Managing the Challenges of Retirement Planning

The Highest Daily Experience

[FP Name]
[Firm Name]
[Date]
[Location]

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<table>
<thead>
<tr>
<th>Are Not FDIC Insured</th>
<th>May Lose Value</th>
<th>Are Not Bank Guaranteed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are Not Insured by Any Federal Government Agency</td>
<td>Are Not Deposits</td>
<td>Are Not a Condition to Any Banking Service or Activity</td>
</tr>
</tbody>
</table>

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Agenda

Understanding the Retirement Challenges

- **Longevity** – Social Security
- **Rising Costs** – Inflation, Health Care, Taxes
- **Market Uncertainty** – Volatility and its impact on your retirement income

Addressing the Challenges

The Value of Powerful Partners
For a couple who are both 65 today, there is a:

- 63% chance that one will live to age 90
- 36% chance that one will live to age 95
What It Means for Your Retirement Income

- You will need approximately 80% of your pre-retirement income to have a comfortable retirement*
  - For many retirees, Social Security provides about 39% of that income*

- Changing Dynamics
  - Social Security payment increases frozen for 2010 and 2011
  - “In the Red” – Social Security will pay out more than it takes in

How are you going to pay for the rest of your retirement?
Will Your Money Keep Up?

Retirement Income Amount Needed to Keep Pace With Inflation

Example illustrates annual income need of $50,000 increasing annually by an inflation rate of 3%.
Will Your Money Keep Up?

What if future inflation rates increase?

Example illustrates annual income need of $50,000 increasing annually by an inflation rate of 4.5%.
Record Government Spending May Equal Higher Taxes for Everyone

<table>
<thead>
<tr>
<th>Budget Year</th>
<th>Deficit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$455 Billion</td>
</tr>
<tr>
<td>2009</td>
<td>$1.41 Trillion</td>
</tr>
<tr>
<td>2010</td>
<td>$1.29 Trillion (projected)</td>
</tr>
<tr>
<td>2011</td>
<td>$1.7 Trillion (estimate)</td>
</tr>
</tbody>
</table>

- **2009 deficit**: 9.9% of GDP; by far the highest since World War II
- **2010 deficit**: projected to be slightly less than 2009
- **2011 deficit**: estimated to be bigger than 2009 and 2010!
## The Future of Taxes?

### What We Know Today

<table>
<thead>
<tr>
<th>Type of Income Tax</th>
<th>2011 and 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary Income</td>
<td>Rates range between 10% and 35%</td>
</tr>
<tr>
<td>Long-Term Capital Gains</td>
<td>Rate remains at 15%</td>
</tr>
<tr>
<td>Qualified Dividends</td>
<td>Rate remains at 15%</td>
</tr>
</tbody>
</table>

### What the Future May Hold

<table>
<thead>
<tr>
<th>Type of Income Tax</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary Income</td>
<td>?</td>
</tr>
<tr>
<td>Long-Term Capital Gains</td>
<td>?</td>
</tr>
<tr>
<td>Qualified Dividends</td>
<td>?</td>
</tr>
</tbody>
</table>
Recap: Challenges to Your Retirement

**Longevity**

- Americans are living longer
- Traditional sources of retirement income are under increasing strain (Social Security, pension plans, etc.)

  **The Bottom Line** – More of the retirement income burden is on you!

**Rising Costs**

- Modest inflation can affect your standard of living
- Skyrocketing health care costs
- The future of taxes is uncertain
Volatility – Friend or Foe?


<table>
<thead>
<tr>
<th>S&amp;P % High</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.0%</td>
<td>3/23</td>
</tr>
<tr>
<td>4.0%</td>
<td>1/30</td>
</tr>
<tr>
<td>2.1%</td>
<td>3/19</td>
</tr>
<tr>
<td>26.4%</td>
<td>12/31</td>
</tr>
<tr>
<td>9.1%</td>
<td>12/30</td>
</tr>
<tr>
<td>5.0%</td>
<td>12/14</td>
</tr>
<tr>
<td>18.0%</td>
<td>12/15</td>
</tr>
<tr>
<td>10.4%</td>
<td>10/9</td>
</tr>
<tr>
<td>0.0%</td>
<td>1/3</td>
</tr>
<tr>
<td>24.9%</td>
<td>12/28</td>
</tr>
</tbody>
</table>

-10.1% 2000
-13.0% 2001
-23.4% 2002

26.4% 2003
9.0% 2004
3.0% 2005
13.6% 2006
3.5% 2007

23.5% 2009
-38.5% 2008
If your portfolio is down 34% from its high, how much would it take to recover?

<table>
<thead>
<tr>
<th># Years</th>
<th>Average Annual Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>45%</td>
</tr>
<tr>
<td>2</td>
<td>21%</td>
</tr>
<tr>
<td>3</td>
<td>13%</td>
</tr>
<tr>
<td>4</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>8%</td>
</tr>
</tbody>
</table>

This chart is hypothetical and one example of the returns an investor theoretically could experience during a given period. It is not intended to depict past or future performance of a variable annuity or subaccount within a variable annuity. If this were an actual example, various costs would be factored into the gross return, including annual insurance and administrative charges of the annuity, annual contract charges, investment management fees of the variable subaccounts, the cost for any optional features, and any other applicable fees.
Your Expectations

Hypothetical 10% Average Annual Gross Rate of Return and 5% Annual Withdrawal

The hypothetical examples above are for illustrative purposes only. Please refer to slide 18 for more details on the assumptions used in this illustration.
### Annual Performance Breakdown

<table>
<thead>
<tr>
<th>Age</th>
<th>Hypothetical 10% Average Annual Gross Rate of Return</th>
<th>Hypothetical 0% Average Annual Gross Rate of Return</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Protected Withdrawal Value</td>
<td>Account Value</td>
</tr>
<tr>
<td>60</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>61</td>
<td>$101,154</td>
<td>$100,940</td>
</tr>
<tr>
<td>62</td>
<td>$102,093</td>
<td>$101,878</td>
</tr>
<tr>
<td>63</td>
<td>$103,042</td>
<td>$102,825</td>
</tr>
<tr>
<td>64</td>
<td>$103,999</td>
<td>$103,780</td>
</tr>
<tr>
<td>65</td>
<td>$104,956</td>
<td>$104,744</td>
</tr>
<tr>
<td>66</td>
<td>$105,941</td>
<td>$105,717</td>
</tr>
<tr>
<td>67</td>
<td>$106,925</td>
<td>$106,699</td>
</tr>
<tr>
<td>68</td>
<td>$107,918</td>
<td>$107,691</td>
</tr>
<tr>
<td>69</td>
<td>$108,921</td>
<td>$108,691</td>
</tr>
<tr>
<td>70</td>
<td>$109,933</td>
<td>$109,701</td>
</tr>
</tbody>
</table>

The hypothetical examples above are for illustrative purposes only. Please refer to slide 18 for more details on the assumptions used in this illustration.
Not Meeting Your Expectations

Hypothetical Moderate Growth Model Portfolio and 5% Annual Withdrawal

- Hypothetical 10% average annual gross rate of return
- Hypothetical 0% average annual gross rate of return
- Hypothetical Moderate Growth Model portfolio

$100,000 to $109,701
$100,000 to $55,692
$100,000 to $28,083

10-Year Period

The hypothetical examples above are for illustrative purposes only. Please refer to slide 18 for more details on the assumptions used in this illustration.
## Annual Performance Breakdown

### Hypothetical Moderate Growth Model Portfolio

<table>
<thead>
<tr>
<th>Age</th>
<th>Protected Withdrawal Value</th>
<th>Account Value</th>
<th>Account Value in Bond Model Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>$117,093</td>
<td>$100,000</td>
<td>$0</td>
</tr>
<tr>
<td>61</td>
<td>$111,359</td>
<td>$111,034</td>
<td>$0</td>
</tr>
<tr>
<td>62</td>
<td>$105,383</td>
<td>$111,359</td>
<td>$0</td>
</tr>
<tr>
<td>63</td>
<td>$99,529</td>
<td>$100,677</td>
<td>$9,001</td>
</tr>
<tr>
<td>64</td>
<td>$93,674</td>
<td>$90,148</td>
<td>$30,169</td>
</tr>
<tr>
<td>65</td>
<td>$87,820</td>
<td>$82,551</td>
<td>$51,494</td>
</tr>
<tr>
<td>66</td>
<td>$81,695</td>
<td>$78,006</td>
<td>$59,498</td>
</tr>
<tr>
<td>67</td>
<td>$76,110</td>
<td>$71,967</td>
<td>$64,403</td>
</tr>
<tr>
<td>68</td>
<td>$70,256</td>
<td>$65,154</td>
<td>$58,186</td>
</tr>
<tr>
<td>69</td>
<td>$64,101</td>
<td>$59,835</td>
<td>$53,109</td>
</tr>
<tr>
<td>70</td>
<td>$58,546</td>
<td>$55,692</td>
<td>$49,431</td>
</tr>
</tbody>
</table>

*The hypothetical examples above are for illustrative purposes only. Please refer to slide 18 for more details on the assumptions used in this illustration.*
The hypothetical examples on slides 14 -17 are for illustrative purposes only. They do not reflect a specific annuity, an actual account value or the performance of any investment. The hypothetical illustration includes the following assumptions: (i) average portfolio fee of 1.22% for the Moderate Growth Model portfolio, and average portfolio fee of 1.22% for the Bond Model portfolio; (ii) Highest Daily Lifetime Income annual charge of 0.95%, which is deducted on each Quarterly Anniversary (each successive three-month anniversary of the benefit effective date). Thus, we deduct, on a quarterly basis, 0.2375% of the greater of the prior day's Account Value and the prior day's Protected Withdrawal Value; (iii) An annual insurance charge of 1.30% (which reflects the charge of the Prudential Premier Retirement Variable Annuity B Series variable annuity) is applied as a percentage of the daily net assets of the variable subaccounts; Additionally, an Annual Maintenance Fee may be deducted on each Annuity Anniversary. The charge is the lesser of $50 ($30 in NY) or 2% of the Account Value. If these figures reflected contingent deferred sales charges, the figures would be lower.

Different allocations may result in performance that is higher or lower than the performance shown in this illustration. Asset allocation does not ensure a profit or protect against a loss. Diversification does not assure against loss in a declining market or guarantee positive performance in an up market. The Other annuity products and investment portfolios may contain different expenses. Hence, the values illustrated would also be different.
Guaranteeing the Future...

With HD Income Benefits:

- Every day your account value reaches a new high, that new high is locked in, for income purposes
- Automatically begin adding an annual compounded rate of return on top of that value until your first Lifetime Withdrawal

All guarantees, including optional benefits listed in this illustration, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.
...By Helping to Protect the Present

- Your account value is monitored on a daily basis by a predetermined mathematical formula.
- Transfers of account value into or out of the Bond Portfolio depend on a number of factors unique to your account.
- Formula helps manage your guarantee through all market cycles.
A Highest Daily Experience - 2008

Highest Daily Lifetime® Income
Historical Illustration: 1/28/2008-3/31/2011

 PWV cumulative return: **19.1%**
 PWV total step-ups: **5**
Annual Income Amount: **$14,891**

Please note that this illustration is hypothetical and is not intended to predict or project future investment results. The chart above illustrates a client invested in the Prudential Premier Retirement Variable Annuity B Series variable annuity with the HD Lifetime Income benefit. While similar, your investment experience may include a different variable annuity, different asset allocation portfolio(s) and a different version of the HD income benefit. The standardized performance for the AST Balanced Asset Allocation Portfolio and the AST Investment Grade Bond Portfolio is listed on slide 26.
# An HD Experience

## 2008 Quarterly Performance Breakdown

### Annuity with HD Lifetime Income benefit

<table>
<thead>
<tr>
<th>Date (quarter end)</th>
<th>Cumulative Step-Ups</th>
<th>Protected Withdrawal Value</th>
<th>Account Value</th>
<th>Account Value in the Bond Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/28/2008</td>
<td>0</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$0</td>
</tr>
<tr>
<td>3/2008</td>
<td>3</td>
<td>$256,751</td>
<td>$245,542</td>
<td>$0</td>
</tr>
<tr>
<td>6/2008</td>
<td>5</td>
<td>$260,414</td>
<td>$241,633</td>
<td>$0</td>
</tr>
<tr>
<td>9/2008</td>
<td>5</td>
<td>$263,636</td>
<td>$219,727</td>
<td>$98,877</td>
</tr>
<tr>
<td>12/2008</td>
<td>5</td>
<td>$266,898</td>
<td>$220,305</td>
<td>$114,559</td>
</tr>
<tr>
<td>3/2009</td>
<td>5</td>
<td>$270,129</td>
<td>$213,041</td>
<td>$151,259</td>
</tr>
<tr>
<td>6/2009</td>
<td>5</td>
<td>$273,435</td>
<td>$224,562</td>
<td>$94,316</td>
</tr>
<tr>
<td>9/2009</td>
<td>5</td>
<td>$276,818</td>
<td>$245,249</td>
<td>$34,335</td>
</tr>
<tr>
<td>12/2009</td>
<td>5</td>
<td>$280,243</td>
<td>$251,284</td>
<td>$0</td>
</tr>
<tr>
<td>3/2010</td>
<td>5</td>
<td>$283,635</td>
<td>$256,855</td>
<td>$5,137</td>
</tr>
<tr>
<td>6/2010</td>
<td>5</td>
<td>$287,106</td>
<td>$239,931</td>
<td>$35,990</td>
</tr>
<tr>
<td>9/2010</td>
<td>5</td>
<td>$290,659</td>
<td>$258,292</td>
<td>$0</td>
</tr>
<tr>
<td>12/2010</td>
<td>5</td>
<td>$294,256</td>
<td>$272,464</td>
<td>$0</td>
</tr>
<tr>
<td>3/2011</td>
<td>5</td>
<td>$297,817</td>
<td>$279,668</td>
<td>$0</td>
</tr>
</tbody>
</table>

The chart above illustrates the account value for the annuities with the Highest Daily Lifetime Income benefit as well as the PWV for the historical period depicted. The illustration assumes no withdrawals were taken. The standardized performance for the AST Balanced Asset Allocation Portfolio and the AST Investment Grade Bond Portfolio is listed on slide 26.
A Highest Daily Experience - 2009

Highest Daily Lifetime Income


$382,390
$388,002

PWV cumulative return: 55.2%
PWV total step-ups: 74
Annual Income Amount: $19,400

Annuity with Highest Daily Lifetime Income

Protected Withdrawal Value (PWV): $300,000, $400,000, $200,000, $100,000

Account Value

2/27/2009
(Assumes no withdrawals are taken)
3/31/2011

Please note that this illustration is hypothetical and is not intended to predict or project future investment results. The chart above illustrates a client invested in the Prudential Premier Retirement Variable Annuity B Series variable annuity with the HD Lifetime Income benefit. While similar, your investment experience may include a different variable annuity, different asset allocation portfolio(s) and a different version of the HD income benefit. The standardized performance for the AST Balanced Asset Allocation Portfolio and the AST Investment Grade Bond Portfolio is listed on slide 26.
## Annuity with HD Lifetime Income benefit

<table>
<thead>
<tr>
<th>Date (quarter end)</th>
<th>Cumulative Step-Ups</th>
<th>Protected Withdrawal Value</th>
<th>Account Value</th>
<th>Account Value in the Bond Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2/27/2009</td>
<td>0</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$0</td>
</tr>
<tr>
<td>3/2009</td>
<td>6</td>
<td>$270,696</td>
<td>$264,002</td>
<td>$0</td>
</tr>
<tr>
<td>6/2009</td>
<td>22</td>
<td>$303,529</td>
<td>$297,182</td>
<td>$0</td>
</tr>
<tr>
<td>9/2009</td>
<td>41</td>
<td>$333,576</td>
<td>$330,388</td>
<td>$0</td>
</tr>
<tr>
<td>12/2009</td>
<td>46</td>
<td>$343,158</td>
<td>$339,391</td>
<td>$0</td>
</tr>
<tr>
<td>3/2010</td>
<td>52</td>
<td>$350,926</td>
<td>$349,985</td>
<td>$0</td>
</tr>
<tr>
<td>6/2010</td>
<td>60</td>
<td>$362,437</td>
<td>$325,954</td>
<td>$0</td>
</tr>
<tr>
<td>9/2010</td>
<td>60</td>
<td>$366,922</td>
<td>$353,041</td>
<td>$0</td>
</tr>
<tr>
<td>12/2010</td>
<td>61</td>
<td>$373,960</td>
<td>$372,477</td>
<td>$0</td>
</tr>
<tr>
<td>3/2011</td>
<td>74</td>
<td>$388,002</td>
<td>$382,390</td>
<td>$0</td>
</tr>
</tbody>
</table>

The chart above illustrates the account value for the annuities with the Highest Daily Lifetime Income benefit as well as the PWV for the historical period depicted. The illustration assumes no withdrawals were taken. The standardized performance for the AST Balanced Asset Allocation Portfolio and the AST Investment Grade Bond Portfolio is listed on slide 26.
The purpose of the previous illustrations is to demonstrate how a variable annuity contract with the Highest Daily Lifetime Income optional living benefit (which may not have been available during the time period depicted), invested in the elected subaccount, would have performed. The historical returns shown are used to demonstrate how this annuity could operate, and should not be deemed a projection or prediction of future rates of return. All references to account value assume no investment in any available Market Value Adjustment Options.

The hypothetical illustrations include the following assumptions (i) fund expense of 1.03% (which reflects the cost of the AST Balanced Asset Allocation Portfolio, available for investment in conjunction with HD Lifetime Income); (ii) Highest Daily Lifetime Income charge of 0.95% which is assessed four times a year (0.2375% each quarter) based on the greater of the account value and the Protected Withdrawal Value (adjusted for withdrawals and Purchase Payments); and (iii) Insurance and Administrative Charges of 1.30% (which reflects the charge of the Prudential Premier Retirement Variable Annuity B SeriesSM variable annuity). Different allocations or combinations of subaccounts may result in performance that is higher or lower than the performance shown in this illustration. Asset allocation does not ensure a profit or protect against a loss. Diversification does not assure against loss in a declining market or guarantee positive performance in an up market. The other annuity products and investment portfolios may contain different expenses. Hence, the values illustrated would also be different.

Performance information as of the most recent month end is available at www.prudentialannuities.com.
## Individual Subaccount Performance

**[as of 3/31/2011]**

<table>
<thead>
<tr>
<th></th>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
<th>ITD</th>
<th>Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AST Balanced Asset Allocation Portfolio</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Standardized</td>
<td>2.91%</td>
<td>10.35%</td>
<td>1.33%</td>
<td>2.24%</td>
<td>N/A</td>
<td>2.68%</td>
<td>12/5/2005</td>
</tr>
<tr>
<td>Standardized as of 3/31/2011</td>
<td>-</td>
<td>3.29%</td>
<td>-</td>
<td>1.24%</td>
<td>N/A</td>
<td>1.76%</td>
<td>12/5/2005</td>
</tr>
<tr>
<td><strong>AST Investment Grade Bond Portfolio</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Standardized</td>
<td>0.69%</td>
<td>7.48%</td>
<td>8.58%</td>
<td>N/A</td>
<td>N/A</td>
<td>8.70%</td>
<td>1/28/2008</td>
</tr>
<tr>
<td>Standardized as of 3/31/2011</td>
<td>-</td>
<td>0.42%</td>
<td>-</td>
<td>N/A</td>
<td>N/A</td>
<td>7.03%</td>
<td>1/28/2008</td>
</tr>
</tbody>
</table>

The AST Balanced Portfolio is illustrated because it represents the middle of the risk/return spectrum for all available asset allocation portfolios. It also has a balanced makeup – 60% equities and 40% fixed income – and is one of the most diversified asset allocation portfolios.

Non-standardized return calculations shown include total insurance charges (M&E&A) of the B Series variable annuity, but do not reflect contract Annual Maintenance Fees or applicable contingent deferred sales charges (CDSC), if any. If these charges were reflected, total returns would be reduced.

Standardized returns are calculated, in accordance with SEC rules, from inception of the subaccount assuming a $1,000 investment made at the beginning of the applicable period. Standardized returns reflect deduction of all underlying fund fees and insurance charges (excluding any charges for optional benefits), maintenance fees and CDSC, where applicable. The maximum CDSC is 7.0%.

Standardized and non-standardized total returns reflect the deduction of applicable fees and charges for the basic annuity contract, but do not reflect the additional asset-based charges that are deducted when you elect one or more optional benefits. The additional charges we deduct when you purchase an optional benefit will reduce your performance. Please note that not all products offer optional benefits. Please refer to the prospectus for additional information. Past performance does not guarantee similar future results.

Performance information as of the most recent month end is available at www.prudentialannuities.com.
Managing Your Income Guarantee

Highest Daily Lifetime Income and Spousal Highest Daily Lifetime Income use a predetermined mathematical formula to help us manage your guarantee through all market cycles. Each business day, the formula determines if any portion of the account value needs to be transferred into or out of the AST Investment Grade Bond Portfolio (the "Bond Portfolio"). Amounts transferred by the formula depend on a number of factors unique to your individual annuity and include:

(i) The difference between the account value and the Protected Withdrawal Value; 
(ii) How long you have owned Highest Daily Lifetime Income or Spousal Highest Daily Lifetime Income; 
(iii) The amount invested in, and the performance of, the permitted subaccounts; 
(iv) The amount invested in, and the performance of, the Bond Portfolio; and 
(v) The impact of additional purchase payments made to and withdrawals taken from the annuity. 

Therefore, at any given time, some, most, or none of the account value may be allocated to the Bond Portfolio. Transfers to and from the Bond Portfolio do not impact any income guarantees that have already been locked in. The Protected Withdrawal Value is separate from the account value, and not available as a lump sum.

Any amounts invested in the Bond Portfolio will affect your ability to participate in a subsequent market recovery within the permitted subaccounts. Conversely, the account value may be higher at the beginning of the market recovery; e.g., more of the account value may have been protected from decline and volatility than it otherwise would have been had the benefit not been elected. Please note: We are not providing investment advice through the formula. You may not allocate purchase payments or transfer account value into or out of the Bond Portfolio. See the prospectus for complete details.
## Highest Daily Income Benefit Details as of 10/20/2010

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Protected Withdrawal Value</td>
<td>$408,273.83</td>
</tr>
<tr>
<td>Estimated Protected Withdrawal Value is the highest of these two values:</td>
<td></td>
</tr>
<tr>
<td>Highest Daily Rollup Value</td>
<td>$408,273.83</td>
</tr>
<tr>
<td>Contract Value</td>
<td>$402,780.88</td>
</tr>
<tr>
<td>Estimated Annual Income Amount</td>
<td>$20,413.69</td>
</tr>
</tbody>
</table>

This example is for illustration purposes only. This is not an actual account.
Helping Create a Smoother Ride in Retirement

The Prudential Advantage

1. Rigorous oversight and analysis process
2. Monitoring to help ensure portfolios meet their guidelines
3. Responsibility to hire and fire managers
This illustration is hypothetical and is based on how the portfolios could be expected to perform over time based on their exposure to equities. Historically, portfolios with higher weights in equities have performed with more volatility than portfolios with lower weights in equities. Please note that past performance is not indicative of future results.

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- Recognized name and leading provider of variable annuities
- Income protection
- Investment innovation
The Value of Working with Powerful Partners

[Name of FP] is here to help you address the challenges you face in retirement

- Longevity
- Rising Costs
- Market Uncertainty

"Investors who use an advisor are more likely to have a financial plan and are more likely to have found that plan useful over the latest downturn." – 2009 CSA Investor Index Survey

Use the stock photo shown above or insert a picture or graphic of the following:
1. Photo of the FP
2. Photo of the FP’s Team
3. FP’s company logo
Thank You!

*Best Wishes for a Successful Retirement!*
Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.

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Your needs and suitability of annuity products and benefits should be carefully considered before investing.

Optional living benefits may not be available in every state and may not be elected in conjunction with certain optional benefits. Optional benefits have certain investment, holding period, liquidity, and withdrawal limitations and restrictions. The benefit fees are in addition to fees and charges associated with the basic annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.
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- NOT BANK OR CREDIT UNION GUARANTEED
- MAY LOSE VALUE