

Privacy Notice

Prudential values your business and your trust. We respect the privacy of your personal information and take our responsibility to protect it seriously. This privacy notice is provided on behalf of the Prudential companies listed at the end of this notice (Prudential), and applies to our current and former customers. **This notice describes how we treat the information we receive about you, including the ways in which we will share your personal information within Prudential and your right to opt out of such sharing.**

Protecting Your Personal Information

We maintain physical, electronic and procedural safeguards to protect your personal information. The people who are authorized to have access to your personal information need it to do their jobs, and we require them to keep that information secure and confidential.

Personal Information We Collect

We collect your personal information when you fill out applications and other forms, when you enter personal details on our websites, when you respond to our emails, and when you provide us information over the telephone. We also collect personal information that others give us about you. This information includes, for example:

- name
- address, email address, telephone number, and other contact information
- income and financial information
- Social Security number
- transaction history
- medical information for insurance applications
- consumer reports from consumer reporting agencies
- participant information from organizations that purchase products or services from us for the benefit of their members or employees

Using Your Information

We use your personal information for various business purposes, including:

- normal everyday business purposes, such as providing services to you and administering your account or policy
- business research and analysis
- marketing products and services of Prudential and other companies in which you may be interested
- as required by law

Sharing Your Information

We may share your personal information, including information about your transactions and experiences, among Prudential companies and with other non-Prudential companies who perform services for us or on our behalf, for our everyday business purposes, such as providing services to you and administering your account or policy. We may also share your personal information with another financial institution if you agree that your account or policy can be transferred to that financial company.

We may share your personal information among Prudential companies so that the Prudential companies can market their products and services to you. We may also share consumer report information among Prudential companies which may include information about you from credit reports and certain information that we receive from you and from consumer reporting agencies or other third parties. You can limit this sharing by following the instructions described in this notice. For those customers who have one of our products through a plan sponsored by an employer or other organization, we will share your personal information in a manner consistent with the terms of the plan agreement or consistent with our agreement with you.

We may also share your personal information as permitted or required by law, including, for example, to law enforcement officials and regulators, in response to subpoenas, and to prevent fraud.

Unless you agree otherwise, we do not share your personal information with non-Prudential companies for them to market their products or services to you. We may tell you about a product or service that other companies offer and, if you respond, that company will know that we selected you to receive the information.

Limiting Our Sharing – Opt Out/Privacy Choice

You may tell us not to share your personal information among Prudential companies for marketing purposes, and not to share consumer report information among Prudential companies, by “opting out” of such sharing. To limit our sharing for these purposes:

- visit us online at: www.prudential.com/privacyoptout
- call us at: 1-877-248-4019

If you previously told us in 2016 or 2017 not to share your personal information among Prudential companies for marketing purposes, or not to share your consumer report information among Prudential companies, you do not need to tell us not to share your information again.

You are not able to limit our ability to share your personal information among Prudential companies and with other non-Prudential companies for servicing and administration purposes.

Questions

If you have any questions about how we protect, use, and share your personal information or about this privacy notice, please call us. The toll-free number is 1-877-248-4019.

We reserve the right to modify this notice at any time. This notice is also available anytime at www.prudential.com.

This notice is being provided to customers and former customers of the Prudential companies listed below.

Insurance Companies and Insurance Company Separate Accounts

The Prudential Insurance Company of America; Prudential Annuities Life Assurance Corporation; Pruco Life Insurance Company; Pruco Life Insurance Company of New Jersey; Prudential Retirement Insurance and Annuity Company (PRIAC); CG Variable Annuity Account I & II (Connecticut General); Pruco Legacy Insurance Company of New Jersey; All insurance company separate accounts that include the following names or are otherwise identified as maintained by an entity that includes the following names: Prudential, Pruco, or PRIAC

Insurance Agencies

Prudential Insurance Agency, LLC; Mullin TBG Insurance Agency Services, LLC;

Broker-Dealers and Registered Investment Advisers

AST Investment Services, Inc.; Prudential Annuities Distributors, Inc.; Global Portfolio Strategies, Inc.; Pruco Securities, LLC; PGIM, Inc.; Prudential Investment Management Services LLC; PGIM Investments LLC; Prudential Private Placement Investors, L.P., Prudential Customer Solutions LLC; Quantitative Management Associates LLC

Bank and Trust Companies

Prudential Bank & Trust, FSB; Prudential Trust Company

Investment Companies and Other Investment Vehicles

Prudential Mutual Funds; Prudential Capital Partners, L.P.; The Target Portfolio Trust; Advanced Series Trust; Prudential Private Placement Investors, Inc.; All funds that include the following names: Prudential, PCP, PGIM, or PCEP

Other Companies

Prudential Retirement Strategic Investments, LLC

Vermont Residents: We will not share information about your creditworthiness among Prudential companies, other than as permitted by Vermont law, unless you authorize us to make those disclosures.



Prudential

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

If you choose to take advantage of some of the website's features or services, we may ask you to provide certain personal 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 your personal information. For example, you may provide us with your name, telephone number, policy or account number, mailing address, email address, 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.

You may provide us with your financial information and goals when you use certain services, features, and tools on our websites.

We also collect information about visitors to our websites. 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 and app visitor data (such as the number of visitors to our websites, the pages visited, the features used, browsing history, and how long you stay on our websites); and
- 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 device 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. 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 in the email.

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.

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
- To provide you with personalized content when you visit our websites
- To provide you with online financial tools

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 to 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 of our 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 may use cookies, pixel tags, or other technologies to track your use of certain partner websites. In addition, Prudential arranges for advertisements with links to Prudential websites to 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 and <http://www.aboutads.info/> or the Ad Choices link at the bottom of our website.

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. Because 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 financial professional 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. Employees may not access or disclose personal information for any purpose except as authorized for Prudential's business purposes.

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.

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 April 2017. 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).
- To contact us with specific questions about privacy, please email us at Global.Privacy@Prudential.com.