



# BUILD A CAREER THAT HELPS PEOPLE EVERY DAY

At Prudential Advisors, you can.



Prudential

# CHANGE YOUR LIFE BY HELPING OTHERS CHANGE THEIRS.

For 150 years, Prudential has been making lives better by solving financial challenges in an ever-changing world.

By joining Prudential Advisors—Prudential’s proprietary retail sales channel, you have an exciting opportunity to carry on this legacy. You’ll create financial strategies and offer meaningful advice in all stages of your clients’ lives. Whether seeking to reduce every day financial risk, utilize insurance strategies to protect businesses and families or helping individuals pursue their financial goals, you will be making a difference.



## Prudential Facts

**1875**

**FOUNDED BY**  
John Fairfield Dryden in  
Newark, New Jersey



**PRU**  
stock symbol traded  
on the New York Stock  
Exchange since 2001

**50**

**MILLION**  
customers in over  
50 countries

**22**

**PRUDENTIAL  
ADVISORS**  
offices across the U.S.<sup>1</sup>



**WORLD’S MOST  
ADMIRED COMPANY™  
2025<sup>2</sup>**

**#1 in Insurance:  
Life and Health**

<sup>1</sup> Securities and investment advisory services offered through LPL Enterprise (LPLE), a Registered Investment Advisor. Member FINRA/SIPC, and an affiliate of LPL Financial.

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**Establish  
financial  
freedom for  
yourself and  
your family.**

# THE CAREER DEVELOPMENT PROGRAM

**As the career outlook for financial professionals is projected to grow by 13% in the next 10 years\*, there's no better time to break into the financial services industry and establish financial freedom for yourself and your family.**

At Prudential Advisors, your journey to becoming a financial planner is not traveled alone. We have a team of managers and trainers that are committed to helping individuals in our Career Development Program (CDP) become successful financial planners. That's why we offer a multi-phase training program that is second to none.

Here's how it works:

\* Source: Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Personal Financial Advisors.

## Phase 1:

# PRE-CONTRACT AFFILIATE

## Obtain your licenses and attend trainings

Kick-off your career in financial services through our extensive training and development schedule. You'll train for the profession, learn necessary skills, and prepare for licensing exams while we're with you every step of the way.

### HOW PRUDENTIAL ADVISORS SUPPORTS YOU:

- Licensing exam costs and study materials are covered by Prudential\*
- Robust training schedule
- Weekly exam prep and review sessions
- Mentorship to ensure you're reaching your goals



During this phase, you are not an employee or independent contractor and will not receive compensation or engage in sales activity. On average, participants complete this phase in 13 weeks.

All new candidates entering the pre-contract phase of our Career Development Program are eligible to qualify for one of the following monetary bonuses upon completing licensing exams and advancing to contract phase:

**\$2,000**

for passing all exams within the first 15 weeks

or

**\$1,000**

for passing all exams between 16 – 26 weeks

\* This is considered a stipend, which will result in the issuance of a 1099-MISC at year end for all expenses paid by Prudential showing as taxable income.



## Phase 2:

# CONTRACT ASSOCIATE

Practice what you've learned  
and secure your first clients

Now that you've passed your exams, it's time to establish your personal brand. You'll continue developing product knowledge and communications skills as you get out into the field.

### HOW PRUDENTIAL ADVISORS SUPPORTS YOU:

- Leads to jump-start your practice
- Joint work partner assigned to mentor you and help you make your first sales

During this phase, as an employee, you will engage in sales activity and you will be compensated at a rate of \$15 per hour, unless you work in an office that the local or state rules require higher pay.



### What to expect

Here are examples of what your work week may look like during the Contract Associate phase of the program.

	10 hours per week	20 hours per week	30 hours per week
Prospecting & marketing activities	1 hour 30 minutes	4 hours	4 hours 30 minutes
Training & self-directed learning	1 hour	1 hour	1 hour 30 minutes
Joint work meetings	5 hours	12 hours	18 hours
Phone sessions	1 hour	1 hour	2 hours
Client case strategy sessions	30 minutes	1 hour	2 hours
Team meetings	30 minutes	30 minutes	1 hour
Coaching session with your leader	30 minutes	30 minutes	1 hour

The schedules shown above are for illustration only. The actual time for each task as well as the actual hours worked per week will vary depending on your personal schedule and availability. Candidates should not work more than 40 hours per week, and the maximum amount of hours that an associate can work during this phase is 200 hours.

# PHASE 3: CONGRATS, YOU'RE A FINANCIAL PROFESSIONAL ASSOCIATE!

Having obtained all your licenses and required training, you are now a full-time employee with commission and benefits. But the training doesn't stop there! Prudential Advisors support continues through your entire career with us.

## HOW PRUDENTIAL ADVISORS SUPPORTS YOU:

- Introduced to our growth-focused leads and referrals programs
- Marketing match dollars to fund prospecting
- Dynamic financial planning and teaming culture designed to help penetrate underserved markets and meet the overall needs of our clients
- Access to marketing and business solutions to help accelerate your practice growth
- And so much more!



**\$90.6M**  
**IN REVENUE**

Generated by financial professionals participating in Prudential Advisors 20+ leads programs in 2024.

**88%**  
**MORE REVENUE**

Financial professionals on formal teams average 88% more revenue than those not on a team: \$295K vs. \$157K GDC\*.


\* Gross Dealer Concession (GDC).  
Source: 2024 Results, Prudential Advisors Planning and Analysis.





Prudential Advisors  
support continues  
through your entire  
career with us.





# YOU'RE IN CONTROL OF YOUR INCOME POTENTIAL

In this entrepreneurial-based profession, you'll have access to an unlimited income-earning potential. Your income is based on the quantity and quality of the sales you make. Your success is determined by your ability to develop and maintain client relationships and meeting their needs with the right products and solutions at the right time.

You are paid commissions and sales-based performance bonuses.

- Commissions are calculated weekly and paid bi-weekly through the Career Sales Professional (CSP) Draw Account.
- CDP Allowance Balance of \$3,000 (if any) is deposited into CDP Draw Account at week five.
- Support Credits: Up to \$4,500 is provided to help build your business.
- Launch Bonus: Upon achieving specific production requirements during your first 16 weeks, you may become eligible for up to a \$1,500 bonus.
- Anniversary Bonus: Upon achieving specific production requirements during your first 52 weeks, you may become eligible for up to a \$7,000 bonus.
- Premier Plus Bonuses: You are eligible to qualify bi-weekly throughout your career.
- Referral Bonus: Earn up to \$5,000 for one Career Development Program hire referral and up to \$45,000 for one experienced hire referral.

Eligibility for specific compensation opportunities may vary based on position and are subject to the terms and conditions of the particular bonus programs and incentives.



# A CAREER PATH THAT ALLOWS YOUR WORK TO FIT YOUR LIFE.

At Prudential Advisors, you will have the flexibility to set your own schedule so you can attend to what's important in your own life. You will also receive a family-friendly benefits package that includes, but is not limited to:

- Prudential Employee Savings Plan (PESP)–401(k) with company match
- Cash balance pension plan
- Medical, dental and vision benefits
- Life Insurance, Accident Insurance and Disability
- Income insurance coverage
- Employee assistance programs
- Mutual fund investment plan
- Childcare resources
- Elder care support
- Adoption assistance
- Health and wellness programs
- Community involvement programs
- Tuition assistance and reimbursement





# JOIN A COLLABORATIVE ENVIRONMENT AND CULTURE BUILT ON RESPECT.

We are strongly committed to building a diverse and inclusive workplace that encourages and empowers individuals from a variety of backgrounds, life experiences, world views and education levels. Our company invests in your success and offers a collaborative environment where you can enjoy a flexible and fulfilling career helping clients meet their financial challenges.

- Strong network of financial professionals who share best practices and help each other succeed.
- Access to industry groups, networking, and career development opportunities.
- Prudential Advisors Women's Program brings women and allies together to support the growth and success of women in the financial services industry.
- Prudential's Business Resource Groups (BRGs) provide an opportunity to grow professionally and personally, expand your network, and make an impact in communities of interest.

## Prudential BRG's

- Abled & Differently Abled Partnering Together (ADAPT)
- Asian Pacific Islander American Association (APA)
- Black Leadership Forum (BLF)
- Generations
- Juntos
- PRIDE
- VETNET, Supporting the military, veterans and their families
- Women Empowered





## **BUILD YOUR SUCCESS STORY WITH PRUDENTIAL ADVISORS**

If you're looking for a rewarding career, you've come to the right place. Contact us today for a discovery call to see if Prudential Advisors is a good fit for you. Through our recruiting process you can expect to complete an application, and in addition, you will go through an interview process, a background check and you will be expected to develop a marketing plan.

Learn more at  
[prudential.com/cdp](https://prudential.com/cdp)



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“Prudential Advisors” is a brand name for the proprietary retail sales channel of The Prudential Insurance Company of America (“PICA”) and its insurance company and other affiliates (collectively “Prudential”). Prudential Advisors financial professionals are licensed insurance agents of Prudential.

Pursuant to a strategic relationship among Prudential, LPLE, and LPL Financial, Prudential Advisors financial professionals provide securities brokerage services and/or investment advice on securities solely as registered persons of LPLE, an affiliate of LPL Financial. These financial professionals are permitted to brand under “Prudential Advisors.”

Prudential is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, genetics, disability, age, veteran status, or any other characteristic protected by applicable law. EEO IS THE LAW. The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

Prudential is an Employer that participates in E-Verify.

