



HOW FINANCIALLY FIT ARE YOUR FEMALE CLIENTS?



Prudential's "2006 Study on Financial Experience and Behaviors Among Women" found 62 percent of women surveyed grade themselves as "C" or lower when it comes to their knowledge of financial products and services.

How would your female clients grade themselves?

Although today's women realize the importance of financial and retirement planning, 62 percent grade themselves a "C" or lower when it comes to their knowledge of financial products and services, according to Prudential's "2006 Study on the Financial Experience and Behaviors Among Women." The report, the fourth biennial study the company has conducted since 2000, found that although nearly one in three women consider themselves more involved in financial decision-making than they were five years ago, women remain uncertain about-and not necessarily on the right path for-achieving their financial goals.

"Women remain clear about their financial priorities, but many are not taking action," says Vice Chairman **Vivian Banta**. "A lack of confidence and knowledge--along with the interference of more immediate responsibilities--are combining to sidetrack even those with the best of intentions. What is most disturbing is that little progress has been made in the six years we've been conducting this research."

Since 2004, there has been virtually no changes in the level of confidence women have in achieving their retirement goals. Eighty-six percent believe maintaining their lifestyle in retirement is a top priority, yet only 19 percent are very confident they can achieve that goal--a confidence gap of 67 points.

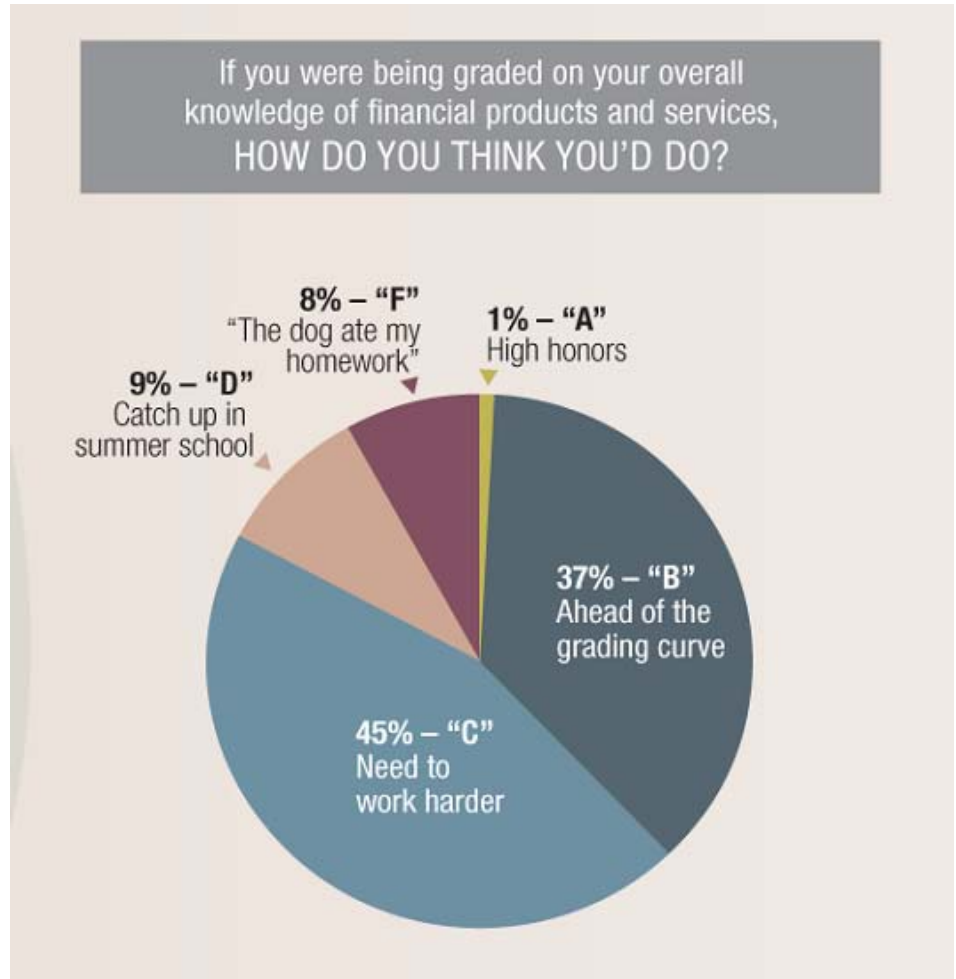
New to the 2006 study is a series of questions measuring the frequency and quality of household conversations on sensitive financial issues. Two thirds of respondents say they have not seriously discussed with their spouse financial issues related to aging or failing health, such as life insurance or planning a will.

To learn more about the study or download a copy of the report, go to www.prudential.com.

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