

Prudential Financial, Inc. (PRU)

Financial Services / Insurance - Life · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$115.91 2026-10-16	MARKET CAP \$40.0B VOLUME 2.1M	52-WK HIGH \$127.72 52-WK LOW \$91.89	TRAILING PE 10.4 P/S 0.62	GROSS MARGIN 30.8% NET MARGIN 5.9%	ROE 12% ROIC 1%	PIOTROSKI 9/9 ALTMAN Z 0.5	1-YR RETURN +17.6% 5-YR RETURN +96.6%
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Prudential Financial, Inc., together with its subsidiaries, provides financial products and services in the United States, Japan and internationally. It operates through PGIM, Retirement Strategies, Group Insurance, Individual Life, and International Businesses segments. The PGIM segment offers investment management services and solutions related to public fixed income, public equity, real estate debt and equity, private credit and other alternatives, and multi-asset class strategies to institutional and retail clients, as well as its insurance and retirement businesses. The Retirement Strategies segment provides a range of retirement investment, and income products and services to retirement plan sponsors in the public, private, and not-for-profit sectors; group annuities and other products; international reinsurance; investment only products; and FlexGuard suite, Fixed annuities, and variable annuities, as well as develops and distributes individual variable and fixed annuity products. The Group Insurance segment offers various group life, and long-term and short-term group disability, as well as group corporate-, bank-, and trust-owned life insurance; and supplemental health solutions including accident, critical illness, and hospital indemnity. The Individual Life segment develops and distributes variable life, universal life, and term life insurance products. The International Businesses segment develops and distributes life insurance, retirement products, investment products, and certain accident and health products. The company provides its products and services to individual and institutional customers through its proprietary and third-party distribution networks, financial professionals, and trusted partnerships. Prudential Financial, Inc. was founded in 1875 and is headquartered in Newark, New Jersey.

SECTOR Financial Services INDUSTRY Insurance - Life EXCHANGE NYSE MARKET CAP \$40.0B EMPLOYEES 36,824 (SEC-filed) CEO Andrew Sullivan IPO 2001-12-13
COUNTRY US
751 Broad Street, Newark, NJ 07102 · Tel 973 802 6000 · [prudential.com](https://www.prudential.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

57 / 100

Street mean **\$109.40** (5 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$2M sold / 6 mo, zero open-market buys

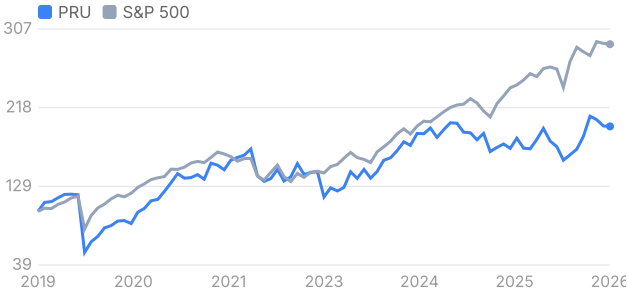
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **PRU +17.6%** · **S&P 500 +15.9%** · spread **+1.7pp**



7 Years vs S&P 500 · **PRU +96.6%** · **S&P 500 +189.9%** · spread **-93.2pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

57

OF 100

Score Breakdown

Profitability	29/100
Growth	64/100
Momentum	90/100
Quality	72/100
Earnings Quality	73/100
Balance Sheet	66/100
Value	86/100
Risk (safety)	80/100
Overall	57.0/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
PUK	53
AFL	59
MET	42
UNM	32
GL	46
JXN	64
PRU	57

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 57 in 24 Q3, latest 57 — -0 since. Fell in 0 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

4 TWO READINGS

business vs price

BUSINESS QUALITY

57 / 100

IS Score 57.0 / 100 · -0.4 from peak of 57

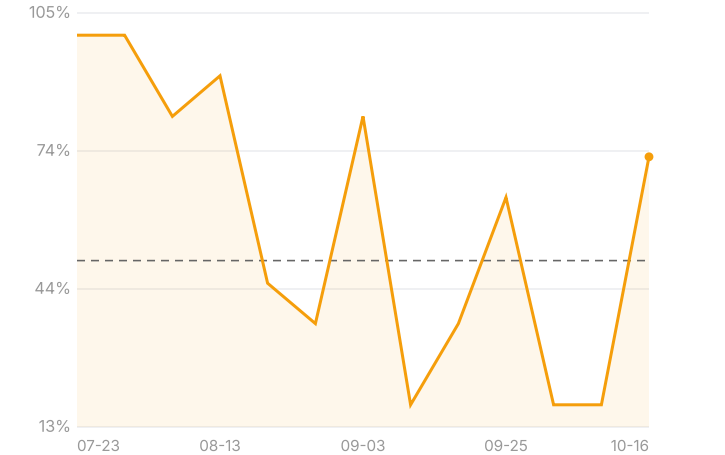


Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

LEAN BULLISH

Technical Score 62 / 100 · Power +24 · 17 of 22 indicator votes bullish



Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 57 and price structure at 62 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

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5WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 57.0	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 29 → 43 → 55 → 57	the direction matters more than the level
Technical vote share back above 50%	now 73%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,420 → now 1,420	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6SMART MONEY CONFLUENCE

EDGE · disclosure sources

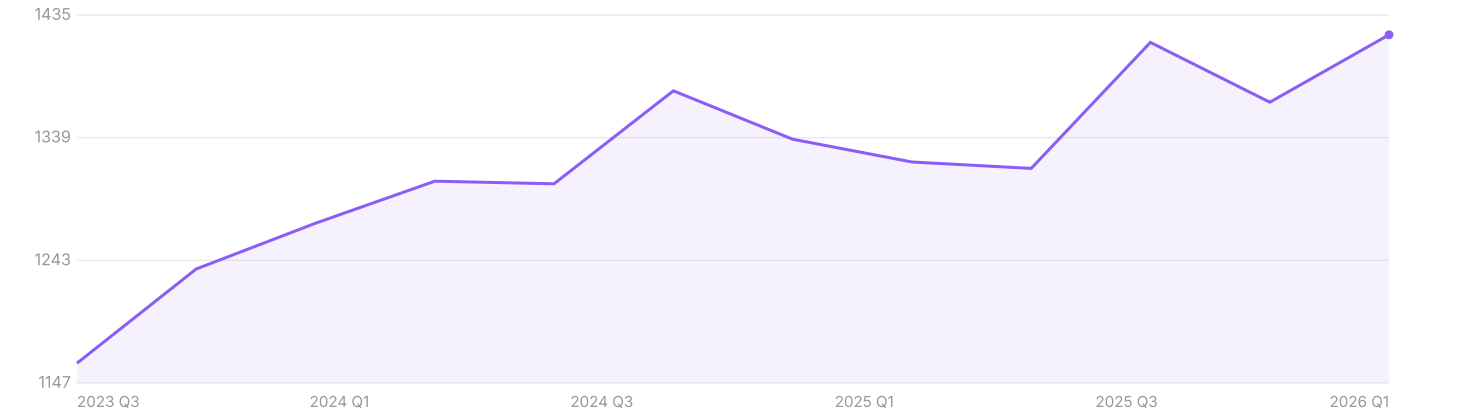
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1123 up / 992 down net +131 funds	INSTITUTIONS ADDED (13F) 53 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,420 · latest 1,420 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,420	220.6M	\$23.3B	68.2%
2026 Q1	1,367	216.2M	\$20.9B	66.8%
2025 Q4	1,414	213.6M	\$23.8B	66.0%
2025 Q3	1,315	210.7M	\$21.6B	65.1%
2025 Q2	1,320	210.9M	\$22.4B	65.2%
2025 Q1	1,338	213.6M	\$23.6B	66.0%
2024 Q4	1,376	214.5M	\$25.1B	66.3%
2024 Q3	1,303	207.6M	\$24.7B	64.2%
2024 Q2	1,305	206.9M	\$23.9B	64.0%
2024 Q1	1,272	205.4M	\$23.9B	63.5%
2023 Q4	1,236	204.1M	\$21.0B	63.1%
2023 Q3	1,162	200.5M	\$19.0B	62.0%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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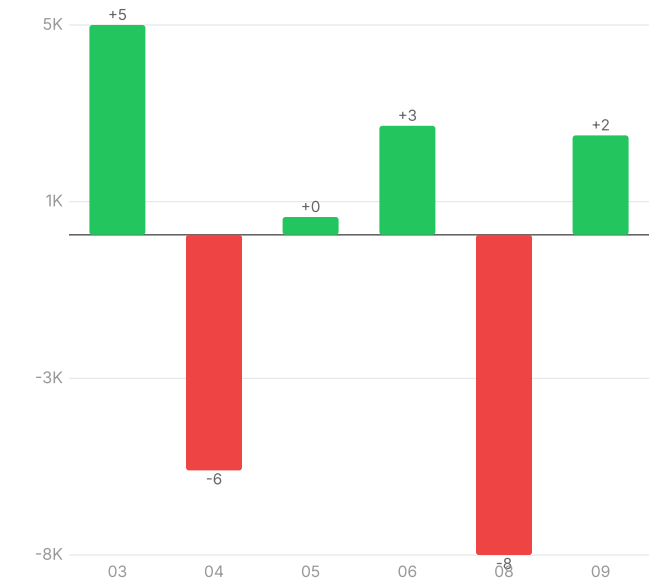
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Wolk Joseph J	director	2026-09-10	A-Award	21	—	1,826
Wolk Joseph J	director	2026-09-10	A-Award	21	—	1,798
Todman Michael	director	2026-09-10	A-Award	155	—	13,334
Todman Michael	director	2026-09-10	A-Award	151	—	12,943
Todman Michael	director	2026-09-10	A-Award	21	—	1,798
Stoddard Thomas D	director	2026-09-10	A-Award	20	—	1,783
Stoddard Thomas D	director	2026-09-10	A-Award	21	—	1,798
Poon Christine A	director	2026-09-10	A-Award	161	—	13,840

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	2	21,232	\$2.4M	Counted
M — Exercises (paired A/D)	30	86,969	—	None — mechanics
F — Tax withholding	28	39,643	\$3.9M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$2.4M 2 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Lloyd Smucker	House	SELL	\$1,001 - \$15,000	2026-04-23	2026-05-01
Lloyd K. Smucker	House	SELL	\$1,001 - \$15,000	2026-04-23	2026-05-01
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-02-10	2026-03-10
Alan Armstrong	Senate	SELL	\$1,001 - \$15,000	2026-03-27	2026-07-21
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2023-09-07	2023-10-13
Tommy Tuberville	Senate	SELL	\$15,001 - \$50,000	2023-09-07	2023-10-12

HOUSE 12-MO 8 trades 3 purchases	SENATE 12-MO 1 trades 0 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

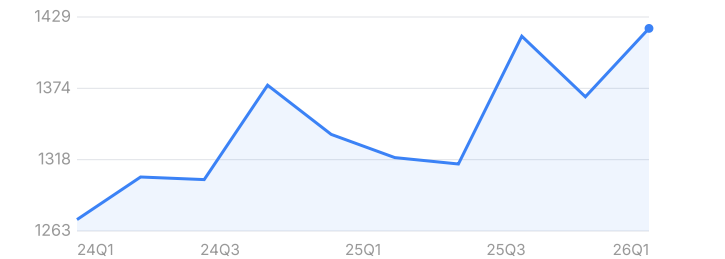
13F FILERS (LAST COMPLETE Q) 1,367	13F SHARES 216M 66.8% of shares out	NEW / CLOSED 136 / 152 positions, QoQ	INCREASED / REDUCED 526 / 488 positions, QoQ
PUT/CALL (13F) 0.94 option positions	FREE FLOAT 99.7% 344M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	429,666	\$49M
Wedge Capital Management L L P/Nc	284,798	\$32M
Gradient Investments Llc	158,500	\$18M
Cantor Fitzgerald Investment Advis	139,967	\$16M
Asr Vermogensbeheer N.V.	136,266	\$15M
Viking Fund Management Llc	135,000	\$15M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

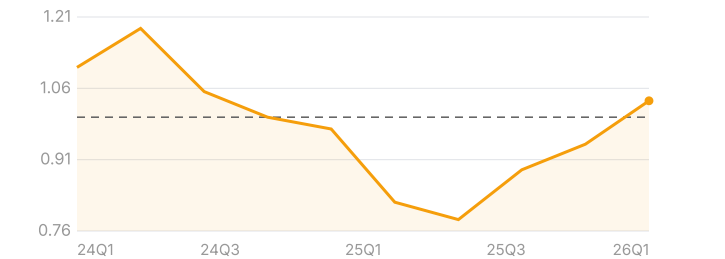
13F Filers Holding PRU — quarterly



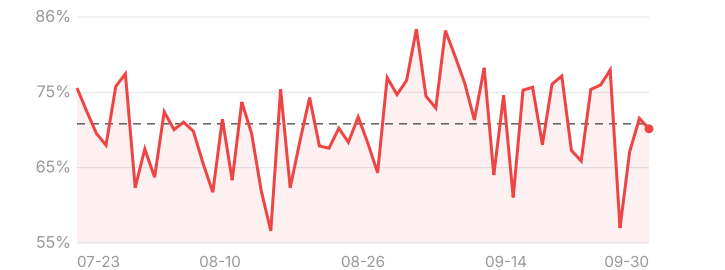
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.2B
VTSAX	0.1%	\$1.2B
VSMPX	0.1%	\$1.2B
VTI	0.1%	\$1.2B
VFINX	0.1%	\$1.0B
VFIAX	0.1%	\$1.0B

Institutional Put/Call — quarterly



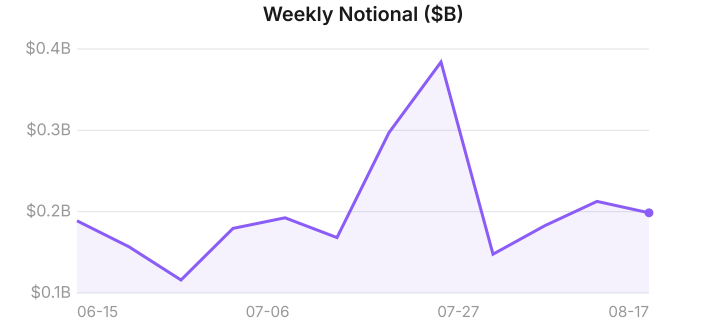
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 70.5% 2026-10-15	20-DAY AVG 71.7% 50-day 71.2%	TREND Rising 20d vs 50d	BY MARKET CENTER Q: 71% · N: 65% · B: 39% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



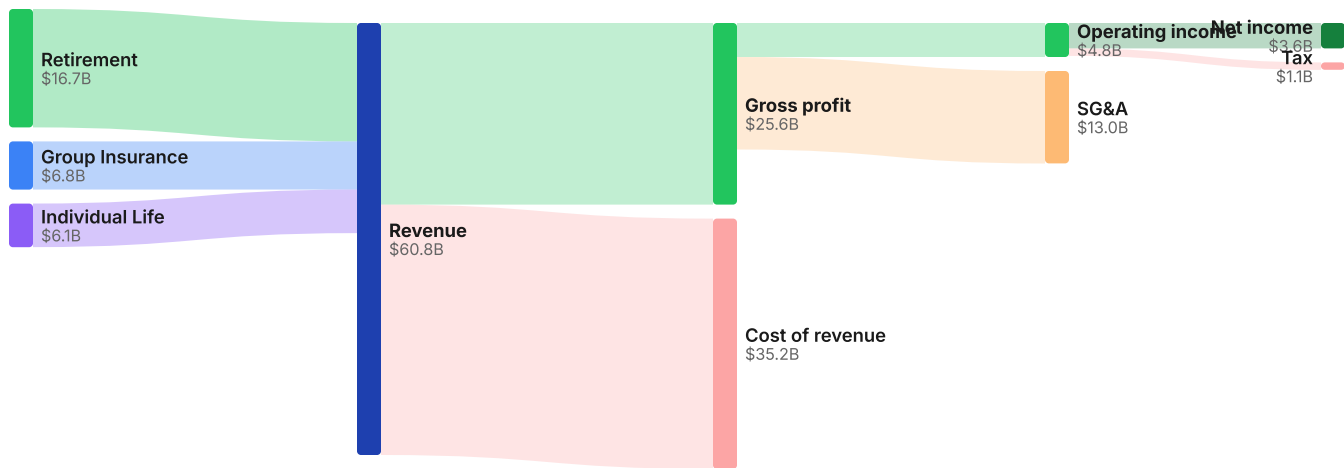
Where PRU Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	2.6M	43 sh
Ebxi Level Ats	1.6M	24 sh
Mstx Ms Trajectory Cross (Ats-1)	1.5M	39 sh
Ubsa Ubs Ats	1.5M	40 sh
Sgmt Sigma X2	1.2M	33 sh
Mlix Instinct X	0.9M	54 sh

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14 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of Prudential Financial, Inc. revenue goes. All values FY2025 filings, live.

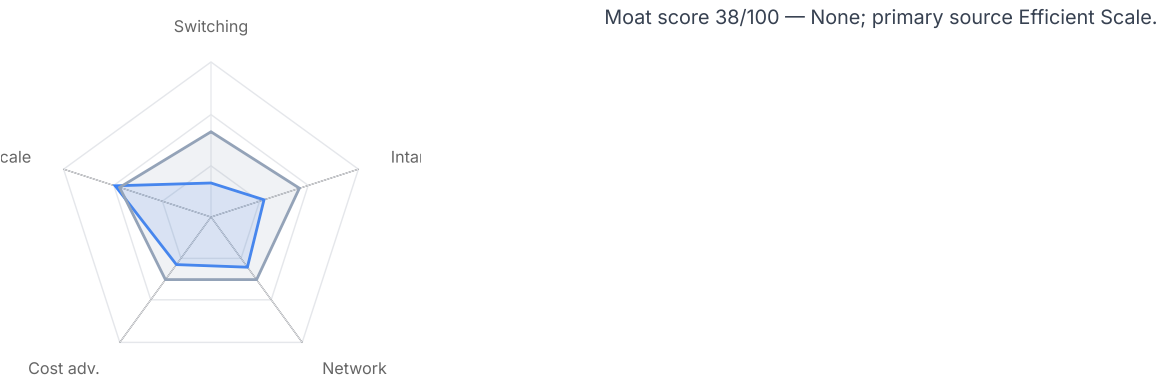
15 GEOGRAPHIC REVENUE

live segmentation

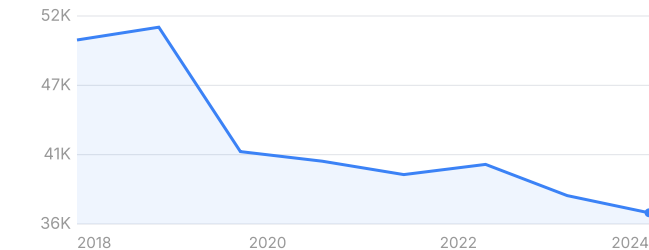
REGION	REVENUE	SHARE
UNITED STATES	\$48.6B	69%
JAPAN	\$13.8B	20%
Non-US	\$8.1B	11%

16 MOAT & COMPETITIVE POSITION

LIVE MODEL · 38/100 NONE



3.8 · Employees (SEC filings)



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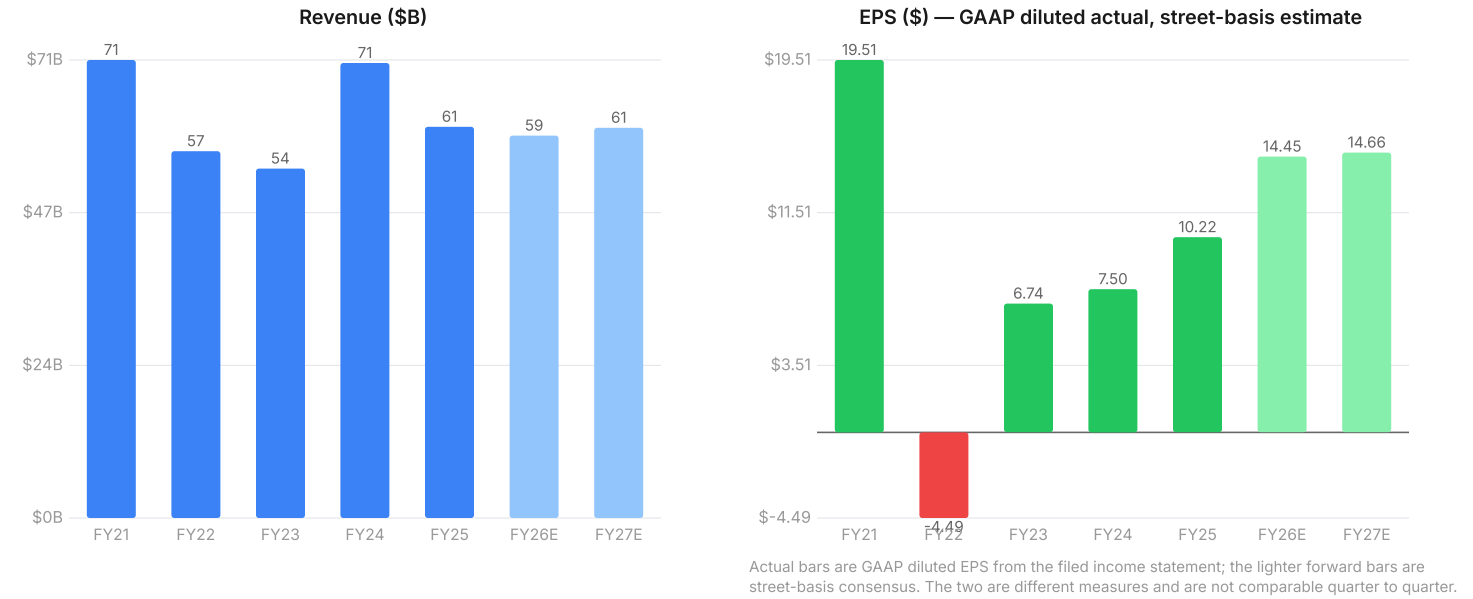
17 CORPORATE INFORMATION — KEY OFFICERS

36,824 employees

OFFICER	TITLE
Jacques Philippe Chappuis	President & CEO of PGIM Inc.
Andrew Francis Sullivan	Chairman, Chief Executive Officer & President
Yanela del Carmen Frias	Executive Vice President & Chief Financial Officer
Scott E. Case	Executive Vice President & Head of Global Technology and Operations

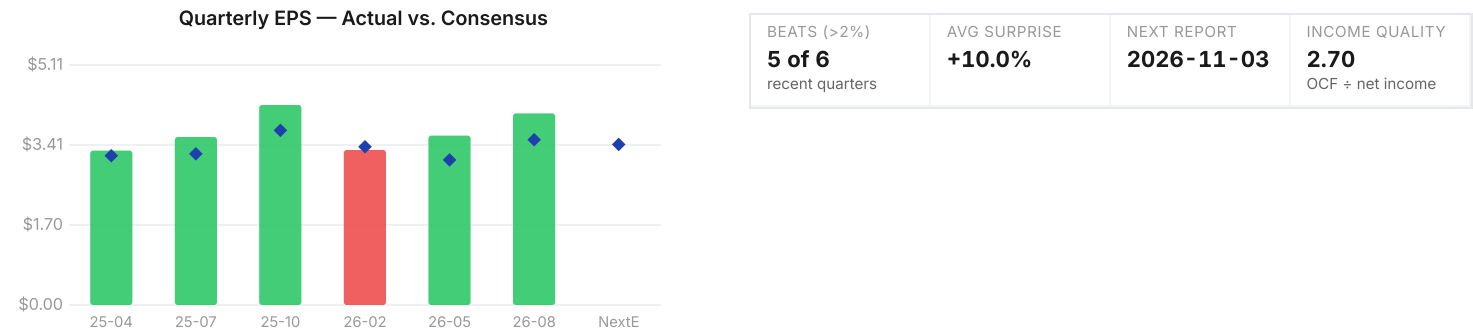
18 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



19 ESTIMATE VS. ACTUAL & SURPRISES

live data



20 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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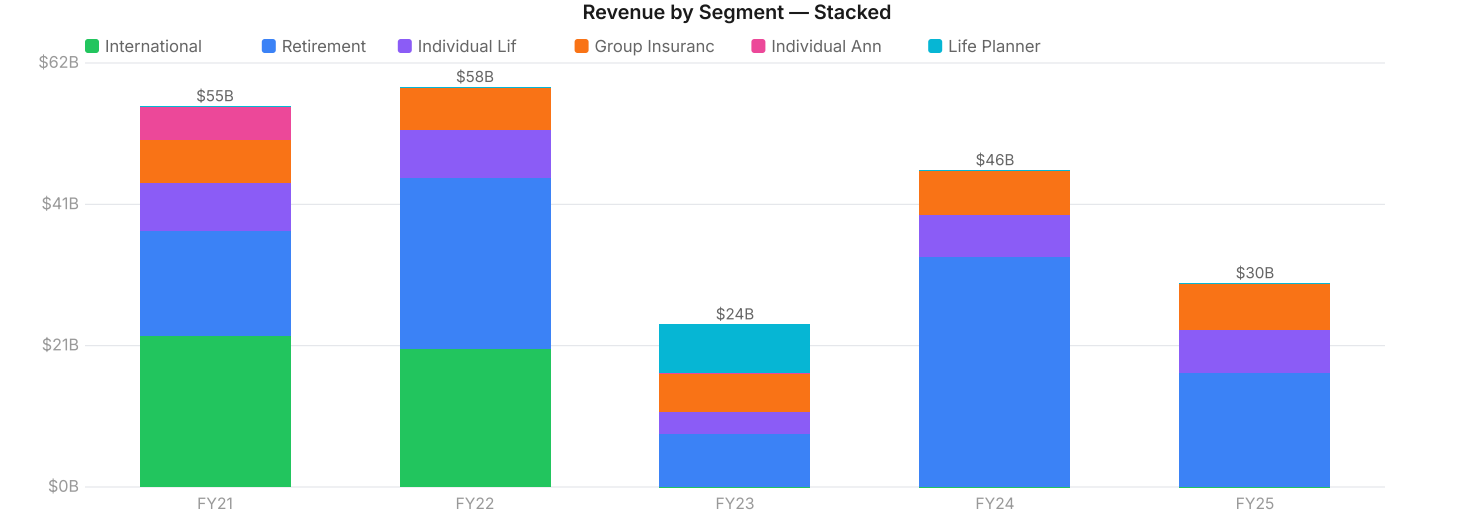
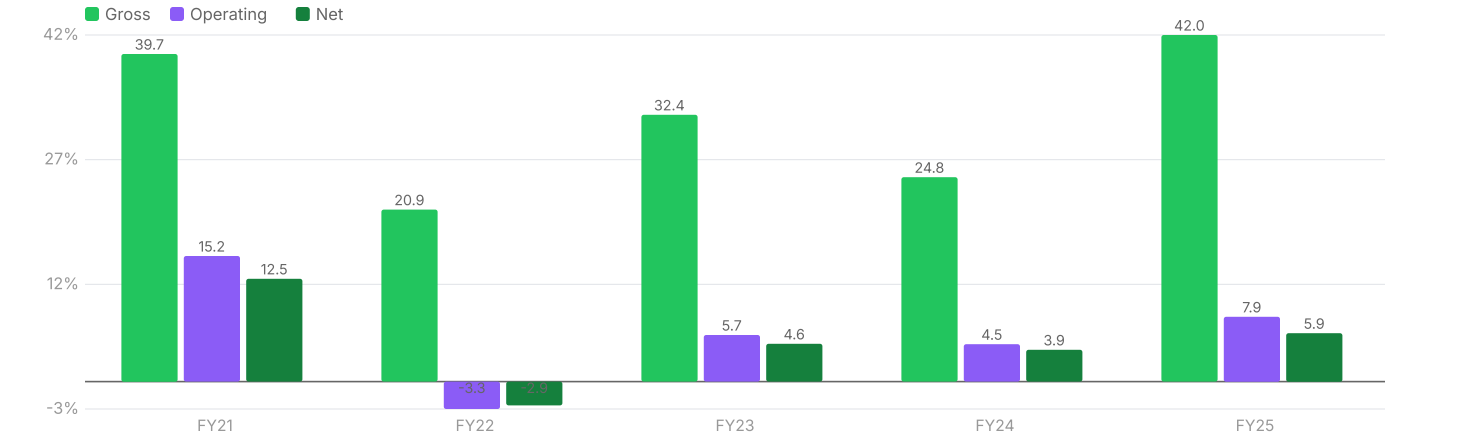
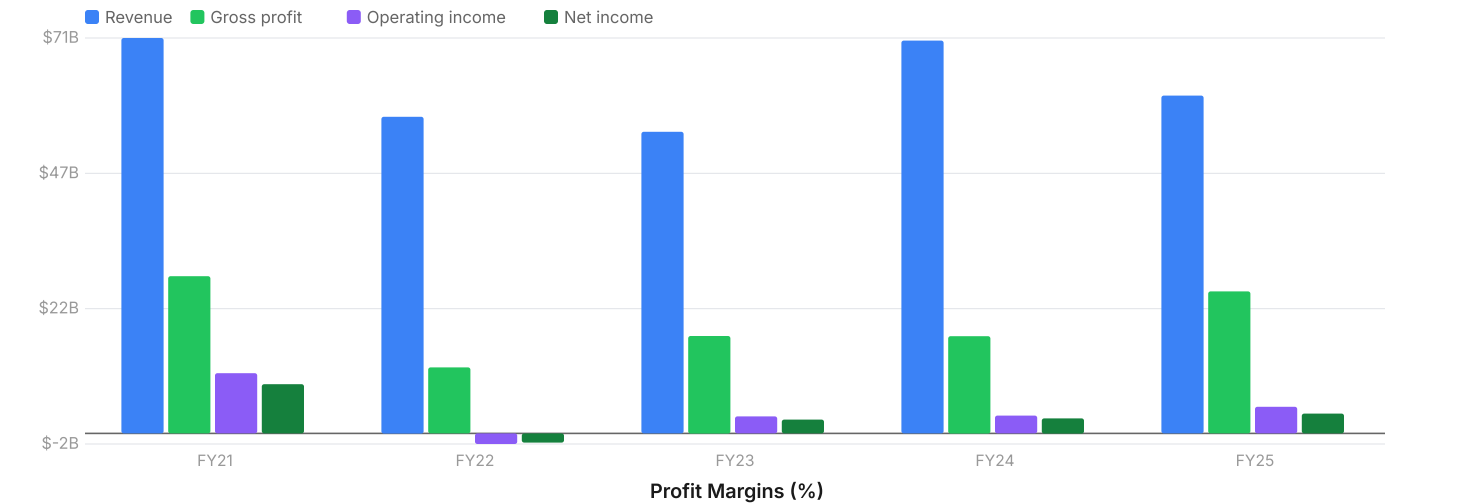
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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INCOME TRENDS — 5 YEARlive financials

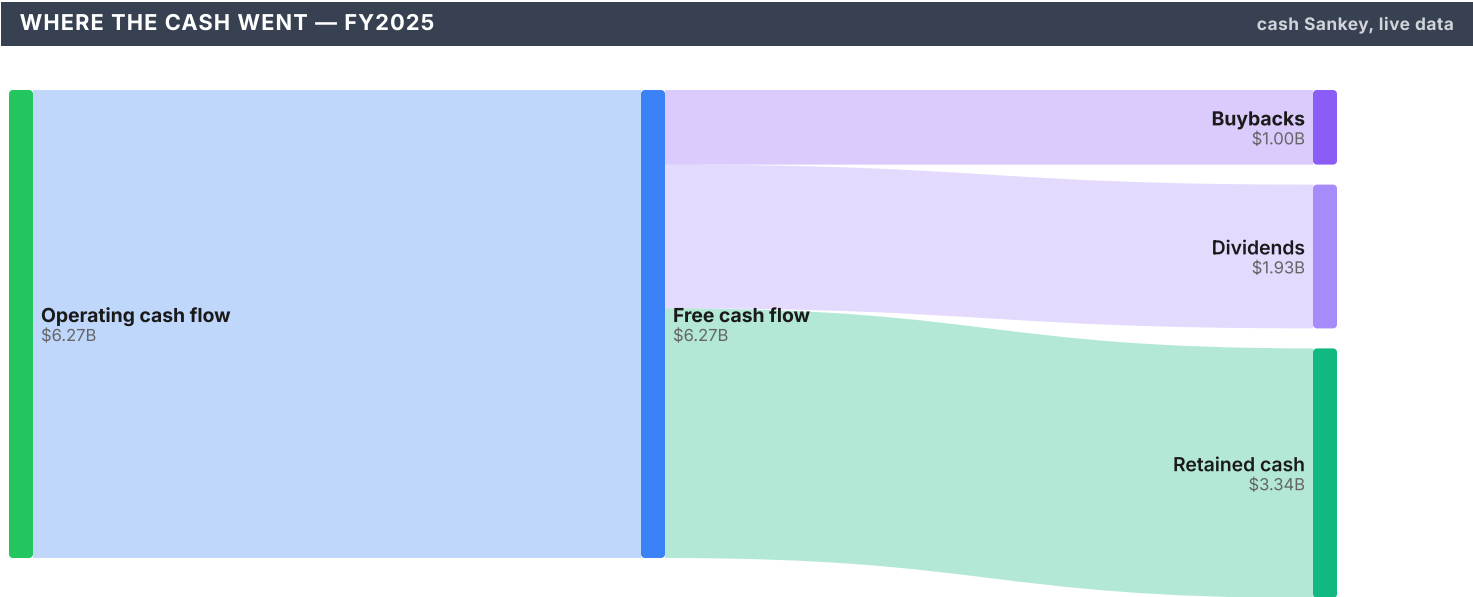
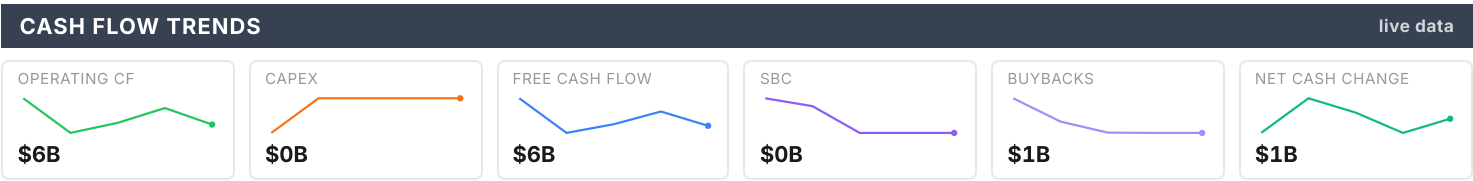


Live segmentation data.

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+24.8%	-19.9%	-4.8%	+30.2%	-14.0%
Gross profit	+85.9%	-58.0%	+47.6%	-0.2%	+45.8%
Operating income	-3454.5%	-117.5%	-262.4%	+4.5%	+49.1%
Net income	-2471.1%	-118.6%	-251.1%	+9.6%	+31.1%

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21 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	71.1	57.0	54.3	70.7	60.8	
Cost of revenue	42.9	45.1	36.7	53.2	35.2	
Gross profit	28.3	11.9	17.6	17.5	25.6	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	13.6	12.6	13.0	13.3	13.0	
Operating income	10.8	-1.9	3.1	3.2	4.8	
EBITDA	11.0	-1.8	3.0	3.6	4.9	
D&A	0.2	0.1	-0.1	0.4	0.1	
Pretax income	10.9	-2.0	3.1	3.4	4.8	
Income tax	2.0	-0.3	0.6	0.5	1.1	
Net income	8.9	-1.6	2.5	2.7	3.6	
Diluted EPS (\$)	19.51	-4.49	6.74	7.50	10.22	
Diluted shares (M)	390	372	365	359	350	



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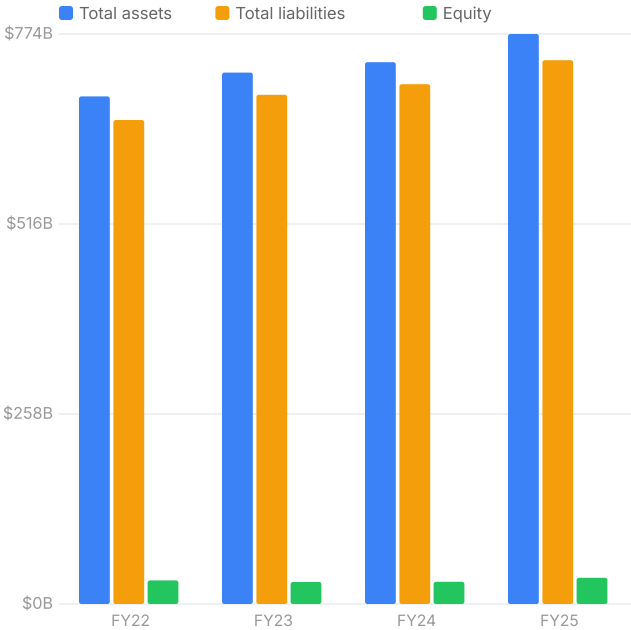
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	17.3	19.4	18.5	19.7	
ST investments	312.3	321.3	47.9	6.4	
Receivables (net)	19.0	28.2	38.5	48.0	
Total current assets	0.0	0.0	0.0	26.1	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	2.0	2.1	1.9	23.4	
Total assets	689.0	721.2	735.6	773.7	
Accounts payable	5.7	15.7	17.1	18.8	
Short-term debt	1.1	0.9	1.2	11.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	0.0	0.0	0.0	0.0	
Long-term debt	20.0	20.0	20.4	21.8	
Total liabilities	657.1	691.3	705.5	738.2	
Shareholders' equity	31.9	29.9	30.1	35.6	

Cash Flow Statement — Full

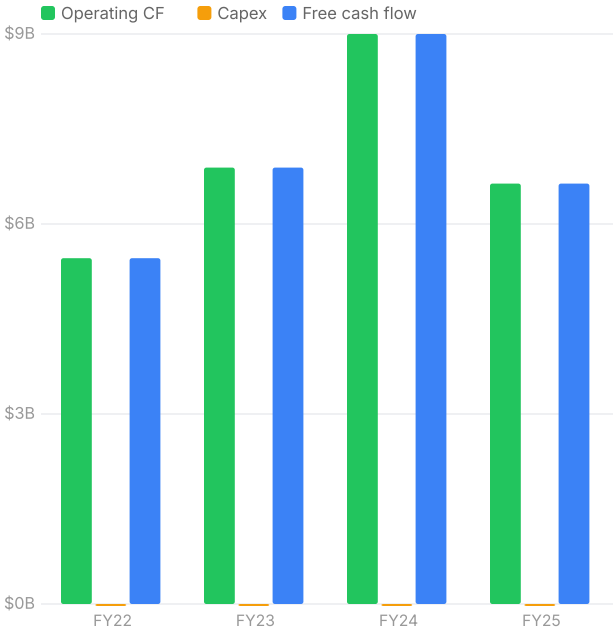
\$B	FY22	FY23	FY24	FY25	
Net income	(1.5)	2.5	2.8	3.6	
D&A	0.1	(0.1)	0.4	0.1	
Stock-based compensation	0.2	0.0	0.0	0.0	
Working capital change	1.3	(1.0)	(0.4)	(4.6)	
Operating cash flow	5.2	6.5	8.5	6.3	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(7.6)	(12.1)	(28.6)	(25.9)	
Buybacks	(1.5)	(1.0)	(1.0)	(1.0)	
Dividends paid	(1.8)	(1.8)	(1.9)	(1.9)	
Debt issuance / (repay)	1.4	(0.4)	0.8	3.1	
Financing cash flow	4.9	7.7	19.4	20.8	
Free cash flow	5.2	6.5	8.5	6.3	

Balance Sheet Structure (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

Cash Generation vs Capex (\$B)



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22 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	11.9%	-4.7%	8.5%	9.8%	11.9%	12%	
ROA	0.8%	-0.3%	0.4%	0.4%	0.5%	0.5%	
ROIC	-2.5%	0.7%	-0.8%	-16.1%	9.2%	0.7%	
Gross margin	39.7%	20.9%	32.4%	24.8%	42.0%	30.8%	
Operating margin	15.2%	-3.3%	5.7%	4.5%	7.9%	7.7%	
Net margin	12.5%	-2.9%	4.6%	3.9%	5.9%	5.9%	
EBITDA margin	15.5%	-3.1%	5.5%	5.1%	8.1%	8.1%	
FCF margin	13.9%	8.3%	12.0%	12.0%	10.3%	—	
VALUATION							
P/E	4.40	-14.63	13.69	14.76	11.05	10.4	
P/B	0.55	1.03	1.22	1.44	1.22	1.2	
P/S	0.48	0.55	0.63	0.57	0.65	0.62	
P/FCF	3.46	6.65	5.23	4.74	6.30	3.6	
EV/EBITDA	-35.30	113.29	-95.21	-1.27	9.76	8.6	
EV/Revenue	-4.78	-4.87	-5.27	-0.06	0.77	0.7	
Earnings yield	22.7%	-6.8%	7.3%	6.8%	9.1%	10.25%	
FCF yield	28.9%	15.0%	19.1%	21.1%	15.9%	27.43%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	—	—	—	—	—	1.79	
Quick ratio	—	—	—	—	—	1.79	
Debt / equity	0.32	0.69	0.75	0.77	1.03	0.65	
Debt / assets	2.1%	3.1%	2.9%	2.9%	4.3%	2.6%	
Net debt / EBITDA	-38.85	126.18	-106.55	-12.48	1.50	1.03	
Interest coverage	—	—	6.95	—	8.74	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.08	0.07	0.08	0.10	0.08	0.08	
Receivables turnover	—	5.99	2.34	2.17	1.49	1.4	
DSO (days)	0	61	156	168	245	270	
DPO (days)	0	23	107	113	156	—	
Cash conversion cycle	0	38	49	55	89	270	
GROWTH (YoY)							
Revenue growth	24.1%	-19.7%	-4.6%	30.2%	-13.7%	—	
Net income growth	2165.2%	-127.9%	215.6%	9.6%	31.1%	—	
EPS growth	2259.6%	-128.9%	217.7%	10.7%	33.9%	—	
FCF growth	17.3%	-51.7%	37.5%	30.6%	-26.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	20.28	-5.86	6.89	7.63	10.22	11.88	
Book value / share	162.45	83.22	77.06	78.01	92.70	98.72	
Revenue / share	185.83	154.68	150.32	197.80	174.23	200.42	
FCF / share	25.76	12.88	18.03	23.80	17.92	33.91	
Cash / share	1029.04	896.52	943.89	185.82	74.66	1077.90	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.4%	4.7%	3.0%	2.5%	2.5%	2.85%	
Altman Z-Score	0.19	0.16	0.18	0.21	0.23	0.5	
Piotroski F-Score	8	3	7	6	6	9/9	
Beneish M-Score	-2.58	-2.54	-2.24	-1.83	-2.59	-2.69	

23 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	9 / 9	Strong		
Altman Z-Score	0.5	Distress (<1.81)	Distress	
Income quality	2.70	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.69	Non-manipulator	vs -2.22 threshold	

24 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.77	Revenue stability	0.08
Interest burden		1.00	Earnings stability	0.11
Operating margin		7.7%	Earnings persistence	0.50
Asset turnover		0.08×	Revenue CAGR 3y	0.4%
Financial leverage		24.82×	EPS CAGR 3y	48.6%
= ROE		12%	FCF CAGR 3y	20.8%

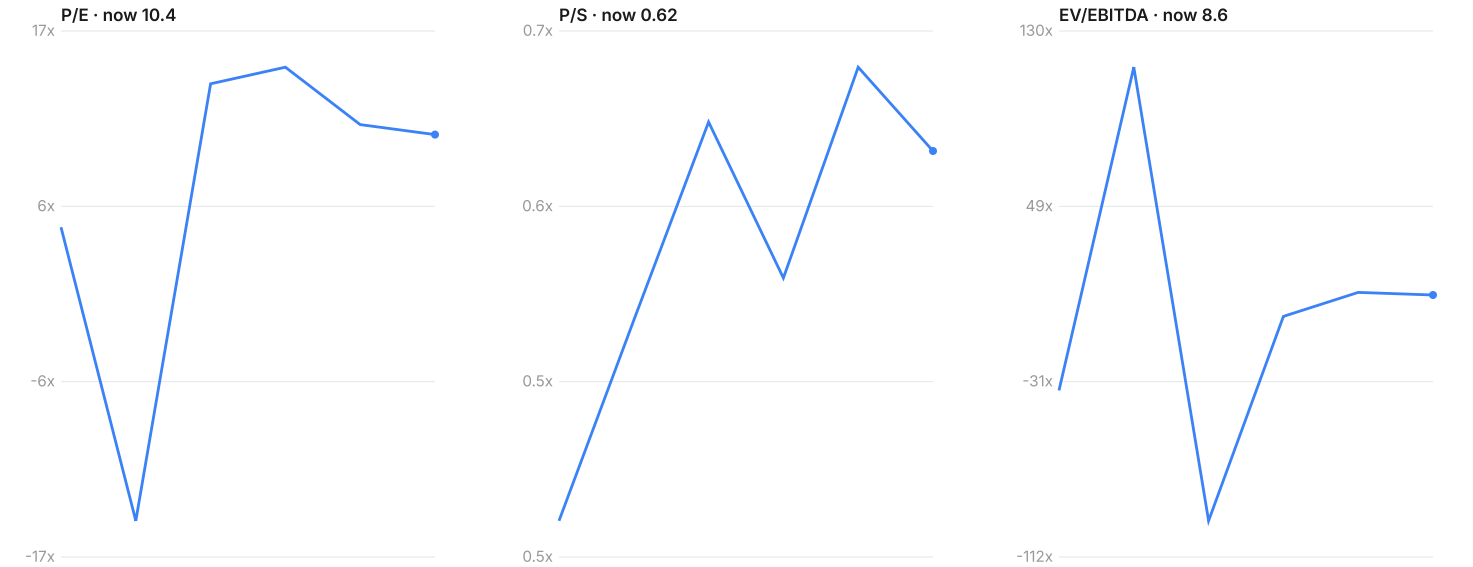
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 2.85%	DIVIDEND YIELD 4.79%	TOTAL SHAREHOLDER RETURN 8.10% cash yield	SBC / REVENUE 0.0% dilution pressure
-------------------------------	--------------------------------	--	---

25 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



26 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
PUK	\$29.6B	8.5	39%	6.4%	+175.6%	7/9	-10.0%
AFL	\$60.2B	12.9	17%	20.2%	+11.6%	6/9	+14.8%
MET	\$64.0B	19.2	13%	3.9%	+9.0%	6/9	+30.4%
UNM	\$14.6B	21.5	6%	7.8%	+3.3%	7/9	+25.9%
GL	\$13.0B	11.1	21%	18.0%	+5.3%	7/9	—
JXN	\$8.8B	163.2	1%	—	+18.6%	7/9	—
PRI	\$8.7B	11.3	33%	23.4%	+7.6%	8/9	—
VOYA	\$8.5B	15.7	13%	5.0%	-25.5%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

27 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

37 Analysts



MEAN TARGET (QTR) \$109.40 5 targets	TARGET VS. PRICE -5.6% last-quarter mean	NEXT REPORT 2026-11-03 street \$3.42
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$59.42B	\$60.92B / \$58.25B	\$14.45	\$14.84 / \$14.14	9
FY2027	\$60.62B	\$62.02B / \$57.80B	\$14.66	\$15.05 / \$14.18	10
FY2028	\$61.98B	\$64.21B / \$58.94B	\$16.27	\$17.32 / \$15.65	4

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28 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$102.00	-12.0%	2
Last Quarter	\$109.40	-5.6%	5
Last Year	\$107.42	-7.3%	24
All Time	\$109.44	-5.6%	57

Rolling mean of published targets vs. last close \$115.91. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

A-

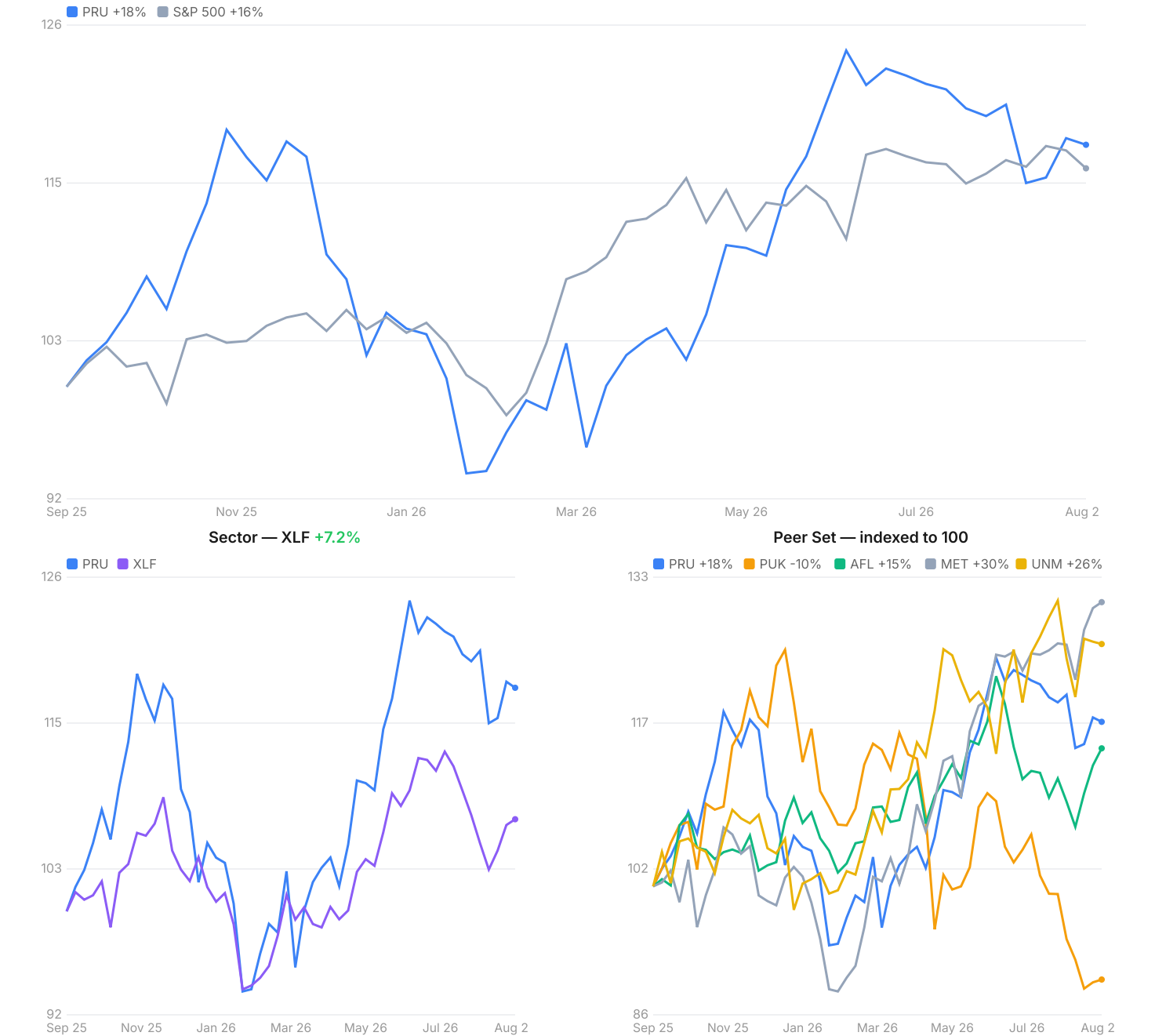
DCF5/5ROE4/5ROA2/5DEBT/EQ3/5P/E3/5P/B3/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

29 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

PRU +17.6% vs S&P 500 +15.9% — spread +1.7pp



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$115.05	+0.86	+0.75%	Above
SMA 50	\$118.16	-2.25	-1.90%	Below
SMA 200	\$108.33	+7.58	+7.00%	Above
EMA 9	\$114.53	+1.38	+1.20%	Above
EMA 21	\$115.24	+0.67	+0.58%	Above
EMA 50	\$116.21	-0.30	-0.26%	Below
EMA 200	\$111.02	+4.89	+4.40%	Above

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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30 TECHNICAL POWER SCORE

EDGE · site engine · 62/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +24

17 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

60

90

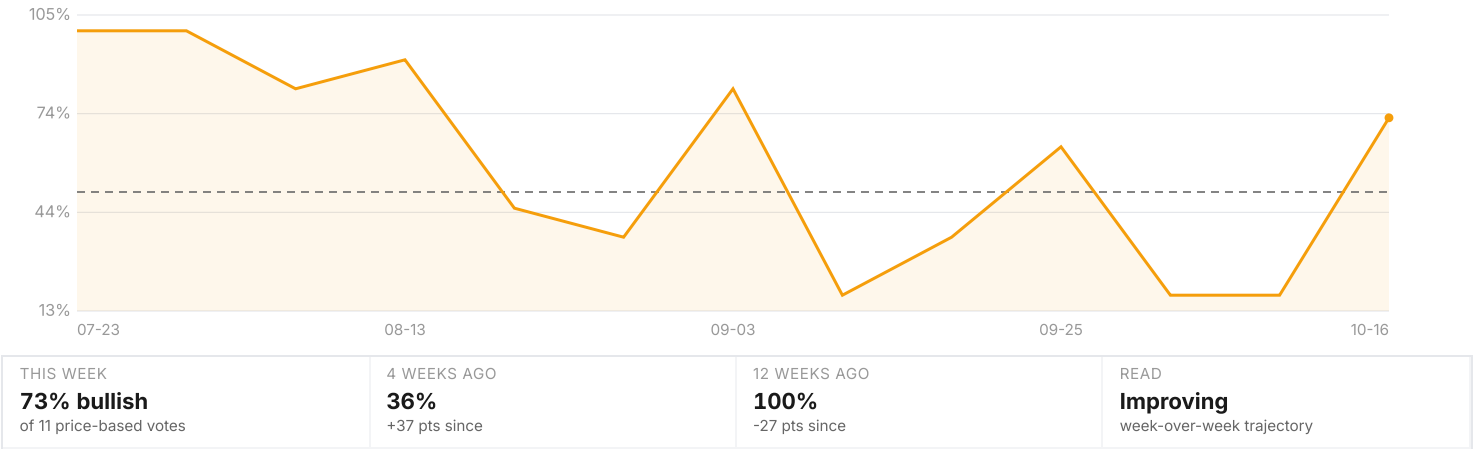
62

33

38

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



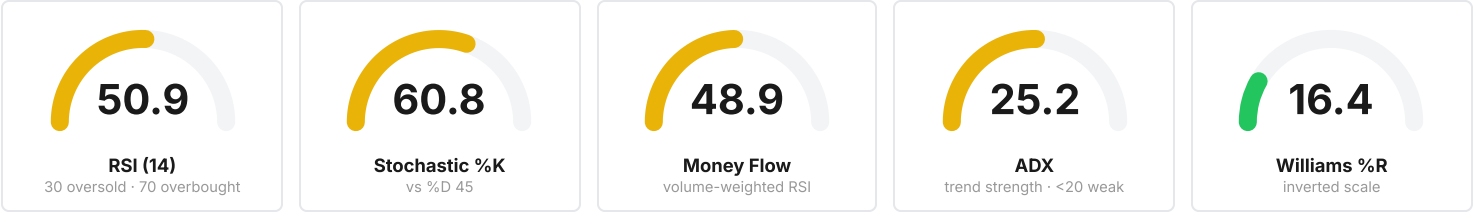
INDICATOR VOTE GRID

17 bull / 5 bear

● Price vs SMA 20	\$115.05	● Price vs SMA 50	\$118.16	● Price vs SMA 200	\$108.33
● EMA 9/21 Cross	114.5/115.2	● SMA 50/200	Golden	● ADX Direction	ADX 25
● Supertrend	\$119	● Parabolic SAR	\$111	● SMA Slope	-0.130
● RSI	50.9	● Stochastic K/D	61/45	● StochRSI K/D	76/57
● Williams %R	-16	● CCI	29	● TSI vs Signal	-15.4
● CMO	1.7	● ROC	2.91%	● OBV Signal	Accum
● Chaikin MF	0.060	● MFI	49	● Force Index	0M
● Elder Ray Bull	1.67				

INDICATOR GAUGES

site technicals-tab style



31 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$115.41 / \$117.39 / \$118.42	S1 / S2	\$114.38 / \$112.40
Bollinger (20,2)	\$110.58 - \$119.51	Squeeze	Off
52-wk range	\$91.89 - \$127.72	Off 52-wk high	-9.3%
ATR (14)	\$2.28 (2.0%)	Historical vol	17.1%

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32 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-1.1% Jan 60%	-2.7% Feb 50%	+0.4% Mar 48%	+4.5% Apr 70%	+1.3% May 55%	-0.8% Jun 55%	+2.6% Jul 60%	-0.4% Aug 50%	+0.7% Sep 55%	+0.5% Oct 70%	+2.2% Nov 65%	+4.7% Dec 70%
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Sample: 20 years — treat short histories as suggestive, not statistical.

33 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	PRU	S&P 500
Weekly volatility (σ , 1y)	2.99%	1.83%
Best / worst week (1y)	+4.9% / -7.3%	—
Max drawdown (5y, monthly)	-55.2%	—
1-week VaR (95%)	-6.4%	—
Beta (5y)	0.82	1.00

34 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

PRU EQUITY WEATHER (LIVE)

RAINY · -23

Trend

Momentum

Volume

Volatility

Breadth

-28

+16

-38

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

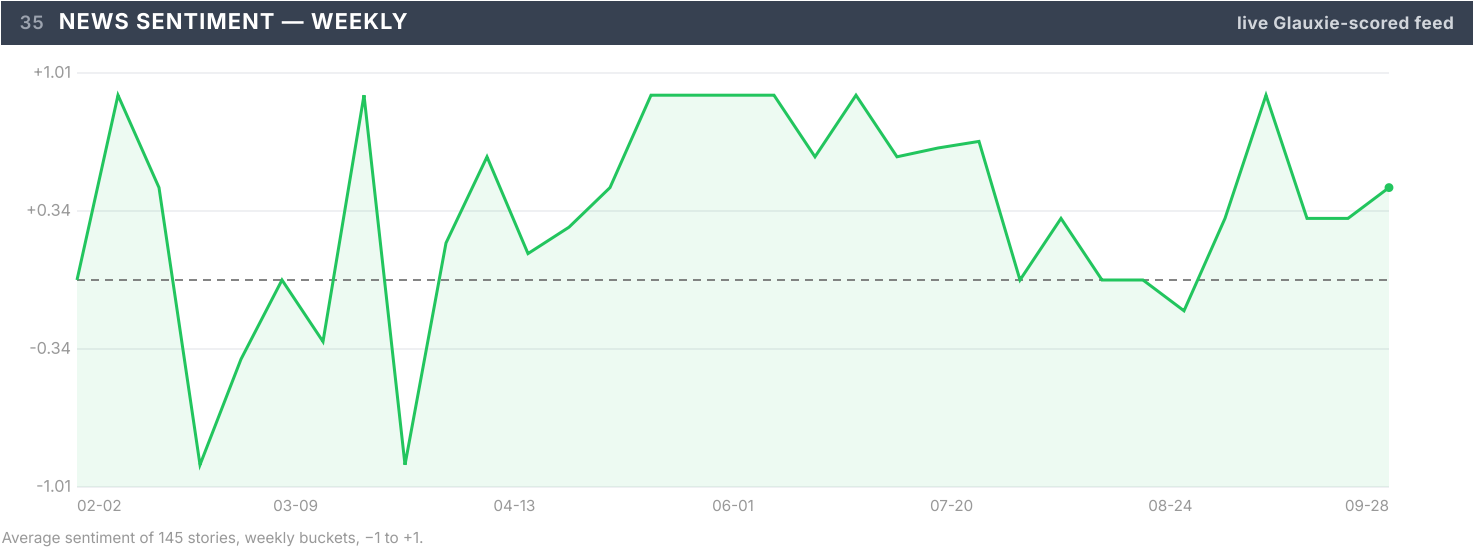
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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36 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -23.1 -3.6 vs industry	TREND -27.7 -0.8 vs industry	MOMENTUM +15.9 +30.6 vs industry	VOLUME -37.6 -8.4 vs industry
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READING	PRU	INSURANCE - LIFE N=167	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-23.1	-19.5	-16.3	-20.5
Trend	-27.7	-26.8	-12.5	-21.3
Momentum	+15.9	-14.7	-4.4	-15.8
Volume	-37.6	-29.2	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	62
Social	68
Governance	63
Composite ESG	64



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-11-03 to 2026-08-04	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	100 rows · 2001 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-09-10	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.