Policy Statement on Sexual and Other Forms of Harassment in the Workplace

It is Prudential’s policy to promote a productive, harassment-free work environment in which the talents of a diverse work force are valued and respected. Prudential will not tolerate any form of discrimination, harassment or intimidation by employees, agents, vendors, or third parties (such as clients or customers) based upon race, color, creed, religion, age, gender, gender identity, including expression of gender identity, (consistent with applicable law), sexual orientation, marital status, domestic partnership status, pregnancy or pregnancy-related medical condition, national origin, physical or mental disability, citizenship status, military obligation, veteran’s status, or on any other basis that is protected under applicable law. Moreover, Prudential prohibits retaliation in any form against any employee who reports or opposes discrimination or harassment, makes a bonafide complaint under this policy, or assists in the investigation of a complaint.

Harassment and intimidation include verbal or physical conduct based upon any of the above criteria that unreasonably interferes with another employee’s work performance, creates an intimidating, offensive, or hostile environment, or otherwise adversely affects the employment opportunities for employees. All Prudential employees are expected to conduct themselves professionally, to respect others in the workplace, and to contribute to a productive work environment that is free from harassing behaviors.

Prudential’s policy against discrimination and harassment in the workplace includes prohibition against that form of discrimination referred to as sexual harassment. Prudential employees must refrain from sexually harassing behavior directed toward co-workers, customers, vendors, clients or anyone else associated with Prudential. Unwelcome sexual advances, requests or demands for sexual favors, and visual, verbal, or physical conduct of a sexual nature directed toward a person because of his or her gender constitute sexual harassment when:

- Submission to, or rejection of, such conduct is explicitly or implicitly a term or condition of employment;
- Personnel decisions concerning such items as career opportunities, promotions, and developmental assignments are based on submission to, or rejection of, such conduct; or
- Such conduct has the purpose of unreasonably interfering with a person’s work performance or creates an intimidating, hostile, or offensive work environment.

Examples of the types of conduct expressly prohibited by this policy include, but not limited to, the following: (1) unwelcome sexual advances or propositions; (2) touching, such as rubbing or massaging someone’s neck or shoulders, stroking someone’s hair, brushing against another’s body: or grabbing, groping, kissing or fondling another person; (3) lewd, foul, off-color, sexually oriented comments or jokes; (4) sexually suggestive or explicit posters, calendars, photographs, graffiti, cartoons, or screen savers; (5) unwanted or offensive letters or poems; (6) the transmission of sexually offensive e-mail, voicemail, or instant messages; (7) sexually oriented or explicit remarks, including written or oral references to sexual conduct, gossip regarding one’s sex life, body, sexual activities, deficiencies, or prowess; (8) questions about one’s sex life or experiences; (9) repeated requests for dates; (10) requests, demands, or pressure for sexual favors in return for employment rewards, or threats if sexual favors are not provided; and any other conduct deemed inappropriate by Prudential.
Examples of prohibited conduct on the basis of race, age, national origin, or any other basis referenced above in this policy include, but are not limited to: (1) joking or teasing on the basis of an individual’s membership in any protected class; (2) verbal or physical abuse directed at an individual because of his or her membership in a protected class; (3) derogatory comments regarding an individual or group that relate to membership in a protected class; (4) the display of derogatory or objects, pictures, or other material; and (5) the transmission of degrading e-mail, voicemail, or instant messages based on membership in a protected class.

The company will investigate and take appropriate action whether the conduct constitutes or violation of law or company policies.

Complaint Procedure
Each member of management is responsible for creating an atmosphere free of discrimination and harassment, sexual or otherwise. Further, employees are responsible for respecting the rights of their co-workers.

An employee who experiences any harassment in the workplace based on sex, race, national origin, disability, age, or another factor, or believes that he or she has been treated in an unlawful or discriminatory manner should immediately report the incident to a member of his or her management team, Human Resources, the RESOLVE Office, or the Ethics Line. Further, an employee who becomes aware of possible harassment or discrimination against another employee should similarly report such incident. This policy applies to all incidents of alleged harassment or discrimination, including those, which occur off-premises, or off-hours, where the alleged offender is a supervisor, co-worker, or even a third party with whom the employee is involved, directly or indirectly, in a business or potential business relationship.

Should the alleged harassment or discrimination occur at a time other than during normal business hours, an employee should make a complaint as early as practicable on the first business day following the alleged incident.

Prudential takes complaints of discrimination and harassment very seriously. Thus, there is no need to follow any formal chain of command when filing a complaint, or discussing or expressing any issue of concern regarding alleged discrimination or harassment, and an employee may bypass anyone in his or her direct chain of command and discuss any issue with Human Resources at any time.

All allegations of discrimination or harassment that are reported will be investigated. Designated representatives of Prudential will immediately undertake an effective, thorough, and objective investigation of the discrimination or harassment allegations. Employees are expected to cooperate fully in any internal investigation, and all complaints and investigations will be kept confidential to the maximum extent possible. Once the investigation has been completed, a determination regarding the alleged discrimination or harassment will be made and communicated to the person claiming discrimination or harassment as soon as practical.
Retaliation
Prudential prohibits any form of retaliation against any employee for making a bonafide complaint under this policy or for assisting in the investigation of a complaint. Any form of retaliation against such individuals will result in appropriate disciplinary action up to and including termination of employment. However, if after investigating any complaint of harassment or discrimination, Prudential determines that the complaint is not bonafide and was not made in good faith or that an employee has provided false information regarding a complaint, disciplinary action may be taken against the individual who made the complaint or who gave the false information.

Sharon C. Taylor
Senior Vice President,
Corporate Human Resources