



FACT SHEET

HIGHLIGHTS

- **\$1.160 trillion** in assets under management.ⁱ
- Approximately **\$3.5 trillion** of gross life insurance in force worldwide.ⁱⁱ
- Through its subsidiaries, serves institutional and individual customers in more than 40 countries.ⁱⁱⁱ
- Approximately **47,000** employees and sales associates worldwide.^{iv}
- Prudential Financial, Inc. Common Stock has traded on the New York Stock Exchange under the symbol "**PRU**" since 2001.

RANKINGS

- **3rd** in the "Insurance: Life and Health" category of *Fortune*® magazine's 2014 list of the "**World's Most Admired Companies**®."^v
- **2nd-largest life insurer in the United States** (life and group combined) based on total admitted assets.^{vi}
- **2nd-largest individual life insurance business** in the United States in terms of statutory net written premiums.^{vii}
- **10th-largest** institutional asset manager worldwide.^{viii}
- **7th-largest seller of individual life insurance** in the United States based on recurring premiums.^{ix}

CORPORATE PROFILE

Prudential Financial, Inc. companies include The Prudential Insurance Company of America, one of the largest life insurance companies in the U.S. Leveraging our heritage of life insurance and asset management expertise, we are focused on helping individual and institutional customers grow and protect their wealth. In the U.S., our Rock® symbol is an icon of strength, stability, expertise and innovation that has stood the test of time.

We conduct our principal businesses through three divisions: the **U.S. Retirement Solutions and Investment Management Division**, the **U.S. Individual Life and Group Insurance Division**, and the **International Insurance Division**. We also conduct other activities in **Corporate and Other** operations.

We refer to the businesses that comprise our three operating divisions and our Corporate and Other operations, collectively, as our "Financial Services Businesses." Our Common Stock (NYSE: PRU) reflects the performance of the Financial Services Businesses.

The Prudential Insurance Company of America traces its roots to the Prudential Friendly Society, founded by John Fairfield Dryden in Newark, New Jersey, in 1875.

Prudential Financial, Inc. (PFI) of the United States is not affiliated with Prudential plc, which is headquartered in the United Kingdom. Pramerica and Pricoa are trade names used by PFI and its affiliates outside the United States markets.

U.S. RETIREMENT SOLUTIONS AND INVESTMENT MANAGEMENT DIVISION

Our **Individual Annuities** segment manufactures and distributes individual variable and fixed annuity products primarily to the U.S. mass affluent market.

Our **Retirement** segment manufactures and distributes products and provides administrative services for qualified and non-qualified retirement plans and offers innovative pension risk transfer solutions, investment-only stable value products, guaranteed investment contracts, funding agreements, institutional and retail notes, structured settlement annuities and other group annuities.

Our **Asset Management** segment provides a broad array of investment management and advisory services by means of institutional portfolio management, mutual funds, asset securitization activity and other structured products and strategic investments. These products and services are provided to the public and private marketplace, as well as other segments of the company.



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U.S. INDIVIDUAL LIFE AND GROUP INSURANCE DIVISION

Our **Individual Life segment** manufactures and distributes individual variable life, term life, and universal life insurance products, primarily to the U.S. mass middle, mass affluent and affluent markets.

Our **Group Insurance segment** manufactures and distributes a full range of group life, long-term and short-term group disability, and group corporate-, bank- and trust-owned life insurance in the U.S. primarily to institutional clients for use in connection with employee and membership benefits plans. Group Insurance also sells accidental death and dismemberment, other ancillary coverages, and provides plan administrative services in connection with its insurance coverages. We are one of the leading providers of group insurance in the United States.

INTERNATIONAL INSURANCE DIVISION

Our **International Insurance** segment manufactures and distributes individual life insurance, retirement and related products to the mass affluent and affluent markets in Japan, Korea and other foreign countries through its Life Planner operations. In addition, similar products are offered to the broad middle income market across Japan through Life Consultants, the proprietary distribution channel of the Company's Gibraltar Life operation, as well as other channels, including banks and independent agencies.

Prudential has expanded its commitment to its international insurance operations, a business in which we have already achieved extensive growth and success over a period of more than 25 years.

- We commenced sales in foreign markets through our Life Planner operations, as follows: Japan, 1988; Taiwan, 1990; Italy, 1990; South Korea, 1991; Brazil, 1998; Argentina, 1999; Poland, 2000; and Mexico, 2006. In India, we have a life insurance joint venture, which commenced operations in 2008. In Malaysia, we have a life insurance joint venture, which we entered into in January 2014. In China, the Pramerica Fosun Life Insurance Co. Ltd., a joint venture between Prudential and Fosun International, commenced operations in October 2012.
- On February 1, 2011, PFI acquired AIG Star Life Insurance Co., Ltd and AIG Edison Life Insurance Company from American International Group, Inc. The Star and Edison businesses primarily distribute individual life insurance, fixed annuities, and certain health products with fixed benefits through captive agents, independent agents and banks. The addition of these operations to the Company's existing businesses increased its scale in the Japanese insurance market and provided complementary distribution opportunities. On January 1, 2012, PFI completed the legal merger of Star and Edison with our Gibraltar Life operation.

For more details about Prudential Financial, Inc., refer to the Prudential Financial Annual Report to shareholders, or our most recent Form 10-K and/or 10-Q filed with the Securities and Exchange Commission. All of these are available through the Investor Relations website at www.investor.prudential.com. Current financial information can also be obtained from the latest Quarterly Financial Supplement accessible through the Investor Relations website. If you have any questions regarding the material, please contact Investor Relations at investor.relations@prudential.com or Global Communications at 973-802-4757.

ⁱ As of 9/30/14.

ⁱⁱ As of 12/31/13, includes Closed Block policies.

ⁱⁱⁱ As of 12/31/13.

^{iv} As of 12/31/13.

^v As of 3/1/14. *FORTUNE*® and "The World's Most Admired Companies®" are registered trademarks of Time, Inc.

^{vi} As of 12/31/13, ranking for Prudential Financial through its life insurance companies, according to A.M. Best.

^{vii} As of 12/31/13, ranking for Prudential Financial through its life insurance companies, according to A.M. Best.

^{viii} As of 12/31/13, ranked by total worldwide institutional assets under management. Source: Pension & Investments, May 2014.

^{ix} As of 6/30/14, according to LIMRA, The Prudential Insurance Company of America, Pruco Life and Pruco Life of New Jersey.