



# BEYOND PAY AND BENEFITS:

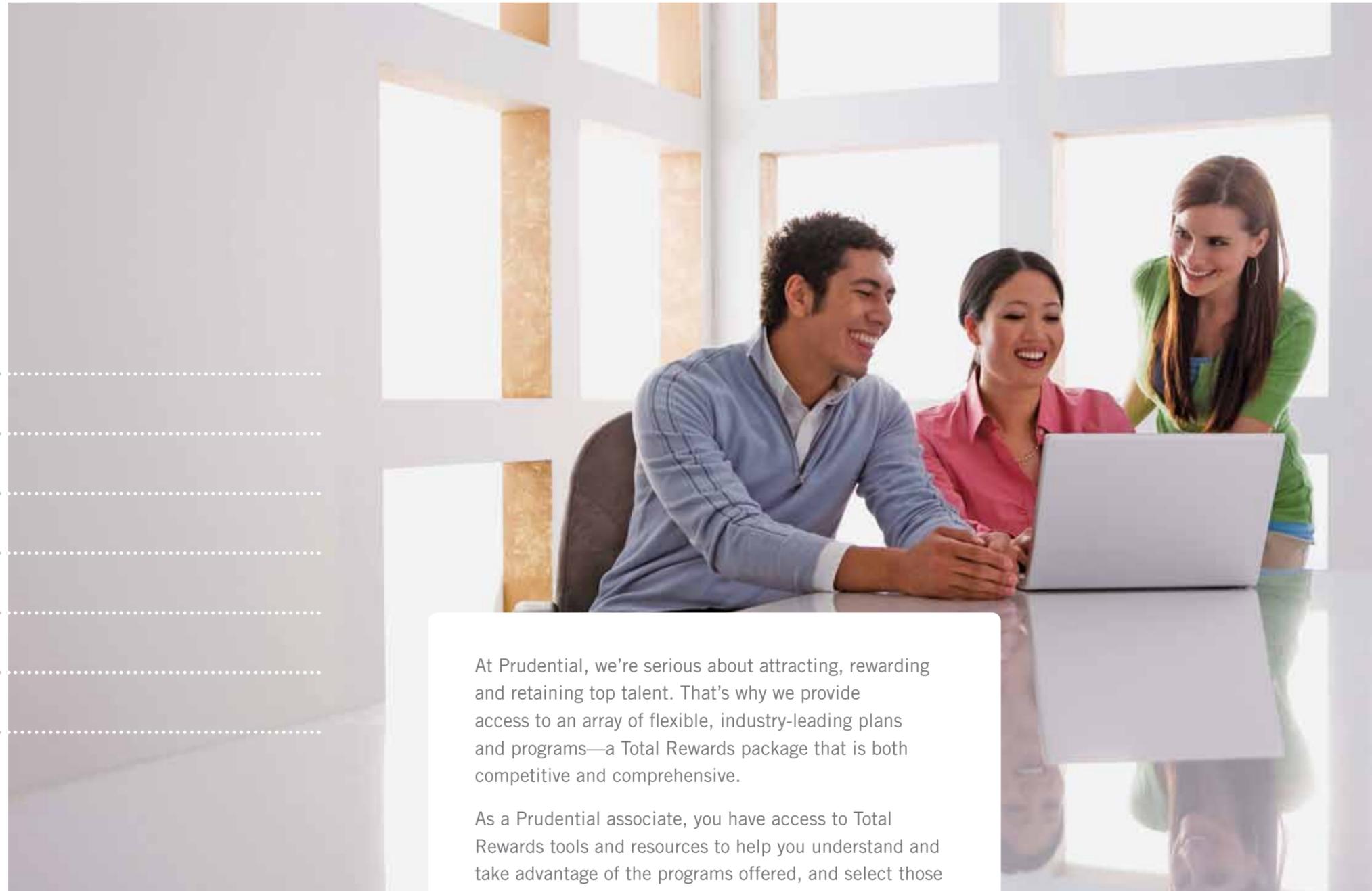
Prudential Offers You Total Rewards



**Prudential**  
Bring Your Challenges™

## DISCOVER WHAT'S INSIDE PRUDENTIAL'S TOTAL REWARDS

- PAY
- EMPLOYEE BENEFITS
- OUR COMMITMENT TO DIVERSITY
- BUSINESS RESOURCE GROUPS
- WORK/LIFE PROGRAMS
- HEALTH AND WELLNESS PROGRAMS
- RECOGNITION PROGRAMS AND PRACTICES
- LEARNING AND DEVELOPMENT



At Prudential, we're serious about attracting, rewarding and retaining top talent. That's why we provide access to an array of flexible, industry-leading plans and programs—a Total Rewards package that is both competitive and comprehensive.

As a Prudential associate, you have access to Total Rewards tools and resources to help you understand and take advantage of the programs offered, and select those that are best for you and your loved ones.

From pay, health care, savings, retirement, and dependent care to wellness, work/life support, career development and more, Total Rewards is your reward for helping Prudential succeed. Read on to learn more! .....





## Money talks

### PAY

We offer competitive, market-based compensation packages. Included are incentive opportunities driven by factors including our company's business results and individual work performance.

## What's in it for you?

### EMPLOYEE BENEFITS

Our offering of comprehensive benefits programs is designed to provide options and flexibility to our associates.

What follows are broad overviews of these programs. For more details and to review the plan documents, visit [prudential.com](http://prudential.com), then go to the "Careers" tab and "Working at Prudential."

**Medical Coverage.** We provide the options and tools you need to decide which coverage best meets your needs. We offer consumer-directed programs, a High Deductible Health program and HMOs. These come with varying coinsurance levels, deductibles and out-of-pocket expenses.

**Dental Coverage.** You may select from two dental program choices. The Dental Preferred Provider Organization (DPPO) is a fee-for-service program. You can also choose the Dental Health Maintenance Organization (DHMO) program, which requires you to select a primary care dentist. There are no benefits for out-of-network care. The DHMO is offered at many, but not all, locations.

**Vision Care Coverage.** We provide two options for vision care coverage. The Vision Discount Program is a core benefit offering discounts off the retail price of certain eye-care needs such as eye exams, frames, lenses, and contacts. The Vision Care Insurance Program is a voluntary benefit. It provides benefits for vision examinations, lenses, frames and/or contact lenses.

**Health Care and Dependent Care Reimbursement Accounts.**<sup>1</sup> These Flexible Spending Accounts (FSAs) let you pay for certain health-care and dependent care expenses with before-tax dollars, providing you with tax advantages. Your FSA options include a Health Care Reimbursement Account, Limited Purpose Health Care Reimbursement Account and Dependent Care Reimbursement Account.



**Personal Protection Plans.** Prudential provides programs that deliver income protection for you and your dependents as either core benefits (at no cost to you) or as voluntary programs. To accommodate the different needs of our associates, we offer multiple choices such as Life Insurance, Disability Insurance and Long Term Care Insurance.

**The Prudential Employee Savings Plan (PESP)** is a tax-qualified retirement plan for which, generally, all Prudential associates and its participating affiliates are eligible. As a participant, you may contribute 1% to 50% of your eligible earnings in any combination of before-tax, Roth 401(k), and/or after-tax contributions (subject to Internal Revenue Code limits). And, after one year, Prudential matches 100% of your before-tax and Roth 401(k) contributions (excluding catch-up contributions) —up to a maximum of 4% of your eligible earnings.

**The Cash Balance Retirement Plan** is a tax-qualified, company-provided plan available to all Prudential associates—without cost or need to enroll. It is based on a cash balance formula that expresses your benefit as an account balance and is determined by adding earnings and interest credits on your behalf each month.

**The Group Legal Program**<sup>1</sup> is a voluntary benefit paid for with after-tax dollars. It provides free legal advice, as well as scheduled benefits to help pay for attorney fees.

# We support and cultivate an inclusive work environment.

## Everybody in

### OUR COMMITMENT TO DIVERSITY

We support and cultivate an inclusive work environment where associates can thrive regardless of age, race, gender, sexual orientation, life circumstances, military service, religion and physical ability. The result, we believe, is a dynamic culture where everyone's talents can develop to their fullest potential. Our commitment to diversity also informs our business and recruitment strategies—and our community outreach programs.





## Strong connections

### ✔ BUSINESS RESOURCE GROUPS

Business Resource Groups help associates linked by cultural identifications grow professionally, and collectively influence our business practices. These organizations are fully supported and sponsored by Prudential, and are considered an integral part of our commitment to diversity. Membership in each of our Business Resource Groups is open to all associates:

- Abled & Disabled Associates Partnering Together (ADAPT)
- Asian/Pacific Islander American Association (APAA)
- Black Leadership Forum (BLF)
- Employee Association of Gay Men, Lesbians, Bisexuals and Transgenderers (EAGLES)
- Hispanic Heritage Network (HHN)
- VETnet

Prudential also sponsors a number of specialized professional organizations, such as Women in Finance.

## Striking a balance

### ✔ WORK/LIFE PROGRAMS

We're committed to helping our associates effectively manage their professional and personal responsibilities. We offer a variety of family-friendly policies and programs, each designed to support employees and their loved ones in achieving their life goals:

- Child Care/Adoption/Foster Care/Lactation Support
- Adult Care
- Leaves of Absence
- Alternative Work Arrangements
- Prudential LifeSolutions Work/Life resource and referral
- Employee Assistance Program (EAP)
- PruPerk\$ Discount Program

## Be well

### ✔ HEALTH AND WELLNESS PROGRAMS

We provide free or discounted programs and services to help you achieve and maintain your wellness goals.

**Medical clinics.** Available on-site at many Prudential locations, teams of doctors, nurses and counselors provide a variety of services to help associates achieve their optimum health.

**Weight Watchers.** Prudential associates have access to At-Work programs, local community meetings, online subscriptions and At-Home kits—all at significant discounts.

## Your Total Rewards, online

Our secure website—*Your Total Rewards*—provides associates personalized, aggregated information on their Total Rewards. It gives a snapshot of the value of their Total Rewards, includes Prudential's costs, accumulated savings, and helps associates take advantage of eligible rewards not currently used.

**Life Coaching.** Confidential guidance is provided from certified coaches who can help associates and their family members improve their work and personal lives. Values and priorities are identified; goals are set; plans of action are created.

**Health Coaching.** Consultations in person or over the phone—on issues covering fitness and nutrition, weight and health risk management, and smoking cessation. Available to associates and family members.

**Budget Coaching.** Access up to four hours of guidance per year to help associates construct budgets, track personal income and expenses, evaluate spending and savings, and reduce debt.

**Wellness events and other offerings.** Access a nutritionist, participate in Healthy Lifestyle Challenges, healthy choice discounts in our cafeterias, health awareness fairs, get a flu vaccine, and more.

**Fitness facilities.** Available at many Prudential locations, membership and fees vary. We also provide discounts to a number of national and local fitness centers.

## Well done

### ✔ RECOGNITION PROGRAMS AND PRACTICES

Providing meaningful, non-monetary recognition is a great way to appreciate outstanding associate performance. It's also good management.

So, associates receive both formal and informal recognition through a variety of results-driven programs. Plus, our Service Recognition Program honors associates by recognizing milestone anniversaries.

## Always growing

### ✔ LEARNING AND DEVELOPMENT

Supported by a robust supply of relevant and innovative resources, our learning and development programs for associates work to further careers—and the success of our organization.

**Professional Development.** Our focus on nurturing talent fuels a culture of personal development, and helps differentiate our company in the marketplace. We offer programs grounded in classroom learning, on-the-job activities, coaching sessions, networking and community involvement.



**Formal Training.** We provide a comprehensive selection of online courses, webinars, podcasts and classroom sessions led by highly qualified instructors. Associates benefit from access to resources like Harvard Business Publishing, getAbstract, the American Management Association, and access to tools suited to their career objectives and learning preferences.

**Tuition Assistance.** In addition to helping finance traditional collegiate matriculation for approved degrees, our tuition assistance also covers many accredited certificate programs, as well as some industry designations.

**Corporate Memberships.** Associates may take advantage of learning opportunities through Prudential-sponsored memberships in several professional development organizations.

## Total Rewards, complete satisfaction

Prudential relies on the talent of its associates. In return, it provides a robust package of benefits, programs and resources. From those providing financial security and investment opportunities to supporting career and personal growth, Prudential's Total Rewards makes Prudential a more satisfying place to work.



**For more information about Total Rewards, visit [www.prudential.com](http://www.prudential.com) and click on the Careers tab.**

#### IMPORTANT NOTICE

This brochure is intended to help you understand the main features of Prudential's benefit plans and programs and to provide information regarding these benefits. This brochure is not a substitute for the official Plan Documents, which govern the operation of the applicable plans or programs. All terms and conditions of these plans and programs, including eligibility and benefits, will be determined pursuant to and are governed by the provisions of the official Plan Documents. If there is any discrepancy between the information in this brochure or in any other Prudential materials relating to these plans and programs and the actual Plan Documents, or if there is a conflict between information discussed by anyone acting on Prudential's behalf and the actual Plan Documents, the Plan Documents, as interpreted by the Plan Administrator in its sole discretion, will always govern.

Nothing contained in this brochure is intended to constitute or create a contract of employment nor shall it constitute or create the right to remain associated with or in the employ of Prudential for any particular period of time.

The Company may, in its sole discretion, modify, amend, suspend or terminate any and all of its HR policies, programs, plans and benefits, including those described in this brochure in whole or in part, at any time, without notice to or consent of any participant or employee to the extent permissible under applicable law.

The Basic Group Life, Group Universal Life, Dependent Term Life, Basic Accidental Death & Dismemberment, Supplemental Accidental Death & Dismemberment, Business Travel Accident, Short Term Disability, Long Term Disability, Optional Long Term Disability and Long Term Care Insurance coverages are underwritten by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 (1-800-524-0542). This document is intended to provide general information about Prudential's employee benefits and does not include all plan provisions, exclusions and limitations. A Certificate with complete plan

information, including limitations and exclusions, will be provided to employees. If there is a discrepancy between this document and the Certificate issued by Prudential, the terms of the Certificate will govern (Contract Series 83500).

These reductions, limitations, and exclusions apply to the following benefits:

Basic Term Life and Group Universal Life coverages: Special rules apply to residents of Minnesota.

For Business Travel Accident Insurance there is no separate benefit payable for eligible medical expenses or for total and permanent disability occurring within one year of an accident. However, you may be eligible for a benefit under your medical program or disability program.

For Accidental Death & Dismemberment Insurance, New York residents: This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

For Disability Programs, New York residents: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the *Guide to Health Insurance for People with Medicare*, which is available from the Company.

<sup>1</sup> The Dependent Care Reimbursement Account and the Group Legal Program are not available to Financial Services Associates or Statutory Agents.

We are an Equal Opportunity/Affirmative Action Employer and are committed to diversity in our workforce. Prudential Financial, Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ and its affiliates.

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ORD. 112375 Ed. 03/2012 HRD1-D4359



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