

News Release

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PRUDENTIAL SPONSORS THE 60 SUMMITS PROJECT IN PROMOTING THE ADOPTION OF A NEW PARADIGM AIMED AT PREVENTING NEEDLESS WORK DISABILITY

NEWARK, N.J. – Prudential Financial, Inc. (NYSE: PRU) is teaming up with The 60 Summits Project to promote adoption of the American College of Occupational and Environmental Medicine's (ACOEM) "*Preventing Needless Work Disability by Helping People Stay Employed*" guideline. The guideline provides a blueprint to help working people cope best with the impact of medical conditions on their daily lives, and how to improve outcomes for both work-related and non-occupational disability programs.

"Each year costs for disability benefits exceed a staggering \$100 billion, resulting in an enormous impact on the North American economy. ACOEM's guideline emphasizes a distinct opportunity for legislators, business and medical professionals to help prevent wasted human and financial resources and stem productivity losses," said Dr. Robert MacBride, medical director for The Prudential Insurance Company of America's Group Insurance business and a member of the ACOEM committee that developed the guideline. "Prudential is pleased to be the first charter North American sponsor of The 60 Summits Project and its efforts to promote widespread adoption of this breakthrough new paradigm."

Dr. Jennifer Christian chaired the group of physicians who developed the ACOEM guideline, designed to reduce avoidable work absence and loss of employability due to worker illness and injury, and is also spearheading The 60 Summits Project. Business leaders and medical practitioners discussed the blueprint, at a launch event earlier today, focused on improving the stay-at-work and return-to-work processes, as well as highlights of The 60 Summits Project efforts.

Each year, millions of American workers develop health problems that temporarily or permanently impact their ability to participate in the workforce. The guideline clearly outlines the process that determines whether and how people with medical conditions can stay at or return to work, along with recommendations for how to make that process work better and minimize the life disruption caused by illness and injuries. "There are a surprising number who have medical conditions that normally would cause only a few days of work absence -- common everyday problems like sprains and strains of the low back, neck, shoulder, knee and wrist, or depression and anxiety," said Dr. Christian.

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"Physicians know that much work disability is not required from a strictly medical point of view. We see devastating psychological, medical, social, and economic effects caused by unnecessarily prolonged work disability and loss of employability," Dr. Christian noted.

"Now is the time for corporate America, the medical community, and our government to work together on sustaining the health and function of more individuals, help control the growth of disability program costs, and protect the competitive vitality of the North American economy," said Dr. MacBride.

In 2006, pioneering Summits were held in Oregon and New Mexico. In 2007, an additional seven summits will occur: one each in Oregon (May 30), California (June 21), Minnesota (November 1-2) and four in North Dakota (the week of September 10-14). Summit planning groups are already at work in Ohio and Florida. Prudential's sponsorship will allow The 60 Summits Project to provide additional support to existing groups and facilitate entry into new states throughout the remainder of 2007.

Dr. Christian is the founder and Chairperson of The 60 Summits Project, as well as founder and President of Webility Corporation. She also founded and moderates a free multidisciplinary email discussion group called the Work Fitness & Disability Roundtable. She is a physician and is board-certified in occupational medicine. Earning her MD and a Masters Degree in Public Health from the University of Washington in Seattle, Dr. Christian's 20 year career in occupational medicine has been spent in multiple settings: in private practice, in heavy industry, in public health, in managed care, in workers' compensation insurance, and in consulting.

The 60 Summits Project (www.60summits.org) is an emerging not-for-profit organization supporting grassroots groups of employers, healthcare providers, insurers and other system stakeholders in working to implement the new ACOEM guideline in their organizations, communities and jurisdictions. For details on holding local summits throughout the U.S. and Canada, please contact Dr. Christian at 508-358-5218 or Jennifer.Christian@60Summits.org.

The ACOEM Guideline was published in the September 2006 issue of the Journal of Occupational and Environmental Medicine and is available on ACOEM's website. ACOEM (www.acoem.org), an international society of 5,000 occupational physicians and other healthcare professionals, provides leadership to promote optimal health and safety of workers, workplaces, and environments.

Prudential Financial, Inc. (NYSE: PRU), a financial services leader with approximately \$630 billion of assets under management as of March 31, 2007, has operations in the United States, Asia, Europe, and Latin America. Leveraging its heritage of life insurance and asset management expertise, Prudential is focused on helping individual and institutional customers grow and protect their wealth. The company's well-known Rock symbol is an icon of strength, stability, expertise and innovation that has stood the test of time. Prudential's businesses offer a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds, investment management, and real estate services. For more information, please visit www.prudential.com.

