A Message from Brad Harris: 2026 Policyholder Dividend Scales

December 5, 2025

The Board of Directors of Prudential Insurance has approved payment of approximately $1.4 billion in dividends in 2026 for participating individual life insurance policies and annuity contracts in Prudential's Closed Block. This decision represents a continuation of the 2025 dividend scales for 2026.

As always, future dividends are not guaranteed. Dividends on participating life policies primarily reflect investment and mortality results, which can vary from year to year. If experience deteriorates, management may recommend a reduction in future payable dividends. Conversely, if experience improves and supports a higher dividend payout, then management may recommend an increase in future dividends.

For 150 years, Prudential has served as a good steward of its policyholders' premiums. Every policy issued by The Prudential Insurance Company of America begins with these words: "We will promptly pay...". This is a comforting thought, one that can help your customers feel secure with their life insurance policies and the protection these policies will provide for years to come.

Sincerely,

Brad Harris, FSA, MAAA
CFO, Global Retirement and Insurance and Chief Actuary
The Prudential Insurance Company of America

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