

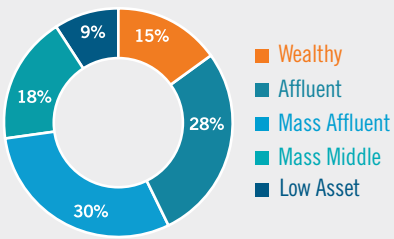
INDIVIDUAL LIFE INSURANCE

OUR VALUED CUSTOMERS

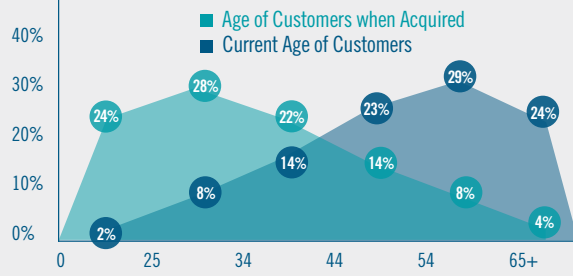
OPEN BLOCK

Demographics

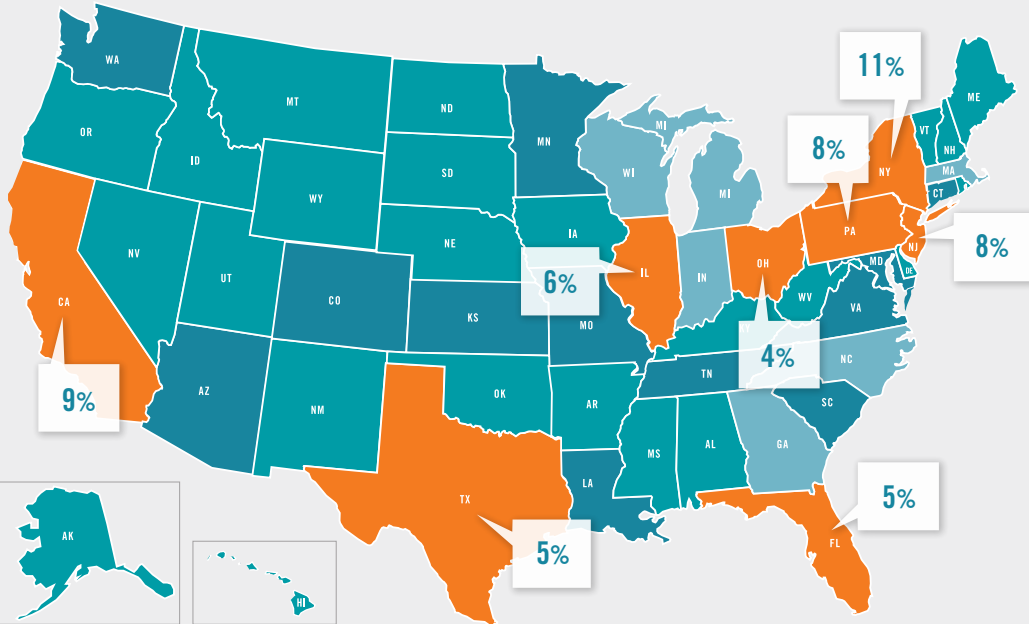
ASSET CLASS



55 AVERAGE CURRENT AGE



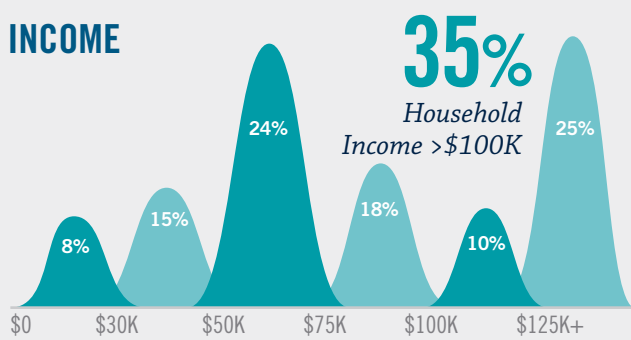
WHERE OUR CUSTOMERS RESIDE



PERCENTAGE OF TOTAL HOUSEHOLDS:

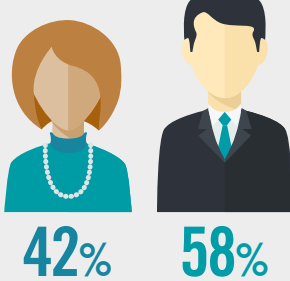


INCOME



35% Household Income > \$100K

GENDER

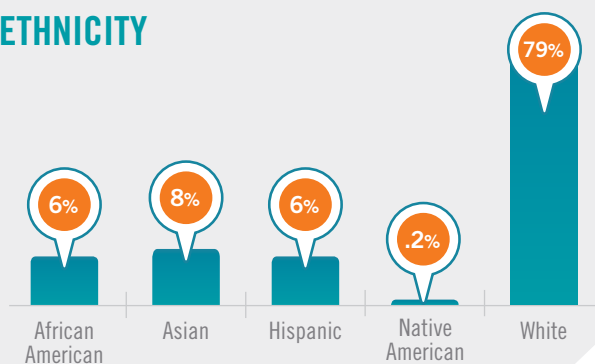


74% of customers who are heads of households are married

of customers who are heads of households are married



ETHNICITY



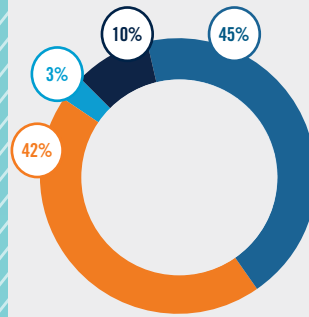
1.3 Policies / Customer

1.7 Policies / Household

1.3 Customers / Household

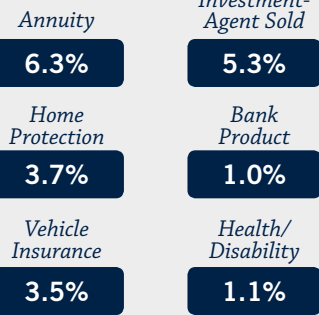
Product

MIX OF CURRENT POLICIES

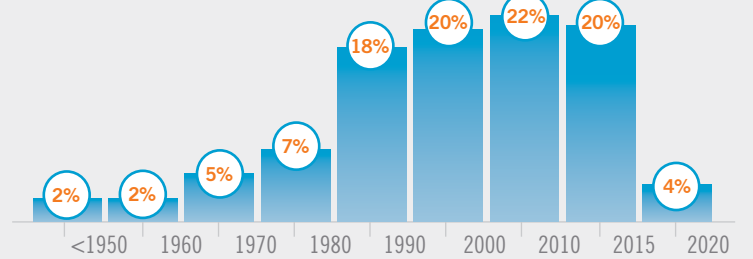


- UNIVERSAL 10%
- TERM 45%
- INTEREST SENSITIVE 42%
- TRADITIONAL 3%

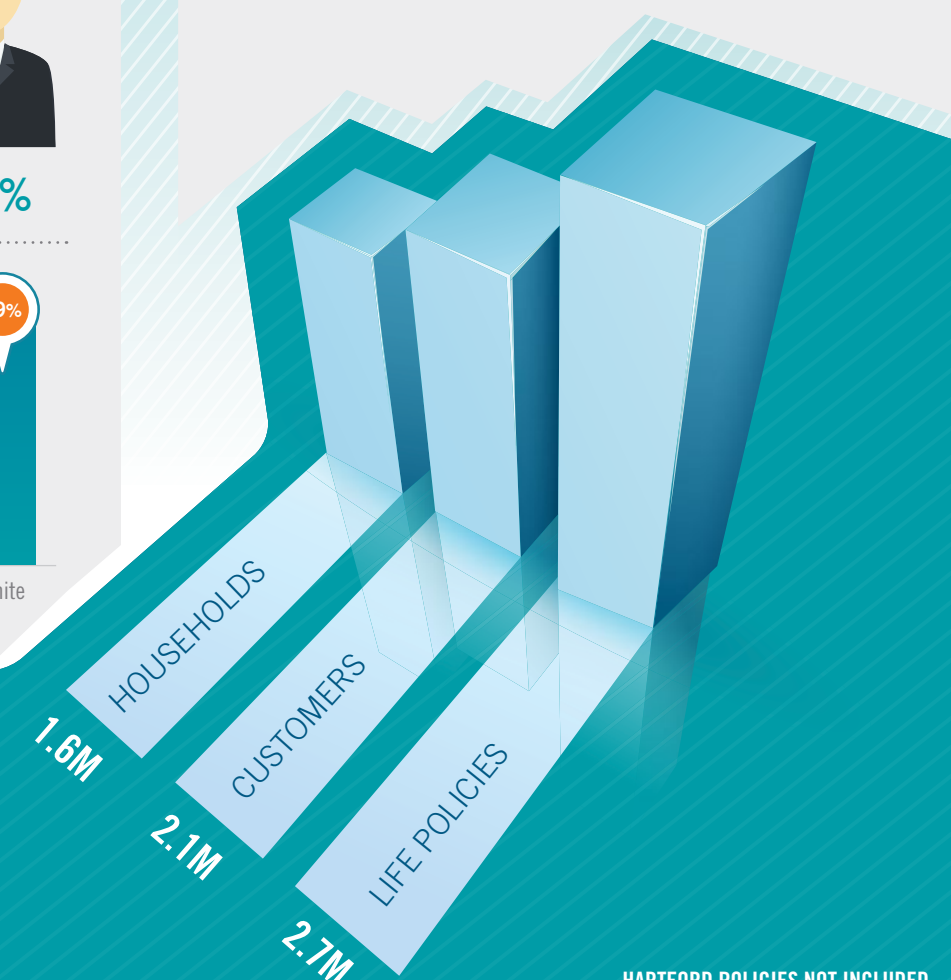
15% OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP



46% of all customers have been acquired in the last 15 years



Channel



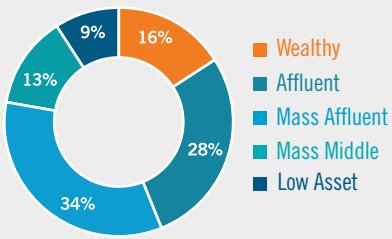
INDIVIDUAL LIFE INSURANCE

OUR VALUED CUSTOMERS

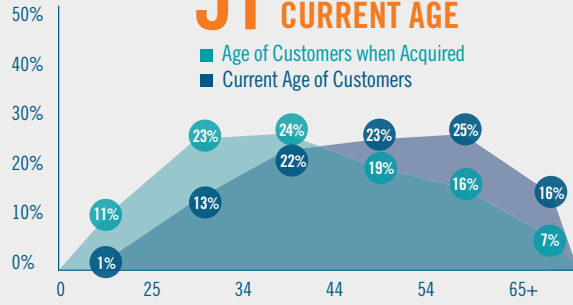
PAST 5 YEARS

Demographics

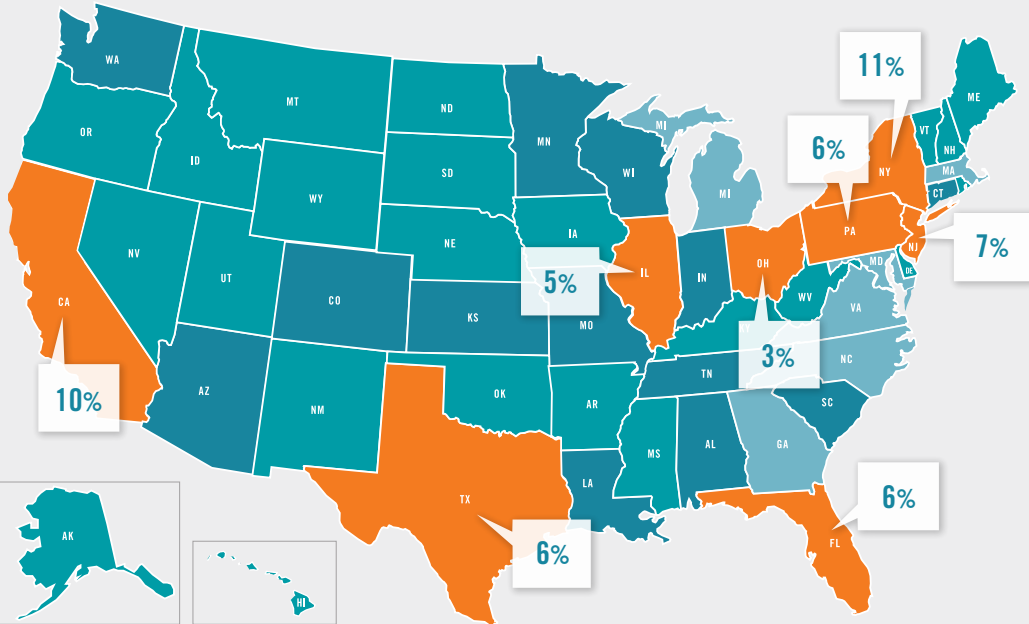
ASSET CLASS



51 AVERAGE CURRENT AGE



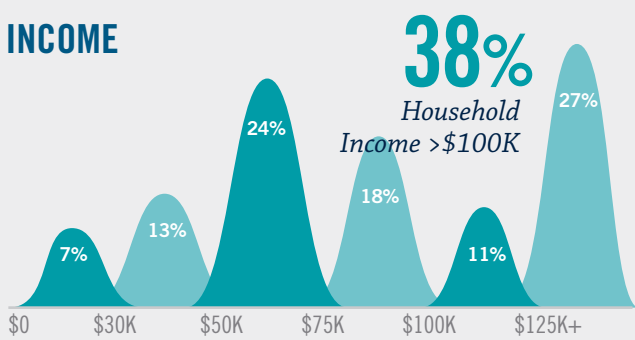
WHERE OUR CUSTOMERS RESIDE



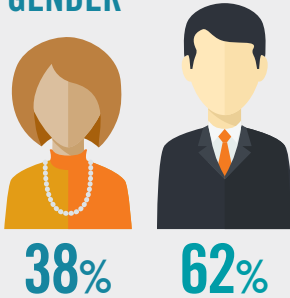
PERCENTAGE OF TOTAL HOUSEHOLDS:



INCOME



GENDER

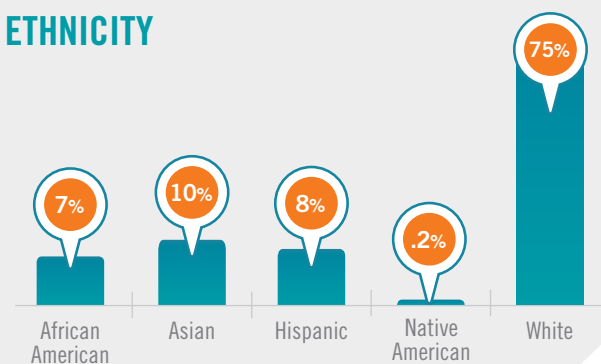


69%

of customers who are heads of households are married

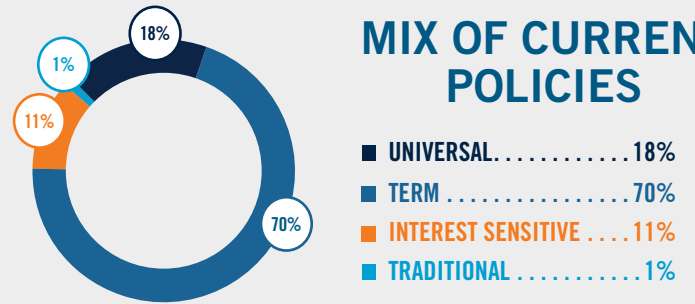


ETHNICITY

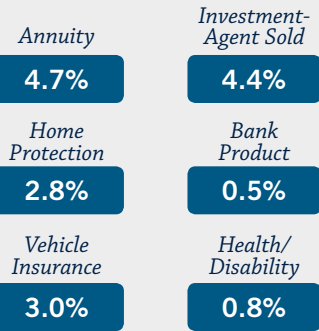


Product

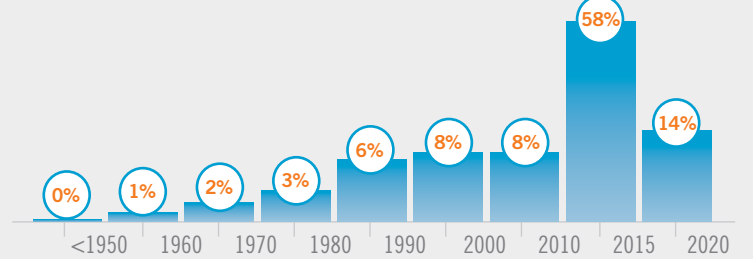
MIX OF CURRENT POLICIES



11% OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP



81% of all customers have been acquired in the last 15 years



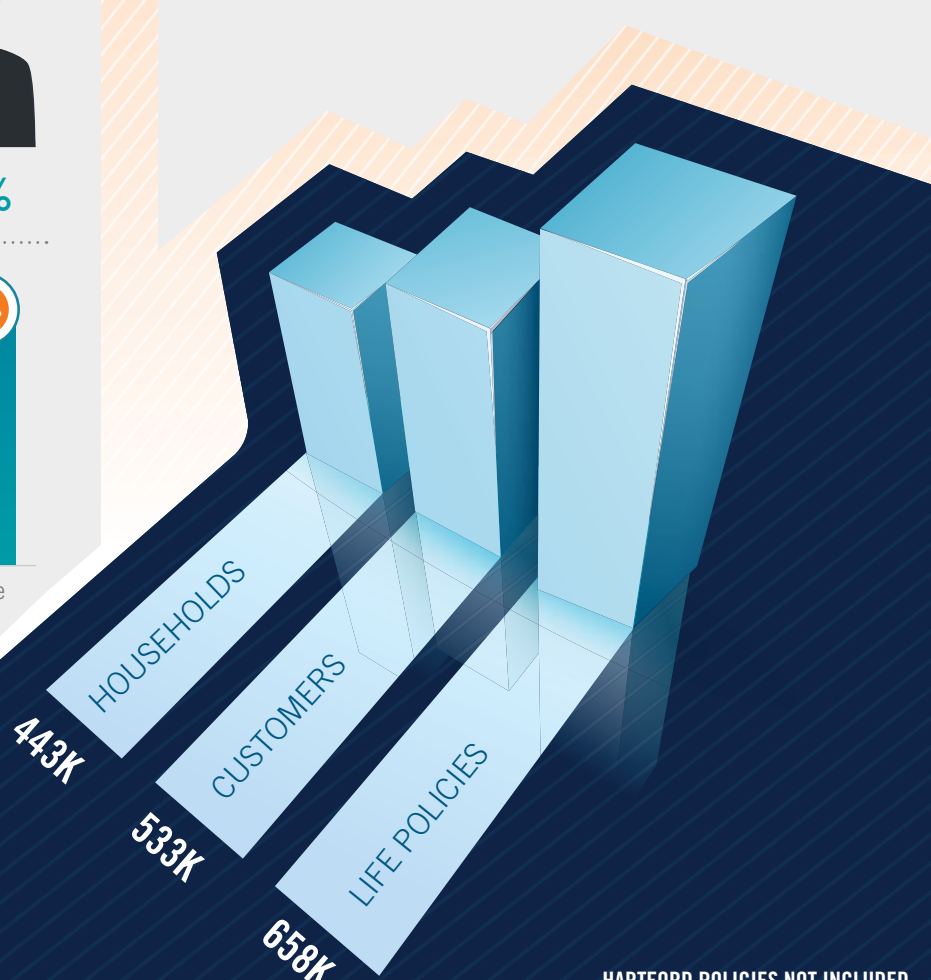
Channel



1.2 Policies / Customer

1.5 Policies / Household

1.2 Customers / Household



DEFINITIONS & SOURCES

- Percentage of households by wealth segment.
Life Profile, Dec '16, Households by Target Segment.
- Life customers current age by age group.
Life Profile, Dec '16, Current Age of Household Subjects.
Life customers by age they first became a customer.
Life Profile, Dec '16, Acquired Age of Household Subjects.
- Percentage of households by current state of residence.
Life Profile, Dec '16, Place of Residence.
- Percentage of households by household income.
Life Profile, Dec '16, Estimated Household Income.
- Percentage of life customers by gender. *Life Profile, Dec '16, Gender of Household Subjects.*
- Percentage of heads of household are married.
Life Profile, Dec '16, Marital Status of Household Head.
- Percentage of life customers by ethnicity.
Life Profile, Dec '16, Household Ethnicity.
- Percentage of life policies by product type. *ECIW, Dec '16.*
- Percentage of customer households that own other Pru product groups—overall and by product line of business.
Life Profile, Dec '16, Summary of Pru Active Customer Households by Product Group.
- Percentage of life policies that are part of closed block (pre-demutualization participating policies) vs. open block (non-participating policies)—does not include Hartford policies. *ECIW, Dec '16.*
- Percentage of customers by year (decade/half decade) they first became a customer. *Life Profile, Dec '16, Date Customer Acquired.*
- Percentage of all life households sold through agency distribution.
Life Profile, Dec '16, IFS Customer Households.
- Percentage of household purchases since 2009 sold through agency distribution. *Life Profile, Dec '16, Purchase Since 2009, IFS Customer Households.*
- Percentage of life households aligned to an agent. *ECIW, Dec '16.*
- Number of policies per customer, policies per household, and customers per household. *ECIW, Dec '16.*
- Number of life households. *ECIW, Dec '16.*
- Number of life customers. *ECIW, Dec '16.*
- Number of inforce policies. *ECIW, Dec '16.*
- Number of beneficiaries. *2016 AOS/BeneSig Beneficiary Analysis*

