements terminate. Complete the Collective Bargaining Agreement (CBA) Supplement on the last page of this directive.

NOTE: If the Plan Sponsor previously provided information regarding a CBA, Prudential will assume that information still applies, and that the CBA remains in effect at least through 12/31/2021. If the CBA terminates prior to 12/31/2021, complete the CBA Supplement on the last page of the directive.

Plan Sponsor Authorization

Prudential will update its record keeping system as soon as administratively practicable after receipt of this Directive in good order. **However, if Prudential does not receive your written response within 45 calendar days from the date of the email, we will assume your consent and direction for Prudential to administer in accordance with the default provisions.**

Plan Sponsors must amend plan documents to reflect the new terms. The general deadline for amending plans is the last day of the first plan year beginning on or after January 1, 2022. For governmental plans and collectively bargained plans (where the collective bargaining agreement was ratified before December 20, 2019), the amendment deadline is the last day of the first plan year beginning on or after January 1, 2024.

As an authorized signer for the Plan Sponsor, I direct Prudential to rely on this Directive to update its record keeping system (and, if Prudential's plan document services have been elected, draft plan amendments) that it maintains on behalf of the Plan and Plan Sponsor and to administer the Plan in accordance with this Directive.

If Prudential does not provide plan document services for your Plan, please provide a copy of this Directive to your plan document provider to complete an amendment. Please provide a signed copy of your plan amendment to Prudential for our retention with records of your Plan.

Please return the completed Directive to SECUREactSelection@Prudential.com within 45 calendar days.

Plan Name: ______________________________

Plan Number: ______________________________

Plan Sponsor: ______________________________

Date: ______________________________

Signed: ______________________________

[print name/title] ______________________________

CBA Supplement–If the Plan is subject to a collective bargaining agreement, please check the box that applies and provide the information below, as applicable

[ ] The Plan is maintained pursuant to one or more collective bargaining agreements.

[ ] A portion of the Plan is maintained pursuant to one or more collective bargaining agreements. List the subplan numbers that are made up of collectively bargained employees:

Subplan Number	Date CBA Ratified	Date CBA Terminates (if prior to 12/31/2021)

NOTE: If the Plan Sponsor previously provided information regarding a CBA, Prudential will assume that information still applies, and that the CBA remains in effect at least through 12/31/2021 unless otherwise noted.

Prudential

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