Important Notice

The PESP website ("website") is intended to help you understand the main features of The Prudential Employee Savings Plan ("PESP") applicable to eligible employees and participants in the plan other than alternate payees and beneficiaries.

The words "termination of employment" may be used throughout the website. These words are intended to have broad application and encompass both the voluntary and involuntary termination of your employment or association with Prudential.

The website is not a substitute for the official PESP plan documents (the "Plan Documents") which govern the operation of PESP and the benefits it provides, which are described in the website. All terms and conditions of PESP including your eligibility and any benefits, will be determined pursuant to and are governed by the provisions of the Plan Documents. If there is any discrepancy between the information in the website or in any other Prudential materials relating to the programs and benefits described and the actual Plan Documents, or if there is a conflict between information discussed by anyone acting on Prudential's behalf and the actual Plan Documents, the Plan Documents, as interpreted by the PESP Plan Administrator, in its sole discretion, will always govern.

Prudential may, in its sole discretion, modify, amend, suspend or terminate any and all of its HR policies, programs, plans, and benefits, including PESP and the benefits described in the website, in whole or in part, at any time, without notice to or consent of any participant, employee, associate, or former employee or associate to the extent permissible under applicable law.

Certain links in the websites connect to websites maintained by third parties. We make no representations or warranties as to the content of these sites and take no responsibility for such sites. A link to another site is not an endorsement of that site. We encourage you to review any website's policies before providing any personal information.

Nothing contained in the website is intended to constitute or create a contract of employment, nor shall it constitute or create the right to remain associated with or in the employ of Prudential for any particular period of time. In addition, no oral or written statements made by anyone acting on Prudential's behalf are intended to create the right to remain associated with or in the employ of Prudential for any particular period of time. Employment with Prudential is employment-at-will. This means that either you or Prudential may terminate the employment relationship or your association with Prudential at any time, with or without cause or notice.