

An Important Message from Mark Hug

Prudential VP and Chief Marketing Officer, Individual Life Insurance

February 17, 2009

Dear Financial Professional:

Despite these challenging economic conditions, Prudential remains steadfastly committed to meeting your consumers' life insurance needs, including offering products that offer lifetime guarantees. Our products and services remain strong and secure in a financial environment that is anything but stable.

The fundamental strength of Prudential's businesses and the diversity of our business mix, risk management capabilities, and investment expertise underscore our confidence that we will weather the current economic storm, while helping our clients do so, and emerge stronger for it.

However, some of our ratings have been affected during the current financial crisis. While Standard & Poor's affirmed the financial strength rating of our insurance subsidiaries at AA, our commercial paper ratings Prudential Funding, LLC at A1+ and Prudential Financial, Inc. at A1, on February 17, they lowered the long-term senior debt rating of Prudential Financial, Inc. from A+ to A with a negative outlook. This move brings our long-term debt ratings in line with S&P's standard of rating the holding company debt three notches below our insurance subsidiaries financial strength rating of AA.

Last week, Moody's placed the insurance financial strength ratings of Prudential Financial, Inc.'s life insurance subsidiaries for which it assigns ratings (currently at Aa3) and the senior debt ratings of Prudential Financial, Inc. (currently at A3) on review for a possible downgrade. Moody's also affirmed the short-term issuer ratings that are applicable to our commercial paper programs: Prudential Funding, LLC at Prime-1 and Prudential Financial, Inc. at Prime-2. Moody's affirmed a stable outlook for both of these programs.

Attached is a brochure and a letter from Prudential Chairman and CEO John Strangfeld that can be used with your clients. [[Click here](#) for a copy of the letter and brochure]. Specifics included in these documents will show:

- we have reinforced our capital position,
- our exposure to asset-backed securities collateralized by sub-prime mortgages continues to be a manageable exposure for Prudential,
- and according to ACLI standards, our whole loan commercial mortgage portfolio is under-weighted in office and retail properties and well diversified by location.

Despite the recent rating actions, which reflect the unprecedented market volatility that affected our recent results and our investment portfolio, we believe we have solid capital consistent with our "AA" financial strength ratings objectives for our insurance companies.

Our businesses are competitive in their markets, our liquidity is ample, and our sources of earnings are diverse. A number of our businesses have only limited exposure to U.S. equity market fluctuations.

Thank you for your continued business.



Mark Hug
VP and Chief Marketing Officer, Individual Life Insurance

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