

## Life Insurer Financial Profile

Company PRUCO  
Life of NJ

### Ratings

A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA- (4)
Moody's (Financial Strength, 21 ratings)	
Fitch Ratings (Financial Strength, 24 ratings)	
Weiss Ratings (Safety Rating, 16 ratings)	C- (9)
Comdex (Percentile in Rated Companies)	90

### Assets & Liabilities

Total Admitted Assets	3,004,785
Total Liabilities	2,915,254
Separate Accounts	1,929,034
Total Surplus & AVR	92,639
As % of General Account Assets	8.6%

### Invested Asset Distribution & Yield

Total Invested Assets	1,013,097
Bonds (%)	73.5%
Stocks (%)	0.1%
Mortgages (%)	0.0%
Real Estate (%)	0.0%
Policy Loans (%)	15.3%
Cash & Short-Term (%)	11.2%
Other Invested Assets (%)	0.0%
Net Yield on Mean Invested Assets	
2003 (Industry Average 5.82%)	5.11%
5 Year Average (Industry Average 6.73%)	6.21%

### Non-Performing Assets as % of Surplus & AVR

Bonds In or Near Default	0.4%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets	0.4%
As a Percent of Invested Assets	0.0%

### Bond Quality

Total Value of Bonds	788,863
Class 1-2: Highest Quality	91.7%
Class 3-5: Lower Quality	8.2%
Class 6: In or Near Default	0.0%
Weighted Bond Class	1.6

### Income & Earnings

Total Income	413,790
Net Premiums Written	323,557
Earnings Before Dividends and Taxes	-74,438
Net Operating Earnings	-61,202

Data for Year-End 2003 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of February 15, 2005.

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# Prudential Financial

**Group Affiliation:** Prudential of America Group  
**Address:** 213 Washington St. 9th Floor  
 Newark NJ 07102-2992  
**Phone:** 973-802-6000

**Domicile:** NJ  
**NAIC Number:** 68241  
**Year Established:** 1873  
**Company Type:** Stock

## Ratings

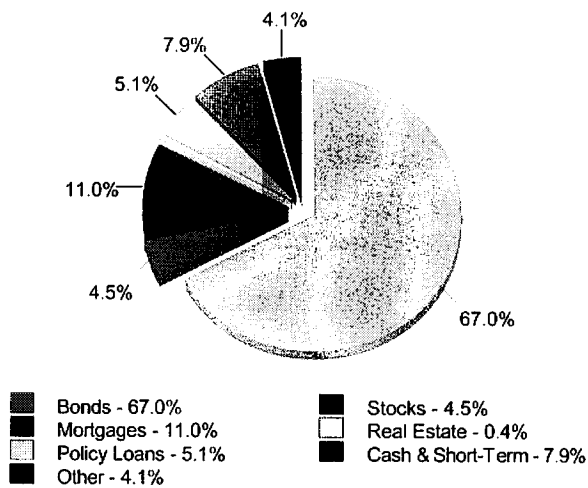
A.M. Best Company (Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's (Financial Strength, 20 ratings)	AA- (4)
Moody's (Financial Strength, 21 ratings)	Aa3 (4)
Fitch Ratings (Financial Strength, 24 ratings)	AA- (4)
Weiss Ratings (Safety Rating, 16 ratings)	B- (6)
Comdex (Percentile in Rated Companies)	88

## Assets & Liabilities

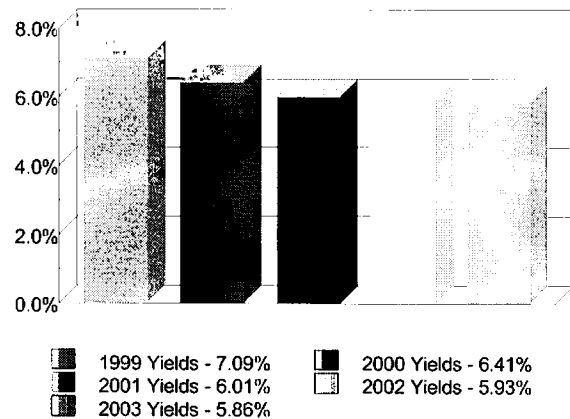
Total Admitted Assets	194,966,264
Total Liabilities	187,494,687
Separate Accounts	66,310,015
Total Surplus & AVR	9,611,105
As % of General Account Assets	7.5%

## Invested Assets

Total Invested Assets 125,058,671



## Investment Yields



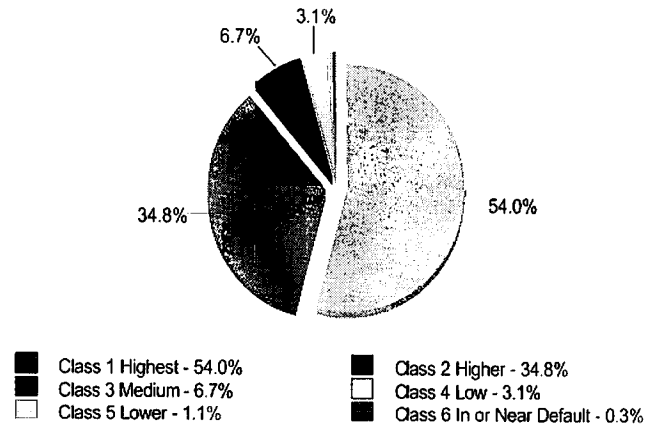
5 Year Average

6.26%

## Non-Performing Assets

Bonds In or Near Default	2.5%
Problem Mortgages	0.3%
Real Estate Acquired by Foreclosure	0.3%
Total Non-Performing Assets/Surplus & AVR	3.2%
As a Percent of Invested Assets	0.2%

## Bond Quality



## Income & Earnings

Total Income	21,873,788
Net Premiums Written	13,845,318
Earnings Before Dividends and Taxes	4,037,610
Net Operating Earnings	1,332,970

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