



Dear Shareholder:

Soon you will receive a notice regarding Prudential Financial's 2010 proxy materials with detailed instructions about how to vote. We care what you think and voting is an important way for you to let us know how we're doing.

In appreciation for voting, we'd like to offer you either an eco-friendly tote bag, or a tree planted in your honor.

Prudential is a leader in reducing our impact on the environment. For example, we have already reduced the number of annual reports and proxy statements we produce and mail by approximately two million—saving tons of paper and ink and greatly reducing our energy consumption. When you vote on the Internet, via phone, or through the mail, you can indicate your choice of a bag or a tree planted in your honor.

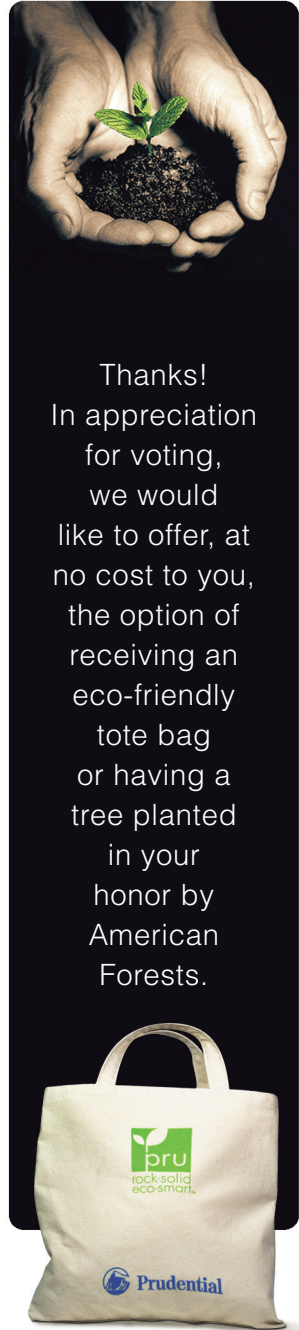
If you do not receive our notice in the mail by April 16, 2010, please call 877-893-5922.

Watch for this important notice and cast your shareholder vote!

Thank you,

Margaret M. Foran

Margaret M. Foran
Chief Governance Officer,
Vice President, and Corporate Secretary
Prudential Financial, Inc.



Thanks!
In appreciation for voting, we would like to offer, at no cost to you, the option of receiving an eco-friendly tote bag or having a tree planted in your honor by American Forests.



Produced with the environment in mind.

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Prudential

Shareholder Services
 PO Box 44240
 Jacksonville FL
 32231-9984

PRESORTED STANDARD
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Edward Ballo
 751 Broad Street
 Newark, NJ 07102

Your vote is important!

Free gift for our shareholders