

Prudential's Pandemic Plan

To prepare for a possible pandemic, Prudential has an Enterprise Health Emergency Team (EHET) focused on pandemic planning. This enterprise-wide group developed and maintains a comprehensive plan that addresses the needs of both our domestic and international businesses. The EHET consults multiple sources, including the World Health Organization (WHO), Centers for Disease Control and Prevention (CDC), and other public and private health organizations to monitor the activity of potential pathogens. The team's goal is to enable us, to the best possible extent, to continue to serve our customers, protect our employees, and safeguard our shareholders' investment in the event of a pandemic anywhere in the world.

This document contains details about Prudential's plans including:

- Crisis Management Program
- Business Continuation planning
- Steps to ensure access to services for customers
- Steps to minimize transmission of the virus in the workplace
- Resources available to assist our employees in the event of a pandemic

Crisis Management Program

Our Crisis Management Program includes the monitoring, response, communication, escalation, and coordination of activities required to effectively manage any event that may impact our services, employees, or resources. Our program includes the following elements:

- Early warning mechanisms to identify signs and triggers of events that may escalate into a crisis.
- Analysis and assessment of events to provide both tracking and trend reporting capabilities for domestic and international operations within Prudential.
- Escalation and communication procedures to ensure that appropriate and consistent actions are taken.

- Crisis Management plans to address and document contacts and responsibilities, as well as our response, communication, escalation, and coordination of activities.
- Trained Local Crisis Management Teams (LCMT) to provide coordinated management oversight of the event.

Business Continuation Planning

Prudential is committed to providing for our customers and protecting our shareholders' interests, which means that we must ensure that we are prepared to continue critical functions in the event of business disruptions and outages. Business continuation planning is a critical component of our company strategy, and we have a solid foundation in place:

- The Enterprise Business Continuation Office (established in 1997) is accountable for developing enterprise-wide business continuation standards, procedures, and guidelines.
- A strong business continuation community, with clearly defined roles and accountability at both the corporate and business division level, supports the development and implementation of strategies.
- We use industry-standard planning tools, defined service-level metrics for testing functions, a well-documented training program, and standardized reporting to monitor risk and compliance.
- Our business continuation standards include the requirement to plan for several different outages, including:
 - Unavailability or inaccessibility of primary work area (including city-wide or regional outages)
 - Unavailability of dependent internal business process
 - Unavailability of dependent internally hosted technology
 - Unavailability of required third-party dependency
 - Unavailability or loss of people

Our pandemic planning is focused on prioritizing critical work, defining essential personnel and critical vendors, and then developing supporting strategies to ensure that critical work can continue. Our strategies are comprehensive and include the most viable options, such as remote work solutions and comprehensive cross-training.

Steps Prudential May Take to Ensure Access to Benefits and Services

Prudential is prepared to respond in the event of a pandemic in the U.S. with prompt, responsive, and caring service. We recognize many people and their families will be dependent upon us during a very uncertain and extremely stressful time. We review, update, and test the business continuation plan annually. As in past crises, state and federal emergency regulations may be enacted, and we will abide by such regulations.

We are committed to providing our best effort to meet the needs of our customers. Response measures include leveraging a geographically diverse footprint; accessing resources for some customer support functions; the ability for critical function employees to work remotely; the ability to redeploy trained staff to critical functions, if needed; and space within our sites to practice social distancing if necessary. Technological enhancements are in place to provide efficient connectivity for our staff.

Steps Prudential Will Take to Minimize Transmission of the Virus in Our Workplace

Prudential is committed to helping our employees stay safe. Throughout the year we routinely educate employees on best practices for limiting the spread of contagions, including:

- How to recognize the signs and symptoms of a virus and how to reduce exposure;
- The benefits of seasonal influenza vaccinations;
- Cough etiquette;
- Frequent hand washing to minimize the spread of viral illness; and
- The availability and use of tissues, hand sanitizers and receptacles for towel disposal by restroom exit doors.

In addition, and depending on the seriousness of the threat from a pandemic, we may:

- Institute policies to restrict business travel into affected geographic areas;

- Require employees returning from affected areas or who have been in close personal contact with anyone returning from affected areas to work remotely for a period of time;
- Implement guidelines to reduce the frequency of face-to-face meetings during any outbreak, and leverage video and telephone conferencing for meetings;
- Institute flexible work schedules (telecommuting) as needed;
- Initiate screening protocols for employees and visitors entering our facilities; and
- Utilize Global Health staff to investigate potential exposures in the workplace and contact tracing.

Resources Available to Help Our Employees in the Event of a Pandemic

We have a number of resources that we would make available to our employees in the event of a pandemic, including:

- Regular up-to-date information bulletins from the Enterprise Health Emergency Team and our Chief Medical Officer over regular internal communication channels;
- A pandemic mailbox staffed by our Global Health team for questions, concerns, or information on potential workplace exposures;
- Prudential Health Solutions, a web-based tool powered by WebMD, to assist with health-related questions; and
- Prudential's Employee Assistance Program, which provides access to a number of support resources for employees and their family members during times of crisis.

In addition, Prudential would coordinate closely with public health officials to support public health education efforts and communications.

Prudential's Commitment to You

Prudential is committed to providing service to its customers. The plans we have put in place will help reduce the health risks to our employees and ensure that our customers can continue to count on us to provide the products and services they need.