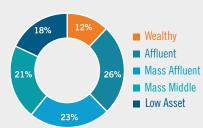
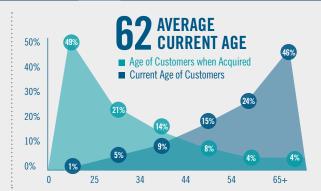
OUR VALUED CUSTOMERS

TOTAL

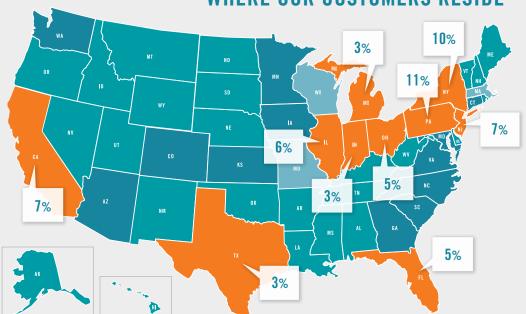
Demographics

ASSET CLASS





WHERE OUR CUSTOMERS RESIDE



PERCENTAGE OF TOTAL HOUSEHOLDS:

3%+

2-3%

1-2%

0-1%





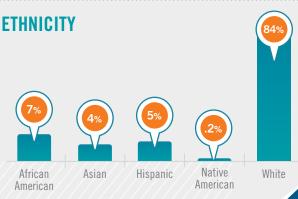


48%

52%

73% of customers who are heads of households are married •



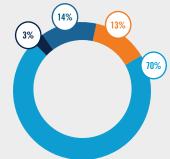


1.3 Policies / L Customer

1.5 ■ Policies / ♠ Household

1.2 ≜ Customers / **↑** Household

Product



MIX OF CURRENT POLICIES

■ UNIVERSAL	3%
■ TERM	.14%
■ INTEREST SENSITIVE	.13%
■ TRADITIONAL	.70%

OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP

Annuity
4.4%

Home Protection 2.2%

Vehicle Insurance 1.9% Investment-Agent Sold

2.8%

Bank Product 1.2%

Health/ Disability **0.5%** Closed Block



16% of all customers have been acquired in the last 15 years



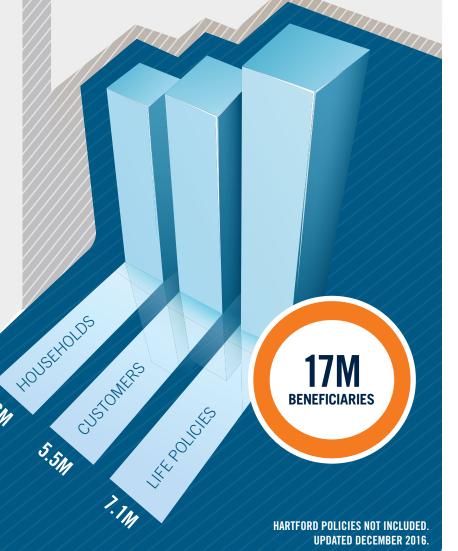
Channel



Of All Households Are From Prudential Advisors 47%

Of Recent Households Are From Prudential Advisors 71%

Of All Prudential Advisors Households Are Unaligned

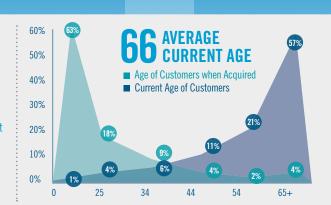


CLOSED BLOCK

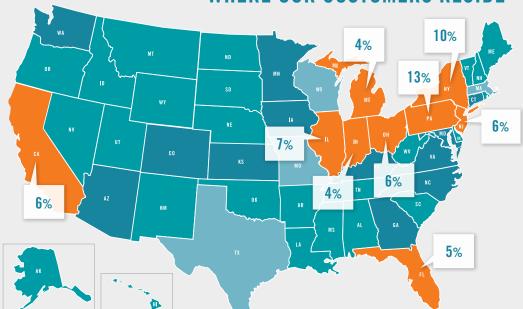
Demographics







WHERE OUR CUSTOMERS RESIDE



PERCENTAGE OF TOTAL HOUSEHOLDS:

2-3%

1-2%

0 - 1%





of customers who are heads of households are married



ETHNICITY





Hispanic



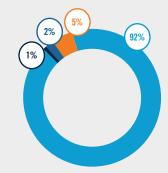
White American

1.3 ■ Policies / **L** Customer

1.6 ■ Policies / **n** Household

1.2 ▲ Customers / ♠ Household

Product



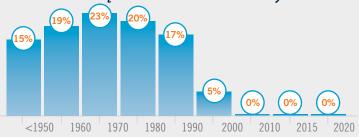
MIX OF CURRENT POLICIES

■ UNIVERSAL	1%
■ TERM	2%
■ INTEREST SENSITIVE	5%
■ TRADITIONAL	92%

OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP

Investment-Agent Sold Annuity 2.2% 4.3% Home Bank Product Protection 1.9% 1.4% Health/ Disability Vehicle Insurance 1.5% 0.4%

of all customers have been acquired in the last 15 years



Channel



Of All HouseholdsAre From Prudential Advisors



Of Recent Households Are From Prudential Advisors



Of All Prudential **Advisors** Households Are Unaligned

HARTFORD POLICIES NOT INCLUDED. **UPDATED DECEMBER 2016.**



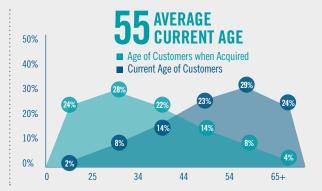
OPEN BLOCK

Demographics

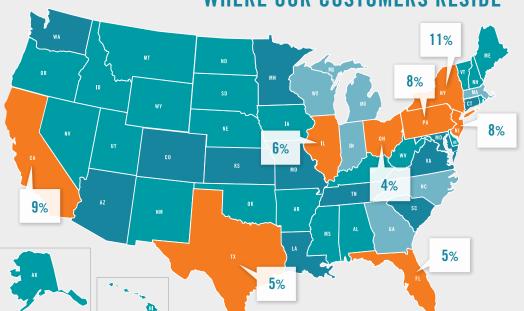
ASSET CLASS







WHERE OUR CUSTOMERS RESIDE

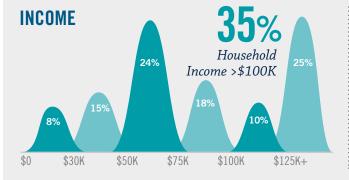


PERCENTAGE OF TOTAL HOUSEHOLDS:

2-3%

1-2%

0 - 1%







58%

of customers who are heads of households are married



ETHNICITY







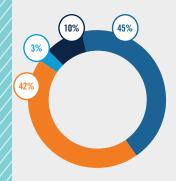
White American

1.3 ■ Policies / **L** Customer

1.7 ■ Policies / **n** Household

1.3 ▲ Customers / ♠ Household

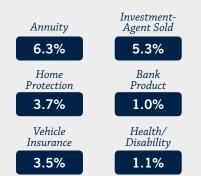
Product



MIX OF CURRENT POLICIES

■ UNIVERSAL	. 10%
■ TERM	. 45%
■ INTEREST SENSITIVE	.42%
■ TRADITIONAL	3%

OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP



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



Channel



Of All HouseholdsAre From Prudential Advisors

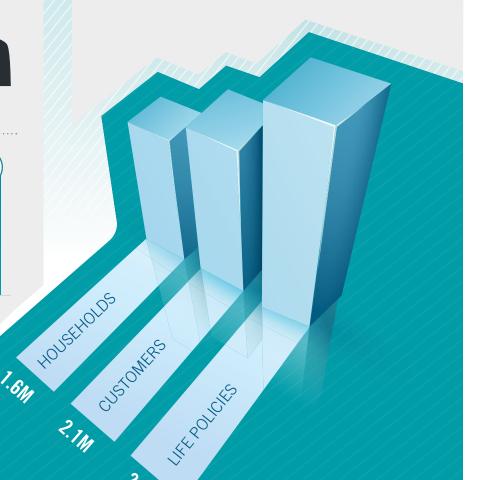


Of Recent Households Are From Prudential **Advisors**



Of All Prudential Advisors Households Are Unaligned

HARTFORD POLICIES NOT INCLUDED. **UPDATED DECEMBER 2016.**

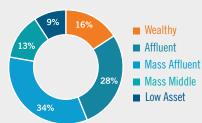


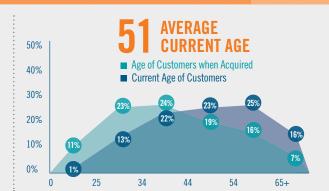
OUR VALUED CUSTOMERS

PAST 5 YEARS

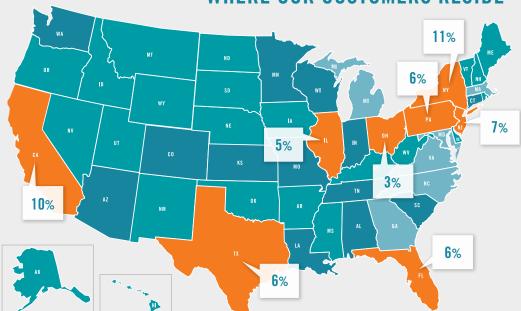
Demographics

ASSET CLASS





WHERE OUR CUSTOMERS RESIDE



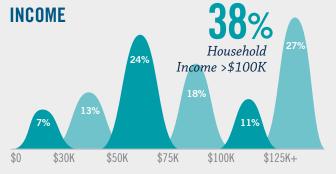
PERCENTAGE OF TOTAL HOUSEHOLDS:

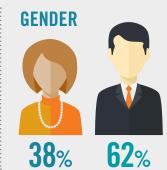
3%+

2-3%

1-2%

0-1%





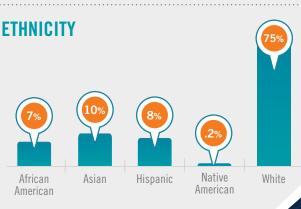
69 %

of customers who

are heads of households

are married



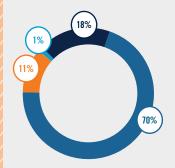


1.2 ■ Policies / **L** Customer

1.5 ■ Policies / ♠ Household

1.2 ≜ Customers / **↑** Household

Product



MIX OF CURRENT POLICIES

■ UNIVERSAL	18%
■ TERM	70%
■ INTEREST SENSITIVE	11%
■ TRADITIONAL	1%

OF ILI CUSTOMER HOUSEHOLDS HAVE MORE THAN ONE PRU PRODUCT GROUP

Annuity	Investment- Agent Sold
4.7%	4.4%
Home Protection	Bank Product
2.8%	0.5%
Vehicle Insurance	Health/ Disability
3.0%	0.8%

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



Channel



Of All Households Are From Prudential Advisors

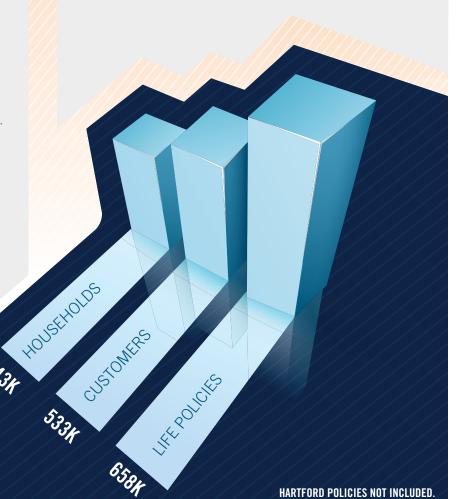


Of Recent Households Are From Prudential Advisors



Of All Prudential Advisors Households Are Unaligned

UPDATED DECEMBER 2016.



DEFINITIONS & SOURCES

- 1. 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.
- **3.** Percentage of households by current state of residence. *Life Profile, Dec '16, Place of Residence.*
- **4.** Percentage of households by household income. *Life Profile, Dec '16, Estimated Household Income.*
- **5.** Percentage of life customers by gender. *Life Profile, Dec '16, Gender of Household Subjects.*
- 6. Percentage of heads of household are married.

 Life Profile, Dec '16, Marital Status of Household Head.
- **7.** Percentage of life customers by ethnicity. *Life Profile, Dec '16, Household Ethnicity.*
- 8. Percentage of life policies by product type. ECIW, Dec '16.
- **9.** 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.*
- 10. 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.
- **11.** Percentage of customers by year (decade/half decade) they first became a customer. *Life Profile, Dec '16, Date Customer Acquired.*
- **12.** Percentage of all life households sold through agency distribution. *Life Profile, Dec '16, IFS Customer Households.*
- **13.** Percentage of household purchases since 2009 sold through agency distribution. *Life Profile, Dec '16, Purchase Since 2009, IFS Customer Households.*
- 14. Percentage of life households aligned to an agent. ECIW, Dec '16.
- **15.** Number of policies per customer, policies per household, and customers per household. *ECIW*, *Dec '16*.
- 16. Number of life households. ECIW, Dec '16.
- 17. Number of life customers. ECIW, Dec '16.
- 18. Number of inforce policies. ECIW, Dec '16.
- 19. Number of beneficiaries. 2016 AOS/BeneSig Beneficiary Analysis

