

August 15, 2004

To Whom It May Concern:

I am happy to recommend Jerry W. Bennett. I have known Jerry for over 13 years. I first meet him while he was working for KPMG as a consulting Manager.

Jerry performed a study for Prudential to optimize our data center environment. As a result of his work we were able to reduce our operational budget in excess of \$10 million dollars a year. Additionally, we were able to create a more flexible infrastructure based on the recommendations of Jerry and his team.

Jerry was also very instrumental in the 1998 – 1999 time frame when we were re-engineering our mainframe processing. Jerry and his team were hired based on our prior experience with him. The team was instrumental in designing and implementing new processes that significantly enhanced our nightly batch processing and improved our efficiencies. Jerry and his team's assistance were critical to ensuring our ability to process all batch work in the allotted time frame.

Jerry is an efficient, knowledgeable and reliable individual. He makes sure that all details are addressed and develops reports that are easy to understand. We have valued his participation on Prudential projects over the years.

We are delighted to support his endeavors.

Sincerely

Kenneth J. Tyminski
Chief Information Security Officer
Prudential Financial