

Thank you for that wonderful introduction, NAME TO COME.

First, let me tell you how very proud I am to be a part of this once-in-a-lifetime celebration and that I'm honored to welcome you here today.

As Vice Chairman of the Prudential Real Estate and Relocation Services in Irvine, I've been fortunate enough to witness the last XX years of this company's growth. And, I have to say, it has been nothing less than amazing! But it's nothing compared to the growth we've experienced over the last 125 years!

There's no question that times have changed since 1875 — the year of Prudential's birth. Ulysses S. Grant was president. There were just 37 states. Slavery had been abolished. And European immigrants were coming to this country in record numbers, expanding our population and adding to our country's diversity — a much-heralded element many of you recently celebrated during Diversity Day.

In the late 1800s, people didn't play the Stock Market. They didn't make investments to help secure their futures and the futures of their families. Now, using investments is part of many people's strategy to provide for a better future. In fact, it has become a dominating theory among the masses. Day trading is one of today's trendiest hobbies. And an experienced stockbroker has long been considered a tremendous asset.

In 1875, technology didn't exist, but inventors were busy laying the groundwork for what we now find in almost every home and office. Now, it's something the Prudential Real Estate and Relocation Services offices around the world are proud to be a part of. And it's something we will continue to put it to good use. Just look at our newest complex going up right now in Phoenix! It will be one of the most technologically advanced complexes in our network of offices and will offer affiliates a greater ability to communicate with coworkers and clients.

But these are just some of the changes we've experienced over the last 125 years. They're just the tip of the iceberg. What they all have in common is that they were driven by emerging commerce and an ever-decreasing separation between the haves and have-nots. For example, people living in the late 1800s went from an "old money" and "boom or bust" mentality to one that embraced the ideal of saving for the future and protecting assets. Until then, it had been a time in which land and real property were owned primarily by the wealthy. But that picture changed as the common man began to acquire property.

That's where John Dryden, Prudential's founder, came in. A true visionary, he could see that times were changing. He wanted to help protect new property owners and their families by providing ways to secure their lives and property. In 1875, he began selling life insurance door-to-door at a premium of just 5 cents a month.

Looking back on such humble beginnings, it's amazing to see just how far the company has come, and that Prudential now provides products far beyond life and property

insurance to fill mortgage, insurance, and investment needs of all kinds throughout the nation and the world!

It is you — the employees and affiliates of this great company — and your expertise in handling client requests that has earned Prudential its solid reputation as a leader in its industry. You should be proud of your efforts. Without them, the company's phenomenal track record and unprecedented growth would never have been possible. We are fortunate to have people like you working with us to help us reach our goals.

Today, as we come together to celebrate Prudential's ongoing success with co-workers and affiliates from all corners of Orange County's Prudential community, I want to take the opportunity to congratulate you for a job well done in serving the insurance, real estate, and investment needs of our more than 17 million individual and business customers in over 30 countries! And to thank you for all you've done to help our company grow and prosper. With your help, we can enjoy continued growth and transformation far into the future.

So, without further delay, let the celebration begin!