

Prudential's Commitment to Preparedness and Business Continuity

At Prudential, we are committed to safeguarding our employees and resources, providing uninterrupted service to our customers, and protecting the assets they have entrusted to us. The programs and plans we have implemented ensure the continuity of business and our performance and support whenever our customers and business partners need us.

Three programs support our preparedness strategy: Crisis Management, Business Continuation, and Health Crisis Preparedness. Each program includes the basic elements of policies, standards, response plans, and training. We continually update and test our programs in accordance with our documented policies and standards. We have established objectives, metrics, and reporting to monitor the status of our preparedness at any time.

All of our programs and plans leverage our diversity in personnel, locations, and businesses, and consider our global presence and strong infrastructure. This approach ensures that we are prepared to address events of different sizes and scopes that may threaten to disrupt business operations.

Crisis Management

Our Crisis Management Program includes monitoring, response, communication, escalation, and coordination activities required to effectively manage any event that may affect our employees, services, or resources. Following are the six critical elements within the Prudential Crisis Management Program:

1. Early warning mechanisms to identify signals that accompany all events that have the potential to escalate into a crisis.
2. Prompt analysis and assessment of events to provide both tracking and trend-reporting capabilities for both domestic and international operations.
3. Escalation and communication procedures to ensure that appropriate and consistent actions are taken and shared with those who may be affected.
4. Physical and virtual command centers to provide coordinated management of the event.

5. Crisis Management Plans to address and document contacts and responsibilities, as well as our response, communication, and escalation activities.
6. Trained crisis management teams, including an Enterprise Crisis Management Team and Local Crisis Management Teams worldwide.

We utilize standard industry tools and processes. We enhance this approach with internally developed systems and protocols when necessary and appropriate to support a comprehensive preparedness strategy.

Business Continuation

Our commitment to providing continued service and safeguarding the interests of our customers and shareholders means that we must be prepared to continue critical business functions in the face of events ranging from weather-related situations to utility outages to building emergencies. This commitment and responsibility, down to the individual employee level, is documented in our standards and reinforced in our training programs. Following are the five critical elements of our Business Continuation Program:

1. A centralized, enterprise-wide Business Continuation Office accountable for developing and maintaining standards, procedures, and training, as well as for coordinating test exercises and reporting.
2. A strong Business Continuation community with clearly defined roles and accountability at both the corporate and business unit levels supports the development and implementation of strategies.
3. Industry-standard planning tools, defined service level metrics for testing functions, a well-documented training program, and standardized reporting of risks and compliance.
4. A redundant system infrastructure utilizing our geographically dispersed data centers, recovery sites, and vendor solutions.
5. Alternate work area recovery sites, including internal hot sites (locations available immediately) and warm sites (dual purpose locations available within 48 hours of plan activation).

Health Crisis Preparedness

Each of our businesses has developed plans to operate with a reduced workforce as part of the Health Crisis Program. Our Health Crisis planning is focused on defining and prioritizing critical work, identifying essential personnel and critical vendors, and developing supporting strategies to ensure that critical work will continue. Our comprehensive strategies include implementing a myriad of appropriate options, such as work-from-home solutions, utilization of defined alternative processing sites, and comprehensive cross-training.

Prudential's preparedness in the event of a reduced workforce also addresses various health crisis scenarios. Prudential has a Health Crisis/Pandemic Preparedness Planning Team. This enterprise-wide advisory group has developed a comprehensive plan that addresses the needs of both our domestic and international businesses. This comprehensive plan has enabled us to analyze and test our response to potential threats, including a new severe strain of the influenza virus, biological events, or chemical hazards. Following are key elements of the plan:

1. A web-based health tool to assist employees with health-related questions and provide information to help them prepare in the event of a health crisis.
2. Prudential's 24-hour Facilities Status extranet site and Facilities Status Hotline, which provide continuous updates to employees regarding Company information or building closures.
3. Prudential's Employee Assistance Program offers a number of support resources for employees and their family members during times of crisis.

Our robust Business Continuation Plans can easily be activated, if necessary, to protect our employees, to continue to serve our customers, and to safeguard our shareholders' investments anywhere in the world. If you have any questions about Prudential's preparedness, please contact globalpublicrelations@prudential.com.

This document provides an overview of Prudential's Preparedness Programs, which have been recognized as models for the industry. Additional business continuation information for Prudential Financial companies in response to NYSE and FINRA disclosure requirements is available through the following links:

[Pruco Securities, LLC](#) , [Prudential Investment Management Services LLC](#).