

## HIGHLIGHTS

- **\$1.410 trillion** in assets under management.<sup>i</sup>
- **\$3.7 trillion** of gross life insurance in force worldwide.<sup>ii</sup>
- Through its subsidiaries, serves institutional and individual customers in more than **40 countries**.<sup>i</sup>
- Approximately **50,000** employees and sales associates worldwide.<sup>i</sup>
- Prudential Financial, Inc. Common Stock has traded on the New York Stock Exchange under the symbol “**PRU**” since 2001.

## RANKINGS

- **1st** in the “Insurance: Life” category of *Fortune*<sup>®</sup> magazine’s 2018 list of “**Change the World**”.<sup>iii</sup>
- **1st** in the “Insurance: Life and Health” category of *Fortune*<sup>®</sup> magazine’s 2018 list of the “**World’s Most Admired Companies**”.<sup>iv</sup>
- **1st** in the Insurance category of *Forbes* and JUST Capital’s 2017 JUST 100 list.<sup>v</sup>
- **Largest life insurer in the United States** (life and health combined) based on total admitted assets.<sup>vi</sup>
- **2nd-largest insurer in the United States** based on net premiums written.<sup>vii</sup>
- **10th-largest** asset manager worldwide.<sup>viii</sup>
- **6th-largest seller of individual life insurance** in the United States based on new recurring premiums.<sup>ix</sup>

## CORPORATE PROFILE

Prudential Financial, Inc. companies include The Prudential Insurance Company of America, one of the largest life insurance companies in the U.S. Leveraging our heritage of life insurance and asset management expertise, we are focused on helping individual and institutional customers grow and protect their wealth. In the U.S., our Rock<sup>®</sup> symbol is an icon of strength, stability, expertise and innovation that has stood the test of time.

We conduct our principal businesses through five divisions: The **PGIM Division**, the **U.S. Workplace Solutions Division**, the **U.S. Individual Solutions Division**, the **International Insurance Division** and the **Closed Block Division**. We also conduct other activities in **Corporate and Other** operations.

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.

Prudential Financial, Inc. of the United States is not affiliated with Prudential plc, which is headquartered in the United Kingdom. Pramerica and Pricoa are trade names used by PFI and its affiliates outside the United States markets.

## PGIM DIVISION

Our **PGIM segment** provides a broad array of investment management and advisory services by means of institutional portfolio management, mutual funds, asset securitization activity and other structured products and strategic investments. These products and services are provided to third-party clients and to other Prudential businesses.

## U.S. WORKPLACE SOLUTIONS DIVISION

Our **Retirement segment** manufactures and distributes products and provides administrative services for qualified and non-qualified retirement plans and offers innovative pension risk transfer solutions, investment-only stable value products, guaranteed investment contracts, funding agreements, institutional and retail notes, structured settlement annuities and other group annuities.

Our **Group Insurance segment** manufactures and distributes a full range of group life, long-term and short-term group disability, and group corporate-, bank- and trust-owned life insurance in the U.S. primarily to institutional clients for use in connection with employee and membership benefits plans. Group Insurance also sells accidental

death and dismemberment, other ancillary coverages, and provides plan administrative services in connection with its insurance coverages. We are one of the leading providers of group insurance in the United States.

## U.S. INDIVIDUAL SOLUTIONS DIVISION

Our **Individual Annuities segment** manufactures and distributes individual variable and fixed annuity products primarily to the U.S. mass affluent market.

Our **Individual Life segment** manufactures and distributes individual variable life, term life, and universal life insurance products, primarily to the U.S. mass middle, mass affluent and affluent markets.

## INTERNATIONAL INSURANCE DIVISION

Our **International Insurance segment** manufactures and distributes individual life insurance, retirement and related products to the mass affluent and affluent markets through our Life Planner operations in Japan, Korea and other foreign countries. We also provide similar products to the broad middle income and mass affluent markets across Japan through multiple distribution channels including banks, independent agencies and Life Consultants associated with our Gibraltar Life operations.

Prudential has expanded its commitment to its international insurance operations, a business in which we have already achieved extensive growth and success over a period of more than 25 years.

We commenced sales in foreign markets through our Life Planner operations, as follows: Japan, 1988; Taiwan, 1990; Italy, 1990; South Korea, 1991; Brazil, 1998; Argentina, 1999; Poland, 2000; and Mexico, 2006. We have life insurance joint ventures in India, Malaysia and Indonesia, which commenced operations in 2008, 2014 and 2017, respectively. In China, the Pramerica Fosun Life Insurance Co. Ltd., a joint venture between Prudential and Fosun International, commenced operations in October 2012. We have an interest in a retirement services business in Chile, which commenced in 2016.



For more details about Prudential Financial, Inc., refer to the Prudential Financial Annual Report to shareholders, or our most recent Form 10-K and/or 10-Q filed with the Securities and Exchange Commission. All of these are available through the Investor Relations website at [www.investor.prudential.com](http://www.investor.prudential.com). Current financial information can also be obtained from the latest Quarterly Financial Supplement accessible through the Investor Relations website. If you have any questions regarding the material, please contact Investor Relations at [investor.relations@prudential.com](mailto:investor.relations@prudential.com) or Global Communications at 973-802-4757.

<sup>i</sup> As of 9/30/18.

<sup>ii</sup> As of 12/31/17, includes Closed Block policies.

<sup>iii</sup> As of 8/18. FORTUNE® and “Change the World®” are registered trademarks of Time Inc. “FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Prudential Financial.”

<sup>iv</sup> As of 1/18. FORTUNE® and “The World’s Most Admired Companies®” are registered trademarks of Time Inc. “FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Prudential Financial.”

<sup>v</sup> As of 12/17.

<sup>vi</sup> As of 12/31/17, ranking for Prudential Financial, according to A.M. Best.

<sup>vii</sup> As of 12/31/17, ranking for Prudential Financial, according to A.M. Best’s U.S. Life/Health Industry Groups and Unaffiliated Single Companies List.

<sup>viii</sup> As of 12/31/17, ranked by total worldwide assets under management. Source: *Pensions & Investments*, May 28, 2018.

<sup>ix</sup> For the six months ended 6/30/18, according to LIMRA, The Prudential Insurance Company of America, Pruco Life and Pruco Life of New Jersey.