



An Important Message from Chuck Anderson *Senior Vice President, Individual Life Insurance*

November 22, 2010

On November 3, 2010, Prudential Financial announced its third quarter 2010 financial results. I want to take this opportunity to provide some additional details on the company's financial position to underscore our fundamental strength. In the third quarter, Prudential's earnings were very solid—with our U.S. Retirement Solutions and Investment Management and International Insurance businesses being substantial areas of growth.

On November 9, 2010, the company also announced an annual dividend of \$1.15 per share of Common Stock. This declared dividend represents an increase of approximately 64% from the 2009 Common Stock dividend.

We believe our company has the financial strength to continue to effectively manage through changing market conditions. The company's balance sheet is strong and our capital remains consistent with our "AA" financial strength ratings objectives for our insurance companies (as of September 30, 2010). With a superior mix of high-quality businesses, strong capital position, and focus on innovation and risk management, we believe we are well positioned to sustain our growth as well as meet future economic challenges.

Individual Life annualized new business premiums were \$64 million for the third quarter. We will continue to work with you to highlight new markets and sales opportunities, as part of our ongoing commitment to ensure the success of your business. At Pru, *Your Success Matters!*

A few specifics on Prudential company strengths:

- Our strategic direction continues unchanged and the quality of our underlying businesses continues to be strong. We have two key growth engines: International Insurance, and our U.S. retirement businesses. Our complementary U.S. protection businesses continue to be high quality with sustainable value propositions.
- The company has \$750 billion in assets under management as of September 30, 2010 compared to \$641 billion at the end of the third quarter last year and \$667 million at December 31, 2009.
- Our international and domestic insurance protection businesses—which comprise about half of our capital—are impacted less by factors in the U.S. equity markets, and more by other factors such as mortality risks and policy persistency.
- We are positioned to take advantage of growth opportunities, such as the recently announced agreement to acquire AIG Star Life and AIG Edison Life insurance companies in Japan. The combined Star/Edison is one of the largest life insurers in Japan.

The recently announced agreements (subject to regulatory approval) to acquire AIG Star/Edison Life fit well with the skills and competencies of our current businesses in Japan. These sales are expected to close in the first quarter of 2011 and will augment our footprint as a leading life insurer in Japan, which is the world's second largest insurance market. The combined Star/Edison is one of the largest life insurers in Japan, and the acquisition will increase both our captive agent force and independent agency channel and broaden our presence throughout the country, in both rural and urban locales. This will help build upon our existing successes in the international insurance market.

Our approach to risk management is based on diversifying business risk across a broad range of geographic and demographic profiles. For example, our nearly \$3 trillion in gross life insurance in force worldwide balances the risks of many of our other businesses, including our variable annuities business, which balances the longevity risk of annuities (the risk of people living too long) with the mortality risk of life insurance (which is the risk of people dying too soon). This relationship enables Prudential to be a major competitor in the retirement business.

Attached is the "We are The Rock[®]" brochure that you can use with your clients.

I look forward to working with you to achieve your financial objectives and to continue to fulfill our promises—just like we have done for the past 135 years. All of us at Prudential thank you for your business and the faith both you and your clients have placed in us.

Sincerely,



Chuck E. Anderson
Senior Vice President

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