Q3 PRUDENTIAL FINANCIAL FACT SHEET

Updated November 2026

Key Financials[1]

$3.77
After-tax adjusted earnings per share

$1.3B
After-tax adjusted operating income

$1.4B
Net income

$1.6T
Assets under management

$102.39
Adjusted book value per share[2]

$4.0B
Highly liquid assets[3]

Q3 Selected Business Metrics[1]

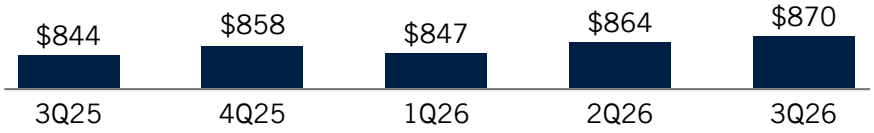
(% reflects 3Q26 vs. 3Q25 unless otherwise noted)

PGIM[4] | AOI of $263M

8%

Assets Under Management
$1.5T
↔ in-line

Asset Management Fees
($ millions)



U.S. Businesses | AOI of $1.2B

-1%

Starting in 3Q26, Retirement results reflect PRU's indirect 40% ownership in AFP Habitat

Retirement
Year-to-Date Sales
$22.4B
↓ -30%
Reflects muted PRT activity, consistent with the industry

Group Insurance
Year-to-Date Sales[5]
$682M
↑ 23%

Individual Life
Year-to-Date Sales[5]
$718M
↑ 7%

Japan Businesses | AOI of $559M

-25%

The former "International Businesses" segment was renamed "Japan Businesses" in 3Q26 following certain Emerging Markets exits. Results continue to reflect Prudential of Japan's sales suspension.

Year-to-Date Sales[6]
$888M
↓ -36%

Sales – Currency Mix
Trailing twelve months



[1]Results as of September 30, 2026. 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.

[2]Adjusted 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.

[3]Represents the highly liquid asset balance at the parent company as of September 30, 2026. 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.

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

[5]Based on annualized new business premiums.

[6]Constant exchange rate basis. Foreign denominated activity translated to U.S. Dollars (USD) at uniform exchange rates for all periods presented, including Japanese Yen (JPY) 147 per USD. USD-denominated activity is included based on the amounts as transacted in USD. Sales represented by annualized new business premiums.

Prudential

Q3 PRUDENTIAL FINANCIAL FACT SHEET

Updated November 2026

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 countries[7]

PRU
Stock symbol traded on the New York Stock Exchange since 2001

36K+
Employees & sales associates worldwide[7]

$4T
Gross life insurance in force worldwide[7]

AA–
Equivalent
Financial strength ratings[8]

Third Quarter 2026 Performance

KEY FINANCIAL METRICS

$1,646M
$183M YoY
Pre-Tax Adjusted Operating Income[1]

14.5%
Unchanged YoY
Adjusted Operating Return on Equity[9]

HIGHLIGHTS

- **Adjusted operating earnings** demonstrated the discipline and consistency in our execution
  - Lower earnings in Japan related to the sales suspension in Prudential of Japan more than offset solid fundamentals in PGIM and our U.S. Businesses
- Announced the sale of **Prudential of Brazil** and **Prudential of Mexico** to CNP Assurances for $4.025 billion, significant progress on our strategic priority to narrow our geographic footprint
- **PGIM** quarterly earnings up 8% year over year and YTD margin expansion is ahead of target; highest third-party net flows in 10 quarters
- Results in **Retirement** reflected the value of product innovation and strong distribution; highest retail annuity sales quarter since 2013 and record RILA sales quarter; 3 mid-sized PRT transactions totaling ~$1.6B closed in October, with several additional transactions anticipated to close by the end of the year
- **Group Insurance** quarterly earnings up 12% year over year and YTD sales were up 23% driven by our Premier middle-market segment, particularly in supplemental health products
- **Individual Life** delivered strong earnings and record sales of our Custom Premier II variable universal life product, reflecting the strategic shift to accumulation-focused offerings
- Earnings in **Japan Businesses** impacted by the POJ sales suspension, but remained resilient, supported by a diversified platform; third-party sales were strong with Independent Agency sales increasing 53% year over year; POJ continued to make good progress on FSA reforms

[7]As of December 31, 2025.

[8]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 November 3, 2026 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.

[9]Based on year-to-date 2026 after-tax Adjusted Operating Income and average Adjusted Book Value. 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.

Prudential

Q3 PRUDENTIAL FINANCIAL FACT SHEET

Updated November 2026

For more information, please visit

Prudential.com.

Sustainability Highlights

$44.6M of sustainable investments and approximately $1B in Impact and Responsible Investing assets held by our General Account[10]

100% renewable electricity procurement initiated through the purchase of certified renewable electricity for the commercial portion of Prudential Tower in Tokyo[11]

AI: Implemented mandatory Responsible AI training as part of our enterprise-wide Responsible Artificial Intelligence program[12]

35,500+ volunteer hours mobilized by employees worldwide, impacting 4,100+ nonprofits and reinforcing connection to Prudential's purpose[12]

90% of learners reported gaining new skills through learning and development programs mission[12]

Awards and Rankings

Fortune® World's Most Admired Companies™ 2026 "Insurance: Life and Health" category[13]

Fortune 500® list of America's largest corporations[14]

Largest life insurer in the United States (life and health combined) based on total admitted assets[15]

1st-largest seller of individual life insurance in the United States based on total premiums[16]

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.

[10]As of December 31, 2025.

[11]Refer to the 2025 Sustainability Report (page 45) for more details.

[12]As of 2025.

[13]In a survey conducted from October 7 to November 21, 2025, Fortune® ranked Prudential on "The World's Most Admired Companies™" list, published February 2026. No compensation or submission was involved in these rankings. From Fortune. ©2026 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, Prudential Financial, Inc.

[14]As of June 2026. From Fortune. © 2026 Fortune Media IP Limited. All rights reserved. Used under license. Fortune and Fortune 500® are registered trademarks of Fortune Media IP Limited and are used under license. Fortune is not affiliated with, and does not endorse products or services of, Prudential Financial, Inc.

[15]As of December 31, 2025. Ranking for Prudential Financial, according to A.M. Best.

[16]According to LIMRA as of 4Q25, 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.