

Exhibit A



Prudential

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We, Prudential, write to inform you of a recent data security incident that may have involved a limited amount of information about you, including your name, address, and the policy and/or account number associated with the annuity product you purchased. We wanted to provide you with the information involved, our response, and steps you can take.

What Information Was Involved:

Our review determined that the information about you that may have been viewable by an unauthorized individual in connection with this incident included your name, mailing address, date of birth, the last four digits of your Social Security number, the type of annuity product you purchased and related details, and the product policy and/or account number.

What We Are Doing:

We take the protection of information about you seriously. Upon discovering the incident, we took prompt steps to investigate. We also promptly identified and corrected the cause of the incident.

We have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

What You Can Do:

We encourage you to activate in free Kroll identity monitoring services. The enclosed Recommended Steps and Reference Guide provides information and activation instructions for the services available to you. Should you choose to activate, please use the Membership Number <<Membership Number s_n>>, valid for your use through <<b2b_text_6(activation deadline)>>. You will need to reference this Membership Number when activating, so please do not discard this letter.

We also encourage you to review the attached Recommended Steps and Reference Guide, which provides recommendations on how you can help protect information about you. The Recommended Steps and Reference Guide includes details on how to learn about identity theft, order and review your free credit report, report identity theft or fraud, place fraud alerts or security freezes on your credit file, and take advantage of Massachusetts-specific resources. The Recommended Steps and Reference Guide also includes information on your rights to obtain a police report and request a security freeze (without any charge) under Massachusetts law.

For More Information:

If you have questions about this incident, you can contact us by calling 1-888-778-2888 between the hours of 8:00 am - 6:00 pm, ET (M-Fri).

On behalf of Prudential, we sincerely regret any concern or inconvenience this matter may cause you and appreciate your patience and understanding.

Sincerely,

Katie Feras
Vice President, Process Management
Annuities Service Center
P.O. Box 7960
Philadelphia, PA 19176

Recommended Steps and Reference Guide

Please review the information below and consider taking the steps noted.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services¹ from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

2. Order And Review Your Free Credit Report. You can remain vigilant by monitoring your free credit report, which you can order at www.annualcreditreport.com, by calling toll-free at 1-877-322-8228, or by completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at <https://consumer.ftc.gov/articles/free-credit-reports/> and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number, or request form. When you receive your credit report, review it carefully. Look for accounts you did not open, or inaccuracies in information about you. If you see anything inaccurate or that you do not understand, contact the consumer reporting agency.

3. Report Identity Theft or Fraud. You can remain vigilant by reviewing financial account statements for fraudulent transactions or identity theft. If you detect any unauthorized transactions in a financial account, promptly notify your

financial institution. If you detect any incident of identity theft, promptly report the incident to law enforcement, the FTC, and your state Attorney General.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft/ and www.identitytheft.gov.

4. Fraud Alerts on Your Credit File. To help protect yourself from possible identity theft, consider placing a fraud alert on your credit file. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you can contact the consumer reporting agencies listed below or the FTC.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111* 1-800-525-6285† 1-888-298-0045‡	www.equifax.com https://www.equifax.com/personal/credit-report-services/ †‡
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742*† 1-800-311-4769†	www.experian.com https://www.experian.com/freeze/center.html ‡
TransUnion	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016	1-800-909-8872* 1-800-680-7289† 1-800-916-8800‡	www.transunion.com https://www.transunion.com/credit-freeze ‡

*General information

†Fraud alert information

‡Security freeze information

5. Security Freezes on Your Credit File. You have the right to place a “security freeze” on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. A security freeze must be placed on your credit file at each consumer reporting agency individually. For more information on security freezes, you can contact the consumer reporting agencies listed above or the FTC. As the instructions and fees (if any) for placing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information. Placing a security freeze is free at the three nationwide consumer reporting agencies. Other credit reporting companies, for example employment or tenant screening companies, may charge a fee to place a security freeze based on your state laws. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide: your full legal name, Social Security Number, date of birth, addresses where you have lived in the past five years, copies of government-issued identification cards, and proof of your current address. If you are a victim of identity theft, you may be asked to include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

6. Additional Information. You have the right to obtain a police report and request a security freeze (without any charge) as described above.