

## New Life Insurance Calculator for Women Estimates 'The Value of All You Do'

by *Business-Wire*

NEWARK, N.J.--(BUSINESS WIRE)--June 6, 2006--Prudential Financial, Inc. (NYSE: PRU) announced today a new tool that can assist families with selecting the right amount of life insurance coverage. While Life Insurance can never replace the emotional loss a family suffers in the event of a death, The Value of All You Do Calculator, now available on the company's website, estimates the economic value of many services women provide for their families, such as managing the home, caring for children, running errands, preparing food, and tutoring.

Wives are less likely to own life insurance than their husbands at nearly all income levels, according to LIMRA, 2005. In addition, a 2006 study by Salary.com concluded that the value of the things moms do can amount to an average annual salary of \$85,876 for working moms and \$134,121 for stay at home moms.

"We specifically designed this tool to assist with understanding the economic impact that a stay at home spouse has on their family household," said Maria Umbach, vice president of Individual Life Insurance for The Prudential Insurance Company of America, based in Newark, NJ. "The value of what many individuals do on a day-to-day basis is much greater than their salary or current assets. It's the present value of the tangible services they provide for those who depend on them and what it would cost to replace those services if they were no longer around."

Prudential's experience shows that many families underestimate the amount required for survivors to manage on their own. The company's 2006 study on The Financial Experience & Behaviors Among Women indicates that women are falling short in acquiring the insurance coverage needed to protect their families. In fact, over two-thirds of those polled don't have a plan in place. The Value of All You Do is designed to help women take a broader look to the calculator can help determine whether their current coverage is sufficient to provide for their family.

The Value of All You Do Calculator is an enhancement to The Life Insurance Needs Estimator, also available on the company's website. The total cost estimated by the two tools generates a comprehensive view of one's life insurance needs. The Life Insurance Needs Estimator has been recently enhanced to be more user friendly. To sample these tools, visit [www.prudential.com](http://www.prudential.com) and search for Life Insurance Needs Estimator.

Prudential Financial companies, with approximately \$547 billion in total assets under management as of March 31, 2006, serve individual and institutional customers worldwide and include The Prudential Insurance Company of America, one of the largest life insurance companies in the United States. These companies offer a variety of products and services, including life insurance, mutual funds, annuities, pension and retirement-related services and administration, asset management, banking and trust services, real estate brokerage franchises, relocation services and, through a joint venture, retail securities brokerage services. For more information, visit [www.prudential.com](http://www.prudential.com).

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