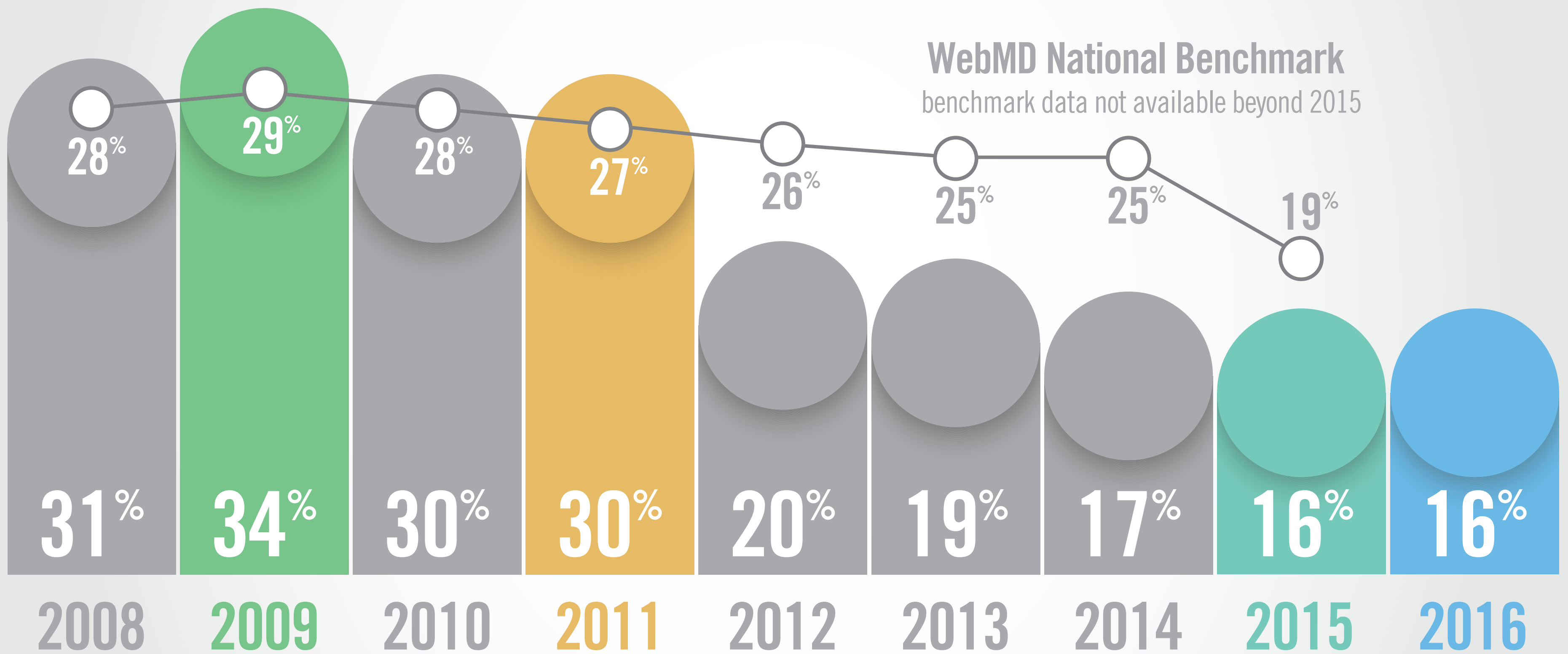


Reducing Financial Stress

An 8-year look at how expanding offerings to address financial well-being has affected employee financial stress

Percentage of Prudential employees who reported feeling financial stress



Financial Wellness tools and year introduced

Implemented budget coaching and monthly budget booster webinars

Increased annual access to discounted backup child and adult care benefits from 90 to 100 hours

- Piloted Road to Retirement workshops
- Introduced Pathways

- Formalized and expanded Prudential Advisors onsite program, a sub-component of Pathways
- Introduced Prudential's employer-sponsored retirement savings plan year-end true-up feature
- Increased annual access to discounted backup child and adult care benefits from 100 to 200 hours
- Launched "LifeMart," a complement to PruPerk\$