



### Brown & Brown Clients via BenefitHub integration

## **IMPORTANT TERMS - ACCESSING PRUDENTIAL FINANCIAL WELLNESS CONTENT**

To better serve your participants and beneficiaries with their financial wellness needs, Brown & Brown (B&B) will provide integrated access to Prudential's Financial Wellness Program via the *BenefitHub* portal. The Financial Wellness Program offerings are non-insurance services and are provided through Prudential Workplace Solutions Group Services, LLC ("PWSGS"). Content created and controlled by Prudential and its affiliates or offered by approved third parties and made available on a Prudential controlled platform or site generally is referred to as "Financial Wellness content". Financial Wellness content may include links to tools that involve sharing individual data, including names and contact information, with Prudential affiliates. From time to time Prudential and/or its affiliated companies may provide employees and former employees, who also may be ERISA plan participants and beneficiaries, with information on other products and services provided by Prudential or third parties. However, Prudential will not share any participant information outside of Prudential without your consent or the participant's direction unless legally required to do so.

You understand that Prudential may use plan-related information, which may be provided directly to Prudential or that you hereby authorize B&B to supply to Prudential, to provide current and former employees of your organization and participants and beneficiaries, with information, education (including online and/or through live seminars) and tools regarding financial wellness, potentially including non-plan products, advice or services relevant to participant distributions, (including information concerning IRA rollovers), and other individual products and services offered by Prudential and its affiliates or by third parties. These products and services can benefit such persons by giving them access to advice and solutions to bridge their financial wellness gaps. Such access to information may benefit Prudential through an individual's purchase of products or services (e.g., individual life insurance).

Among the many resources available is *LINK by Prudential*, which provides a platform to access additional products and services offered by Prudential affiliates that can help individuals achieve their financial goals. *LINK by Prudential* ("LINK") provides access to Prudential's technology-enabled, human-assisted platform, which includes a gateway to investments, income and protection solutions from Prudential and its affiliates. The products and services accessible through *LINK by Prudential* are not part of any ERISA plan, and may, depending on the offering, include a separate charge payable by the purchaser on an individual basis.

Because Financial Wellness content is designed to empower individuals to take control of their own financial wellness rather than to expand or amend any employer-provided benefit plan, when employers encourage their employees to take advantage of financial wellness educational resources they should avoid suggesting that any individual product or service accessed through Financial Wellness offerings are part of an employee benefit plan, thus you agree to the following:

- *LINK* and the products and services made available through *LINK* as well as any other offerings that may be presented to participants for individual consideration (referred to collectively as the "Prudential Products") are voluntary, employee-owned products that are not intended to be offered as part of a pension or welfare benefit plan and are intended to satisfy the requirements of the applicable safe harbor(s) under the Employee Retirement Income Security Act of 1974, as amended.
- Accordingly, an employer shall not:
  - Make contributions to the Prudential Products, including any matching contribution.
  - Endorse the Prudential Products. Prohibited endorsements include, but are not limited to, the following statements and references (whether made on company letterhead, on a company website or intranet, or



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otherwise): (i) any statement that the Prudential Products are being offered as part of an ERISA covered plan or are sponsored by the employer; and (ii) any reference to the Prudential Products in a summary plan description or any other materials describing employer-sponsored benefits.

- Receive any compensation or consideration of any kind in connection with the Prudential Products.
- Answer questions about the Prudential Products; all such questions shall be referred to Prudential.

Additionally, any statements or references made by the employer regarding the Prudential Products shall contain a prominent statement that the arrangement is completely voluntary, and that the employer is not involved with the Prudential Products.

To take fullest advantage of these capabilities, you are encouraged to provide contact information on your workforce (i.e. employee email address) if you are not already providing this information to Prudential directly or via B&B or via BenefitHub.

The LINK by Prudential platform is designed so that you are not performing any referral, solicitation or finder's activities on behalf of Prudential or any of its affiliates. When you are referring to LINK in any of your communications with your employees, you should not represent yourself as performing any of these activities.

The material available on LINK is for informational purposes only and is not an offer to buy or sell insurance, securities or investment advisory products or services. LINK also does not consider the investment needs, objectives and financial circumstances of any participant and provides information without regard to the specific investment objectives, financial situation and particular needs of any specific participant.

Prudential LINK is an umbrella marketing name for Prudential Customer Solutions LLC ("PCS"), Prudential Annuities Distributors, Inc. and various subsidiaries of The Prudential Insurance Company of America. The products and services sold through LINK are offered by the following Prudential companies:

Investment advisory products and services are made available through PCS, an SEC-registered investment adviser. PCS is not a licensed insurance agency or broker. Life insurance and annuities are issued by The Prudential Insurance Company of America (sometimes referred to as "PICA"), Pruco Life Insurance Company (except in New York, issued by Pruco Life Insurance Company of New Jersey), Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT and sold by registered representatives of Pruco Securities, LLC ("Pruco"), member FINRA, SIPC. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

Prudential LINK financial representatives are licensed insurance agents and appointed to represent The Prudential Insurance Company of America and its affiliated insurers and are registered representatives of Pruco.

Prudential LINK and LINK by Prudential occasionally may be referred to as LINK.

PWSGS is an affiliate of Prudential Financial, Inc. PWSGS is not a licensed insurance company and does not provide insurance products or services and does not provide investment or other advice.

For more information about LINK, please access the LINK by Prudential platform here: [www.prudential.com/LINK](http://www.prudential.com/LINK).

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