

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. Today, with more than 130 years in business, Prudential Financial, Inc., a multinational financial services leader, has over 40,000 employees worldwide. The company has operations in the United States, Asia, Europe, and Latin America.

Leveraging its heritage of life insurance and asset management expertise, Prudential is focused on helping more than 50 million individual and institutional customers grow and protect their wealth. The company's well-known Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time. Prudential's businesses offer a variety of products and services that leverage the company's insurance- and investment-related capabilities.

*"It's not just about the numbers, it's also about what those numbers represent. We must aspire to be an industry leader in terms of the quality and mix of our businesses, the consistency of our performance, and the depth and capability of our management team."*

John R. Strangfeld  
Chairman and CEO

Prudential Financial was rated No.1 in FORTUNE® Magazine's 2008 World's Most Admired Companies ranking of the Insurance: Life and Health category.

The company's strength and financial soundness is recognized.\*

- ★ AM Best = A+
- ★ S&P = AA-
- ★ Moody's = Aa3
- ★ Fitch Ratings= AA

\*Insurance Claims Paying Ratings as of April 30, 2008

## Our Value Story



[www.prudential.com](http://www.prudential.com)

## Relevance, Expertise, Strength

### Our Brand Essence

#### Relevance

Throughout our long history, we have listened, anticipated and responded to the financial needs of our customers.

#### Expertise

We have more than 130 years of experience in offering and managing a broad range of financial solutions that address the needs of people and businesses in the US and abroad.

#### Strength

Our financial stability and operational discipline, and ethical standards assure our customers about our company's commitment to grow and protect their wealth, giving them financial prosperity, security and peace of mind now and for the future.

Our **Mission, Vision, Strategy, and Values** are the cornerstone of our business and culture.

**Mission:** Help our customers achieve financial prosperity and peace of mind.

**Vision:** Distinguish Prudential as an admired multinational financial services leader, trusted partner and provider of innovative solutions for growing and protecting wealth.

**Strategy:** Capitalize on our unique combination of life insurance and asset management expertise to enable individuals and institutions in our chosen markets to grow and protect their wealth. Our focus in our chosen markets includes:

- Providing for the growing retirement needs of US clients in asset accumulation, asset protection including life insurance, lifetime income and wealth transfer.
- Expanding our life insurance and investments presence in key international markets.

### Our Values

#### Customer Focused

We keep our promises and behave with integrity at all times.

#### Worthy of Trust

We place our customers and their needs in the forefront while developing and managing their financial solutions.

#### Mutual Respect

We foster an environment that encourages individuals with diverse backgrounds and talents to contribute creatively and grow to their fullest potential.

#### Winning

We set challenging targets and reward associates for achieving those targets, while conducting their business activities with integrity.

Insurance and annuities are issued by The Prudential Insurance Company of America and its affiliates. Securities products and services are offered through: Pruco Securities, LLC. Each is a Prudential Financial company located in Newark, NJ.

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