

Q2 PRUDENTIAL FINANCIAL FACT SHEET

Updated July 2025

Key Financials¹

\$3.58

After-tax adjusted earnings per share

\$1.3B

After-tax adjusted operating income

\$533M

Net income

\$1.6T

Assets under management

\$96.41

Adjusted book value per share²

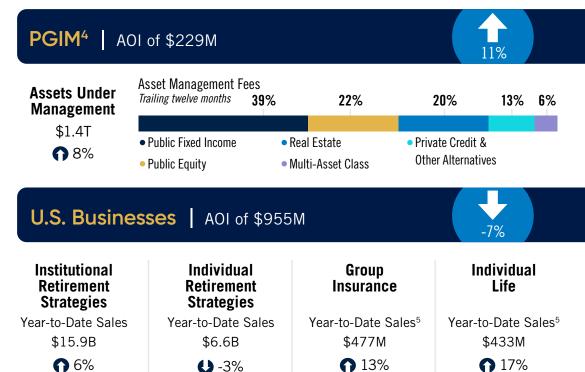
\$3.9B

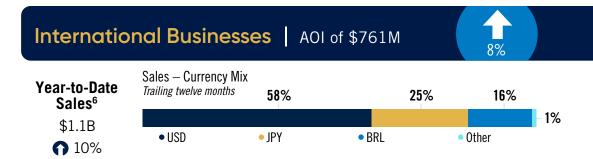
Highly liquid assets³

Prudential

Q2 Selected Business Metrics¹

(% reflects 2Q25 vs. 2Q24 unless otherwise noted)





¹Results as of June 30, 2025. More information on the Company's quarterly results can be found in our non-GAAP reconciliations and in our earnings release materials, which are available on our website at investor.prudential.com. For business segment definitions, please refer to Prudential Financial, Inc.'s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

²Adjusted book value is calculated as total equity (GAAP book value) excluding accumulated other comprehensive income (loss), the cumulative change in fair value of funds withheld embedded derivatives, and the cumulative effect of foreign currency exchange rate remeasurements and currency translation adjustments corresponding to realized investment gains and losses.

³Represents the highly liquid asset balance at the parent company as of June 30, 2025. Highly liquid assets predominantly include cash, short-term investments, U.S. Treasury securities, obligations of other U.S. government authorities and agencies, and/or foreign government bonds.

⁴PGIM is the Company's global investment management business.

⁵Based on annualized new business premiums.

⁶Constant exchange rate basis. Foreign denominated activity translated to U.S. Dollars (USD) at uniform exchange rates for all periods presented, including Japanese Yen (JPY) 143 per USD and Brazilian Real (BRL) 5.8 per USD. USD denominated activity is included based on the amounts as transacted in USD. Sales represented by annualized new business premiums.

Fast Facts

1875

Founded by John Fairfield Dryden in Newark, New Jersey

150 Years

Building on a heritage of success

50 million

customers in over 50 countries⁷

PRU

Stock symbol traded on the New York Stock Exchange since 2001

38K+

Employees & sales associates worldwide⁷

\$4T

Gross life insurance in force worldwide⁷

AAEquivalent

Financial strength ratings⁸

Key Milestones



⁷As of December 31, 2024

Except as otherwise noted, financial strength ratings are for The Prudential Insurance Company of America and affiliated issuing companies, all subsidiaries of Prudential Financial. Ratings as of July 30, 2025 from A.M. Best Company (A+), Fitch Ratings (AA-), Standard & Poor's (AA-), and Moody's (Aa3). Moody's does not rate Pruco Life Insurance Company of New Jersey. Ratings are not a guarantee of future financial strength and/or claims-paying ability. A.M. Best financial strength ratings for insurance companies range from "A++ (superior)" to "D (poor)." A rating of A+ is the second highest of thirteen rating categories. Standard & Poor's financial strength ratings for insurance companies range from "AAA (extremely strong)" to "D (default)." A rating of AA- is the fourth highest of twenty-two rating categories. Moody's insurance financial strength ratings range from "AaA (highest quality)" to "C (lowest)." A rating of Aa3 is the fourth highest of twenty-one rating categories. Fitch financial strength ratings range from "AAA (exceptionally strong)" to "C (distressed)." A rating of AA- is the fourth highest of twenty-one rating categories. Please visit investor.prudential.com/ratings for the most current ratings information.



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For more information, please visit

Prudential.com.







Sustainability Highlights

\$40.9M disbursed through grants by The Prudential Foundation supporting 163 nonprofit partners, who collectively reached over 7 million individuals9

76% reduction in our operational emissions since our 2017 baseline year for the facilities in our emissions reduction targets as part of our effort to drive cost efficiencies¹⁰

All established our Global Responsible Al Program, a risk-based program and framework for managing and mitigating risks associated with AI products11

\$39.6B of sustainable investments¹¹ held by our General Account that aim to promote sustainability and achieve market returns to support our policyholder obligations

94% of our U.S. employees state that they know what they can do to help deliver on our Customer Experience mission¹²

Awards and Rankings

Fortune® World's Most Admired Companies™ 2025 "Insurance: Life and Health" category¹³

Ethisphere World's Most Ethical Companies® 2025¹⁴

Fortune 500® list of America's largest corporations¹⁵

Largest life insurer in the United States (life and health combined) based on total admitted assets¹⁶

1st-largest seller of individual life insurance in the United States based on total premiums¹⁷

Prudential Financial, Inc. (PFI) of the United States is not affiliated with Prudential plc, incorporated in the United Kingdom, or the Prudential Assurance Company, a subsidiary of M&G plc, incorporated in the United Kingdom.

The material in this document is prepared as a summary of certain public disclosures for ease of reference.



⁹The Prudential Foundation's 2024 contributions.

¹⁰Refer to the 2024 Sustainability Report (page 47) for specifics on our in-scope facilities and how our Scope 1 & 2 data were calculated.

¹¹As of December 31, 2024.

¹²As of 2024.

¹³In a survey conducted from October 1 to November 22, 2024, Fortune® ranked Prudential on "The World's Most Admired CompaniesTM" list, published February 2025. No compensation or submission was involved in these rankings. From Fortune. ©2025 Fortune Media IP Limited. All rights reserved. Used under license. Fortune is a registered trademark and Fortune World's Most Admired Companies™ is a trademark of Fortune Media IP Limited and is used under license. Fortune Media IP Limited is not affiliated with, and does not endorse products or services of,

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¹⁶As of December 31, 2024. Ranking for Prudential Financial, according to A.M. Best.

¹⁷According to LIMRA as of 4Q24, The Prudential Insurance Company of America, Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ (main office). All are Prudential Financial companies, and each is solely responsible for its own financial condition and contractual obligations.