



Dear Shareholder:

This package includes your proxy and voting materials. 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 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 either the bag or a tree planted in your honor. If you elect to receive a bag, you can expect to receive your free gift around the end of June.

Thank you,

A handwritten signature in black ink that reads "Margaret M. Foran".

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



**Your vote  
is important!**

**A Free Gift for  
Our Shareholders**

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.*