

TAX STATEMENT: COPY B FOR RECIPIENT/PARTICIPANT

Department of the Treasury - Internal Revenue Service

PAYER'S NAME, ADDRESS, ZIP CODE AND FEDERAL I.D. NO.

CUSTOMER NAME, ADDRESS AND ZIP CODE

Prudential

John Doe

PAYER'S FEDERAL

I.D. NO.

22-2222222

RECIPIENT'S NAME

I.D. NO. 123-45-6789

DATE 1/25/02

| ACCOUNT/ CONTRACT NUMBER | TAX ST | CLAIM NUMBER | PLAN NUMBER | 2001 1099-INT INTEREST INCOME | | OMB# 1545-0112 |
|--------------------------------|-----------|-----------------|----------------|-------------------------------|---|-----------------------|
| | | | | BOX 1 INTEREST INCOME | BOX 4 FEDERAL INCOME TAX WITHHELD | STATE TAX WITHHELD |
| EOS999999 | | | | 222.39 | | |
| TOTAL | | | | 222.39 | | |
| | | | | A | B | |
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FORM 1099-INT

Interest Income

Why you may receive this form: If you received interest because of a delayed annuity payment or if you are credited interest on dividend accumulations and the amount of interest exceeds the reporting threshold. You would also receive this form for interest earned on bank accounts, CDs, etc. When the interest is being paid as a result of delayed disbursement, and you had not previously provided us with a Form W-9, we will also withhold taxes at the backup withholding rate (if that withholding is at least \$1).

A Interest Income in Box 1

This is the amount of interest subject to tax. You would include this amount on Part I, Schedule B (Form 1040) if you are required to complete this form. Totals from Schedule B or total interest if you are not required to complete Schedule B will be entered on Form 1040, line 8a.

B Federal Income Tax Withheld

An amount reported here represents backup withholding. Mandatory backup withholding may be imposed when rules regarding taxpayer identification numbers (usually a Social Security number) are not met by the individual, or if you have been notified by the IRS that you are subject to backup withholding. We will also notify you if the IRS instructs us to withhold on our payments to you. The rate for backup withholding was reduced to 30.5% in August 2001. This rate is scheduled to be reduced slightly over the next few years. You can include this amount on Form 1040, line 59, to reduce your income tax due.

If you received Form 1099-INT for any other type of interest payment, please consult the "Instructions for Recipient" that accompanied the form and consult your tax adviser.