

Vendor Terms of Engagement

Fraud Prevention

Prudential vigorously protects itself against potential acts of fraud, pursues those who perpetrate or attempt fraud against the Company and refers individuals for prosecution, where appropriate, to the extent allowed by local laws. Fraud is defined as any act or omission, including a misrepresentation, that knowingly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation. Outside the United States, local laws and regulations are followed.

You must promptly notify Prudential of any known or suspected fraud in connection with any Prudential product, service or activity that you observe as a result of your engagement with the Company and cooperate with any investigation of such fraud by Prudential. You are prohibited from preparing false records or falsifying or inappropriately altering Prudential business records or directing others to do so. Under no circumstances may you offer to sign, actually sign, or direct others to sign, a document for or on behalf of a Prudential customer, policyholder, shareholder or applicant for any product, service or benefit offered by the Company. Nor may you offer to sign, actually sign, or direct others to sign, a document for or on behalf of a Prudential employee unless specifically authorized by Prudential in writing. You are also prohibited from knowingly accepting or processing, in connection with any Prudential product, service or activity, forged, falsified or inappropriately altered records, instruments or documents.

For vendors performing special investigative or integral anti-fraud personnel duties or functions on behalf of Prudential, you are responsible for providing appropriate fraud awareness training to your personnel as well as developing and implementing written procedures regarding the detection, identification, documentation, and referral of suspected fraud to Prudential. Please refer to the Terms of Engagement – Special Investigative Unit Compliance Amendment for additional information.