

# Online Privacy Statement

Prudential respects your privacy and we are committed to protecting it. We provide this online privacy statement to tell you how we may collect, use, share and retain information about you and about the choices you have when you:

- Visit our websites
- Receive or reply to email or other electronic communications from us;
- View or click on our ads or other Prudential online content;
- Interact with us on social media or websites and applications maintained by other parties

## Websites Covered by This Privacy Statement

This privacy statement applies to the Prudential websites and online communications that contain a link to this statement. It does not apply to those websites or communications that have their own privacy statements or to websites of other companies or entities that are linked to our website. To learn about the privacy policy of another website, please refer to the privacy statement for that website. By using this website, you agree to the terms and conditions of this privacy statement.

This website is controlled and operated by Prudential from the United States and is intended for residents of the United States. It is not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of the United States. If you are visiting from outside the United States, it may not necessarily be consistent with the laws and regulations of your home country.

## Kinds of Information We Collect

You can browse our website without providing any personal information. However, if you choose to take advantage of some of the website's features or services, we may ask you to provide certain personal information which may include information about you or that may be used to personally identify you or to contact you.

There are times when you may choose to give us personal information about you. For example, you may provide us with your name, telephone number, policy or account number, mailing address, email address, telephone number or date of birth when you:

- Request a quote for insurance;
- Request that a Prudential representative contact you
- Register for a service;
- Instruct us to perform a transaction;
- Fill out an online survey or form;
- Register for online access to access your account; or
- Download a mobile application.

We also collect information about visitors to our websites through technologies like cookies and pixel tags. The kind of information we may collect includes:

- Information from the browser and device you use to visit our websites or to use our mobile applications (such as the type of device, the operating system name and version, and the browser version);
- The IP Address and information related to the IP address (such as domain information, the Internet provider, and your geographic location)
- Website visitor data (such as the number of visitors to our websites, the pages visited, the features used, and how long you stay on our websites);
- How you search for our websites or applications (such as the domain name of the website from which you connect), what websites you click on from our website or emails, and your browsing activities across other websites (provided to us through a third party).

To do this, a unique cookie or pixel tag is placed on your browser.

A cookie is a small piece of information that a website can send to your browser and may then be stored on your computer's hard drive. It acts as an anonymous tag that identifies your computer, but not you personally. Cookies have the ability to store information about web pages viewed and the advertisements viewed or clicked. For registered customers, cookies can also save user information and screen preferences.

A pixel tag, also known as a clear GIF or web beacon, is an invisible tag placed on certain pages of our websites but not on your computer. When you access these pages, pixel tags generate a generic notice of that visit. They usually work in conjunction with cookies, registering when a particular computer visits a particular page. If you turn off cookies, the pixel tag will simply detect an anonymous website visit.

We also collect information through emails. From time to time, we may send you emails about our products and services, such as when you purchase a product from us or request us to perform a transaction regarding a product you own. Prudential and third parties with which we contract may collect information regarding your interaction with these emails, including whether you opened the email, how long you viewed the email, and whether you opened any links on the email.

### **How We Use Information**

We use information collected online in several ways:

- To respond to your request for a call, referral, or quote
- To process transactions you request
- To tell you about products or services we offer
- To authenticate registered customers
- To conduct research and analysis
- To manage fraud and security risk
- To develop, manage, analyze and improve the use of our websites and our advertisements on other websites
- For our business purposes, such as developing new products and services and operating our business activities

Prudential uses cookies and pixel tags to provide better customer service, and to analyze how visitors use and navigate our websites, so we can improve our websites. Cookies also help us enhance navigation and the functionality of our websites, to securely maintain a session for existing clients accessing password-protected areas, and to personalize aspects of a visitor's experience.

We also collect information from cookies and pixel tags evaluate responses to surveys and our advertisements on other websites and to provide you with specific or relevant content such as articles and educational material when you visit our website.

Some websites use cookies to better serve you when you return to the website. For example, a cookie may remember your user ID to simplify your login to a password-protected page.

Prudential itself does not use cookies, pixel tags, or other technologies to track your use of other websites, but Prudential does arrange for advertisements with links to Prudential websites be placed on third party web sites and web pages and may contract with other companies that use cookies, pixel tags, and other online technologies to collect information regarding your interaction with Prudential advertisements and your use of both Prudential and third-party websites. These other companies may also collect information about your online activities over time and across different websites. This information may be used to show you Prudential advertisements and other advertisements that may be of interest to you when you visit other websites. For more information about this practice and to learn about your choices in connection with it, please visit [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp) and <http://www.aboutads.info/> or follow the link at the bottom of this page.

Each browser version works in a slightly different way, but you generally have the ability to accept all cookies, be notified before accepting a cookie, block or restrict cookies from certain sites, or reject all cookies. Since many websites use cookies to allow visitors to navigate easily, you may find that some websites or pages do not work well if you reject the cookies associated with them. At this time, Prudential does not respond to browser 'do not track' signals.

### **Disclosure of Information**

We may disclose information collected online to:

- The Prudential family of affiliated companies
- A Prudential agent or an independent insurance agent to provide you with a policy quotation or other information regarding insurance and financial service products
- Third parties as permitted or required by law, for example:
  - Regulators
  - Vendors that provide service to us
  - Law enforcement authorities
  - Credit bureaus

### **How We Protect Your Information**

Prudential uses reasonable processes and technical security measures that are intended to keep personal information about its customers and employees secure and confidential. We limit access

to personal information to those who need access to it to perform their job responsibilities.

### **Privacy Protection Policy**

Prudential collects social security numbers in the course of its business activities. Prudential has a privacy policy that protects personal information, including social security numbers. This policy requires that Prudential keep all personal information about its customers and employees, and employees of our vendors and business partners, secure and confidential. Access to personal information is limited to employees who need the information or access to it to perform their job responsibilities. Employees may not access or disclose personal information for any purpose except as authorized for Prudential's business purposes.

### **Your Choices**

To access online information about your Prudential account, you may register for access through <https://www.prudential.com/clientenroll>. We may collect information that you voluntarily provide on this site. If you don't want to give us this information via the Internet, you may call the following for service:

- 1-800-PRU-HELP (778-4357)
- The telephone number associated with the particular online form
- Your Prudential representative

We may also supplement the information we collect from you with information we receive from other sources.

### **Children's Privacy Online**

Our websites are not directed toward children. We do not knowingly collect or post information from children under the age of 13. You can learn more about children's privacy and the Children's Online Privacy Protection Act (COPPA) at the Federal Trade Commission's website at <http://www.ftc.gov>.

### **Effective Date**

This privacy statement is effective as of January 2016. We reserve the right to change this statement at any time. If we change it, we will post the current privacy statement on the "Privacy Center" page. Any changes to this statement will be effective as of the day they are posted.

### **Contact Us**

It is important for us to know what visitors have to say about our website. To contact us with your questions or comments, please call 1-800-PRU-HELP (778-4357).