

September 27, 2005

John Savadjian, CLU, ChFC, LUTCF, CLTC
89 Old Tappan Road
Old Tappan, NJ 07675

Dear John:

Congratulations on your 30 year anniversary with Prudential!

Our Company's strength is founded on the talent and dedication of people like you, whose vision and drive helped build an organization that today is recognized around the world. Indeed, throughout Prudential's long history, it is the commitment and contributions of our people that have made this Company great.

Your 30th anniversary is an ideal time to say "thank you" for helping us differentiate ourselves in the marketplace as the company customers prefer for their financial services needs.

Best wishes for continued success and for a bright future with Prudential.

Sincerely,



Paul Cocco
Operations & Control Manager/Oradell Agency/NACK
Phone Number: 201-445-5300 x7222
Fax Number: 201-445-0254

To: USCG NACK Field Office
cc: See Below
Subject: ***CONGRATULATIONS***

Wednesday October 5, 2005 09:19 AM

To: All Associates

I would like you all to please join me in congratulating our leader, John Savadjian, on the occasion of his

30TH Anniversary with Prudential.

When John joined Pru, he was 22 years old and he said his goal was to find a job on which he DIDN'T work 9 to 5. I think we would all agree that John certainly reached that goal and many others.

John, you have touched many lives over the last 30 years. I know the entire NACK family joins me in wishing you continued success and happiness for the remainder of your career!!!

cc: Alma Agnor/IIG/Prudential
Judy Calcaterra/IIG/Prudential
Barbara Jiang/IIG/Prudential
Nancy Maiorano/IIG/Prudential
Joan Toscano/IIG/Prudential
Janet Gilmartin/IIG/Prudential
Christie Lee/IIG/Prudential

Lily Lam/IIG/Prudential
Martin Duff/IIG/Prudential
Lisa Kent/IIG/Prudential
Danielle Elliott/IIG/Prudential
Mary Giordano/PIFS/Pru
Catherine Accordino/IIG/Prudential

Presentation- Manager of the Year Award to John Savadjian

I have been a part of the Oradell Agency since the summer of 1996, and although my career with Prudential Financial began in 1988, my successful years at Prudential began the year I met and began working side by side with my mentor, my boss, all of our bosses, John Savadjian.

John, your commitment to your profession and to Prudential Financial is unparalleled to any one whom I have ever met. It's not just a commitment to Prudential, but more importantly, a commitment to each and every one of your employees in the Oradell Agency. Throughout the past 9 years, your personal support to me individually helped to achieve numerous Presidents Citations and Award's , none of this would have been possible, without your support... You inspired us with your support and belief in us and our ability. You think Big and you convinced me and all around you that we were capable of winning, and winning big. When I began working in the Agency I was so impressed with your knowledge, but was even more impressed with a work ethic that goes above and beyond any I have ever seen in my past 15 1/2 years with Prudential.

John, you are not like other managers, and everyone in this room, knows it and knows it well.. We appreciate your support. Every one in this room can get up and tell of several occasions during the past years, where you were there to lend a helping hand on a large case, to sit and do printouts with us, to help us with forms, to name just a few.. You helped us late at night and on Saturdays. You constantly inconvenienced yourself to make us successful. You answer our questions and help support us virtually round the clock.. You are there every day, every night, every Saturday.

Since 1996 when I began working here, The Oradell Agency has produced more President's citations than any other agency, more MDRT agents than any other agency , more conference qualifiers, and more Life Founder Award winners. In 2004, The Oradell agency led in Combined First Year Commissions and New Agent Commissions. No agency was even close to us.... When the final numbers come out, I am sure that we will have the most MDRT reps in Prudential again for 2004.

John, your constant perseverance and commitment has deeply affected many of our lives. In making us successful, we have been able to provide a great lifestyle to our families and children. You may not look at it this way, but we most certainly do.....We thank you.....

In addition to offering all we can ask from a Boss and Great Manager, for most of us you have been there during trying and difficult personal times. There were many times when you were there to give me personal advice and help with extremely difficult issues in my life. You offered me guidance and support and there was nothing that you would not do to help me.... Many of the agents and operations staff in this room have been helped by you in a personal , non business ways.. Again, you always make our problems, you're problems.....John we all thank you for this support.....

John, although 2004 was another remarkable year for the Oradell Agency, we do know at this point that we did not win the President's citation... Although we certainly tried our best, it was not meant to be. In managing our huge staff of representatives, you again did and absolutely incredible job.... I sometimes wonder how you do it... Over 115 Full Time Reps, 1 Parent Office and 4 detached, about 30 private offices, over 40 new agents, countless issues to deal with on a seemingly never ending basis, yet you were there for each and every one of us again. Always with a smile, always with the energy of an athlete. With all this on your plate, you touched each of us with your enthusiasm, your undying and unceasing energy, and a big Savadjian smile....

On behalf of the Oradell Agency representatives and Operation and Support Staff, I would like to present you with this Award as our 2004 Manager of the Year... We want you to know that we appreciate you, we are thankful for your commitment..... You are our Manager, our leader , our Boss and our Friend... Thank you.....