

## HIGHLIGHTS

- **\$1.456 trillion** in assets under management.<sup>i</sup>
- Approximately **\$4 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 and Health" category of *Fortune*<sup>®</sup> magazine's 2019 list of the "**World's Most Admired Companies**<sup>®</sup>."<sup>iii</sup>
- **1st** in the Insurance category of *Forbes* and JUST Capital's 2018 JUST 100 list.<sup>iv</sup>
- **1st** in the "Insurance: Life" category of *Fortune*<sup>®</sup> magazine's 2018 list of "**Change the World**<sup>®</sup>."<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.

The Company's principal operations are comprised of 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 the **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 asset management services related to public and private fixed income, public equity and real estate, commercial mortgage origination and servicing, and mutual funds and other retail services to institutional private and sub-advisory clients (including mutual funds), insurance company separate accounts, government sponsored entities (e.g. Fannie Mae, the Federal Housing Administration and Freddie Mac) and our general account.

## U.S. WORKPLACE SOLUTIONS DIVISION

Our **Retirement segment** provides retirement investment and income products and services to retirement plan sponsors in the public, private and not-for-profit sectors.

Our **Group Insurance segment** provides 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 plans and affinity groups. Group Insurance also sells accidental death and dismemberment and other ancillary coverages, and provides plan administrative services in connection with its insurance coverages.

## U.S. INDIVIDUAL SOLUTIONS DIVISION

Our **Individual Annuities segment** develops and distributes individual variable and fixed annuity products primarily to the U.S. mass affluent market (households with investable assets or annual income in excess of \$100,000) and affluent (households with investable assets in excess of \$250,000) markets with a focus on innovative product design and risk management strategies.

Our **Individual Life segment** develops and distributes variable life, term life, and universal life insurance products, primarily to the U.S. mass middle (households with investable assets in excess of \$25,000 or annual income in excess of \$50,000), mass affluent (households with investable assets or annual income in excess of \$100,000) and affluent (households with investable assets in excess of \$250,000) markets with a focus on providing life insurance solutions to protect individuals, families and businesses and to support estate and wealth transfer planning.

## INTERNATIONAL INSURANCE DIVISION

Our **International Insurance segment** develops and distributes life insurance, retirement products, and certain accident and health products with fixed benefits to the mass affluent and affluent markets through our Life Planner operations in Japan, Korea, Taiwan, Brazil, Argentina, and Mexico. We also provide similar products to the broad middle income and mass affluent markets across Japan, our joint ventures in Chile, Malaysia, India, and Indonesia, and our strategic investment in Ghana through multiple distribution channels including banks, independent agencies and Life Consultants associated with our Gibraltar Life and Other operations.

We commenced sales in foreign markets through our Life Planner operations, as follows: Japan, 1988; Taiwan, 1990; Korea, 1991; Brazil, 1998; Argentina, 2000; and Mexico, 2006. We have life insurance joint ventures in India, China, Malaysia, and Indonesia, which commenced operations in 2008, 2012, 2014, and 2017 respectively. We have a retirement services joint venture in Chile, which commenced in 2016. We have a life insurance strategic investment in Ghana, which commenced in 2017.



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 3/31/19.

<sup>ii</sup> As of 12/31/18, includes Closed Block policies.

<sup>iii</sup> As of 1/19. 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>iv</sup> As of 12/18.

<sup>v</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>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 twelve months ended 12/31/18, according to LIMRA, The Prudential Insurance Company of America, Pruco Life and Pruco Life of New Jersey.