

The Prudential
Insurance Company
of America

Individual Long-Term Care Insurance



November 19, 2010

In light of recent announcements, we understand you and your clients may be concerned about the stability of the long-term care (LTC) insurance industry. Although the current environment is a challenging one for LTC insurers, we want to reiterate that Prudential is secure in our core business strategy relative to LTC insurance. Our focus on managing our business responsibly, our conservative risk selection standards, and our pricing discipline leave us in a strong position to continue to serve our clients and distribution partners as we have since 1986.

Our business model focuses on the value of our products and services – never looking to lead with price or underwriting concessions. As before, we will continue to monitor our experience continuously and refresh our products, pricing, and risk selection standards as emerging trends indicate.

Our approach to this changing landscape has been one of strength and focus. We believe that LTC insurance will continue to play an important role in the retirement planning of Americans and that by adhering to our core business strategy, LTC insurance will remain a viable product for Prudential. If you have any questions, please contact your regional sales manager.

Sincerely,

A handwritten signature in black ink that reads "Malcolm Cheung".

Malcolm Cheung
Vice President, Prudential's Long-Term Care

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