



John R. Strangfeld
Chairman and Chief Executive Officer

Prudential Financial, Inc.
751 Broad Street, Newark, NJ 07102

February 11, 2010

To our clients:

I am pleased to take this opportunity to share some highlights of Prudential Financial, Inc.'s fourth quarter and full year 2009 financial results. Last year was an extraordinary year for the global economy, capital markets, financial institutions, companies and individuals. Throughout these turbulent times, we stated that we expected that Prudential would weather this storm better than most. We also said that we aspired to gain ground. Our results quantifiably demonstrate that, virtually across the full range of our businesses, we have achieved both objectives.

In the fourth quarter, our businesses underscored the strength that has been apparent even under the most difficult economic conditions. For the full year, Prudential reported strong results, and ended the year with a solid capital position bolstered by successful capital raises and the sale of our joint venture interest in Wachovia Securities Financial Holdings to Wells Fargo & Company. For more details on our earnings, please visit www.investor.prudential.com.

For the year, Prudential's U.S. and International businesses performed well and were the beneficiaries of a "flight to quality," as customers, both individual and institutional, turned to companies with the strength, dependability and durability to stand behind their promises.

With a superior mix of high-quality businesses, strong capital position, and focus on innovation and risk management, we believe that we are well positioned to sustain our growth as well as meet future economic challenges that may lie ahead.

We thank you for your continued support and belief in the strength of the "Rock" in 2009. During these challenging times Prudential has continued to earn your trust and provide the outstanding service and solutions you expect of us. We look forward to having the opportunity to work with you to achieve your goals in 2010.

Yours sincerely,

A handwritten signature in black ink, appearing to read "John R. Strangfeld", written in a cursive style.