PRUDENTIAL'S ADVANCED PLANNING TEAM

Sales Technology

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Education for Financial Professionals

AI Staying in Charge – Understanding AI's Implications for Wealth Managers *(CE Approved for Financial Professionals)*

Course Description: Artificial Intelligence (AI) is here and its impact has shaken industries. From powering a tech stock boom, to potentially reshaping the future of financial advice, AI's disruption can be felt all over the Financial Services sector. Wealth Managers need to be aware of AI as both a valuable resource, and potentially a looming threat to their business model. This course guides Financial Professionals through the basics of what makes AI such a powerful new technology. It zeroes in on real world examples of AI implementation in our industry. Importantly, it also advises Wealth Managers on the best ways to think about AI and their practice, both today and in the future.

Breached: A Guide to Protecting your Information and Defending against Identity Theft *(CE Approved for Financial Professionals)*

Course Description: Hacks, cyber breaches, and rampant identity theft dominate the headlines of modern-day America. The FBI estimates that identity related crime has increased 300% since the start of the COVID-19 pandemic. Identity fraud now impacts about 49 million American consumers annually, according to CNBC. Repercussions of this widespread fraud can often be as financially devastating as a mismanaged investment or neglecting to purchase protection for loved ones with insurance. Everyone should be fluent in today's risks and armed with protection strategies to avoid their pitfalls. This course covers identity theft risks and provides suggestions for prevention.

5 Crucial Technology Trends for Today's Financial Professional *(CE Approved for Financial Professionals)*

Course Description: Modern Financial Services faces non-stop disruption from rapid technological advancement. This presentation addresses the top five most disruptive technology trends impacting the industry. It educates insurance and annuity producers on the latest developments with each trend, encouraging attendees to see them as an opportunity to drive their business and better serve clients. The presentation covers the following technology trends: Artificial Intelligence, Blockchain, Financial Planning Platforms, CRM Systems and Digital Marketing through Social Media.

Elevating Advice: How Written Plans Drive Better Retirement Outcomes *(CE Approved for Financial Professionals)*

Course Description: Comprehensive financial planning creates clarity, confidence and long-term security for clients preparing for retirement. Here we explore why written plans matter, how they strengthen client decision-making, and the ways proper insurance coverage helps safeguard income, assets and legacy goals. By addressing common barriers to planning and highlighting the tools advisors use to streamline the process, this course shows how combining effective financial planning, insurance guidance, and financial platforms – supported by client education - empowers advisors to educate clients so they can navigate uncertainty and achieve a more secure and successful retirement.

Keeping Score: Understanding and Improving your Credit *(CE Approved for Financial Professionals)*

Course Description: In today's high-interest rate environment, Americans are carrying unprecedented levels of debt—often at rates exceeding 20% to 30%—while delinquency rates continue to rise and economic uncertainty persists. As consumers stretch their credit to maintain spending, the long-term implications for financial health and retirement readiness are profound. This course presents a timely and essential conversation about rethinking debt and retirement planning in anticipation of the next low-interest rate cycle. With interest rates determined by the Federal Reserve and consumer behavior frequently driven by credit limits rather than financial prudence, advisors must be prepared to guide clients through the complexities of debt management.

Participants will examine the current state of consumer credit, gain insight into the mechanics of interest rates and delinquency trends, and learn how to incorporate debt strategies into comprehensive retirement planning. The session also includes an overview of the FICO scoring model, practical tools for interpreting credit reports, and actionable strategies to help clients protect and improve their credit scores. By addressing these critical issues, advisors will be better equipped to support more secure and successful retirements for their clients.

Social Media: Social Selling – A Financial Professional's Guide to LinkedIn *(Financial Professionals)*

Course Description: Social media has become a powerful business-building tool for Financial Professionals, with nearly 9 in 10 advisors reporting success when they use it strategically. This course focuses on how financial advisors can leverage LinkedIn's advanced search features to grow their business through targeted prospecting and meaningful referral generation. Attendees will learn how to use LinkedIn for just ten minutes a day to identify prospects within specific markets, deepen client relationships, and implement a proven five-step routine that drives consistent results. By mastering these techniques, advisors can transform LinkedIn from a passive presence into an active engine for business development.

Tools for the Times *(Financial Professionals)*

Course Description: Financial Professionals (FPs) find themselves uniquely challenged in today's rapidly changing environment. Faster moving markets and an evolving technology landscape are only a couple of reasons why their job descriptions have changed. Today's successful FP must be more connected, informed, nimble and tech enabled than ever before. Specifically designed for our hybrid working world this course discusses the challenges FPs are facing and offers strategies and creative solutions to turn challenge into opportunity while embracing and utilizing technology.

Education for Clients

Hidden Risk *(Approved for use with clients)*

Course Description: In today's digital world, identity theft is more than a headline-it's a growing threat that affects millions of Americans each year. In 2024 alone, consumers reported a record $12.5 billion in fraud losses, a 25% increase from the previous year. This presentation empowers clients with the knowledge and tools they need to protect their personal information beyond what financial institutions are doing. We'll cover scams, phishing tactics, and the importance of secure passwords, biometrics, and vigilance in online interactions. With nearly 68% of consumers worried about identity theft and only 13% feeling secure when opening new accounts, it's more important than ever to understand how to safeguard your digital identity.

AI in Action: Transforming the World Around Us *(Approved for use with clients)*

Course Description: Artificial Intelligence (AI) is rapidly transforming everyday life, from how we navigate traffic and check the weather to how we manage our health and interact with smart devices at home. This presentation introduces clients to the fundamentals of AI, including prompting best practices, and highlights practical ways they can use AI tools in their daily routines - right from their phones. While AI offers powerful capabilities, it's important to understand its limitations and always double-check its outputs. Through real world examples and accessible insights this session empowers clients to engage confidently with AI and make informed decisions about its role in their lives.

Primed for Action *(Approved for use with clients)*

Course Description: In today's economic climate - marked by high inflation and rising debt -understanding and protecting your credit score is more important than ever. This presentation helps clients grasp the fundamentals of credit scoring, including how scores are calculated and why they matter, especially in retirement. With the average US credit score currently at 715, many Americans are relying more heavily on credit cards and loans to manage everyday expenses. We explore how a strong credit score can unlock better borrowing terms, reduce financial stress, and even impact access to insurance or housing later in life. Clients will leave with practical strategies to monitor, improve, and safeguard their credit - empowering them to make smarter financial decisions now and into retirement.

Broker Dealer Systems and Financial Professional Tools

Guiding Your Clients through the Income Gap with Moneyguide *(Financial Professionals)*

Course Description: Moneyguide is the top goals based financial planning software in the industry. Wealth managers should take full advantage of Moneyguide's unique ability to identify, visualize, and assess a gap in a client's projected retirement income spending. In this live demo training, financial professionals will learn to use MoneyGuide to evaluate a client's retirement cash flow and implement annuity solutions to solve for gaps or smooth out the journey to a confident retirement.

The eMoney Advantage *(Financial Professionals)*

Course Description: This presentation introduces Financial Professionals to the power of eMoney, not just as a planning tool, but as a dynamic sales engine. FPs will learn how to use eMoney to uncover hidden opportunities, including assets held away, and model annuity products to show clients clear, personalized outcomes. By leveraging eMoney's data aggregation, "What if" scenario planning, and client onboarding strategies, advisors can deepen relationships, drive meaningful conversations, and position themselves for growth. Whether you're new to the platform or looking to sharpen your skills, this session will help you turn planning insights into actionable sales strategies.

Firm Specific Trainings

LPL ClientWorks Training *(Financial Professionals)*

Course Description: This presentation was created to help LPL Financial professionals efficiently and effectively navigate the client works system. The presentation is designed to help financial professionals identify hidden sales opportunities within their book of business. We demonstrate how to find clients at key life decision points and optimize their book of business by uncovering hidden asset positions.

RightBRIDGE Training *(Financial Professionals)*

Course Description: This live demo introduces financial advisors to the key features of the RightBRIDGE system, a powerful suite of tools designed to enhance client recommendations and streamline compliance. Financial Professionals will see how the platform's intelligent wizards—covering annuities, investments, life insurance, and account types—use client-specific data to support more personalized and suitable product suggestions.

Prudential Advisors ClientLink Training *(Financial Professionals)*

Course Description: This course will help Prudential Advisors utilize their ClientLink CRM system (Salesforce) to drive sales opportunities. Training involves both the use of reports and the book of business data. Attendees will learn to use ClientLink to generate reports that help identify sales opportunities within their client base. It also includes instruction on accessing pre-built product-based reports that can serve as another avenue to new business opportunity. FPs will learn how to access dashboards, run reports, and export and filter lists and reports for future use.

Prudential Advisors AN4 Training *(Financial Professionals)*

Course Description: This presentation is geared for Prudential Advisors but can also be utilized at any firm that uses AN4 as their electronic order application. The course consists of a live demo of 'dropping a ticket' within the system. It will point out common mistakes made within the order entry process and tips on how to avoid having to go back out the client multiple times to complete paperwork.

Who, How, What? Addressing Unanswered Questions *(Financial Professionals)*

Course Description: Prudential Advisors are at a unique advantage in the financial advice industry. They are armed with a suite of top tier technology that can assist them at every step of running their practice. The challenge is knowing which tool to use for what purpose and when. This training seeks to provide clarity by addressing the question, what really stands in the way of an advisor growing their business? To answer, we will use different technology systems to demonstrate its unique purpose and advantage:

- *Who do I call?* Using the ClientLink dashboards to generate a list of clients to call for specific product solutions.
- *How can I help them?* Using eMoney to show the impact of common client challenges and concerns, like inflation or health care costs on their portfolio.
- *What can I use to make an informed recommendation?* Exploring iCapital's product education, efficient frontier and index strategy back testing to provide more informed product solutions.
