



News Release

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Prudential provides special program for people with special needs

Core team of trained professionals address unique concerns

Newark, NJ – Lynn Tramontano knows all about the sleepless nights spent by families caring for people with special needs.

Tramontano, a financial services associate licensed in Ohio and Montana with The Prudential Insurance Company of America, is dedicated to serving the special needs community. She recently worked with a family to help them plan for adequate financial resources for the future benefit of a young man totally dependent on his parents.

“It was a powerful feeling to help address a parent's worries about what would happen if they were no longer there to care for their son,” Tramontano said. “I saw the mom and dad relax right before my eyes, knowing they were addressing some of their greatest concerns.”

Tramontano is part of a team of financial professionals specifically trained to help address the unique financial concerns of families caring for loved ones with special needs. The team was trained as part of a new program launched by Prudential Individual Life Insurance, The Prudential Insurance Company of America, Newark, NJ, a subsidiary of Newark, N.J. based Prudential Financial, Inc. (NYSE:PRU).

“People with special needs often require care and financial support that may extend well beyond a parent’s or caregiver’s lifetime,” said Joan Cleveland, senior vice president, business development with Prudential Individual Life Insurance. “It’s critical to have all the pieces in place.”

Sales professionals who complete the training program have a clear understanding of the specific needs and nuances of the special needs community. “Our sales force can help clients caring for people with special needs address complex, often overlooked financial issues,” she said.

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Specifically, these financial professionals can help families:

- Understand how a special needs trust, a document prepared by an attorney with expertise in special needs law, protects an individual's eligibility for government assistance such as Supplemental Security Income and/or Medicaid. Assets held by the trust for the benefit of someone with special needs should be used to supplement—not replace—government assistance.
- Select the proper insurance and financial products to help fund the special needs trust.
- Get started with a Letter of Intent, a non-binding document which states a family's wishes for their loved one's future with regard to health issues, educational goals, housing, etc., and the means to support those wishes.
- Establish ties with relevant support groups and non-profit associations.
- Find an attorney with expertise in special needs law.

To date, over 140 Prudential and independent financial professionals are participating in the [*Special Needs Solutions...For All Ages*](#) program. After completing a comprehensive three-day training course, participants stay up-to-date on current issues through ongoing discussions.

Prudential recently was selected for a 2010 Disability Matters award, sponsored by Springboard Consulting LLC. The award recognizes Prudential's substantial efforts in effectively marketing products and services to individuals who have a disability or care for someone with special needs through its [*Special Needs Solutions ...For all Ages*](#) program. Winners were selected by a panel of judges comprised of individuals from the special needs non-profit community.

“We spent a great deal of time developing this program and committed significant resources to make sure we got it right,” Cleveland said. “External research combined with the guidance we received from our special needs employee advisory council contributed to the training content and program overall.”

For additional information or to locate a financial professional who specializes in servicing the special needs community visit www.prudential.com/specialneeds.

Prudential, its licensed financial professionals, and independent financial professionals selling its products do not give tax or legal advice. The [*Special Needs Solutions ...For all Ages*](#) program is not intended to provide participants with a comprehensive summary of all applicable laws, planning strategies, and available resources. Clients are urged to consult with their own legal and tax advisors in order to accomplish their personal special needs planning goals and objectives.

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