UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 14, 2010

PRUDENTIAL FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

New Jersey	001-16707	22-3703799
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

751 Broad Street
Newark, New Jersey 07102
(Address of principal executive offices and zip code)

(973) 802-6000
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

¨ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

¨ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

¨ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

¨ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

Prudential Financial, Inc., a New Jersey corporation, is furnishing a copy of the slides being presented at its Investor Day conference in Tokyo on September 15, 2010, as Exhibit 99.0 hereto.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.0 Slide presentation of Prudential Financial, Inc. at Investor Day conference in Tokyo on September 15, 2010 (furnished and not filed).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: September 14, 2010

PRUDENTIAL FINANCIAL, INC.

By:	/s/ Brian J. Morris
Name:	Brian J. Morris
Title:	Vice President and Assistant Secretary

Exhibit Index

Exhibit No.	Description
99.0	Slide presentation of Prudential Financial, Inc. at Investor Day conference in Tokyo on September 15, 2010 (furnished and not filed).

Exhibit 99.0

2010 TOKYO INVESTOR DAY

PRUDENTIAL FINANCIAL, INC.

SEPTEMBER 15, 2010

Prudential

Forward-Looking Statements

Certain of the statements included in this presentation constitute forward-looking statements within the meaning of the U. S. Private Securities Litigation Reform Act of 1995. It is possible that actual results may differ materially from any expectations or predictions expressed in this presentation. Words such as “expects,” “believes,” “anticipates,” “includes,” “plans,” “assumes,” “estimates,” “projects,” “intends,” “should,” “will,” “shall,” or variations of such words are generally part of forward-looking statements. Forward-looking statements are made based on management’s current expectations and beliefs concerning future developments and their potential effects upon Prudential Financial, Inc. and its subsidiaries. There can be no assurance that future developments affecting Prudential Financial, Inc. and its subsidiaries will be those anticipated by management. These forward-looking statements are not a guarantee of future performance and involve risks and uncertainties, and there are certain important factors that could cause actual results to differ, possibly materially, from expectations or estimates reflected in such forward-looking statements, including, among others: (1) general economic, market and political conditions, including the performance and fluctuations of fixed income, equity, real estate and other financial markets; (2) the availability and cost of external financing for our operations, which has been affected by the stress experienced by the global financial markets; (3) interest rate fluctuations; (4) reestimates of our reserves for future policy benefits and claims; (5) differences between actual experience regarding mortality, morbidity, persistency, surrender experience, interest rates or market returns and the assumptions we use in pricing our products, establishing liabilities and reserves or for other purposes; (6) changes in our assumptions related to deferred policy acquisition costs, valuation of business acquired or goodwill; (7) changes in our claims-paying or credit ratings; (8) investment losses, defaults and counterparty non-performance; (9) competition in our product lines and for personnel; (10) changes in tax law; (11) economic, political, currency and other risks relating to our international operations; (12) fluctuations in foreign currency exchange rates and foreign securities markets; (13) regulatory or legislative changes, including the recently enacted Dodd-Frank Wall Street Reform and Consumer Protection Act; (14) adverse determinations in litigation or regulatory matters and our exposure to contingent liabilities, including in connection with our divestiture or winding down of businesses; (15) domestic or international military actions, natural or man-made disasters including terrorist activities or pandemic disease, or other events resulting in catastrophic loss of life; (16) ineffectiveness of risk management policies and procedures in identifying, monitoring and managing risks; (17) effects of acquisitions, divestitures and restructurings, including possible difficulties in integrating and realizing the projected results of acquisitions; (18) changes in statutory or U.S. GAAP accounting principles, practices or policies; (19) changes in assumptions for retirement expense; (20) Prudential Financial, Inc.’s primary reliance, as a holding company, on dividends or distributions from its subsidiaries to meet debt payment obligations and the ability of the subsidiaries to pay such dividends or distributions in light of our ratings objectives and/or applicable regulatory restrictions; and (21) risks due to the lack of legal separation between our Financial Services Businesses and our Closed Block Business. The foregoing risks are even more pronounced in severe adverse market and economic conditions such as those that began in the second half of 2007 and continued into 2009. Prudential Financial, Inc. does not intend, and is under no obligation, to update any particular forward-looking statement included in this presentation.

Prudential Financial, Inc. of the United States is not affiliated with Prudential PLC which is headquartered in the United Kingdom.

Non–GAAP Measure

This presentation includes references to “adjusted operating income.” Adjusted operating income is a non-GAAP measure of performance of our Financial Services Businesses. Adjusted operating income excludes “Realized investment gains (losses), net,” as adjusted, and related charges and adjustments. A significant element of realized investment gains and losses are impairments and credit-related and interest rate-related gains and losses. Impairments and losses from sales of credit-impaired securities, the timing of which depends largely on market credit cycles, can vary considerably across periods. The timing of other sales that would result in gains or losses, such as interest rate-related gains or losses, is largely subject to our discretion and influenced by market opportunities as well as our tax and capital profile. Realized investment gains (losses) within certain of our businesses for which such gains (losses) are a principal source of earnings, and those associated with terminating hedges of foreign currency earnings and current period yield adjustments are included in adjusted operating income. Realized investment gains and losses from products that are free standing derivatives or contain embedded derivatives, and from associated derivative portfolios that are part of an economic hedging program related to the risk of those products, are included in adjusted operating income. Adjusted operating income excludes gains and losses from changes in value of certain assets and liabilities related to foreign currency exchange movements that have been economically hedged, as well as gains and losses on certain investments that are classified as other trading account assets and debt that is carried at fair value. Adjusted operating income also excludes investment gains and losses on trading account assets supporting insurance liabilities and changes in experience-rated contractholder liabilities due to asset value changes, because these recorded changes in asset and liability values are expected to ultimately accrue to contractholders. Trends in the underlying profitability of our businesses can be more clearly identified without the fluctuating effects of these transactions. In addition, adjusted operating income excludes the results of divested businesses, which are not relevant to our ongoing operations. Discontinued operations, which is presented as a separate component of net income under GAAP, is also excluded from adjusted operating income. We believe that the presentation of adjusted operating income as we measure it for management purposes enhances understanding of the results of operations of the Financial Services Businesses by highlighting the results from ongoing operations and the underlying profitability of our businesses. However, adjusted operating income is not a substitute for income determined in accordance with GAAP, and the adjustments made to derive adjusted operating income are important to an understanding of our overall results of operations.

For additional information about adjusted operating income and the comparable GAAP measure please refer to our Annual Report on Form 10-K for the year ended December 31, 2009 and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2010 located on the Investor Relations website at www.investor.prudential.com. Additional historical information relating to the Company’s financial performance, including its second quarter 2010 Quarterly Financial Supplement, is also located on the Investor Relations website.

The information referred to above and on the prior page, as well as the risks of our businesses described in our Annual Report on Form 10-K for the year ended December 31, 2009 and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2010 should be considered by readers when reviewing forward-looking statements contained in this presentation.

2010 TOKYO INVESTOR DAY

EDWARD P. BAIRD

EXECUTIVE VICE PRESIDENT

CHIEF OPERATING OFFICER, INTERNATIONAL

PRUDENTIAL FINANCIAL, INC.

Prudential

Life Insurance Market in Japan

Total population of Japan is 127 million[(1)] (#10 in the world)[(2)]

Total GDP is $4.9 trillion[(3)] (#2)[(2)]

Total life insurance premium is $367 billion (#2)[(4)]

Total life insurance premium is 7.6% of GDP[(4)]

90% of households have life insurance[(5)]

1) As of July 1, 2010; provisional estimate, Statistics Bureau, Ministry of Internal Affairs and Communications. (Japanese government)

2) World Statistics 2010, Statistics Bureau, Ministry of Internal Affairs and Communications. (Japanese Government)

3) For the year ended December 31, 2009; nominal gross domestic product, based on Annual Report on National Accounts, Cabinet Office. (Japanese government)

4) Fiscal year, April 1, 2008 – March 31, 2009; based on Sigma Report No. 3 /2009, World Insurance in 2008, Swiss Reinsurance Company.

5) According to the nationwide survey regarding life insurance conducted from April through May 2009 by Japan Institute of Life Insurance.

Japanese Market Offers Sustainable Growth Potential

- Continuing need for insurance protection products aligned with income replacement requirements
- $7.7 trillion in low yielding bank deposits and postal savings(1)
- Rapidly aging population
- Strains on government pension programs lead to growing individual responsibility for retirement

1) As of March 31, 2010, based on FY2009 Financial Statements of All Banks, Japan Bankers Association, and Japan Post Bank Annual Report 2010.

Prudential's Japanese Insurance Operations
Multiple Distribution Channels in an Attractive Market

Life Planners	Focus on strategy fundamentals: full-time college educated professionals, highly selective recruiting, needs-based selling, emphasis on protection products.
Life Advisors	Life Planner concepts adapted to broad middle market; key Association relationship offers unique access to education market.
Bank Channel	Growth driven by distribution expertise, emphasis on protection products, strong brand and reputation.

JAPANESE INSURANCE OPERATIONS

KAZUO MAEDA

CO-PRESIDENT

PRUDENTIAL INTERNATIONAL INSURANCE

Japanese Life Insurance Industry Developments

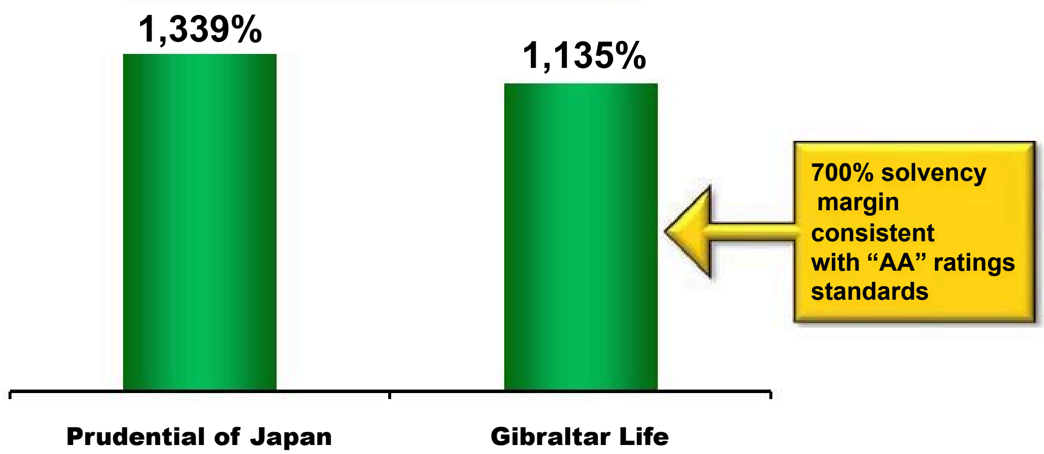
- Insurer quality drives market positioning
  - Greater consumer focus on insurer’s financial strength following market meltdown
  - Retrenchment of weakened competitors
  - Regulators strengthening solvency standards for insurance companies
- Growing demand for retirement and savings products
- Strengthening yen increasing appeal of multi-currency denominated products
- Expanding bank distribution of insurance protection products

Prudential Positioning

Focus on Financial Strength

- Solvency margins exceed "AA" ratings targets
- Revised regulatory solvency margin calculations to be implemented 2011-2012 not expected to have significant impact on capital positions relative to ratings targets

Solvency Margins (1)



1) As of June 30, 2010; based on Japanese statutory accounting.

Prudential Positioning

Growing Demand for Retirement and Savings Products

- Life insurance based retirement income products combine premature death protection, accumulation and income features
- Life Planners' lifetime relationships with clients support retirement product sales after death protection needs are satisfied
- Gibraltar's Association relationships provide strong platform for retirement sales
- Fixed annuity products attractive to Life Advisor and Bank Channel clients

Prudential Positioning

Strengthening Yen Increasing Appeal of Multi-Currency Denominated Products

- U.S. Dollar denominated whole life and retirement income products offer enhanced accumulation opportunities
- U.S. Dollar denominated fixed annuities offer attractive alternative to consumers wary of market-sensitive products
- Australian Dollar and Euro denominated products supplement U.S. Dollar denominated fixed annuities in Gibraltar Life's markets

Prudential Positioning

Expanding Bank Distribution of Insurance Protection Products

- Distribution relationships with 27 Japanese banks including mega-bank, Bank of Tokyo Mitsubishi UFJ; 9 banks selling insurance protection products (1)

- Approximately 170 “seconded” Life Planners in Bank Channel(1)

- Bank Channel sales of insurance protection products more than tripled in the first half of 2010, reaching $105 million in annualized new business premiums (2)

1) As of June 30, 2010.

2) Foreign denominated activity translated to U.S. dollars at uniform exchange rates for all periods presented. Japanese yen 99 per U.S. dollar.

Competitive Advantage
Distribution

Life Planners • Very selective recruiting • Highly trained career professional	• Life Planner profile similar to customer profile • Life Planner maintains contact with client as trusted professional
Needs-Based Selling • Financial planning approach • Emphasis on protection products	• Identify protection needs before discussing products • Protection products purchased as solutio identified need
Compensation structure • Aligns customer/agent/ company interest	• Variable compensation structure • Rewards productivity and persistency
Gibraltar Life • "Prudentialized" distribution	• Life Planner system concepts adapted to LifeAdvisor distribution for mid-market and affinity groups • Distribution expertise driving Bank Channel development

Consistent Strategies Drive Sustainable Financial Performance

Needs-Based Selling	• Strong persistency drives revenue growth • Margins earned throughout in-force period • Business growth increases scale benefits and expense margins
Emphasis on Protection Products	• Favorable mortality margins drive strong returns • Retirement products continue protection through client life cycles
Maintain Two Distinct Brands	• POJ: Full-time Life Planners serve mass affluent and affluent markets • Gibraltar Life Advisors serve mid-market and affinity groups • Gibraltar provides platform for Bank Channel, emerging distribution opportunities
Pursue Synergies Across Operations	• Shared management expertise and resources • Cost-effective common platform enhances scale benefits

Two Distinct Brands
Shared Resources and Synergies

Prudential of Japan

Shared Resources

- Senior management and marketing officers
- Access to Prudential investment portfolio management
- Selective transfers of POJ-trained Life Planners to Gibraltar support expanding distribution

Systems Integration Initiatives

Developing common platform for:

Insurance administration
Financial reporting
Risk management
Compliance & Internal controls
Human Resources

Gibraltar Life

Prudential of Japan

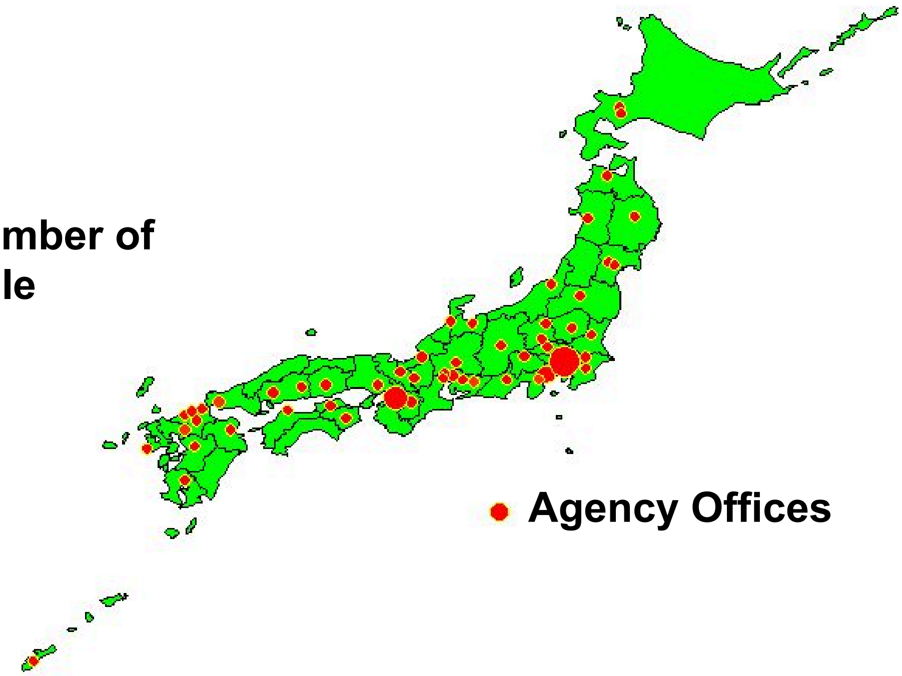
Face amount in-force, $274 billion(1) (2)

$31.7 billion in assets(1) (2)

90 agency offices(1)

Ranked #1 in Japan for number of Million Dollar Round Table members in each of the past 13 years

Financial Strength Rating: Standard & Poor's, AA-(3)



1) As of June 30, 2010.
2) Translated based on exchange rate of 99 Japanese yen per U.S. dollar.
3) As of September 1, 2010.

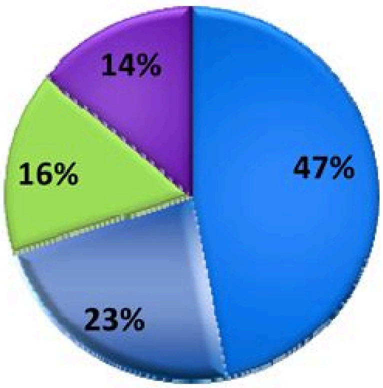
Business Model

Life Planner – Needs-Based Selling

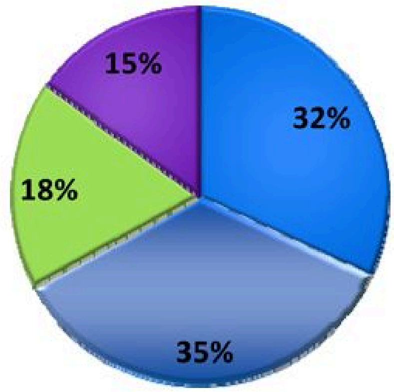
- Life Planner – a selective, high quality sales force
  - Hire about 3 out of 100 candidates
  - Well trained and professional
  - Customer focused
  - Disciplined, and demonstrate “missionary zeal”
- Profile of a typical new POJ Life Planner
  - Age 32
  - College graduate
  - Married with children
  - Good sales experience outside the life insurance industry
  - First job change
  - POJ policyholder
  - Referred by another POJ Life Planner
  - Annual income in the previous job was about $50,000

Prudential of Japan
Emphasis on Protection Products

In-force Annualized Premiums [1]
as of June 30, 2010



Annualized New Business Premiums [1]
Six months ended June 30, 2010



- **Yen-based insurance products [2]**
- **U.S. dollar based insurance products [3] [4]**
- **Third Sector [5]**
- **Yen-based savings and retirement income products**

1) Foreign denominated activity translated to U.S. dollars at uniform exchange rates. Japanese yen 99 per U.S. dollar.
2) Primarily whole life and term.
3) Primarily whole life and retirement income.
4) Includes minor amounts of products based on other currencies.
5) Cancer, medical, accident and sickness; primarily riders.

Gibraltar Life

Face amount in-force, $196 billion[1] [2]

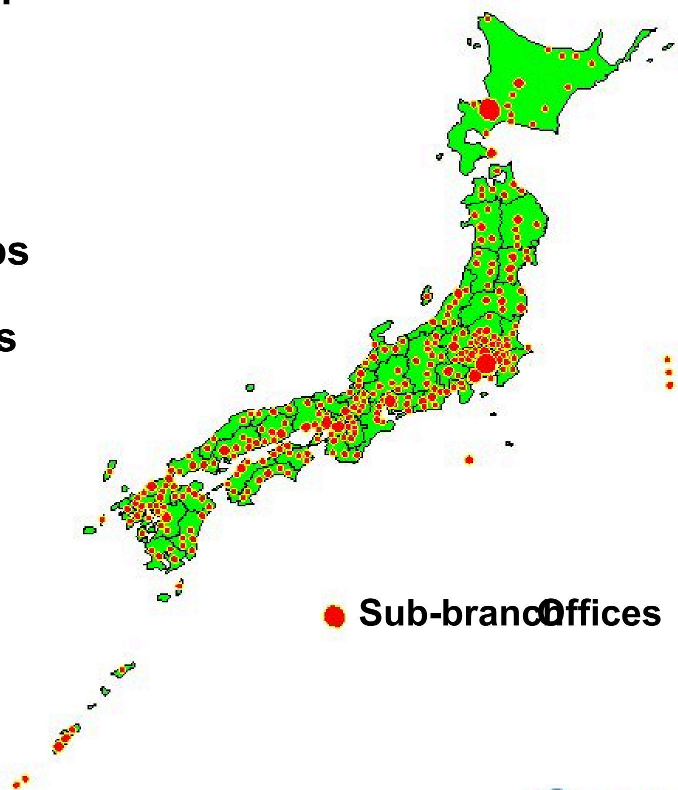
$41.7 billion in assets [1] [2]

501 sub-branch offices [1]

Strong affinity group relationships

Growing bancassurance business

Financial Strength Ratings:
Standard & Poor's, AA- [3]
Moody's, A2[3]



1) As of June 30, 2010.
2) Translated based on exchange rate of 99 Japanese yen per U.S. dollar.
3) As of September 1, 2010.

Business Model

Life Advisor
Strong Affinity Group Relationships
Platform for Expanding Distribution

- Life Advisors focus on mid-market clientele
- Life Advisor distribution leverages Life Planner system concepts to improve key drivers
- Wider geographical coverage than Prudential of Japan
- Teachers Association market generates consistent mortality margins; substantial retirement market opportunity
- Expanding bank channel fueled by distribution expertise, emphasis on protection products

Life Advisor Distribution

Selective Recruiting Standards

- Selection criteria designed for sales in affinity group market
- Candidates often introduced by successful Life Advisors

Training: Adapted From Life Planner System

- Basic training concepts adapted from Prudential of Japan
- Specialized training for affinity group marketing and service

Assignment to Affinity Groups

- Affinity group provides access; Life Advisor provides continuing service and consultation to client

Two Distinct Distribution Opportunities

Affinity Group Relationships

- Teachers Association
  - Relationship commenced 1952
  - Approximately 600,000 members
  - Access to approximately 950,000 teachers and 37,000 schools throughout Japan
- Other Associations include:
  - Shoko (small business owners)
  - Japanese Social Welfare Foundation
  - Self-Defense Force

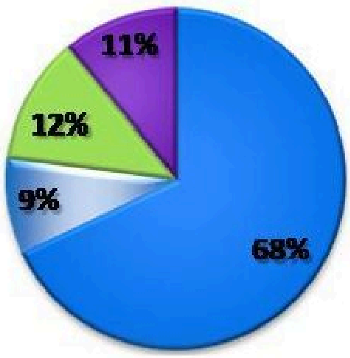
Bank Channel

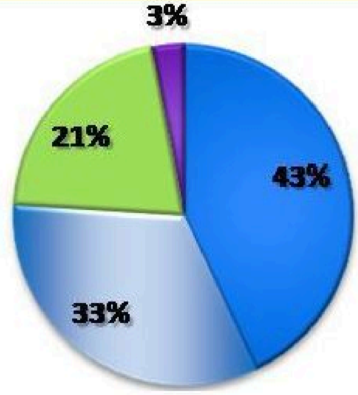
- Commenced bank distribution in 2005
- Disciplined development of bancassurance
- U.S. Dollar denominated fixed annuity products provided foundation for bank relationships
- 27 bank relationships including mega-bank, Bank of Tokyo Mitsubishi UFJ [(1)]
- POJ Life Planner expertise driving expansion of protection product distribution

1) As of June 30, 2010.

Gibraltar Life
Emphasis on Protection Products

In-force Annualized Premiums (1) as of June 30, 2010	**Annualized New Business Premiums (1)** Six months ended June 30, 2010



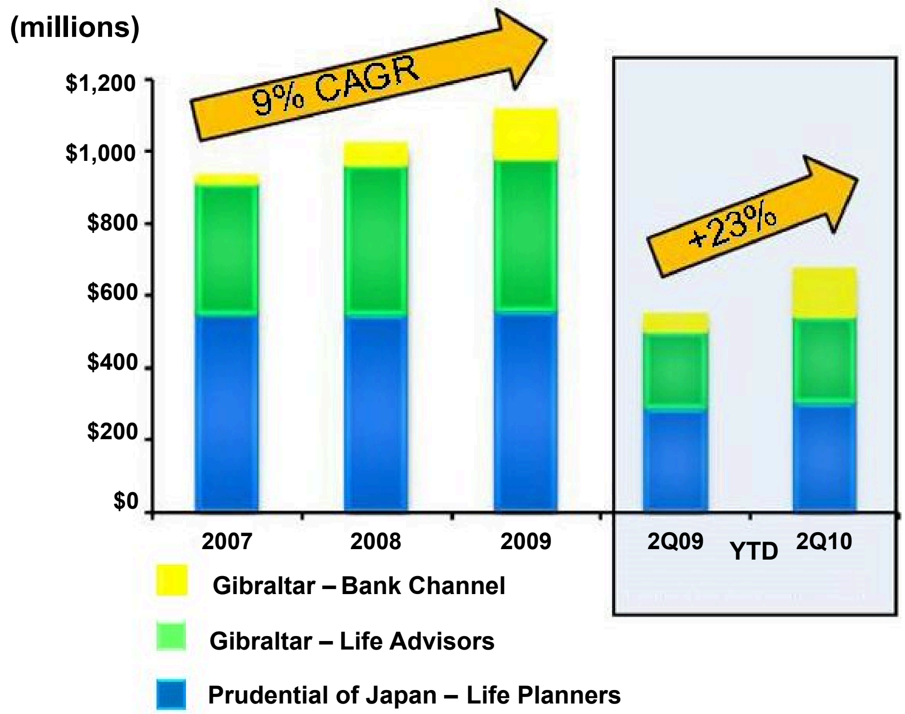


- Yen-based insurance products (2)
- U.S. dollar based insurance products
- Other than Yen-based fixed annuities
- Yen-based savings and retirement income products

1) Foreign denominated activity translated to U.S. dollars at uniform exchange rates. Japanese yen 99 per U.S. dollar.

2) Includes third sector products.

Japanese Insurance Operations Annualized New Business Premiums(1)



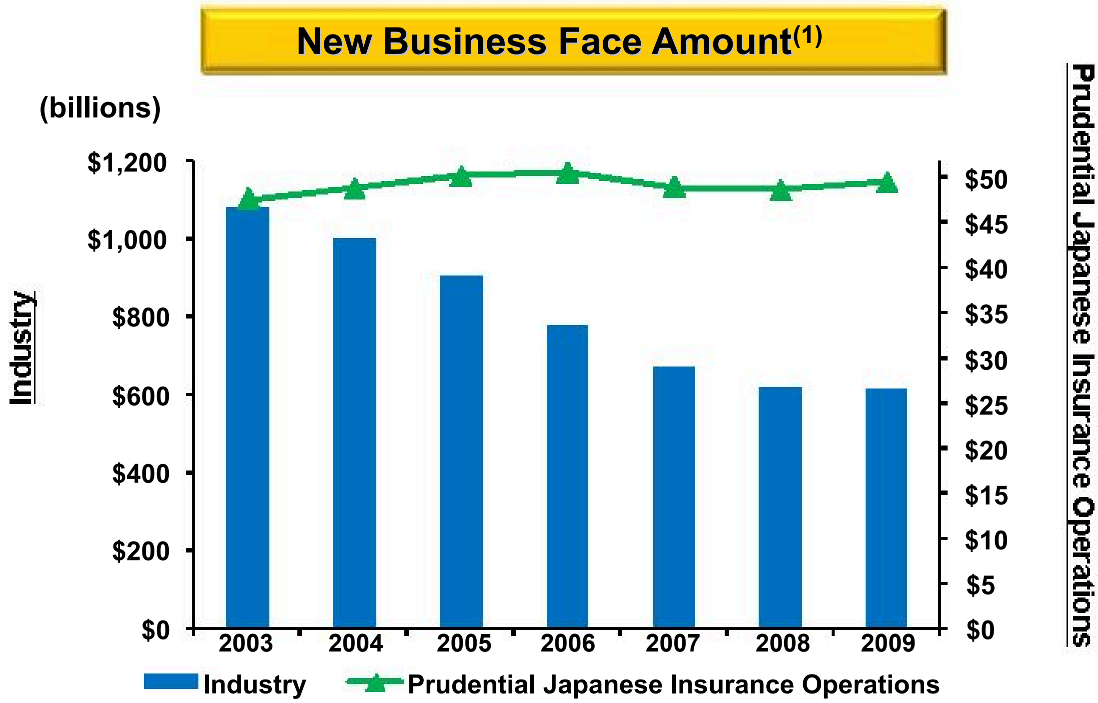
1) Foreign denominated activity translated to U.S. dollars at uniform exchange rates for all periods presented. Japanese yen 99 per U.S. dollar.

Overall Position – New Business (Face Amount)(1)

FY 2009 New Business Amount	Billion Yen	Share	5 Years Ago - FY 2004	Share
1. Dai-ichi	7,643	12.6%	1. Nippon	18.4%
2. Nippon	7,603	12.5%	2. Dai-ichi	14.3%
3. T&D Group	6,330	10.4%	3. Meiji-Yasuda	11.1%
4. Sumitomo	5,618	9.2%	4. Sumitomo	10.8%
5. Prudential	4,917	8.1%	5. T&D Group	7.7%
(POJ)	2,802			
(Gibraltar)	2,115			
6. Sony	4,057	6.7%	6. AIG Group	5.6%
7. AIG Group	3,665	6.0%	7. Prudential	4.9%
8. Meiji-Yasuda	3,290	5.4%	8. Sony	3.8%
9. Tokio Marine	3,011	5.0%	9. Fukoku	3.4%
10. Sompo Japan	2,197	3.6%	10. Mitsui	2.9%

1) Industry data from Life Insurance Association of Japan. Data shown are based on companies' Japanese statutory results for fiscal years ended March 31, 2010 and March 31, 2005, respectively. New business amounts are individual life and annuity contracts including net increase by conversion. Excludes Japan Post Insurance.

Prudential Japanese Insurance Operations vs. Japan Life Insurance Industry



1) On fiscal year basis; Industry data from Life Insurance Association of Japan. Data shown are based on companies' Japanese statutory results translated to U.S. dollars at uniform exchange rates for all periods presented (Japanese yen 99 per U.S. dollar).

Japanese Insurance Operations
Driver of Prudential's International Insurance Financial Performance

			Six months ended June 30,	
(millions)	2008	2009	2009	2010
Pre-tax adjusted operating income				
Prudential of Japan	$ 943	$ 974	$ 494	$ 510
Gibraltar Life	622	622	281	325
Total Japanese Insurance Operations	1,565	1,596	775	835
All Other Countries [1]	182	247	115	108
Total Prudential International Insurance	$ 1,747	$ 1,843	$ 890	$ 943

22.8% ROE[2]

1) Results include corporate management and development expenses incurred in the U.S. related to Japanese Insurance operations excluding Gibraltar Life.

2) Based on after-tax adjusted operating income for the year ended December 31, 2009.

PROTECTING FINANCIAL SECURITY OVER A LIFETIME

JOHN HANRAHAN

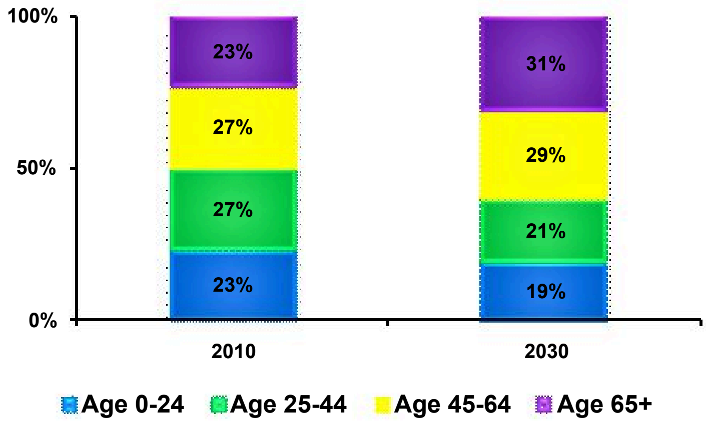
PRESIDENT AND CHIEF EXECUTIVE OFFICER

PRUDENTIAL OF JAPAN

Prudential

Evolving Protection Needs in Prudential's Largest International Market (1)

Japan
Population 127 million



- **Substantial mass affluent/affluent premature death protection market**
- **Rapidly growing pre-retirement/retirement market**

1) Source: United Nations Secretariat estimates, World Population Prospects, the 2008 Revision.

Needs-Based Selling Over a Lifetime

Client Age	20	30	40	50	60+
Client Focus	Death Protection Needs			Retirement Income Needs	
Prudential Solutions	Term Insurance Whole Life U.S. Dollar Retirement Income Fixed Annuity Products				

- Lifetime client relationships
- Needs-based selling through client life cycles
- Innovative products serve evolving needs

Prudential Life Planners
Selected and Trained for Lifetime Protection Focus

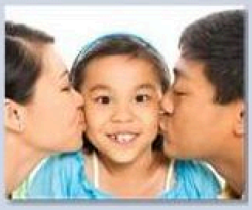
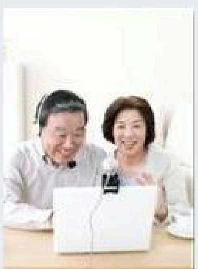
Selection

- College education
- Successful track record, but no prior life insurance sales experience
- Values and beliefs of a "trusted advisor"
- Only 3 out of 100 candidates are hired

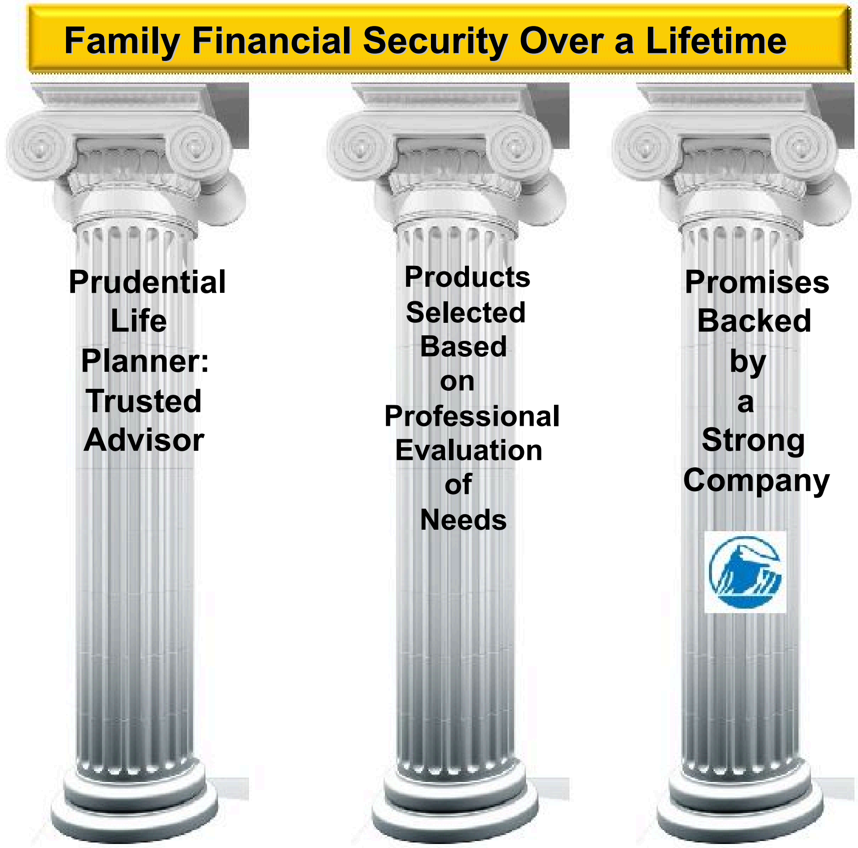
Training

- Structured training program
- First month: Dedicated to intensive training
- Weeks 5-50: Basic training program complemented by on-the-job activity
- Weeks 51 and thereafter: Continuing on-the-job training

Life Planner Perspective Aligned with the Client

Primary Market	Typical Client Profile	Typical Life Planner Profile
Primary Death Protection Market 	• Young professional, Age 35-45 • Annual income, approximately $60 thousand	• College graduate, age similar to clients • 5 years experience as Life Planner • Established clients serve as potential referral sources
Primary Pre-Retirement Market 	• Rising and seasoned professionals • Building retirement funds include low-yielding savings deposits	• Achieved professional designations, recognition (e.g. MDRT); age similar to clients • Building on relationship with clients

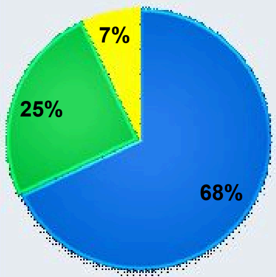
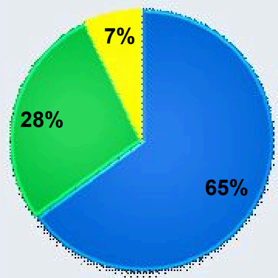
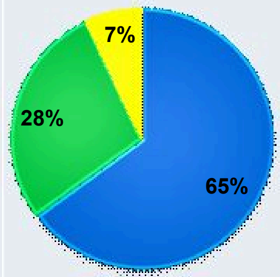
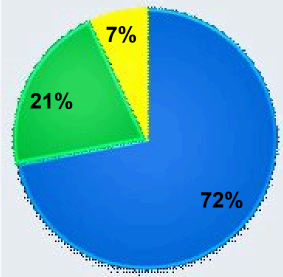
Financial Security Value Proposition



Product Portfolio Meets Client Needs Over a Lifetime

Client Need	Product Class	Key Features
Low cost premature death protection	Term Insurance	• Death protection for stated period with level premiums • May add third-sector protection riders
Death protection with savings feature	Whole Life	• Death protection • Savings fund • Guaranteed crediting rate • May add third sector protection riders
Retirement accumulation and income	Retirement	• Death protection in working years • Retirement accumulation fund • Policy paid-up at retirement age • Annuitization options • May add third-sector protection riders

Protecting Financial Security For a Lifetime

Client Age	25-34	35-44	45-54	55-64
Annual Premium per client[1]	$3,000	$3,800	$4,900	$5,500
Product Mix[1]				

Whole Life and Retirement **Term** **Medical**

1) Based on annual premium for new Prudential of Japan insureds in 2009 (male, married insured, individual policies); foreign-denominated activity translated to U.S. dollars at uniform exchange rate, Japanese yen 99 per U.S. dollar.

Protection-Focused Product Portfolio Drives Sustainable Returns

PRODUCT	DRIVERS OF RETURNS
Term Insurance • Serves basic death protection needs	• Robust mortality margins on high average face amounts • Potential for add-on and replacement sales through client life cycle
Whole Life Insurance • Death protection with savings elements	• Robust mortality margins on protection element • Potential for investment spread earnings over policy term
Retirement Products • Savings and protection for financial security in mature phase of life cycle	• Robust mortality margins on protection element during working years • Potential for investment spread earnings over policy term • Potential for extended margins over annuitization period

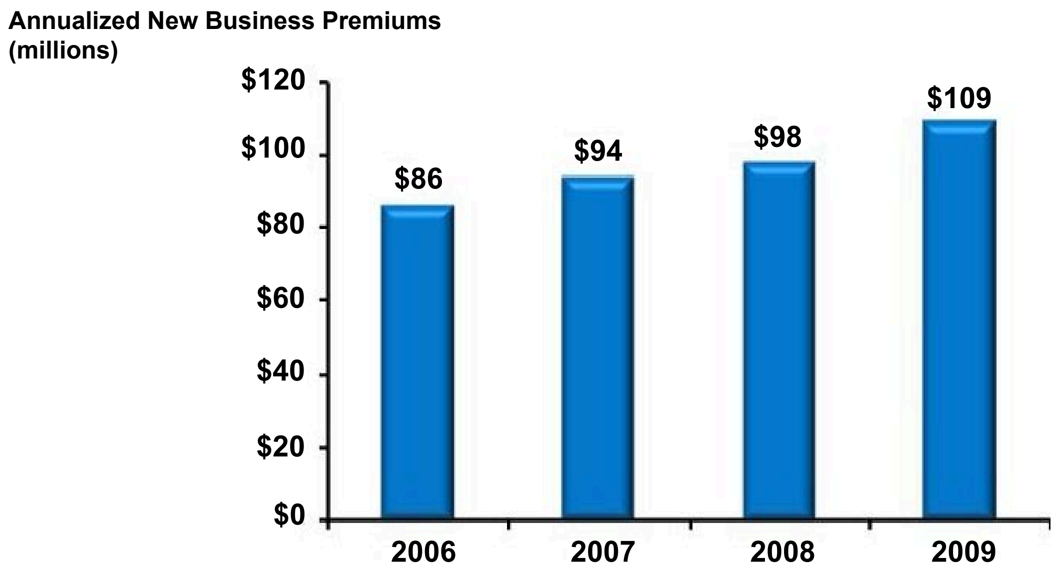
- Expense margins driven by scale, back-office efficiencies
- Margins earned over in-force period extended by superior persistency
- Third-sector riders enhance overall margins

U.S. Dollar Denominated Products
Attractive Value Proposition for Japanese Clients

	U.S. Dollar Denominated Whole Life	U.S. Dollar Denominated Retirement Income	U.S. Dollar Denominated Fixed Annuities
Death Protection Benefits	✓	✓	
Retirement Accumulation	✓	✓	✓
Retirement Income		✓	✓
Attractive Yields for Japanese Market	Rates offered reflect yields on U.S. Dollar denominated investments; compare favorably to Japanese yen-based products		

Lifetime Relationships and Innovative Products Drive Second-Sale Opportunities

Prudential of Japan
Second Sales to Existing Customers(1)(2)



1) Foreign denominated activity translated to U.S. dollars at uniform exchange rates for all periods presented. Japanese yen 99 per U.S. dollar.
2) Individual market only.

Superior Performance Measures Driven by Needs-Based Protection Focus[1]

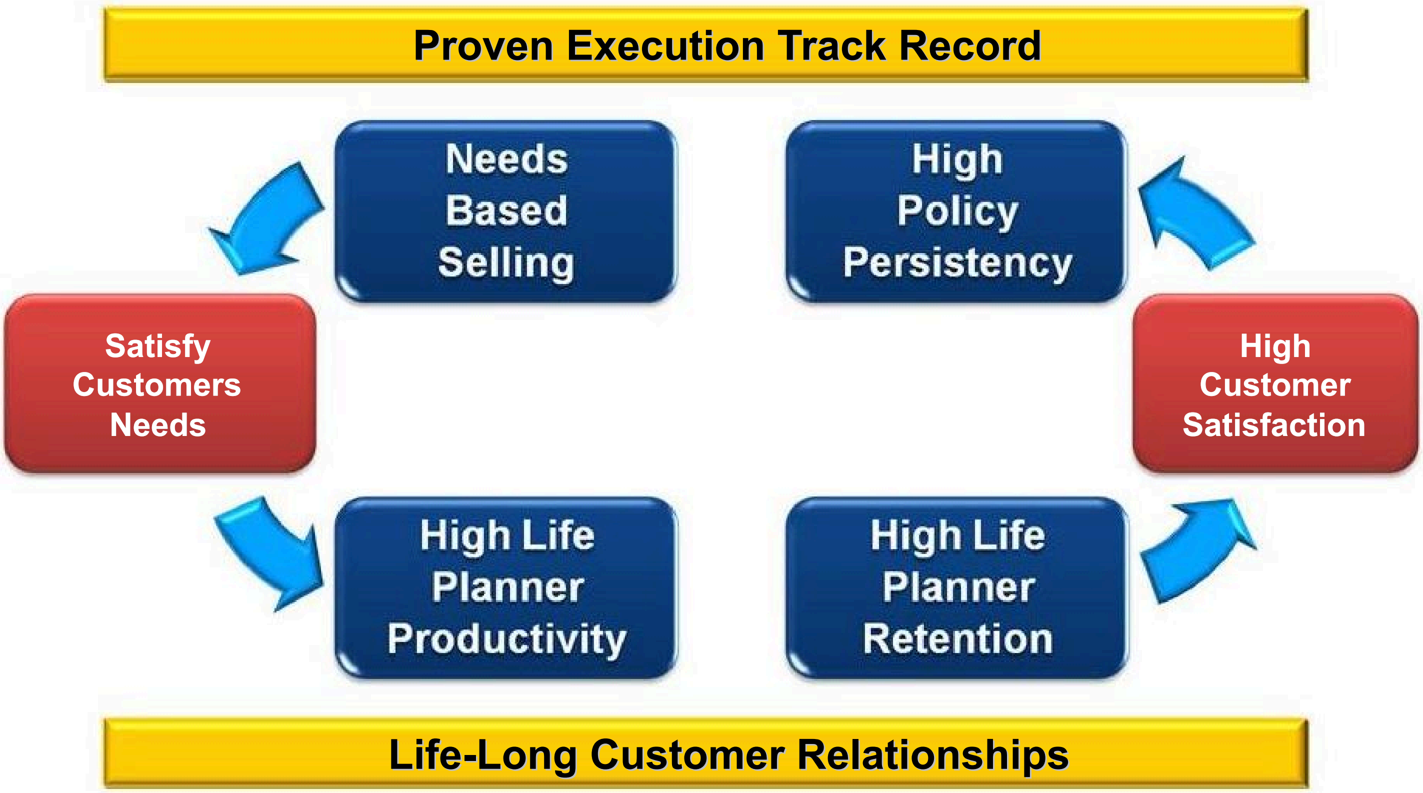
	Prudential of Japan	Gibraltar Life
Productivity[2]	6.9	3.8
Policy Persistency (face amount)		
13-month	94.5%	92.2%
25-month	88.6%	83.8%
Distribution Representative Retention		
12-month	81.8%	64.1%
24-month	64.4%	30.6%
Average size policy[3]	$274	$196

1) Measured as of or for the twelve months ended June 30, 2010.

2) Policies sold by sales representative per month; includes medical and cancer policies.

3) Face amount, in thousands.

Protecting Financial Security Over a Lifetime Drives Our Beneficial Cycle



THE POWER OF ASSOCIATIONS
DISTRIBUTION ADVANTAGE BASED ON RELATIONSHIPS

MITSUO KURASHIGE

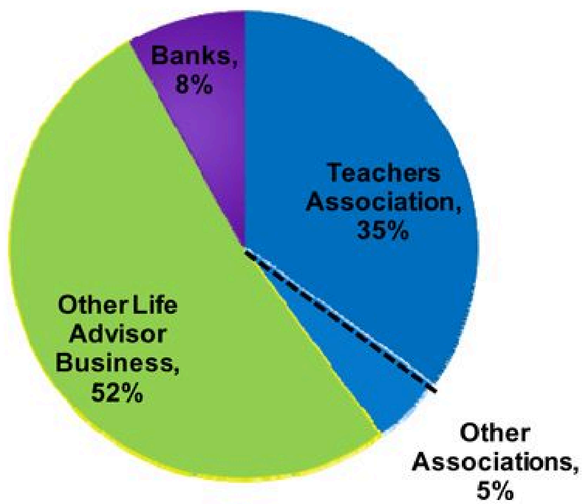
PRESIDENT AND CHIEF EXECUTIVE OFFICER

GIBRALTAR LIFE

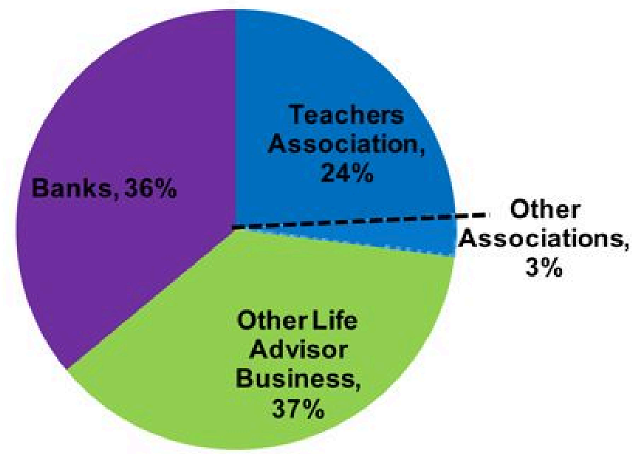
Prudential

Association Relationships
Key Contributor to Gibraltar Business

In-Force Annualized Premiums as of June 30, 2010 (1)



Annualized New Business Premiums Six months ended June 30, 2010 (1)



Associations | Other Life Advisor Business | Banks

1) Foreign denominated activity translated to U.S. dollars at uniform exchange rates. Japanese yen 99 per U.S. dollar.

Teachers Association
Core Relationship for More Than Half a Century

Japanese Educational Mutual Aid Association of Welfare Foundation (Teachers Association)

財団法人 日本教育公務員弘済会

- Relationship since 1952
- Approximately 600,000 members(1)
- Access to approximately 950,000 teachers and school personnel through 47 prefectural (local) associations and 37,000 schools(1)

Member eligibility:
School teachers and personnel

Supervised by:
Ministry of Education, Culture, Sports, Science and Technology

1) As of June 30, 2010.

Working Together to Support The Educational Community

Teachers Association

財団法人 日本教育公務員弘済会

Mainly support for Teachers

- Scholarships
  Interest-free college tuition loans for teachers' children
- Research Grants
  Support research achievements of teachers and schools
- Educational & Cultural
  Promote lectures and other educational activities including international exchanges
- Welfare
  Support general welfare of teaching community through financial assistance and subsidies

Gibraltar
ジブラルタ生命

Mainly support for Students

- Overseas Education
- Cultivation of skills and interests
- Volunteer programs
- Athletic programs

Gibraltar Life
Enriching the Japanese Student Experience

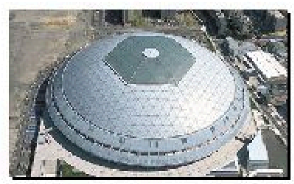
- AFS Program- American Field Service International Exchange program

- Prudential's Spirit of Community Volunteer Award for teenagers

- International Math Olympiad

- "Let's Play Basketball"
  Coaching by professional basketball players of "bj league" to elementary school students
  (bj league: Japan professional basketball league)

- "Dome Dodge in Nagoya"
  Dodge-ball tournament for elementary and junior high school students



Teachers Market

Size[1]

# of public school teachers

950,000

# of annual retirees/new hires

20,000 ～ 30,000/yr

Average annual salary

7.5 million yen

($85 thousand)

Typical retirement allowance

25-30 million yen

($285 – $340 thousand)

Characteristics

High social status (Local dignitaries)

Comfortable, steady income

Well-managed healthcare

Limited expertise for financial security

Teachers desire Life Advisor product explanation and advice

1) All numbers approximated; U.S. dollar equivalents based on exchange rate as of June 30, 2010 (88 Japanese yen per U.S. dollar).

Distribution Advantage Drives High Quality Business

Favorable mortality experience driven by superior underwriting characteristics	• Educational employees a naturally "select" group • Annual health examinations, medical screenings required for school personnel
Strong persistency driven by link to employment	• School personnel are government employees with reliable steady income • Monthly premiums through payroll deduction or similar arrangements
Customer loyalty reinforced by co-branding	• Teachers Association branding respected among education community • Gibraltar Life products include Association in product name

Association Sales
Proven Approach in an Attractive Market

- Association relationship provides Gibraltar Life Advisors with access to school sites and teachers' offices
- One-on-one sales on site by Gibraltar Life Advisors
- Specialized training program for Life Advisors working in education market
- Co-promotion by Association employees and Life Advisors
- Marketing approaches adapted to characteristics of 47 local prefecture Association membership bases
- Specialized products tailored to Association membership status; favorable underwriting and persistency support competitive pricing

Specially Trained Life Advisors Cover Nationwide Public School Network[1]

Gibraltar
ジブラルタ生命

Approximately

4,200

Life Advisors

SERVING

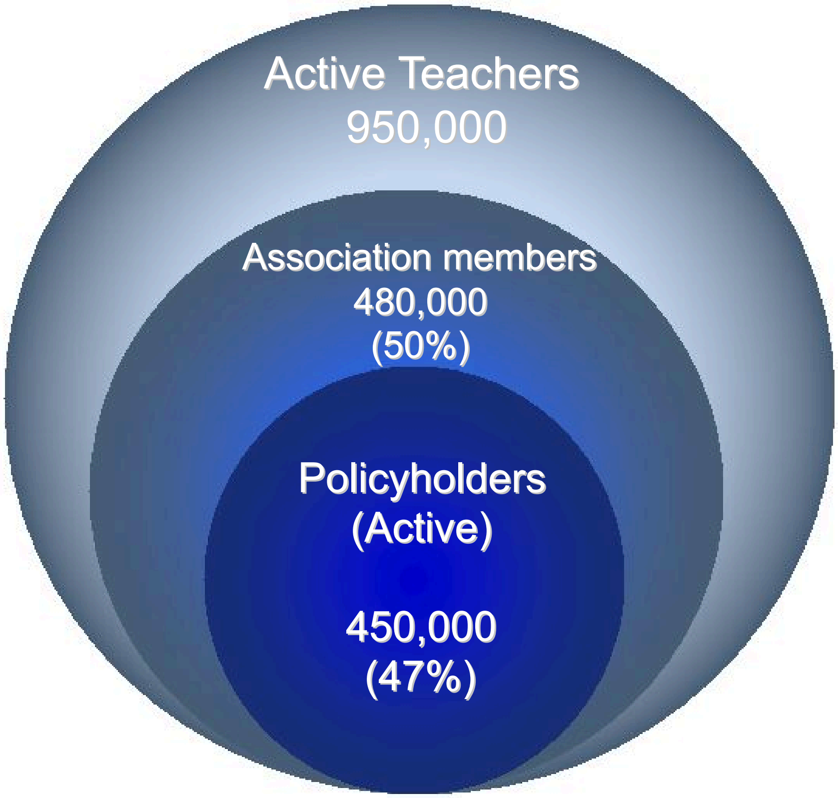
Approximately

37,000

Public schools nationwide

1) Data as of June 30, 2010.

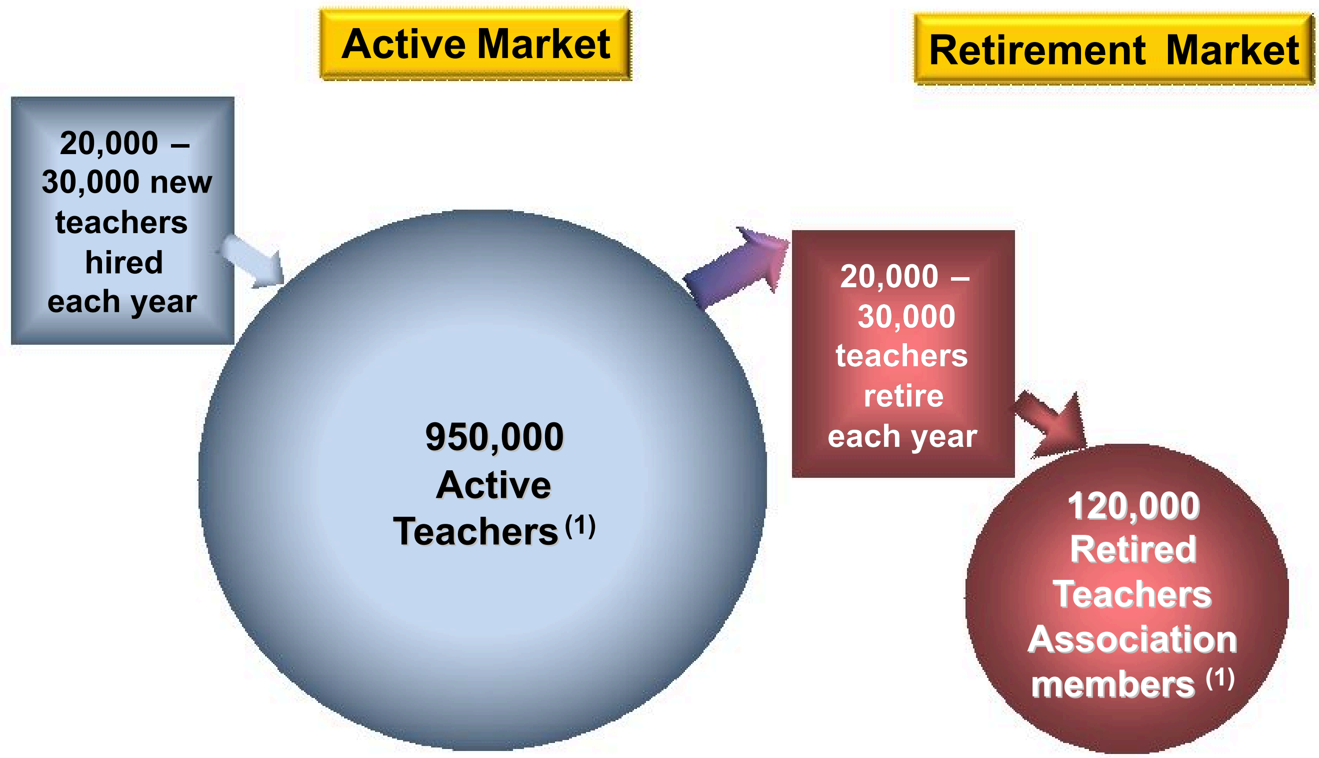
Participation[1]



Retired Teachers

1) Numbers represent headcount and are approximate as of June 30, 2010.

Perennial Sales Opportunities



1) Numbers approximate as of June 30, 2010.

Specialized Products Tailored to Education Market

Active Market	• Primary Products: – Teachers Term – Teachers Medical – Teachers Whole Life – Teachers Nursing Care • Supplemented by other individual products
Retirement Market	• Single premium whole life • Endowment • U.S. dollar and alternative currency denominated annuities

- Competitive pricing enhances attractiveness of education market products
- Annual survey identifies market needs for product development

Teachers Term Product
Affordable Basic Protection with Broad Appeal

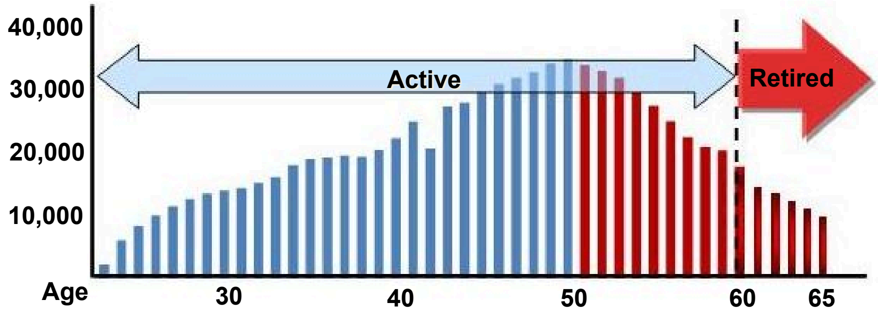
- Favorable actuarial experience of group enables attractive premium rates
- Access to Teachers Term product perceived as key benefit of Association membership; many teachers join Association and purchase product simultaneously
- Second sale opportunity: 50%-60% of Association clients purchase multiple Gibraltar Life products

Japanese Teachers Association Retirement Market Opportunity

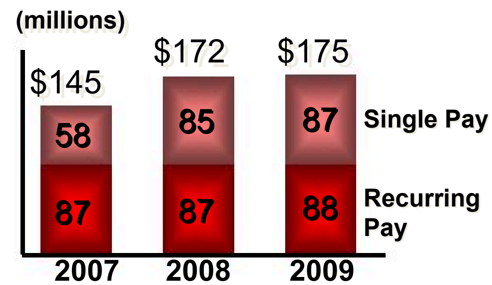
- Teachers receive lump sum payment at retirement, average about $300,000
- Trusted brand and attractive single premium retirement oriented products form solid value proposition at retirement
- Products compare favorably to low-rate bank deposits

Teachers Association Market Key Driver of Gibraltar's Retirement Sales

Number of Public School Teachers



Total Gibraltar Life
Retirement Red Zone
Annualized New Business Premiums[1]



Special Approach

Products

(Single pay) Foreign currency fixed annuity / Whole life / Endowment
(Recurring Pay) Whole life / Term / US$ Retirement income / Endowment / Medical/Nursing care

Communication

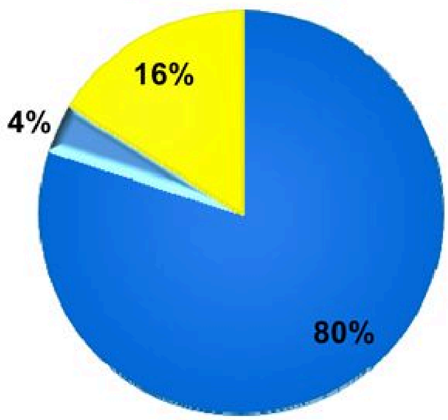
Specially trained Life Advisors / Seminars / Exclusive Website

1) Represents total Gibraltar Life sales to "Retirement Red Zone" clients (age 50-65); foreign-denominated activity translated to U.S. dollars at uniform exchange rate for all periods presented, Japanese yen 99 per U.S. dollar.

Retirement Products Complement Protection-Focused Business

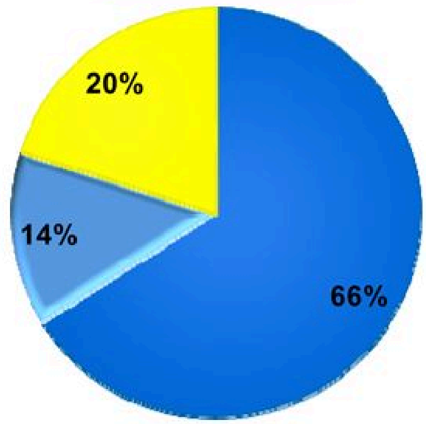
In-Force Annualized Premiums as of June 30, 2010 (1)

$1.5 billion



Annualized New Business Premiums Year ended December 31, 2009 (1)

$145 million



Yen-based insurance products(2) | U.S. dollar based insurance products(3) | Savings products(4)

1) Teachers Association business; foreign denominated activity translated to U.S. dollars at uniform exchange rates, Japanese yen 99 per U.S. dollar.
2) Primarily Teachers Term; includes third sector products (e.g., medical, nursing care).
3) Includes products based on other currencies.
4) Primarily fixed annuities and endowment contracts.

Gibraltar Life – Japanese Teachers Association A Sustainable Partnership

- Exclusive partnership in serving educators, for more than 55 years
- Attractive products encourage Association membership
- Joint ownership of Association's membership management system, which processes recurring premium data
- Favorable pricing reflects "collective term" business in force; insurance contract terms preclude transfer of existing policies to other carriers without Gibraltar's approval

BANK CHANNEL DISTRIBUTION
A PLATFORM FOR GROWTH

TAKESHI TANIGAWA

EVP, GIBRALTAR LIFE / CEO, PRUDENTIAL GIBRALTAR FINANCIAL LIFE

Competitive Advantages Support a Strong Bancassurance Model

- Fixed annuity products attractive to bank clientele, form basis for initial distribution relationships
- Competitive protection product portfolio meets life insurance needs of bank customer base
- Prudential/Gibraltar brands appeal to security-focused customers; especially attractive to “large ticket” clients
- Prudential-trained former Life Planners bring expertise in protection product sales and support

Expanding Bank Channel Distribution

In 2010, distribution agreements grow to include 27 banks and 6 affiliated agencies[1]

- 2008: Introduced life insurance protection products
- 2007: Assigned experienced Life Planners to Gibraltar Life for Bank Channel development
- 2006: Commenced distribution relationship with Japanese mega-bank, Bank of Tokyo Mitsubishi UFJ
- 2005: Introduced U.S. dollar denominated fixed annuity product for Bank Channel distribution

2005 2006 2007 2008 2009 2010

1) As of June 30, 2010.

Nearly 3,000 Potential Points of Sale

Bank of Tokyo Mitsubishi UFJ (Mega-bank)	Over $1 trillion deposits(1)(2)	772 branches(1)
Mitsubishi UFJ Trust and Banking (Trust-bank)	Over $143 billion deposits(1)(2)	66 branches(1)
Fukuoka Bank (Regional bank)	Over $79 billion deposits(1)(2)	167 branches(1)
Shinsei Bank (Other-bank)	Over $70 billion deposits(1)(2)	42 branches(1)
Hiroshima Bank (Regional bank)	Over $61 billion deposits(1)(2)	167 branches(1)
Total of 27 Bank Relationships(3)	**Over $2.4 trillion deposits(1)(2)**	**Gibraltar products sold at 1,773(3) of nearly 3,000 branches in total(1)**

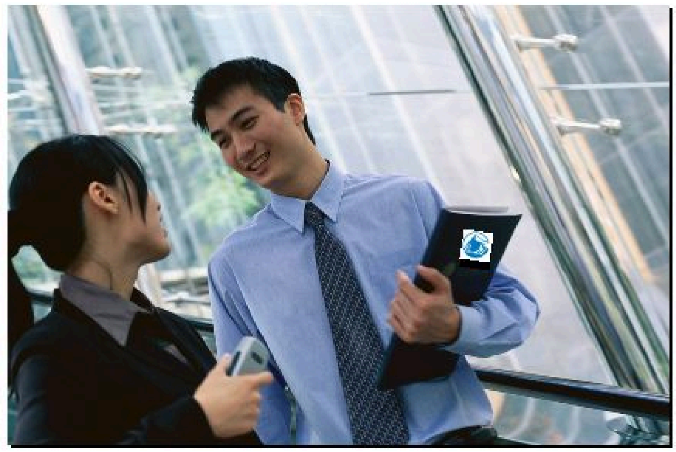
1) As of March 31, 2010 based on bank fiscal year end disclosures.
2) U.S. dollar equivalents based on exchange rate as of June 30, 2010 (88 Japanese yen per U.S. dollar).
3) As of or through June 30, 2010.

Bancassurance Powered by Prudential

Prudential Support

- Insurance education and training backed by proven distribution model
- Competitive products focused on protection
- Highly regarded brand, promises backed by a strong company
- Access to expertise of "seconded" former Prudential of Japan Life Planners(1)

Bank Employee Life Insurance Sales



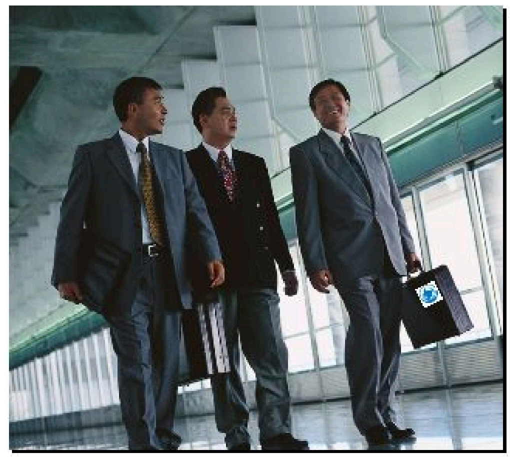
1) At certain banks.

On-Site Access to Attractive Bank Customer Base

Prudential Support

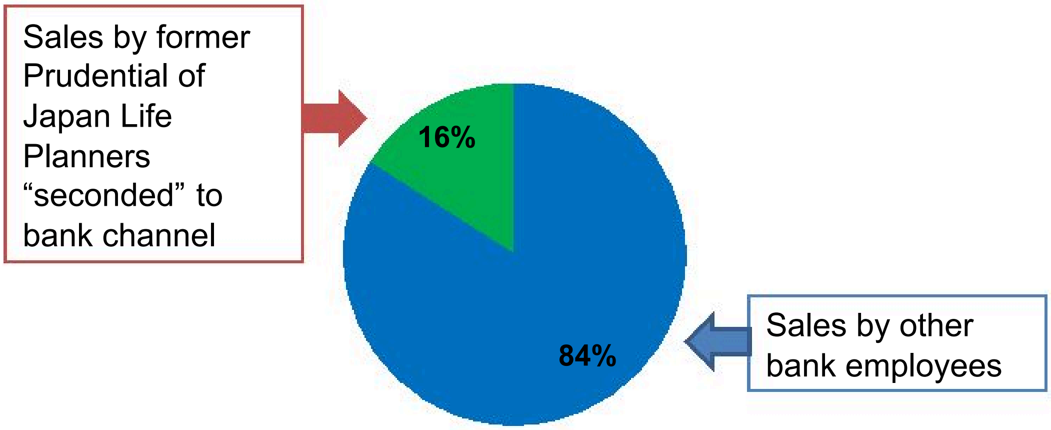
- Bank customers traditionally not served by trained life insurance professional at bank branch
- Growing market for protection products at banks following regulation changes
- Prudential-trained bank employees refer clients to "seconded" former Prudential of Japan Life Planners

Prudential-Trained On-Site Representative Sales



A Successful Partnership

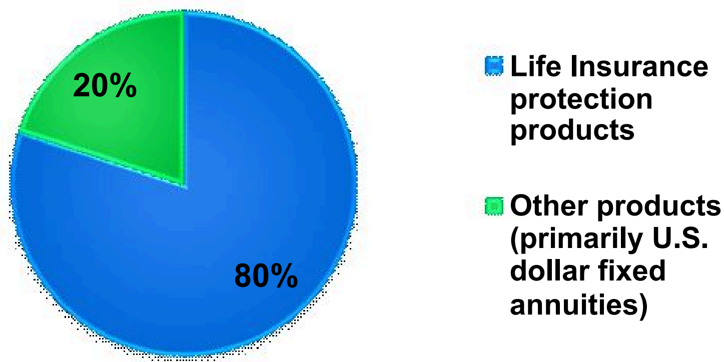
Bank Channel
Annualized New Business Premiums
$131 million(1)



1) For the six months ended June 30, 2010; foreign denominated activity translated to U.S. dollars at uniform exchange rates, Japanese yen 99 per U.S. dollar.

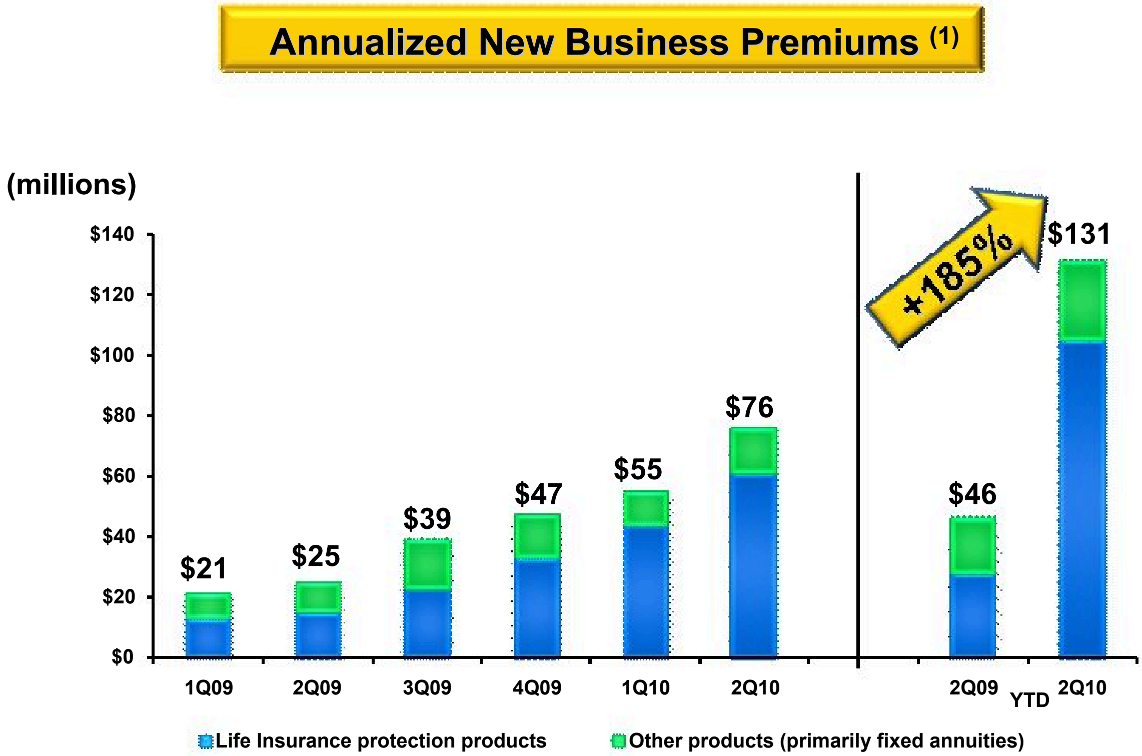
Bank Channel
Emphasis on Protection Products

Bank Channel
Annualized New Business Premiums
$131 million(1)



1) For the six months ended June 30, 2010; foreign denominated activity translated to U.S. dollars at uniform exchange rates, Japanese yen 99 per U.S. dollar.

Bank Channel Growth



1) Foreign denominated activity translated to U.S. dollar at uniform exchange rates for all periods presented. Japanese yen 99 per U.S. dollar.

Bank Channel Prospects for Continued Growth

- Growing bank focus on protection life insurance sales following recent regulation changes
- Continued Prudential training of bank employees promotes product awareness and sales skills; expanding count of employees qualified to sell life insurance
- Expanding coverage of bank branches within existing relationship networks; potential to develop new relationships
- Large expected volume of maturing bank-sold fixed and variable annuities provides opportunities to review client's product portfolio
- Opportunity to expand life insurance protection market coverage through regional banks