

MEETING THE CHALLENGE OF BUILDING A DIVERSE INVESTMENT PORTFOLIO.

BROKERAGE SERVICES INVESTOR'S TOOLKIT

Prudential Retirement® allows you to invest the way you want.

Online trades

- Visit our website at www.prudential.com/prs
- Log in to your account

Phone trades

- Dial 1-888-244-6237
- Representative-assisted trades (at an additional charge); press “4,” and then press “1”
- Automated trades; press “2”

To open an account

- Dial 1-888-244-6237
- Press “1”



A wide range of investment choices help you meet the challenge of creating a broad, diversified portfolio.

In order for you to create a diverse portfolio you need to understand the wide variety of investment alternatives available. From mutual funds to equities to fixed income investments for individual retirement accounts (IRAs) and after-tax accounts, we provide our clients with a broad lineup of investment products—all for a competitive price.

What sets us apart? For starters, a mutual fund lineup. We selectively partner with some of the industry's most experienced investment managers to offer you a diverse mutual fund platform that features investments from every major asset class.

Additionally, our product roster offers stocks that are traded through all the primary exchanges. Our stock trading feature is available at a very competitive price. If you prefer, a Retirement Counselor can also assist you with trades for an additional fee.

If your goal is income generation, we also offer a broad lineup of fixed income investments. We can help you find Treasury, corporate or municipal bonds in various durations and rates based on your needs. A Retirement Counselor can help you select the bonds to help generate the income you need.

Whatever your financial objective, Prudential Retirement® offers an investment solution to fit your unique needs.

Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS) who will receive compensation if you decide to either roll over your plan account to an individual retirement account (or “IRA”) through Prudential or keep your funds in your employer-sponsored retirement plan. The timing and amount of these compensation payments for an IRA rollover is more favorable than for remaining in the plan. Should you choose to roll to an IRA through Prudential, such compensation does not differ based on which IRA you choose or how your money is invested.

Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

INVESTOR'S TOOLKIT

Mutual funds: Depth and strength

Prudential offers easy access to nearly 20 mutual fund families. Collectively, these families provide more than 1,100 mutual funds from which to choose. Please note that this listing is subject to change periodically. Please contact our Retirement Counselors for additional details.

SelectPlatform funds¹

As a Prudential Retirement client, you may be eligible to access our SelectPlatform funds, which are generally only available with a full sales charge but can now be purchased at a reduced cost (only available with IRAs).

- Fidelity Advisor Class T
- Franklin Templeton A
- Invesco (including AIM & Van Kampen)
- Janus Class R
- Oppenheimer Class N
- Prudential Investments A

SelectPlatform funds administrative fee*:

A tiered administrative fee will apply to all purchases of SelectPlatform funds based on your IRA balance(s) at the time of the trade.

Fee	Account balance
1.75%	up to \$99,999
1.50%	from \$100,000 to \$249,999
1.25%	from \$250,000 to \$499,999
1.00%	from \$500,000 to \$999,999
0.00%	for \$1,000,000 +

Traditional partnership funds²

- AllianceBernstein
- American Century
- American Funds
- DWS Scudder
- Federated
- Goldman Sachs
- ING
- Lord Abbett
- Nuveen
- PIMCO/Allianz
- Putnam
- Satuit

Traditional partnership fund fees:

- See fund's prospectus

Questions?

Call Prudential Retirement at **1-888-244-6237** or visit us online at **www.prudential.com/prs**.

¹ **SelectPlatform funds**—Available through Rollover IRAs only. Purchases of funds offered by these families are available to Prudential Retirement brokerage IRA clients at Net Asset Value (NAV) from our fund partners. Load waiver, where applicable, is only available to accounts rolled over from a Prudential recordkept retirement plan. Purchases are subject to an administrative fee.

Other share classes of these funds may have a lower expense ratio, but the funds we have chosen to make available on the SelectPlatform may not include such shares in order to compensate us for distribution and account servicing. Please review the applicable fund's prospectus for additional information.

* This fee will not apply to distributions from funds, exchanges among funds within the same SelectPlatform fund family, or to fund dividends or earnings. It will apply to new IRA contributions (including rollovers), to amounts that are liquidated from other IRA investments (such as an equity or bond) or from any mutual fund outside the same fund family and used to purchase SelectPlatform mutual fund shares.

² **Traditional partnership funds**—A sales load is charged when you purchase loaded shares. See the prospectus for details.

A Contingent Deferred Sales Charge (CDSC) may be imposed by the fund if your investment is held for less than the amount of time as defined in the prospectus.

All mutual funds minimum initial purchase amount: \$1,000; subsequent minimum \$500.

The fees associated with account balances remaining in the plan will be different from, and are likely to be less than, the fees associated with a rollover IRA. You should review your plan's provisions to determine whether you are permitted to keep your account balance in the plan sponsored by your former employer or discuss rollover provisions in your new employer's plan. You may contact Prudential's Participant Service Center at 1-877-778-2100 to obtain a comparison of fees between your former employer's plan record kept by Prudential and an IRA. Prudential is very likely to earn more revenue if funds are rolled over to a Prudential SmartSolution IRA than if maintained in your account balance under your former employer's plan. If you remain in your former employer's plan, the investment choices are selected by a party that has a fiduciary obligation to act in your best interest. The Prudential SmartSolution IRA is not affiliated with any employer-sponsored plan or plan sponsor, and a rollover to an IRA means you are no longer part of an employer-sponsored plan. Once assets are rolled over to an IRA, they normally cannot be rolled back to a former employer's plan.



Brokerage pricing guide

Effective January 1, 2007 for new clients of PIMS who hold accounts that begin with account prefix F72 or F73.
(Note: For accounts that begin with any other prefix, please contact a Retirement Counselor at 1-888-244-6237.)

Equities and options

Trading costs ¹	
All orders less than 10,000 shares:	\$29.95 (per transaction)
All options orders:	\$29.95 (plus \$2.00 per contract)
Representative-assisted trading	
All orders	\$75 surcharge in addition to trading costs

Bonds

Agency	
Corporates, agencies, municipal & government	\$100 flat, up to 100 bonds, \$5 per bond thereafter
Principal	
Corporates, agencies, municipal & government	When PIMS acts as a principal, we will charge a markup or markdown
(Bonds can only be traded through a Retirement Counselor. To trade, please call 1-888-244-6237 and press option 4 and then option 1.)	

Account fees

Household assets	Annual fee ²	Early account closing fee: \$100 (Any account closed within 6 months of account opening)
Less than \$20,000	\$100	Accounts with balances below \$1,000 may be closed at our discretion.
\$20,000 or more	No fee	

Additional fees

Account exit fee:	\$100	Tax form copies:	\$2.50 per page
Partial account transfer fee (ACAT):	\$50	Checkwriting, VISA:	\$5 per month ⁴
Tenders, calls, reorganizations:	\$22 per transaction	Check copies:	\$15
Reg T trade or margin extension fee:	\$20 per extension	Checks under \$200:	\$20 per check ⁵
Inactivity fee:	\$25 ³	Returned checks (insufficient funds):	\$25
Legal transfer/legal return fee:	\$20	Stop payment/reissue:	\$25
Wire transfers (outgoing):	\$25	Statement copies:	\$2.50 per page
Overnight mail:	\$30	Mailgram fee:	\$10 per mailgram

¹ All orders 10,000 shares and over: \$0.02 per share.
Equities trading under \$1.00 and principal amount \$5,000 or less: 4% of principal.
Equities trading under \$1.00 and principal amount greater than \$5,000: \$50.00 plus 4% of principal.

² Fee based on your total household balance with PIMS. Accounts are typically valued in October. Fees will be reflected on your December statement. Accounts closed prior to the valuation date that are below the minimum balance threshold will be assessed the annual fee. Does not apply to Self-Directed Brokerage or managed accounts.

³ Charged annually. Does not apply to retirement or advisory accounts. Does not apply to any account with at least one commissionable trade in current calendar year.

⁴ Banks may charge fees for the use of their ATMs (\$5,000 account minimum).

⁵ Does not apply to IRAs or managed accounts.

Funds/securities must be in the account prior to execution of the transaction.

Fees are subject to change without notice.

Investors who enter "Good-till-Cancelled" orders that are executed over several days will be charged a fee based on each day's activity. Orders to open and close the same position or the exercise or assignment of any option position are executed as separate transactions and will be subject to commission charges on each trade.



Prudential

Bring Your Challenges™

Prudential Retirement
A business unit of Prudential Financial
30 Scranton Office Park
Scranton, PA 18507

www.prudential.com/prs
1-877-778-2100

No bank guarantee, not FDIC insured, may lose value.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contains complete information about the investment options available through your plan.

Please call 1-888-244-6237 for a free prospectus and, if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.

The mutual fund family classifications are general in nature. Some fund families may be available in more than one fee structure.

All investing involves various risks, such as; fixed income (interest rate), default, small cap, international and sector - including the possible loss of principal.

The fees associated with account balances remaining in the plan will be different from, and are likely to be less than, the fees associated with a rollover IRA. You should review your plan's provisions to determine whether you are permitted to keep your account balance in the plan sponsored by your former employer or discuss rollover provisions in your new employer's plan. You may contact Prudential's Participant Service Center at 1-877-778-2100 to obtain a comparison of fees between your former employer's plan record kept by Prudential and an IRA. Prudential is very likely to earn more revenue if funds are rolled over to a Prudential IRA than if maintained in your account balance under your former employer's plan. If you remain in your former employer's plan, the investment choices are selected by a party that has a fiduciary obligation to act in your best interest. The Prudential IRA is not affiliated with any employer-sponsored plan or plan sponsor, and a rollover to an IRA means you are no longer part of an employer-sponsored plan. Once assets are rolled over to an IRA, they normally cannot be rolled back to a former employer's plan.

Please notify Prudential Retirement if you have multiple accounts that should be linked for qualification of reduced sales charges on front-end loaded funds (please refer to the fund's prospectus for this qualification). Without this information Prudential Retirement cannot identify and link related accounts held outside and, in some cases, held within Prudential Retirement. The investor may not realize the full breakpoint opportunity available without this information.

Securities products and brokerage services are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

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