Beyond Pay and Benefits:

PRUDENTIAL OFFERS YOU TOTAL REWARDS

TOTAL
REWARDS

Prudential

Discover What's Inside

PRUDENTIAL'S TOTAL REWARDS

PAY

EMPLOYEE BENEFITS

WELLBEING PROGRAMS

CARING FOR LOVED ONES

OUR COMMITMENT TO INCLUSION AND DIVERSITY

BUSINESS RESOURCE GROUPS

RECOGNITION PROGRAMS AND PRACTICES

SOCIAL RESPONSIBILITY & PARTNERSHIPS

EDUCATION AND PROFESSIONAL DEVELOPMENT

TOTAL
REWARDS

At Prudential, we're serious about attracting, rewarding and retaining top talent. That's why we provide access to an array of flexible, industry-leading plans and programs—a Total Rewards package that is both competitive and comprehensive.

As a Prudential employee, you have access to Total Rewards tools and resources to help you understand and take advantage of the programs offered, and select those that are best for you and your loved ones.

From pay, health care, savings, retirement, and dependent care to wellness, work/life support, career development and more, Total Rewards is your reward for helping Prudential succeed. Read on to learn more!

Money talks

PAY

We offer competitive, market-based compensation packages. Included are incentive opportunities driven by factors including Prudential's business results and individual work performance.

What's in it for you?

EMPLOYEE BENEFITS

Our offering of comprehensive benefits programs is designed to provide options and flexibility to our employees.

What follows are broad overviews of these programs.

Medical Coverage. We offer several medical program options for you to choose from, including two options that provide access to a Health Savings Account with a contribution from Prudential for most employees. The options vary primarily in how much you pay for coverage through payroll deductions and how much you pay out-of-pocket when you receive services. Easy-to-use tools are provided to help you evaluate which option may best meet your needs.

Dental Coverage. You may select from two dental program choices. The Dental Preferred Provider Organization (Dental PPO) is a traditional dental program that includes access to preferred providers, as well as the freedom to seek treatment from any licensed provider. You may also choose the Dental Health Maintenance Organization (Dental HMO) program, which requires you to select a primary care dentist. There are no benefits for out-of-network care. The Dental HMO is offered at many, but not all, locations.

Vision Care Coverage. We provide two options for vision care coverage. The Vision Discount Program is provided at no cost to you and offers discounts off the retail price of certain eye-care needs such as eye exams, frames, lenses and contacts. The Vision Care Insurance Program is a voluntary benefit (you pay the full cost to enroll). It provides benefits for vision examinations, lenses, frames and/or contact lenses.

Health Care and Dependent Care Flexible Spending Accounts. These Flexible Spending Accounts (FSAs) allow you to pay for certain health care and dependent care expenses with before-tax dollars, providing you with tax advantages. Your FSA options include a Health Care FSA, Limited Purpose Health Care FSA and Dependent Care FSA. Prudential matches 25% (up to $1,000) of your contributions to the Dependent Care FSA.

Insurance. Prudential provides programs that deliver protection for you and your dependents as either core benefits (at no cost to you) or as voluntary programs (you pay the full cost). To accommodate the different needs of our employees, we offer several choices for life insurance, accidental death and dismemberment insurance, disability insurance, accident insurance, critical illness insurance, and hospital indemnity insurance coverage.

401(k). The Prudential Employee Savings Plan (PESP) is a tax-qualified 401(k) plan for which, generally, all Prudential employees are eligible to enroll. As a participant, you may contribute 1% to 50% of your eligible earnings in any combination of before-tax, Roth 401(k), and/or after-tax contributions (subject to Internal Revenue Code limits). Prudential matches 100% of your before-tax and Roth 401(k) contributions (excluding catch-up contributions)—up to a maximum of 4% of your eligible earnings. Generally, you become vested in the company matching contributions after three years of service with Prudential.

Pension Plan. The Prudential Merged Retirement Plan is a tax-qualified, company-provided retirement plan that is generally available to all Prudential employees—without cost to you or need to enroll. Under the plan's Cash Balance Formula, your account receives a percentage of your eligible compensation, based on your age and years of service with Prudential, and interest each month. Your benefit is expressed as an account balance, but can also be viewed as a monthly annuity. Generally, you become 100% vested in this benefit after three years of service with Prudential.

Stock Purchase Plan. The Prudential Stock Purchase Plan gives eligible employees the opportunity to purchase shares of Prudential Financial, Inc. common stock at a discount. If eligible, you may begin participating in the plan after one year of service with Prudential.

Group Legal Program. The Group Legal Program is a voluntary benefit that provides access to legal advice to resolve everyday legal issues, as well as scheduled benefits to help pay for certain legal fees.

BeWell

WELLBEING PROGRAMS

At Prudential, we want our employees to be their best at work and at home. We support your physical, financial, social and emotional wellbeing through our fully inclusive culture, meaningful experiences and impactful programs.

Paid Time Off. Refresh and recharge with time off. Prudential has at least 10 designated holidays each year and offers a paid time off bank based on length of service to be used for vacation time, sick time or any other personal time off.

BeWell Reimbursement Program. You may receive up to $1,000 each year for reimbursement of items you purchase during a calendar year to support your personal wellbeing needs.

BeWell Challenges. To keep you motivated on your personal wellbeing path, Prudential offers up to $600 per year to be used as additional amounts available under the BeWell Reimbursement Program for completing tasks in monthly wellbeing challenges.

Emotional Wellbeing Program. Prudential's employee assistance program, offered through Lyra Health, provides access to up to 10 therapy and/or coaching sessions per year to you and your eligible dependents (at no cost to you) for confidential support to help navigate issues like stress, anxiety, depression, substance use, relationship challenges, and more. You also have free access to all of Lyra Health's online self-care tools and resources.

Health Coaching. Connects you and your eligible dependents with a Vida Health coach or therapist to help you improve nutrition, lose weight, manage stress, and make the kind of lifestyle changes that lead to a happier, healthier life.

Teladoc Medical Experts. A confidential service that gives you access to highly rated doctors across the country for expert second opinions and referrals to specialists.

Facilitated Access to Care. Prudential has established relationships with three leading health care organizations to provide you and your family members with guided access and support within their systems: Memorial Sloan Kettering Cancer Center, Hospital for Special Surgery, and NewYork-Presbyterian.

On-site Wellness. Participate in blood drives, health fairs, and more. Also available at certain Prudential locations, employees can take advantage of dedicated wellness spaces like quiet serenity rooms, lactation rooms and fitness centers, as well as receive healthy choice discounts in our cafeterias.

WeightWatchers. You have access to digital content and in-person workshops at a significant discount.

Work/life Resources and Referrals. Life is full of changes; it's easier to take them on with some help. Prudential provides resources that can help with support on topics such as parenting, house and home, senior care, finance, pets, legal, education, emotional health and career.

Prudential Advisors at Work. Access educational seminars or connect with a Prudential Advisors financial professional who can help you achieve goals for your financial wellness today and prepare for a better tomorrow.

PGIM Investments Mutual Funds. As a Prudential employee, you can buy PGIM Investments mutual fund Class Z shares. Class Z shares are an institutionally priced share class of PGIM Investments mutual funds, and do not require payment of a sales charge or distribution fee.

Discount Programs. Discounts are available on a wide range of items including auto insurance, computers, entertainment, fitness centers, household items, office supplies, phone services, travel, and much more.

Family support

CARING FOR LOVED ONES

In order to support you so you can bring your best self to work, Prudential offers several programs to support your family.

New Parent Support. If you are expecting a baby or are currently breastfeeding, Prudential provides resources to help support your transition back to the workplace through education, products, milk shipping and other resources.

Parental Leave. Prudential acknowledges that you need time to bond with your new child and adjust to the demands of being a parent. As a result, full-time and part-time employees scheduled to work more than 20 hours per week are eligible for 10 weeks of paid parental leave upon the birth or adoption of a child.

Adoption Expense Reimbursement. Prudential supports adoption through a reimbursement of allowable expenses up to $10,000 per adopted child.

Child Care Assistance. Take advantage of resources to help care for your children including personal support and coaching services, child care discounts, backup child care (may also be used for pet care), tutoring support and college admissions support.

Adult Care Assistance. Receive support as you navigate the challenges that accompany caring for an aging loved one. Identify core care needs and resources for the caregiver and loved one, create an action plan for success, schedule a geriatric in-home assessment, and receive free elder law consultations.

WE STRIVE TO FOSTER AND MAINTAIN AN INCLUSIVE WORK ENVIRONMENT.

All in

OUR COMMITMENT TO INCLUSION AND DIVERSITY

We are dedicated to fostering a fully inclusive culture. How we work together drives engagement and unlocks the potential of our teams. We promote equity through how we build our talent processes and through our cultural aspirations to ensure our workplace environment provides the opportunity for all of our employees to feel like they belong and are empowered to thrive. The result is an environment of shared engagement and accountability where everyone's talents can develop to their fullest potential. Our journey to build cultural intelligence across the enterprise remains our focus, as it helps us go to market with innovative products, solutions and partnerships that accelerate progress toward our growth goals.

Strong connections

BUSINESS RESOURCE GROUPS

Employee-led business resource groups help Prudential be a more inclusive organization, provide professional development for its members, as well as help Prudential meet the specific needs of its diverse customers and stakeholders. These organizations are fully supported and sponsored by Prudential, and are an integral part of our ongoing inclusion and diversity strategy. Membership in each group is open to all employees, regardless of identity or background:

- Abled & Differently-Abled Partnering Together (ADAPT): Creating Opportunities for All
- APA: Valuing Asian Pacific Islander Americans
- Black Leadership Forum (BLF): Advancing and Empowering Black Leaders
- Generations (including Pru Parents): Bridging Age, Culture & Experience
- Juntos: Elevating & Empowering Latinos
- PRIDE: Embracing Identity, Equality & Belonging
- VETNET: Supporting the Military, Veterans and Their Families
- Women Empowered: Leading, Inspiring & Empowering Change

You Rock!

RECOGNITION PROGRAMS AND PRACTICES

Prudential's people are what will fuel the success of our growth strategy and enable us to achieve our vision. We strive to create a unified, inclusive, and highly visible culture around recognition that reflects how we work and communicate today.

The You Rock! recognition program enables peer-to-peer recognition of individuals and teams throughout Prudential on their accomplishments, celebrations, service anniversaries and actions aligned to our cultural aspirations.

Prudential CARES®

SOCIAL RESPONSIBILITY & PARTNERSHIPS

Prudential colleagues pride themselves on working for a purpose-driven company. Since its founding, Prudential's original commitment to corporate social responsibility has deepened and expanded into thoughtful, purposeful interactions with leaders, neighbors and business partners. Today, we continue to build on our legacy and use our collective expertise and passions to help create a shared prosperity by addressing some of the most critical issues of our time: the barriers that prevent individuals and communities from achieving financial and social mobility.

The following programs support you in your community engagement efforts:

Matching Gifts Program. Prudential matches your contributions to eligible organizations up to $5,000 per calendar year. The first $100 in gifts is matched at a 2:1 ratio, and all subsequent gifts are matched at a 1:1 ratio.

Volunteer Grants Program. You have the opportunity to earn funds to be donated to the nonprofit of your choice based on time you volunteer with eligible organizations.

Personal Volunteer Day. You are eligible to receive one paid Personal Volunteer Day off each calendar year to help your favorite nonprofit organization.

Volunteering Programs. Prudential offers multiple hands-on and skills-based volunteer opportunities to engage in the community throughout the year.

Your career, your way

EDUCATION AND PROFESSIONAL DEVELOPMENT

Prudential's education and professional development programs offer many ways for you to advance your career. You'll have countless opportunities to develop valuable skills, gain new knowledge and form personal and professional relationships with other talented colleagues. At Prudential, you can realize your aspirations by engaging in a variety of interesting, interactive and impactful experiences—from formal and informal learning and development opportunities to on-the-job activities, coaching, stretch assignments and networking.

Access to Talent Marketplace. All U.S.-based employees have 24/7 access to our Talent Marketplace which features tools and services to support their career development. Within Talent Marketplace you are able to view open roles and stretch opportunities aligned with your skills, access learning resources, connect with a career coach, and more.

Leadership Development Programs. We invest in all our employees and offer numerous ways to help you grow into a distinctive Prudential leader who embodies our leadership DNA, knows the business and supports your team's growth. Our vision is to develop a diverse generation of leaders who are prepared to face challenges with courage and drive impact for the business. We offer a suite of leadership development programs to prepare our leaders to adapt as customer needs shift, ways of working change, and Prudential's culture continues to evolve.

Multifaceted Training Development. To meet your unique development interests, you will have opportunities to choose learning resources from a comprehensive, holistic collection of instructor-led cohort-based experiences, self-paced online courses via LinkedIn Learning, Udemy, and more.

Education Benefit Program. In addition to helping you finance traditional college enrollment or approved degrees, Prudential's Education Benefit also covers hundreds of certifications in over 30 areas of study, as well as an accelerated study program where you can earn a degree from the convenience of your home or one of Prudential's Newark offices.

TOTAL REWARDS, COMPLETE SATISFACTION

Prudential relies on the talent of its employees. In return, it provides a robust package of benefits, programs and resources. From those providing financial security and investment opportunities to supporting career and personal growth, Prudential's Total Rewards makes Prudential a more satisfying place to work.

IMPORTANT NOTICE

This brochure is intended to help you understand the main features of Prudential's benefit plans and programs and to provide information regarding these benefits. This brochure is not a substitute for the official Plan Documents, which govern the operation of the applicable plans or programs. All terms and conditions of these plans and programs, including eligibility and benefits, will be determined pursuant to and are governed by the provisions of the official Plan Documents. If there is any discrepancy between the information in this brochure or in any other Prudential materials relating to these plans and programs and the actual Plan Documents, or if there is a conflict between information discussed by anyone acting on Prudential's behalf and the actual Plan Documents, the Plan Documents, as interpreted by the Plan Administrator in its sole discretion, will always govern.

Nothing contained in this brochure is intended to constitute or create a contract of employment nor shall it constitute or create the right to remain associated with or in the employ of Prudential for any particular period of time.

Prudential may, in its sole discretion, modify, amend, suspend or terminate any and all of its HR policies, programs, plans and benefits, including those described in this brochure in whole or in part, at any time, without notice to or consent of any participant or employee to the extent permissible under applicable law.

Prudential is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, sexual orientation, national origin, genetics, disability, age, veteran status, or any other characteristic protected by law. The Prudential Insurance Company of America, Newark, NJ and its affiliates.

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