

The strength of Prudential

YourROCKforRETIREMENT

Prudential Financial® is one of the largest financial services companies in the United States, with \$558 billion in assets under management¹ and \$2.77 trillion in life insurance in force worldwide.² We have one of the most recognized brands in the United States: The Rock, an icon of strength, stability, expertise and innovation.³ We are known for the financial strength of our company and for our ability to deliver on our promises to our customers for over 130 years.

We have rock-solid financial strength.

Prudential is the second-largest life insurer in the United States (life and group combined) based on total admitted assets.⁴ Four independent agencies—A.M. Best, Fitch, Moody's and Standard & Poor's—rate the financial strength of insurance companies. Each has its own rating scale, its own rating standards, its own population of rated companies, and its own distribution of companies across its scale. Therefore, it is important to look at the insurance claims paying ratings of Prudential's domestic insurance company subsidiaries* across all four agencies:

A.M. BEST COMPANY	FITCH	STANDARD & POOR'S	MOODY'S
A+	A+	AA-	A2
(2 nd category of 15)	(5 th category of 21)	(4 th category of 21)	(6 th category of 21)
Superior ability to meet ongoing obligations to policyholders	Strong capacity to meet policyholder and contract obligations	Very strong financial security characteristics	Good financial security

Prudential maintains high ratings across all four of the independent agencies, backing up its claim of being a strong company well positioned to manage through the current environment. It is also important to understand that Prudential's business is different than some of the financial firms that have recently faced difficulties. We invest in a broad range of institutions across many industries and many countries. Prudential works continuously to maintain the appropriate reserves, capital, and risk management procedures to help ensure that your retirement plan assets are protected.

We are positioned to manage through the current market.

Prudential has the capital strength and the diversified mix of businesses that position us for sustainable, long-term performance. Our US business portfolio includes Retirement Plans, Investment Management, Annuities, Life Insurance, Long-Term Care Insurance, Group Disability Insurance, Real Estate and Mutual Funds.

Prudential Rankings Snapshot

No. 4: *Fortune*® magazine's 2009 World's Most Admired Companies in the Insurance: Life and Health category. (March 16, 2009)

No. 15: *Pensions & Investments*' Top Money Managers list, May 2008. Ranked by total worldwide institutional assets under management as of December 31, 2007.

We have resources to help you grow and protect your wealth.

Prudential offers online tools to help you manage your account and guide you through these uncertain times. Visit www.prudential.com/prep to learn more about market volatility and investment strategies that can help you make appropriate retirement planning decisions. For more information about the strength of Prudential, visit www.prudential.com.



For one-on-one help in evaluating your financial situation—and determining what kinds of changes you can make to gain greater control over your life—you may wish to speak with your financial professional. For complimentary, personalized assistance with your retirement planning, call **1-800-249-2430**. Prudential's Retirement Counselors are available Monday through Friday, from 8 a.m. to 6 p.m. ET.

While market uncertainty may continue, Prudential continues to be committed to helping you manage your retirement account. Throughout your lifetime and during *all* market conditions, we are your Rock for Retirement.

A.M. Best rates the relative financial strength and operating performance of each insurer in comparison with others. Ratings range from A++ (superior) and A (excellent) to C++ (fair) and C (marginal). Standard & Poor's rates a company's claims-paying ability. Ratings range from AAA (superior) and A (good) to BBB (adequate) and B (vulnerable) and CCC (extremely vulnerable). Moody's Investors Service rates a company's overall financial strength. Ratings range from Aaa (exceptional) and A (good) to Baa (adequate), B (poor) and Caa (very poor). Fitch's ratings are assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, such as guaranteed investment contracts. Ratings range from AAA (exceptionally strong) and AA (very strong) to C (poor).

* Moody's does not rate Pruco Life Insurance Company of New Jersey or Prudential Annuities Life Assurance Corporation

FORTUNE and "The World's Most Admired Companies" are registered trademarks of Time, Inc.

¹ As of December 31, 2008.

² As of December 31, 2008, from the Prudential Financial, Inc. 2008 Form 10-K.

³ Prudential's 2007 Brand Image Tracking Study.

⁴ At 12/31/07, ranking for Prudential Financial, through its life insurance companies, according to A.M. Best.

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