



# Q4 PRUDENTIAL FINANCIAL FACT SHEET

Updated February 2026

## Key Financials<sup>1</sup>

**\$14.43**

2025 after-tax adjusted earnings per share

**\$5.2B**

2025 after-tax adjusted operating income

**\$3.6B**

2025 net income

**\$1.6T**

Assets under management

**\$100.17**

Adjusted book value per share<sup>2</sup>

**\$3.8B**

Highly liquid assets<sup>3</sup>

## Q4 Selected Business Metrics<sup>1</sup> (% reflects 4Q25 vs. 4Q24 unless otherwise noted)

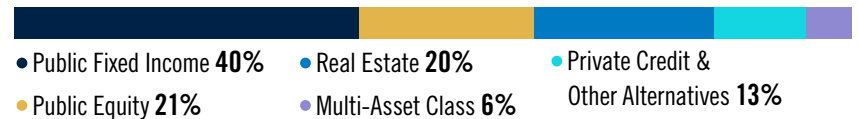
**PGIM<sup>4</sup>** | AOI of \$249M

**-4%**

### Assets Under Management

\$1.5T  
↑ 7%

Asset Management Fees  
Trailing twelve months



**U.S. Businesses** | AOI of \$1.051B

**22%**

### Institutional Retirement Strategies

Full Year Sales  
\$25.9B  
↓ -29%

### Individual Retirement Strategies

Full Year Sales  
\$13.6B  
↓ -3%

### Group Insurance

Full Year Sales<sup>5</sup>  
\$611M  
↑ 11%

### Individual Life

Full Year Sales<sup>5</sup>  
\$955M  
↑ 5%

**International Businesses** | AOI of \$757M

**2%**

### Full Year Sales<sup>6</sup>

\$2.2B  
↑ 4%

Sales – Currency Mix  
Trailing twelve months



<sup>1</sup>Results as of December 31, 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](http://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.

<sup>2</sup>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.

<sup>3</sup>Represents the highly liquid asset balance at the parent company as of December 31, 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.

<sup>4</sup>PGIM is the Company's global investment management business.

<sup>5</sup>Based on annualized new business premiums.

<sup>6</sup>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) 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 countries<sup>7</sup>

**PRU**

Stock symbol traded on the New York Stock Exchange since 2001

**36K+**

Employees & sales associates worldwide<sup>7</sup>

**\$4T**

Gross life insurance in force worldwide<sup>7</sup>

**AA-**

Equivalent

Financial strength ratings<sup>8</sup>

## Key Milestones

### PROGRESS ON DRIVING SUSTAINABLE, PROFITABLE GROWTH

The actions we have taken set the foundation for Prudential's transformation

**1**

**Evolving and Delivering on Our Strategy**

**2**

**Improving Our Execution**

**3**

**Fostering a High-Performance Culture**

- Transformed PGIM into a unified platform enabling deeper client engagement and reducing costs over time
- Enhanced our global retirement and insurance product offerings to meet evolving customer needs
- Exited PGIM Taiwan in 3Q25 and our insurance business in Kenya in 1Q26 as part of our ongoing evaluation of capital allocation towards higher return opportunities
- Flattened our leadership structure to accelerate decision-making and increase transparency and accountability

<sup>7</sup>As of December 31, 2025.

<sup>8</sup>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 February 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](https://investor.prudential.com/ratings) for the most current ratings information.



For more information,  
please visit

[Prudential.com](https://Prudential.com).



## Sustainability Highlights

**\$40.9M** disbursed through grants by The Prudential Foundation supporting 163 nonprofit partners, who collectively reached over 7 million individuals<sup>9</sup>

**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 efficiencies<sup>10</sup>

**AI:** established our Global Responsible AI Program, a risk-based program and framework for managing and mitigating risks associated with AI products<sup>11</sup>

**\$39.6B** of sustainable investments<sup>11</sup> 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 mission<sup>12</sup>

## Awards and Rankings

**Fortune® World's Most Admired Companies™ 2026** "Insurance: Life and Health" category<sup>13</sup>

**Ethisphere World's Most Ethical Companies® 2025<sup>14</sup>**

**Fortune 500®** list of America's largest corporations<sup>15</sup>

**Largest life insurer** in the United States (life and health combined) based on total admitted assets<sup>16</sup>

**1st-largest seller of individual life insurance** in the United States based on total premiums<sup>17</sup>

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

<sup>9</sup>The Prudential Foundation's 2024 contributions.

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

<sup>11</sup>As of December 31, 2024.

<sup>12</sup>As of 2024.

<sup>13</sup>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.

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

<sup>17</sup>According 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.