

# PRUDENTIAL

## PRODUCT NAMING GUIDELINES

October 2024



# WELCOME

**Naming is at the heart of how people learn about, remember, and relate to our brand. It provides an invaluable opportunity to introduce our offerings and communicate how they benefit our customers.**

In this reference guide, you'll learn the strategic approaches and tactical conventions that govern our new product naming system, so you can apply them whenever you're naming (or renaming) a new or existing offering within the Prudential product portfolio.

These standards apply to all wholly-owned external-facing offerings brought to market under the Prudential brand—whether they are paid for or free to use; for current customers or potential prospects; or used by intermediary audiences such as advisors and brokers.

Thank you in advance for taking the time to review our guidelines, and for doing your part to help tell the Prudential story. For any questions you may have, and for all reviews and final approvals of any new product names, please reach out to the PFI Brand Team:

**[branding@prudential.com](mailto:branding@prudential.com)**

# THE VALUE OF NAMING

## CREATE CLARITY

Clear descriptive names help make our brand more approachable, accessible, and relevant—enabling people to easily understand the value each product brings, so they can confidently choose the one that’s right for them.

## BUILD CONSISTENCY

By applying a comprehensive and coherent naming system, we ensure that all our product names follow a consistent, logical structure that makes their differences intuitive to grasp and their similarities easy to compare.

## DRIVE ATTRIBUTION

Products are what make our brand visible in the market, so we want our most competitive offerings to stand out proudly as coming from Prudential, with names that directly connect them back to our overall brand.

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# PORTFOLIO STRATEGY

We invest a lot of time and effort building familiarity and trust in the Prudential brand. We want our products to benefit from those investments, so they can **help build our brand** in return.

# OUR MASTERBRAND STRATEGY

Our product naming system is designed to reinforce our Masterbrand portfolio strategy, which aims to build holistic equity and awareness into the overarching Prudential brand that brings all our products to market.

By focusing our audiences on one single, strong Prudential brand, we help convey the breadth, depth, and connectivity of our portfolio as one integrated whole.

This means we avoid creating any product names or logos that might dilute the integrity of the Prudential brand or detract from the unity of our Masterbrand portfolio strategy.

|   |                              |                                       |                               |
|--|------------------------------|---------------------------------------|-------------------------------|
| INDIVIDUALS  | ADVISORS                     | EMPLOYERS                             | INSTITUTIONS                  |
| LIFE INSURANCE   | LIFE INSURANCE               | GROUP LIFE AND AD&D INSURANCE         | RISK TRANSFER                 |
| ANNUITIES  | ANNUITIES                    | GROUP DISABILITY AND ABSENCE SERVICES | PENSION RISK TRANSFER         |
| STRUCTURED SETTLEMENTS   | STRUCTURED SETTLEMENTS       | GROUP VOLUNTARY BENEFITS              | RETIREE MEDICAL RISK TRANSFER |
| FINANCIAL PLANNING & GUIDANCE  | ADVISOR RESOURCES            | EMPLOYER BENEFIT FUNDING              | INTERNATIONAL REINSURANCE     |
| <ul style="list-style-type: none"> <li>RETIREMENT PLANNING</li> <li>FINANCIAL PLANNING</li> <li>PERSONAL INVESTING</li> <li>FINANCIAL EDUCATION</li> </ul> | WORKPLACE BENEFITS RESOURCES | ASSOCIATION AND AFFINITY GROUPS       | STABLE VALUE                  |
|  |                              | EMPLOYEE WELLNESS                     | ANNUITIES IN DC PLANS         |
|  |                              | EMPLOYER RESOURCES                    |                               |
| WORKPLACE BENEFITS   |                              |                                       |                               |

**One brand, one logo, one Prudential**

Used to bring all underlying product offerings to market

We are proudly Prudential,  
and **we are always Prudential.**  
Never compromise or alter  
our brand name in any way.

## KEY TAKEAWAYS

### **Don't use "Pru"**

Shorthand versions of our name risk diluting the integrity of our Masterbrand strategy, so we no longer promote ourselves as "Pru" in any way. Make the most of the investment we make in Prudential, and always use the name in full.

### **Don't use the possessive**

Apostrophes are easily dropped, forgotten, or misplaced, so for consistency's sake, we always use "Prudential"—and never "Prudential's"—when included as part of our product names.

### **Don't create "Rock" names**

The Rock is our symbol, but it's not part of our name. To avoid confusion, don't use "Rock" or other related terms within any product names.

### **Don't create product logos**

The Prudential logo should be the only logo used to represent our products in the market.



# NAMING APPROACHES

Our industry can be complicated, so we want our product names to be as simple and straightforward as possible, telling people clearly and concisely what the offering is and what it can do for them.

# OUR NAMING APPROACHES

There are many different ways of naming, but to ensure the most clear and efficient communication, we always start with an Industry Standard or Descriptive approach as our default preference.

For highly visible products that require more competitive distinction in the marketplace, Suggestive or Composite name elements may be added—provided the full name remains sufficiently descriptive overall.

Note that the use of any Abstract or Coined product names is not permitted, as these approaches risk causing confusion and competing with the overall Prudential name.

## INDUSTRY STANDARD

Standard names that conform to broadly accepted terminology used throughout the industry in general

## DESCRIPTIVE

Straightforward names that directly describe the product’s use or purpose in literal, functional terms

### Preferred when possible

All product naming efforts should start in this more descriptive range of approaches, as these names ensure the most immediate and intuitive comprehension by customers

#### EXAMPLE NAMES

Retiree Life Insurance

Hospital Indemnity Insurance

Prudential Managed Account

Prudential Wellness Hub

## SUGGESTIVE

Evocative names that indirectly convey the product’s benefits or attributes in more metaphorical terms

## COMPOSITE

Merged names that combine multiple words to form a novel hybrid containing discernable root parts

### Added when necessary

Highly competitive products that require an added degree of proprietary distinction may add more distinctive name elements to help them stand out versus others in the market

#### EXAMPLE NAMES

Prudential Momentum Indexed Universal Life

Prudential Income Advantage Indexed Structured Settlement

Prudential FlexGuard Indexed Variable Annuity

Prudential SimplyTerm Protector

## ABSTRACT

Fanciful names that use unrelated words to link the product to unexpected concepts in non-linear ways

## COINED

Invented names that use made-up words, foreign language words, or intentionally misspelled words

### Not permitted for products

We do not allow Abstract or Coined product names, due to the high investment required to explain their meaning and their potential to distract from the Prudential brand name

#### EXAMPLE NAMES

Chase Sapphire

American Express Plum

Aladdin by BlackRock

Venmo

**Be sure to keep these eligible approaches in mind before you begin brainstorming any new product names.**

## KEY TAKEAWAYS

### **Start Descriptive or Industry Standard**

Always begin naming by asking yourself simply, “What does this product do?” Try to keep your answer as specific yet concise as possible.

### **Limit Suggestive or Composite names**

Add these elements only for high visibility products that are often compared alongside others (such as Policies and Annuities), and only when needed to distinguish from existing product names or competitor offerings.

### **Don't create Abstract or Coined names**

Avoid name elements that bear no relation to the product's underlying attributes or benefits, or that may compete with the Prudential name.

### **Don't use acronyms or initials as names**

Avoid creating novel acronyms or turning the initials of product names into their own words.

# PRODUCT CLASSIFICATIONS

Our products come in many types – from policies and riders to programs and services to platforms and tools. Our classification system provides **a comprehensive framework** for naming like products in like ways.

# OUR PRODUCT CLASSIFICATIONS

Every external-facing offering in our portfolio can be classified according to one of eight discrete product types, based on its general use or means of access.

In the next section, you'll see how these classification types work to determine the structure of each product name, so they make sense collectively when comparing across products of the same type.

| TYPE                   | DEFINITION   | EXAMPLE PRODUCTS                          |  |
|------------------------|--|---|--|
| <b>POLICY</b>          | An insurance agreement providing coverage in exchange for premiums             | Prudential EssentialTerm Value            | OneLeave Short Term Disability                 |
| <b>ANNUITY</b>         | A financial contract guaranteeing periodic income payments over time           | Prudential SurePath Fixed Indexed Annuity | Prudential Premier Investment Variable Annuity |
| <b>ACCOUNT</b>         | A financial holding maintained on behalf of a customer or third-party          | Prudential Managed Account                | Prudential SmartSolution IRA                   |
| <b>PLATFORM</b>        | A digital application or password-gated website accessed by specific users     | Prudential Advisors Site                  | Prudential MyBenefits Portal                   |
| <b>RIDER / BENEFIT</b> | A supplemental provision option added on to a larger policy or annuity product | BenefitAccess Rider                       | Accidental Death Benefit                       |
| <b>SERVICE</b>         | A professional duty performed by our employees for a customer or advisor       | Absence Management                        | Funded Reinsurance                             |
| <b>PROGRAM</b>         | A personal enrichment or professional development support initiative           | Professional Alliance Program             | Holistic Wellness Connection                   |
| <b>TOOL</b>            | A free self-service resource accessed directly by customers or advisors        | Retirement Calculator                     | Client Profiler                                |

Always remember to first **classify the type of product you're naming, before you begin trying to name it.**

## KEY TAKEAWAYS

### **Confirm your product type first**

Use the preceding definitions to classify what type of product you're naming, so you'll know which resulting name constructs to follow.

### **Review other names of the same type**

Refer to our Portfolio Summary section to get a sense of the names already in use for similarly classified products. Try to align your name as consistently as possible while avoiding any direct repetitions that might cause confusion.

### **Reach out for help if needed**

Contact the PFI Brand Team for any assistance needed to accurately classify your product according to our type definitions.



# NAME CONSTRUCTS

Customers have many options to choose from, so we want our names to follow **a consistent structure** that immediately conveys what type of product it is and who it comes from.

# PRUDENTIAL NAME LEAD-INS

The product classification types shown here generally serve as our most highly visible and heavily promoted offers in the market.

Therefore, their full product names should always lead with “Prudential” to ensure clear attribution to our brand and distinction from competitor offerings.

## Note that this applies only to full name uses:

- The Prudential lead-in should always be included in the first use of the full product name within any given communication
- However, subsequent uses of the name may omit the Prudential lead-in and refer to the product in shorthand fashion instead (e.g., “ExpressTerm”, “WealthGuard”, “the Wellness Hub”, “the Advisors Site”, etc.)

### POLICIES [INDIVIDUAL]

Prudential ExpressTerm

Prudential EssentialTerm Plus

Prudential EssentialTerm Value

Prudential SimplyTerm

Prudential SimplyTerm Flex

Prudential SimplyTerm Protector

Prudential FlexGuard Life IVUL

etc. ...

### ANNUITIES

Prudential FlexGuard Indexed Variable Annuity

Prudential FlexGuard Income Indexed Variable Annuity

Prudential ActiveIncome Contingent Deferred Annuity

Prudential Premier Investment Variable Annuity

Prudential SurePath Fixed Indexed Annuity

Prudential SurePath Income Fixed Indexed Annuity

Prudential WealthGuard Multi-Year Guaranteed Annuity

etc. ...

### ACCOUNTS

Prudential Managed Account

Prudential SmartSolution IRA

Prudential Vista Retiree Medical Buy-In

### PLATFORMS

Prudential MyBenefits Portal

Prudential Advisors Site

Prudential SmartSolution IRA Login

Prudential Topics in Focus

Prudential Wellness Hub

Prudential Group Insurance Continuing Education Hub

Prudential Structured Settlements Broker Access Site

etc. ...

## Individual Policies, Annuities, Accounts, and Platforms lead with “Prudential” in their full names

The Prudential lead-in should be included upon first mention of the product name, but may be omitted in subsequent mentions

# NO PRUDENTIAL NAME LEAD-INS

All other product classification types with lower standalone market visibility should not include “Prudential” as part of their names.

Because these products are generally only encountered within the context of a larger Prudential product, relationship, or branded experience, their names do not lead with Prudential, to avoid redundant repetition of our brand name.

## Note that certain legal exceptions may apply:

- Products that require trademark protection versus competitor names may include a Prudential lead-in for their full legal names
- Legacy product names that would require trademark re-filing are permitted to retain their existing Prudential name lead-ins

### RIDERS & BENEFITS

Accidental Death Benefit

Enhanced Disability Benefit

Living Needs Benefit

Children's Protection Rider

Estate Protection Rider

Guaranteed Policy Split Rider

Overloan Protection Rider

etc. ...

### SERVICES

401(k) Rollover Options

Absence Management

Annuities Research

Client Experience Services

Sales Technology Enablement

Client Experience Services

Investment Transition Support

etc. ...

Multinational Pooling

Captive Reinsurance

Pension Risk Transfer

Longevity Risk Transfer (LRT)

Flow Reinsurance

Funded Reinsurance

Stable Value

etc. ...

### PROGRAMS

Associate Producer Program

Continuing Education Voucher Program

Financial Wellness Program

Professional Alliance Program

Holistic Wellness Connection

On-Demand Training

Association and Affinity Marketplace

etc. ...

### TOOLS

Account Viewer

Client Profiler

Financial Wellness Assessment

Life Insurance Virtual Chat Assistant

Disability Insurance Calculator

Investment Calculator

Retirement Calculator

etc. ...

**Riders and Benefits, Services, Programs, and Tools should not include “Prudential” in their names**

These more secondary product types should not use any Prudential name lead-ins, unless required due to legal trademark reasons

# NAME LEAD-IN EXCEPTIONS

The only standard exceptions to these name lead-in constructs are Group Policies offered through employer sponsors, and pre-existing policies and annuities that use “Pru” as part of their legacy trademarked names.

## Note that no new “Pru” names are permitted:

- Legacy trademarks with “Pru-” composite name lead-ins are allowed as grandfathered exceptions only, but should be avoided in the future to prevent further dilution of our Masterbrand name
- Going forward, all Policy, Annuity, Account, and Platform product names should only lead with the Prudential brand name in full (except Group Policies for employers)

### POLICIES [GROUP]

|  |                                |
|--|--------------------------------|
| Employer-Paid Basic Term Life              | OneLeave Short Term Disability |
| Employer-Paid Optional Term Life           | OneLeave Long Term Disability  |
| Group Universal Life (GUL)                 | AbsenceOne                     |
| Group Variable Universal Life (GVUL)       | Accident Insurance             |
| Executive GVUL                             | Critical Illness Insurance     |
| Accidental Death & Dismemberment Insurance | Hospital Indemnity Insurance   |
| Business Travel Accident (BTA) Insurance   |                                |
| Retiree Life Insurance                     |                                |
| Voluntary Retiree Reducing Term            |                                |

### Group Policies don’t use the Prudential name

Because these policies are not compared competitively in the open market, their names should not include “Prudential” so that their benefits can be attributed to the employer sponsor instead

### POLICIES [LEGACY TRADEMARKS]

|                                  |
|----------------------------------|
| PruTerm One                      |
| PruLife Essential UL             |
| PruLife SUL Protector            |
| PruLife Founders Plus Indexed UL |
| PruLife Survivorship Index UL    |
| PruLife Custom Premier II        |
| PruLife VUL Protector            |
| PruLife SVUL Protector           |
| PruBenefit Select                |

### “Pru” names are used in legacy trademarks only

Pre-existing policies and annuities that lead with “Pru-” composite names instead of the full Prudential name are retained as legacy exceptions only, due to retroactive trademark re-filing limitations

### ANNUITIES [LEGACY TRADEMARKS]

|                                 |
|---------------------------------|
| PruSecure Fixed Indexed Annuity |
|---------------------------------|

# PRODUCT TYPE DESCRIPTORS

Lastly, to add an extra degree of clarity and consistency across our portfolio, the below product types should include a standard descriptor at the end of their full names whenever possible.

| POLICIES  | ANNUITIES   | ACCOUNTS                                 | PLATFORMS  | RIDERS & BENEFITS                          |
|---|---|--|--|--|
| Prudential ExpressTerm      Employer-Paid Basic Term Life           | Prudential FlexGuard Indexed Variable Annuity                     | Prudential Managed Account               | Prudential MyBenefits Portal                                     | Children's Protection Rider                |
| Prudential EssentialTerm Plus      Employer-Paid Optional Term Life | Prudential ActiveIncome Contingent Deferred Annuity               | Prudential SmartSolution IRA             | Prudential SmartSolution IRA Login                               | Enhanced Cash Value Rider                  |
| Prudential EssentialTerm Value      Group Universal Life            | Prudential Premier Investment Variable Annuity                    |  | Prudential Wellness Hub  | Estate Protection Rider                    |
| Prudential SimplyTerm      Group Variable Universal Life            | Prudential SurePath Income Fixed Indexed Annuity                  |  | Prudential Group Insurance Continuing Education Hub              | Accidental Death Benefit                   |
| Prudential SimplyTerm Flex      OneLeave Short Term Disability      | Prudential WealthGuard Multi-Year Guaranteed Annuity              |  | Prudential Structured Settlements Broker Access Site             | Enhanced Disability Benefit                |
| Prudential SimplyTerm Protector      OneLeave Long Term Disability  | Prudential SimplyIncome Single Premium Immediate Annuity          |  | Prudential Advisors Site   | Living Needs Benefit                       |
| Prudential FlexGuard Life IVUL      Hospital Indemnity Insurance    | Prudential Income Advantage Indexed Structured Settlement         |  | etc. ...   | Terminal Illness Benefit                   |
| etc. ...      etc. ...  | etc. ...  |  |  | etc. ...                                   |
| Names should end with a descriptor of the type of coverage offered  | Names should end with either "Annuity" or "Structured Settlement" | Names end with either "Account" or "IRA" | Names should end with either "Portal", "Login", "Hub", or "Site" | Names end with either "Rider" or "Benefit" |

Follow these conventions to ensure your name matches the construct used for other products of the same type.

## KEY TAKEAWAYS

### **Lead with “Prudential” if applicable**

Include a Prudential lead-in as part of the full product name for Policies, Annuities, Accounts, and Platforms (except Group Policies).

### **Omit the Prudential name if not**

Do not include “Prudential” in the names of any Riders/Benefits, Services, Programs, or Tools (unless required for legal trademark reasons).

### **Add your product type descriptor**

Depending on your product’s classification type, include one of our standard descriptors at the end of the full product name for consistency.

### **Do not create any new “Pru” names**

The use of “Pru-” composite names is only permitted for legacy trademark exceptions, and should be avoided in all newly created names.

# PORTFOLIO SUMMARY



Product names don't just exist in isolation; they work together to form **the full Prudential portfolio**. Use these summary maps to find where your product fits within it.

# PORTFOLIO SUMMARY

## INDIVIDUALS [ILI]

|                        |   |   |   |  |  |  |   |   |  |
|------------------------|---|---|---|--|--|--|---|---|--|
| <b>Parent brand</b>    | Prudential Financial, Inc.  |   |   |  |  |  |   |   |  |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |   |   |  |  |  |   |   |  |
| <b>Portfolio brand</b> |    |   |   |  |  |  |   |   |  |
| <b>AUDIENCE</b>        | INDIVIDUALS   |   |   |  |  |  |   |   |  |
| <b>CATEGORY</b>        | LIFE INSURANCE  |   |   |  |  |  |   |   |  |
| <b>SUB-CATEGORY</b>    | TERM LIFE INSURANCE   | UNIVERSAL LIFE INSURANCE  | INDEXED UNIVERSAL LIFE INSURANCE  | INDEXED VARIABLE UNIVERSAL LIFE INSURANCE  | VARIABLE UNIVERSAL LIFE INSURANCE  | SIMPLIFIED ISSUE   |   |   |  |
| <b>Policies</b>        | <b>Term Essential (NY only)</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul> | <b>Prudential EssentialTerm Plus</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul>  | <b>PruLife Essential UL</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> </ul> | <b>PruLife Founders Plus Indexed UL</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> <li>Waiver of Monthly Deductions</li> </ul> | <b>Prudential Momentum Index Universal Life</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> | <b>Prudential FlexGuard Life IVUL</b><br><ul style="list-style-type: none"> <li>BenefitAccess Rider</li> <li>Living Needs Benefit</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Enhanced Cash Value Rider</li> <li>Overloan Protection Rider</li> <li>Children Level Term Rider</li> <li>Premium Deposit Account</li> <li>Extended No-Lapse Guarantee Rider</li> <li>Extended Plus No-Lapse Guarantee Rider</li> </ul> | <b>PruLife VUL Protector</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> | <b>PruLife Custom Premier II</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> | <b>Prudential Final Expense Life Insurance</b><br><ul style="list-style-type: none"> <li>Temporary Accidental Death Benefit</li> <li>Terminal Illness Benefit</li> <li>Accidental Death Benefit</li> </ul> |
| <b>• Riders</b>        | <b>PruTerm One</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> </ul>  | <b>Prudential EssentialTerm Value</b><br><ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul> | <b>PruLife SUL Protector</b><br><ul style="list-style-type: none"> <li>Guaranteed Policy Split Rider</li> <li>Estate Protection Rider</li> </ul>  | <b>PruLife Survivorship Index UL</b><br><ul style="list-style-type: none"> <li>Survivorship BenefitAccess Rider</li> <li>Enhanced Cash Value Rider</li> <li>Guaranteed Policy Split Rider</li> <li>Estate Protection Rider</li> </ul>  |  |  | <b>PruLife SVUL Protector</b><br><ul style="list-style-type: none"> <li>Survivorship BenefitAccess Rider</li> <li>Enhanced Cash Value Rider</li> <li>Guaranteed Policy Split Rider</li> <li>Overloan Protection Rider</li> <li>Estate Protection Rider</li> </ul>   |   |  |
| <b>• Accounts</b>      | <ul style="list-style-type: none"> <li>Prudential's Alliance Account Settlement Option *</li> </ul>   |   |   |  |  |  |   |   |  |
| <b>Tools</b>           | Payment Option APR Calculator<br>Life Insurance Virtual Chat Assistant  |   |   |  |  |  |   |   |  |

\* Guideline exception to be considered for future renaming


# PORTFOLIO SUMMARY

## INDIVIDUALS [RS]

|                        |   |  |  |  |  |  |   |
|------------------------|---|--|--|--|--|--|---|
| <b>Parent brand</b>    | Prudential Financial, Inc.  |  |  |  |  |  |   |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |  |  |  |  |  |   |
| <b>Portfolio brand</b> |  |  |  |  |  |  |   |
| <b>AUDIENCE</b>        | INDIVIDUALS   |  |  |  |  |  |   |
| <b>CATEGORY</b>        | ANNUITIES   |  |  |  |  | STRUCTURED SETTLEMENTS   |   |
| <b>SUB-CATEGORY</b>    | PROTECTED GROWTH  |  | PROTECTED INCOME STRATEGIES                          |  | FOR INDEPENDENT MARKETING ORGANIZATIONS          | FOR REGISTERED INVESTMENT ADVISORS   |   |
| <b>Annuities</b>       | Prudential FlexGuard Indexed Variable Annuity                                     | Prudential WealthGuard Multi-Year Guaranteed Annuity | Prudential FlexGuard Income Indexed Variable Annuity | Prudential Fixed Annuity with Daily Advantage Income Benefit                 | Prudential SurePath Fixed Indexed Annuity        | Prudential MyRock Advisor Variable Annuity   | Prudential Income Advantage Indexed Structured Settlement |
| <b>• Benefits</b>      |   | Prudential Premier Investment Variable Annuity       |  | Prudential ActiveIncome Contingent Deferred Annuity                          | Prudential SurePath Income Fixed Indexed Annuity | <ul style="list-style-type: none"> <li>• Protected Lifetime Income Benefit</li> <li>• Prudential Dynamic Income Benefit</li> </ul> | Prudential Structured Settlements                         |
|                        |   | PruSecure Fixed Indexed Annuity                      |  | Prudential SimplyIncome Single Premium Immediate Annuity (via Fidelity only) |  |  |   |

# PORTFOLIO SUMMARY

## INDIVIDUALS [RAS]

|                        |   |                                    |   |                            |                         |                       |  |                        |   |  |
|------------------------|---|------------------------------------|---|----------------------------|-------------------------|-----------------------|--|------------------------|---|--|
| <b>Parent brand</b>    | Prudential Financial, Inc.  |                                    |   |                            |                         |                       |  |                        |   |  |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |                                    |   |                            |                         |                       |  |                        |   |  |
| <b>Portfolio brand</b> |  |                                    |   |                            |                         |                       |  |                        |   |  |
| <b>AUDIENCE</b>        | INDIVIDUALS   |                                    |   |                            |                         |                       |  |                        |   |  |
| <b>CATEGORY</b>        | WORKPLACE BENEFITS  |                                    |   | PERSONAL INVESTING         | FINANCIAL PLANNING      | RETIREMENT PLANNING   | FINANCIAL EDUCATION                                    |                        |   |  |
| <b>SUB-CATEGORY</b>    | INSURANCE BENEFITS  | RETIREMENT SOLUTIONS               | TOOLS AND RESOURCES   |                            |                         |                       | EVERYDAY MONEY   | ASPIRE AND PLAN        | INVEST FOR TOMORROW   | PLAN FOR THE UNEXPECTED                                      |
| <b>Platforms</b>       | Prudential MyBenefits Portal  |                                    |   |                            |                         |                       |  |                        |   |  |
| <b>Accounts</b>        |   | Prudential SmartSolution IRA       |   | Prudential Managed Account |                         |                       |  |                        |   |  |
| <b>Platforms</b>       |   | Prudential SmartSolution IRA Login |   |                            |                         |                       |  |                        |   |  |
| <b>Services</b>        |   |                                    |   | Prudential Advisors        | 401(k) Rollover Options |                       |  |                        |   |  |
| <b>Tools</b>           | Life Insurance Calculator<br>Disability Insurance Calculator                      |                                    | Life Insurance Calculator<br>Disability Insurance Calculator<br>Retirement Plan Savings Calculator (via Empower)<br>Payroll Deductions Calculator (via Empower) |                            |                         | Retirement Calculator | Investment Calculator<br>Financial Wellness Assessment | Debt Payoff Calculator | Retirement Calculator<br>Retirement Asset Allocation Calculator | Life Insurance Calculator<br>Disability Insurance Calculator |

# PORTFOLIO SUMMARY


## ADVISORS [ILI]

|                        |  |  |   |   |   |   |   |   |
|------------------------|--|--|---|---|---|---|---|---|
| <b>Parent brand</b>    | Prudential Financial, Inc.   |  |   |   |   |   |   |   |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING   |  |   |   |   |   |   |   |
| <b>Portfolio brand</b> |   |  |   |   |   |   |   |   |
| <b>AUDIENCE</b>        | ADVISORS   |  |   |   |   |   |   |   |
| <b>CATEGORY</b>        | LIFE INSURANCE   |  |   |   |   |   |   |   |
| <b>SUB-CATEGORY</b>    | TERM LIFE INSURANCE  | UNIVERSAL LIFE INSURANCE   | INDEXED UNIVERSAL LIFE INSURANCE  | INDEXED VARIABLE UNIVERSAL LIFE INSURANCE   | VARIABLE UNIVERSAL LIFE INSURANCE   | PRACTICE MANAGEMENT   |   |   |
| <b>Policies</b>        | <b>Term Essential (NY only)</b>  | <b>Prudential EssentialTerm Plus</b>   | <b>PruLife Essential UL</b>   | <b>PruLife Founders Plus Indexed UL</b>   | <b>Prudential Momentum Index Universal Life</b>   | <b>Prudential FlexGuard Life IVUL</b>   | <b>PruLife VUL Protector</b>  | <b>PruLife Custom Premier II</b>  |
| <b>• Riders</b>        | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> <li>Waiver of Monthly Deductions</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> <li>Waiver of Monthly Deductions</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> | <ul style="list-style-type: none"> <li>BenefitAccess Rider</li> <li>Living Needs Benefit</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Enhanced Cash Value Rider</li> <li>Overloan Protection Rider</li> <li>Children Level Term Rider</li> <li>Premium Deposit Account</li> <li>Extended No-Lapse Guarantee Rider</li> <li>Extended Plus No-Lapse Guarantee Rider</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>BenefitAccess Rider</li> <li>Enhanced Disability Benefit</li> <li>Accidental Death Benefit</li> <li>Children Level Term Rider</li> <li>Overloan Protection Rider</li> <li>Enhanced Cash Value Rider</li> </ul> |
|                        | <b>PruTerm One</b>   | <b>Prudential EssentialTerm Value</b>  |   |   |   |   |   |   |
|                        | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> </ul>   | <ul style="list-style-type: none"> <li>Living Needs Benefit</li> <li>Accidental Death Benefit</li> <li>Waiver of Premium</li> <li>Children's Protection Rider</li> </ul> |   |   |   |   |   |   |
|                        | <b>Prudential ExpressTerm</b>  |  | <b>PruLife SUL Protector</b>  | <b>PruLife Survivorship Index UL</b>  |   |   | <b>PruLife SVUL Protector</b>   |   |
|                        | <ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Terminal Illness Benefit</li> </ul>   | <ul style="list-style-type: none"> <li>Children's Protection Rider</li> </ul>  | <ul style="list-style-type: none"> <li>Guaranteed Policy Split Rider</li> <li>Estate Protection Rider</li> </ul>  | <ul style="list-style-type: none"> <li>Survivorship BenefitAccess Rider</li> <li>Enhanced Cash Value Rider</li> <li>Guaranteed Policy Split Rider</li> <li>Estate Protection Rider</li> </ul>   |   |   | <ul style="list-style-type: none"> <li>Survivorship BenefitAccess Rider</li> <li>Enhanced Cash Value Rider</li> <li>Guaranteed Policy Split Rider</li> <li>Overloan Protection Rider</li> <li>Estate Protection Rider</li> </ul>  |   |
| <b>Platforms</b>       |  |  |   |   |   |   |   | PruXpress *   |
| <b>Services</b>        |  |  |   |   |   |   |   | PruFast Track Accelerated Underwriting *  |
| <b>Tools</b>           |  |  |   |   |   |   |   | Prudential Xpress Worksheet *   |
|                        |  |  |   |   |   |   |   | FastApp Drop Ticket   |
|                        |  |  |   |   |   |   |   | Client Profiler   |
|                        |  |  |   |   |   |   |   | LifeInsight   |
|                        |  |  |   |   |   |   |   | <b>eCapabilities:</b>   |
|                        |  |  |   |   |   |   |   | eSubmission   |
|                        |  |  |   |   |   |   |   | eInterview  |
|                        |  |  |   |   |   |   |   | eReview   |
|                        |  |  |   |   |   |   |   | eDelivery   |
|                        |  |  |   |   |   |   |   | eService  |

\* Guideline exceptions to be considered for future renaming

# PORTFOLIO SUMMARY

## ADVISORS [RS]


|                                |   |   |  |  |  |  |   |
|--------------------------------|---|---|--|--|--|--|---|
| <b>Parent brand</b>            | Prudential Financial, Inc.  |   |  |  |  |  |   |
| <b>CAPABILITY</b>              | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |   |  |  |  |  |   |
| <b>Portfolio brand</b>         |  |   |  |  |  |  |   |
| <b>AUDIENCE</b>                | ADVISORS  |   |  |  |  |  |   |
| <b>CATEGORY</b>                | ANNUITIES   |   |  |  |  |  | STRUCTURED SETTLEMENTS  |
| <b>SUB-CATEGORY</b>            | PROTECTED GROWTH  |   | PROTECTED INCOME STRATEGIES                          |  | FOR INDEPENDENT MARKETING ORGANIZATIONS          | FOR REGISTERED INVESTMENT ADVISORS   | PRACTICE MANAGEMENT   |
| <b>Annuities</b>               | Prudential FlexGuard Indexed Variable Annuity                                     | Prudential WealthGuard Multi-Year Guaranteed Annuity                              | Prudential FlexGuard Income Indexed Variable Annuity | Prudential Fixed Annuity with Daily Advantage Income Benefit | Prudential SurePath Fixed Indexed Annuity        | Prudential MyRock Advisor Variable Annuity   | Prudential Income Advantage Indexed Structured Settlement   |
| <b>• Benefits</b>              |   | Prudential Premier Investment Variable Annuity<br>PruSecure Fixed Indexed Annuity |  | Prudential ActiveIncome Contingent Deferred Annuity          | Prudential SurePath Income Fixed Indexed Annuity | <ul style="list-style-type: none"> <li>Protected Lifetime Income Benefit</li> <li>Prudential Dynamic Income Benefit</li> </ul>   | Prudential Structured Settlements   |
| <b>Tools</b>                   | The FlexGuard Challenge   |   | FlexGuard Income Modeling Tool                       |  |  |  |   |
| <b>Platforms</b>               |   |   |  |  |  | PruXpress Annuities *  | Prudential Topics in Focus  |
| <b>Tools</b>                   |   |   |  |  |  | Account Viewer   | Client Profiler<br>Sales Kits<br>Monthly Webinars<br>Custom Concept Illustrations   |
| <b>Programs &amp; Services</b> |   |   |  |  |  | <b>Prudential Annuities Experts:</b><br>Annuities Research<br>Advanced Planning Group<br>Client Experience Services<br>Investment Solutions<br>Sales Technology Enablement | <b>Client Education Programs:</b><br>Healthcare<br>Identity Theft<br>Social Security<br>Taxes and Retirement<br>Women and Retirement<br>Understanding Income Challenges |

\* Guideline exception to be considered for future renaming

# PORTFOLIO SUMMARY

## ADVISORS [RAS]


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|                                |   |
|--------------------------------|---|
| <b>Parent brand</b>            | Prudential Financial, Inc.  |
| <b>CAPABILITY</b>              | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |
| <b>Portfolio brand</b>         |    |
| <b>AUDIENCE</b>                | ADVISORS  |
| <b>CATEGORY</b>                | ADVISOR RESOURCES   |
| <b>SUB-CATEGORY</b>            |   |
| <b>Platforms</b>               | Prudential Advisors Site  |
| <b>Tools &amp; Services</b>    | Relationship Manager Support<br>Investment Transition Support<br>Transition and Onboarding Solutions<br>Clientlink (via Salesforce)<br>eMoney (via third-party partner)<br>Morningstar (via third-party partner)<br>Managed Money Platform (via Envestnet)<br>Email and Social Media Marketing Tools (via SmartAsset) |
| <b>Programs &amp; Services</b> | Lead and Referral Programs<br>Financial Wellness Program<br>Professional Alliance Program<br>Associate Producer Program<br>On-Demand Training<br>Online Firm Element Training<br>Business Succession and Practice Transfer<br>PruPassages *   |

\* Guideline exceptions to be considered for future renaming

# PORTFOLIO SUMMARY

## ADVISORS [GI BENEFIT BROKERS]


|                             |  |                                |  |  |
|-----------------------------|--|--------------------------------|--|--|
| <b>Parent brand</b>         | Prudential Financial, Inc.   |                                |  |  |
| <b>CAPABILITY</b>           | INSURANCE, RETIREMENT & FINANCIAL PLANNING   |                                |  |  |
| <b>Portfolio brand</b>      |   |                                |  |  |
| <b>AUDIENCE</b>             | ADVISORS   |                                |  |  |
| <b>CATEGORY</b>             | WORKPLACE BENEFITS RESOURCES   |                                |  |  |
| <b>SUB-CATEGORY</b>         | ENROLLMENT MARKETING RESOURCES   | CONNECTED BENEFIT EXPERIENCES  | TRAINING RESOURCES   | REGULATORY NEWS                                      |
| <b>Platforms</b>            | PruEngage Benefits Enrollment and Engagement Resource *  | Prudential Enrollment Platform | PruExchange *  | Prudential Group Insurance Continuing Education Site |
| <b>Tools &amp; Services</b> | Life Insurance Enrollment and Education Solutions<br>Disability Insurance Enrollment and Education Solutions<br>Supplemental Health Insurance Enrollment and Education Solutions<br>Enrollment and Education Solutions to Support Diversity, Equity, and Inclusion |                                |  |  |
| <b>Programs</b>             |  |                                | <b>Prudential Academy:</b><br>On-Demand Training<br>Holistic Wellness Connection<br>Continuing Education Voucher Program |  |
| <b>Tools</b>                |  |                                | Benefits Education Center  | Legislative Monitor                                  |

\* Guideline exceptions to be considered for future renaming



# PORTFOLIO SUMMARY


## EMPLOYERS [GI]

|                        |   |  |  |   |                  |  |  |  |                          |                                 |  |
|------------------------|---|--|--|---|------------------|--|--|--|--------------------------|---------------------------------|--|
| <b>Parent brand</b>    | Prudential Financial, Inc.  |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>Portfolio brand</b> |    |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>AUDIENCE</b>        | EMPLOYERS   |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>CATEGORY</b>        | GROUP LIFE AND AD&D INSURANCE   |  |  |   |                  | GROUP DISABILITY AND ABSENCE SERVICES            |  | GROUP VOLUNTARY BENEFITS                                       | EMPLOYER BENEFIT FUNDING | ASSOCIATION AND AFFINITY GROUPS |  |
| <b>SUB-CATEGORY</b>    | GROUP TERM LIFE INSURANCE   | UNIVERSAL LIFE INSURANCE   | ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE | RETIREE SOLUTIONS   | GLOBAL SOLUTIONS | GROUP DISABILITY INSURANCE                       | ABSENCE SERVICES   | SUPPLEMENTAL INSURANCE   |                          |                                 |  |
| <b>Policies</b>        | Employer-Paid Basic Term Life   | Group Universal Life   | Accidental Death & Dismemberment Insurance | Retiree Life Insurance  |                  | OneLeave Short Term Disability                   | AbsenceOne   | Accident Insurance   | PruBenefit Select        |                                 |  |
| <b>• Riders</b>        | Employer-Paid Optional Term Life<br><ul style="list-style-type: none"> <li>Spouse/Domestic Partner and Dependent Coverage</li> <li>EAP</li> <li>Estate Guidance</li> <li>ID Theft Protection</li> <li>Travel Assistance</li> <li>Tobacco Cessation</li> </ul> | Group Variable Universal Life<br><br>Executive Group Variable Universal Life | Business Travel Accident Insurance         | <ul style="list-style-type: none"> <li>Retiree Life Buyout</li> <li>Insurance Continuation Fund</li> </ul><br>Voluntary Retiree Reducing Term |                  | OneLeave Long Term Disability                    |  | Critical Illness Insurance<br><br>Hospital Indemnity Insurance |                          |                                 |  |
| <b>• Accounts</b>      | <ul style="list-style-type: none"> <li>Prudential's Alliance Account Settlement Option *</li> </ul>   |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>Programs</b>        | <b>Living Benefits:</b><br>Wills and Estate Planning<br>Child and Elder Care Support<br>Employee Assistance Program<br>Identity Theft Support   |  |  |   |                  |  |  |  |                          |                                 |  |
| <b>Services</b>        |   |  |  |   |                  | Multinational Pooling<br><br>Captive Reinsurance | Absence Management<br><ul style="list-style-type: none"> <li>State Disability</li> <li>Paid Family Leave</li> <li>Paid Family &amp; Medical Leave</li> <li>Voluntary/Private Plan Leave Options</li> </ul> Health and Productivity Analytics and Consulting Practice |  |                          |                                 |  |
| <b>Tools</b>           | Beneficiary Resources Center  |  |  |   |                  |  |  |  |                          |                                 |  |

\* Guideline exception to be considered for future renaming

# PORTFOLIO SUMMARY

## EMPLOYERS [GI]

|                                |   |                               |                             |
|--------------------------------|---|-------------------------------|-----------------------------|
| <b>Parent brand</b>            | Prudential Financial, Inc.  |                               |                             |
| <b>CAPABILITY</b>              | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |                               |                             |
| <b>Portfolio brand</b>         |    |                               |                             |
| <b>AUDIENCE</b>                | EMPLOYERS   |                               |                             |
| <b>CATEGORY</b>                | EMPLOYER RESOURCES  |                               | EMPLOYEE WELLNESS           |
| <b>SUB-CATEGORY</b>            | BENEFITS ENROLLMENT AND ENGAGEMENT  | CONNECTED BENEFIT EXPERIENCES | INTEGRATED BENEFIT ANALYSIS |
| <b>Platforms</b>               | PruEngage Benefits Enrollment and Engagement Resource *   | PruExchange *                 | Prudential Wellness Hub     |
| <b>Tools &amp; Services</b>    | Life Insurance Enrollment and Education Solutions<br>Disability Insurance Enrollment and Education Solutions<br>Supplemental Health Insurance Enrollment and Education Solutions<br>Enrollment and Education Solutions to Support Diversity, Equity, and Inclusion  |                               |                             |
| <b>Programs &amp; Services</b> | <b>Holistic Wellness:</b><br>Mental Health Training<br>Caregiving Solutions (via Wellthy)<br>Behavioral Health and Self-Care Management (via NeuroFlow)<br>Portability and Conversion Support Services<br>Student Loan Assistance (via Vault)<br>Credit Counseling and Debt Management (via GreenPath)<br>Caregiving Support<br>Musculoskeletal Case Management<br>Housing Counseling (via GreenPath) |                               |                             |
| <b>Tools</b>                   | Protection Score *  |                               |                             |

\* Guideline exceptions to be considered for future renaming

# PORTFOLIO SUMMARY

## INSTITUTIONS [RS]

|                        |   |  |                           |
|------------------------|---|--|---------------------------|
| <b>Parent brand</b>    | Prudential Financial, Inc.  |  |                           |
| <b>CAPABILITY</b>      | INSURANCE, RETIREMENT & FINANCIAL PLANNING  |  |                           |
| <b>Portfolio brand</b> |  |  |                           |
| <b>AUDIENCE</b>        | INSTITUTIONS  |  |                           |
| <b>CATEGORY</b>        | RISK TRANSFER   | STABLE VALUE   | ANNUITIES IN DC PLANS     |
| <b>SUB-CATEGORY</b>    | PENSION RISK TRANSFER   | RETIREE MEDICAL RISK TRANSFER  | INTERNATIONAL REINSURANCE |
| <b>Services</b>        | Pension Risk Transfer   | Longevity Risk Transfer<br>Longevity Reinsurance of Buy-Ins and Buy-Outs<br>Longevity Reinsurance of Personal Pensions<br>Flow Reinsurance<br>Funded Reinsurance | Stable Value              |
| <b>Accounts</b>        | Prudential Vista Retiree Medical Buy-In   |  |                           |
| <b>Annuities</b>       | Prudential SimplyIncome Single Premium Immediate Annuity (via Fidelity only)      |  |                           |

# PROCESS OVERVIEW

# NAMING CHECKLIST

Summarizing our product naming guidelines at a glance

## CREATE CLARITY

### Confirm your naming approach

#### Start Descriptive or Industry Standard

All naming should begin with a simple Descriptive or Industry Standard approach that describes what the product is or does as concisely as possible.

#### Limit Suggestive or Composite elements

Add these elements only for high visibility products that are often compared alongside others, and only when needed to distinguish from existing product names or competitor offerings.

#### Avoid Abstract, Coined, or acronym names

Don't create names that bear no direct relation to the product's attributes or benefits, or that use novel acronyms a typical customer may not understand.

## BUILD CONSISTENCY

### Classify your product type

#### Use our Product Classification definitions

Always be sure to classify the type of product you're naming first, so you'll know the appropriate name constructs to follow as a result.

#### Review existing names of the same type

Refer to our Portfolio Summary to see the names already in use for similarly classified products, and try to align your name as consistently as possible while avoiding any direct repetitions.

#### Add your product type descriptor

Use your product's classification to determine if any of our standard type descriptors should be added to the end of the full product name.

## DRIVE ATTRIBUTION

### Include the appropriate lead-in

#### Lead with "Prudential" if applicable

Include the Prudential brand name as a lead-in to the full product names of all Policies, Annuities, Accounts, and Platforms (except Group Policies).

#### Omit the Prudential name if not

Do not include "Prudential" within the names of any products classified as Riders/Benefits, Services, Programs, or Tools (unless required for legal trademark reasons).

#### Never shorten our brand name to "Pru"

The use of "Pru-" composite name lead-ins is only permitted for legacy trademark exceptions, and should be avoided in all newly created names.



# HOW TO GET STARTED

## Initial steps to get your naming project off the ground

### 1. Schedule the kickoff

Meeting should be with Business Marketing, Brand Strategy, Product Marketing (as appropriate) and Project Management (as appropriate) to discuss your naming needs and help understand the scope of the project.

### 2. Develop the brief

Align on who from the Business will draft the creative brief outlining the classification of the product to inform name ideation criteria. In some cases if an external partner is used for naming, Brand Strategy will take the lead on drafting the brief.

### 3. Submit the request

Once an initial brief is drafted, the Marketing owner should submit a formal project request via Workfront.

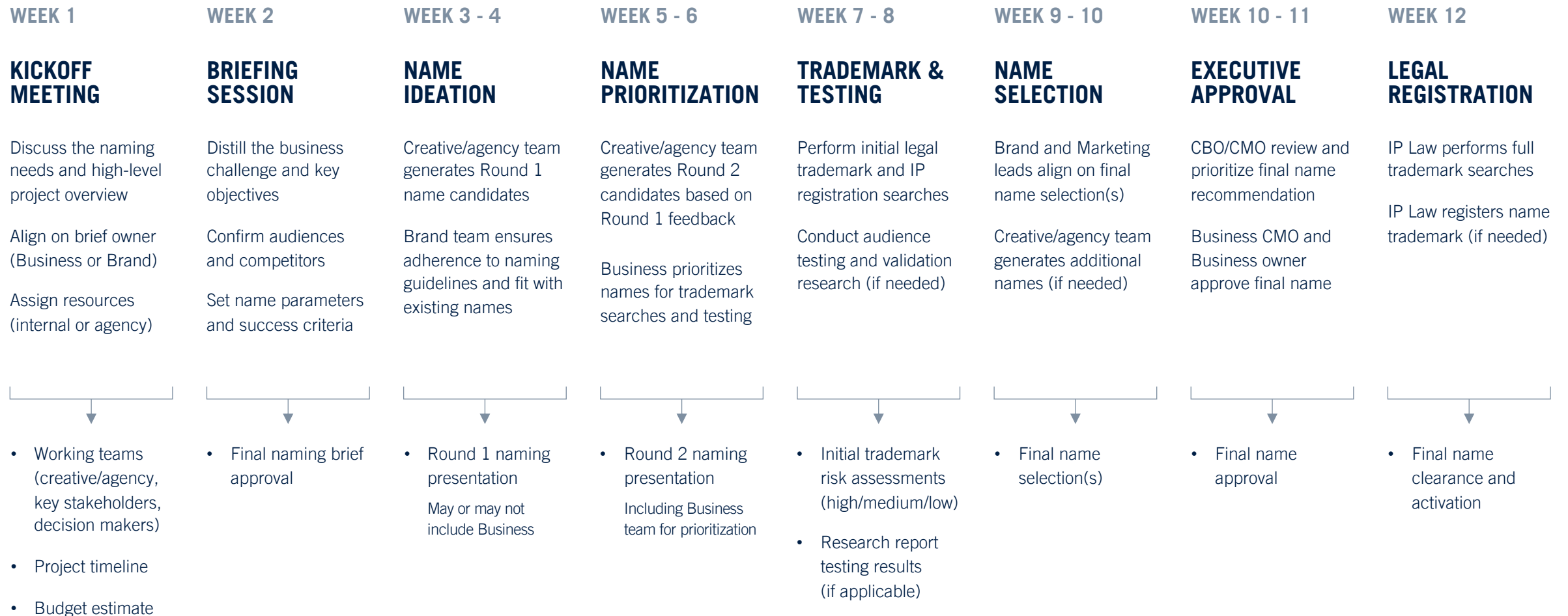
### 4. Assign the team

Creative resources will be assigned for all internally managed naming projects; if external agency support is needed, the Brand Strategy team will manage the SOW.



# EXAMPLE WORKFLOW

Typical phases and outputs to expect when naming a new product



# ROLES AND RESPONSIBILITIES

## Functional teams and respective areas of involvement

| BRAND  | BUSINESS  | USB CREATIVE  | IP LAW   | MARKETING RESEARCH  |
|--|---|---|--|---|
| <p>Ensure compliance with brand standards throughout the process</p> <p>Determine if any external agency support is needed</p> <ul style="list-style-type: none"> <li>Manage external agency RFP and SOW process (if applicable)</li> </ul> <p>Draft the initial naming brief, with inputs from Business team and Marketing Research team</p> <p>Ensure brand compliance of all name candidates and recommend viable candidates for shortlisting</p> | <p>Define key objectives, competitive context, and naming parameters</p> <p>Provide input and feedback on name candidates in Round 1 and/or Round 2 naming presentations</p> <p>Prioritize Round 2 candidates to advance to trademark searches and potential audience testing</p> <p>Approve final name recommendation from CBO/CMO</p> | <p>Ideate Round 1 name candidates based on approved naming brief</p> <p>Present Round 1 name candidates for Brand/Business team feedback</p> <p>Prioritize and generate Round 2 names based on Round 1 feedback</p> <p>Present Round 2 names for Brand and Business team prioritization</p> <p>Present recommendations and rationales for Brand and Marketing leads to select final name(s)</p> | <p>Perform initial legal trademark and IP registration searches</p> <p>Provide initial risk assessments for prioritized names</p> <p>Perform full trademark search and risk assessment for approved name</p> <p>File trademark registration and usage for final name (if needed)</p> | <p>Provide existing audience research to inform naming brief development</p> <ul style="list-style-type: none"> <li>May include category drivers of consideration, current product perceptions, key search terms, etc.</li> </ul> <p>Manage audience testing and validation research (if needed)</p> <p>Present research report and testing results (if applicable)</p> |

## PROJECT MANAGEMENT (for projects managed through internal Creative resources (BU creative teams or PFI creative teams))

Coordinate with Creative House leads to assign internal resources      Manage scheduling and coordination throughout project phases      Ensure project stakeholders provide timely inputs and approvals





# TIMELINE AND SCOPE ESTIMATES

Depending on the scale and type of naming project

| PROJECT TYPE   | EXAMPLE NAMES  | TIMING ESTIMATES | COST CONSIDERATIONS   |
|--|--|------------------|---|
| Renaming an <b>existing product</b> that already resides within the current Prudential portfolio | Prudential EssentialTerm Value                           | 10 weeks         | Research vendor fees (if applicable)  |
| Naming a <b>new product</b> that will reside within the current Prudential portfolio             | Prudential SimplyIncome Single Premium Immediate Annuity | 12 weeks         | Research vendor fees (if applicable)  |
| Naming a new product for entry into a <b>new category</b> within the Prudential portfolio        | Prudential ActiveIncome Contingent Deferred Annuity      | 12 weeks         | Research vendor fees (if applicable)  |
| Naming a <b>new brand</b> for launch as a separate business outside of the Prudential portfolio  | Prismic, HighPeak, Acusite                               | 20 weeks         | For more complex projects that require multiple external resources and potential quantitative naming research, fees may range between \$200K - \$250K and should be discussed in advance for stakeholder team budgeting |



# WE'RE HERE TO HELP

Thank you for reviewing our product naming guidelines. For more information or any further questions, please contact the Brand Strategy team:

[branding@prudential.com](mailto:branding@prudential.com)

**THANK YOU**

