



Prudential



SUPERIOR EXPERIENCES. BUILT ON SOLID GROUND.

At Prudential Group Insurance, we help keep businesses a step ahead of change, and thriving in challenging times.

By anticipating needs and building stronger relationships, Prudential has delivered on our promises for nearly 150 years.



STRONGER. HAPPIER. MORE RESILIENT.

Prudential's broad portfolio of workplace benefits, absence management, and risk mitigation solutions is built on client connection, and fueled by a relentless focus on customer experience.

When that means data-driven insights, we have the technology to deliver results faster. When it's a reassuring voice, our teams are ready in the moments that matter. And when it's consultative partnership, we're the Rock global organizations turn to.

We're always innovating, but our values remain constant. We're a company guided by purpose, powered by financial strength, and completely committed to helping you to be stronger, happier, and more resilient.

We're delivering on our promises through:



**RELENTLESS FOCUS
ON THE CLIENT AND
CUSTOMER EXPERIENCE**



**CONSULTATIVE SOLUTIONS
AND EXPERTISE**



**FINANCIAL STRENGTH
AND STABILITY**

EXPERIENCE OUR RELENTLESS FOCUS ON THE CLIENT AND CUSTOMER

We are committed to continuously enhancing the workplace benefits experience for the organizations and employees we serve. Powered by the latest tech, see how our innovations are delivering meaningful results for our clients:



Comprehensive benefit technology connectivity with PruExchange® delivers faster implementations, fewer administrative errors, and more real-time status updates.

- Added flexibility to meet our clients' unique connectivity needs, from traditional EDI files to APIs.
- Robust connectivity with key partners such as ADP WFN, Workday and Employee Navigator.
- HCM consultative partnerships that provide technology credits and programming resources to help build integrations.

Our PruEngage suite of enrollment and engagement solutions is tailored to client objectives and preferred communication channels, and includes:

- Addressing the needs of a diverse workforce with more inclusive engagement campaigns, which helped increase premiums 17% more than standard campaigns.ⁱⁱ
- Customized benefits education and decision support tools.
- Streamlined enrollment and administrative platform for customers who need a carrier-provided solution.

We score high for customer satisfaction: ⁱⁱⁱ



SEE OUR CONSULTATIVE SOLUTIONS AND EXPERTISE IN ACTION

We combine our extensive market experience with in-depth data analytics to provide tailored solutions that help address the challenges organizations currently face. Here's how:

- Dedicated local teams that understand your needs, analyze trends, and provide plan design recommendations.
- Tools to get employees back to work using data from our Health & Productivity Analytics and Consulting Practice.
- Experienced, proactive claims managers backed by data analytics and predictive modeling tools mean our clients get faster claims decisions.
- Supplemental Health claim integration with absence, disability, and medical helps employees get the full value of their benefits.
- Expert guidance on state paid leaves offering strategic counsel on new plans and comprehensive product solutions.



Our programs have prevented over

10,000

absences^{iv}

Better customer outcomes^v

99%

of wellness claims eligible for auto-adjudication are approved automatically.

80+%

of supplemental health claims are submitted digitally leading to quicker reviews and decisions.

40%

of absence claims are submitted digitally.

75%

of claims decisions are made by day five.

BACKED BY SOLID FINANCIAL STRENGTH

Our financial stability and long legacy make us the Rock global organizations turn to.



Our strong financial ratings:^{vi}

- ✓ A.M. BEST A+
- ✓ STANDARD & POOR'S AA-
- ✓ MOODY'S Aa3
- ✓ FITCH RATINGS AA-

As of March 2024, we have

\$1.5T

in assets under management^{vii}

100+ YEARS

Prudential Group Insurance has been delivering solutions that help empower organizations and their employees for over a century.

FOSTERING INCLUSIVITY

We believe that when people are equipped to contribute the best versions of themselves, businesses thrive.

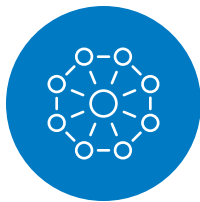
The workplace of today is like no other time in history, with representation from different backgrounds, generations, ethnicities, and genders.

As workplaces continue to change and evolve, it is more important than ever to create and nurture a fully inclusive environment in which all individuals can prosper. Workplace benefits must adapt too, by incorporating inclusive enrollment and engagement experiences that meet the needs of today's diverse workforces.

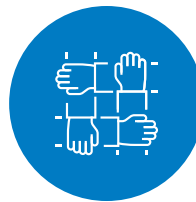
17%

increase in premiums for more inclusive engagement campaigns, compared with standard campaigns.^{viii}

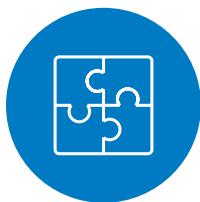
How we bring inclusive experiences to life:



Employee engagement, retention and cross-cultural understanding.



Inclusive workplace where employees have professional and personal development opportunities.



Providing critical input for, and co-creating, customer solutions and communications.



Diverse customer and market insights, supporting business impact opportunities.



Diverse leadership pipeline networking, mentoring and sponsorship opportunities for all employees.



Cultural insights, perspectives, ideas and innovation to drive business results.

OUR PRODUCT PORTFOLIO

Our robust, diverse and flexible product portfolio enables customers to get multiple coverages from a single carrier.



Life Insurance

- Basic, Optional, and Dependent Term Life
- Basic and Optional Accidental Death & Dismemberment
- Business Travel Accident
- Group Universal Life
- Group Variable Universal Life
- Executive Group Variable Universal Life



Retiree Solutions

- Insurance Continuance Fund
- Retiree Life Buyout
- Group Universal Life Insurance
- Group Variable Universal Life Insurance
- Executive Group Variable Universal Life Insurance
- Voluntary Retiree Reducing Term Life Insurance



Absence Management and Disability Insurance and Services

- Short Term Disability
- Long Term Disability
- State Paid Leaves
- FMLA & State Leave Administration
- Employer-Sponsored Leaves
- Accommodation Support Services



Global Solutions

- Multinational Pooling
- Captive Reinsurance
- Corporate-Owned Life Insurance
- Trust-Owned Life Insurance
- Bank-Owned Life Insurance



Supplemental Health Insurance

- Accident
- Critical Illness
- Hospital Indemnity



Integrated Services

- Health and Productivity Consulting
- Wellbeing Digital Hub
- Mental Health Support
- Financial Health Support
- Caregiving Support
- Student Debt Counseling
- Employee Assistance Services



Stop Loss Insurance

Get in touch today

For more information, contact your Prudential representative.

Stop Loss Insurance is not yet available. Anticipated availability for sale is August 2024. No offers should be made until the Contracts and applicable Rider(s) are approved in your state. The Contracts and Benefit(s) cannot be discussed with the public and no materials can be provided to the public until they are approved. Please verify state availability prior to presenting to a client.



Disclosures

i Prudential Book of Business, 2023

ii Prudential Book of Business, 2023

iii Prudential survey results, 2023

iv Prudential Book of Business, 2023

v Prudential Book of Business, 2023

vi The Prudential Insurance Company of America Financial Strength Ratings. www.investor.prudential.com/ratings/default.aspx
A rating of A+ is the second highest of thirteen rating categories A.M. Best extends. A rating of AA- is the fourth highest of twenty-one rating categories Fitch extends. A rating of Aa3 is the fourth highest of twenty-one rating categories Moody's extends. A rating of AA- is the fourth highest of twenty-two rating categories Standard & Poor's extends. The rating is an opinion on the insurer's financial strength and ability to meet its insurance policy and contractual obligation. Ratings are as of April 30, 2024 and are not a guarantee of future financial strength or claims paying ability. The ratings are subject to change and do not reflect any subsequent rating agency action.

vii \$1.5 trillion in assets under management. Figure accurate as of March 31, 2024.

viii Prudential Book of Business, 2023

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