



Take the smart path
toward a more secure
-financial future



Prudential **SmartSolution** IRA

PERFORMANCE AS OF 6/30/2010



Prudential

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Get on the smart path today

You've taken a smart step by investing in your financial future. And now you can determine the most effective investment strategy for you—one that considers your unique needs, investor style and years to retirement—by taking just a few more smart steps.

A Prudential SmartSolution IRA can help. It offers a flexible, straightforward complement to your total retirement income strategy. And regardless of which stage of life you're in, Prudential SmartSolution IRAs offer the features and benefits that can help you stay on the path through retirement:

- Easy asset allocation with GoalMaker®
- Broad investment choice
- Automatic rebalancing¹ to help keep you on track
- Personal guidance to help make adjustments as your needs change
- Guaranteed interest with PruSecure* (where available)
- Guaranteed income for life (where available)

Investing the smart way

Choosing the right investment mix may be the most important step you take when preparing for a more secure retirement. And it is crucial that you choose investments that can help manage your risk and that fit your investment objectives.

An effective way to do this is through asset allocation—the process of spreading your money among a variety of asset categories, such as stocks, bonds and stable value investments. By dividing your portfolio among a mixture of investment classes, you can minimize your reliance on any one investment.

It's a fact—all asset categories don't respond to the same market forces in the same way or at the same time. With asset allocation, if your investments in one category are performing poorly, you could likely have assets in another

category that are performing well, and the gains in one may offset the losses in the other. 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.** Now may be a good time to revisit your asset allocation strategy by:

- using Prudential SmartSolution IRAs' asset allocation tool;
- contacting a Retirement Counselor² at 1-877-778-2100 for assistance; or
- going online 24 hours a day.

¹ Even if you have Automatic rebalancing, Prudential Retirement suggests reviewing your investments at least annually to ensure they still meet your investment goals.

² Retirement Counselors are registered representatives of Prudential Investment Management Services LLC, who may receive compensation based on your decision to either keep your funds in your employer-sponsored retirement plan or roll over to an IRA through Prudential. The timing 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, such compensation does not differ based on which IRA you choose or how your money is invested.

GoalMaker—Prudential’s simple asset allocation program

GoalMaker helps take the guesswork out of choosing your investments. It uses two key pieces of information—**your investor style** and **years to retirement**—and matches them to one of twelve GoalMaker model portfolios that are best suited to your retirement goals.²

To help keep your savings strategy on track, GoalMaker periodically rebalances your account to ensure that it maintains your original allocation percentages. And because your financial circumstances and objectives may change over time, you can select a different GoalMaker portfolio whenever you need to, or opt-out of the program at any time.



Conservative investors:

generally are concerned about short-term ups and downs in the market, and want to minimize risk and maintain principal.

Moderate investors:

generally are willing to sacrifice safety of principal for potentially greater returns, and can tolerate modest market fluctuations.

Aggressive investors:

generally seek to maximize investment returns, and can tolerate substantial market swings.

Step 1: Determine your investor style

Your investor style is defined by how comfortable you are with short swings in the market. Everyone is different, but investors generally fall into one of these categories: Conservative, Moderate or Aggressive. The descriptions of each investor style above can help you identify which type you are.

If you’re still not sure after reading the descriptions, click on “GoalMaker” from the “Prudential SmartSolution IRA” page located on www.prudential.com/prs and take our Investor Style Quiz. Then you’ll be ready to move on to Step 2.

Are you a Conservative, Moderate or Aggressive investor?

Write your answer here.

Step 2: “Set” your years to retirement

Now that you know your investor style, you can determine how much time you have until you retire and need to start taking income from your savings.

Each investor has a unique expectation for retirement. Think about the age that you will need income from your savings. Subtract your current age from the age when you want to begin taking that income.

Write your years to retirement here.

²Application of asset allocation and diversification concepts does not ensure safety of principal and interest.

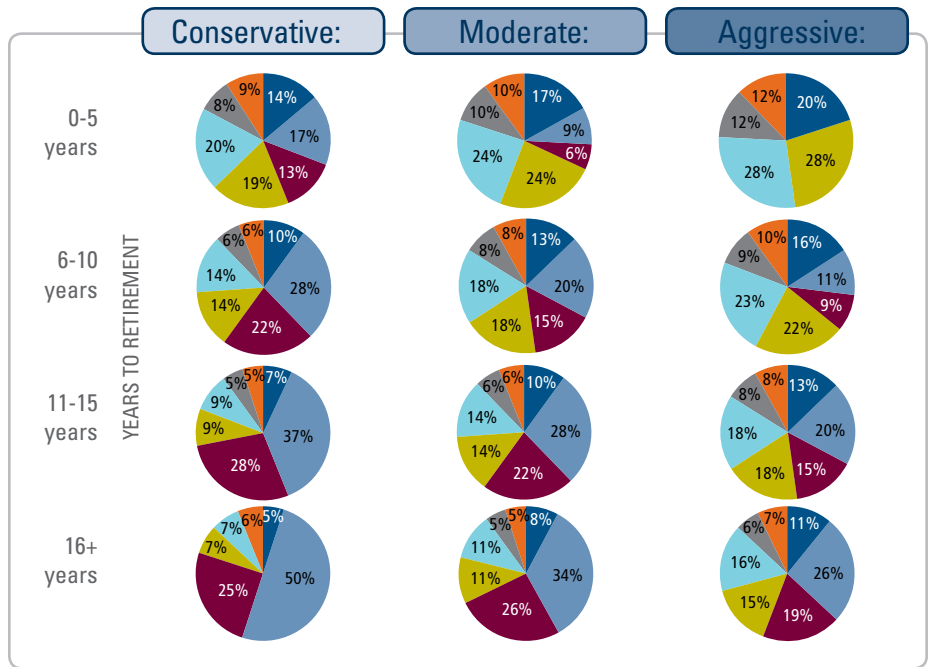
It is possible to lose money by investing in securities.

Step 3: See your GoalMaker portfolio

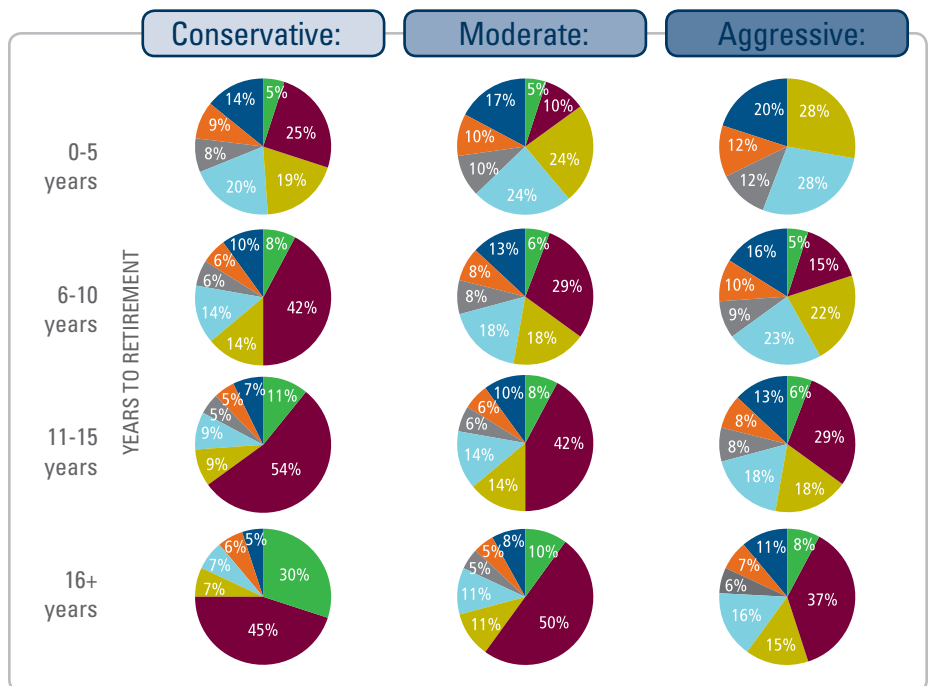
Now that you know your investor style and the number of years to retirement you can match your preferences to the GoalMaker portfolio to the right.

You can see the percentage of funds in each pie chart, color-coded in the investment lineup corresponding on the following page. Find the suggested portfolio that fits you and your preferences determined in the two-step process, or create a portfolio of your own. Need help? For assistance or more information call **1-877-PRU-2100** or log on at www.prudential.com/prs.

Prudential SmartSolution IRA with PruSecure (GIA)



Prudential SmartSolution IRA with MoneyMart (Nevada, Montana, Utah only)



Performance as of 6/30/10 (Funds are color-coordinated to Portfolio allocations on the preceding page.)

Fund name	Ticker	Asset category	Inception	Average annual total returns				Gross expense %	Net expense %
				1 yr	3 yrs	5 yrs	10 yrs (or since inception)		
Prudential MoneyMart Assets A ¹	PBMXX	Money Market	6/1/76	0.06	1.71	2.72	2.42	0.52	0.52
PruSecure (GIA)*	N/A	Stable Value	10/1/05	3.35	3.87	n/a	n/a	n/a	n/a
Target Total Return Bond R	TTBRX	Intermediate-Term Bond	8/22/06	13.33	10.84	6.78	6.80	1.32	1.57
Prudential Government Income R ²	JDRVX	Intermediate Government	5/17/04	10.33	6.92	4.71	5.33	1.16	1.41
Prudential High-Yield R ³	JDYRX	High Yield Bond	6/3/05	24.91	5.65	6.54	5.62	1.16	1.41
Target Large Cap Growth R	TLCRX	Large Growth	8/22/06	11.34	-10.48	-2.15	-7.30	1.36	1.61
Prudential Jennison Growth R	PJGRX	Large Growth	12/17/04	10.67	-5.74	0.14	-4.67	1.33	1.58
Prudential Stock Index A ⁴	PSIAX	Large Blend	11/18/99	13.86	-10.14	-1.24	-2.04	0.61	0.83
Prudential Jennison 20/20 Focus R	JTWRX	Large Growth	6/10/04	10.81	-6.40	3.30	2.97	1.40	1.65
Target Large Cap Value R	TLVRX	Large Value	8/22/06	13.48	-15.50	-4.64	2.63	1.33	1.58
Prudential Jennison Value R	JDVRX	Large Blend	6/3/05	13.73	-11.08	0.16	3.28	1.34	1.59
Prudential Jennison Mid Cap Growth R ⁵	JDERX	Mid Cap Growth	6/3/05	20.67	-2.92	5.29	-0.24	1.41	1.66
Target Small Cap Growth R ⁶	TSCRX	Small Growth	8/22/06	17.51	-14.15	-4.75	-5.99	1.52	1.77
Prudential Jennison Small Company R ⁶	JSCRX	Small Growth	5/10/04	21.43	-6.73	2.58	5.04	1.43	1.68
Target Small Cap Value R ⁶	TSVRX	Small Value	8/22/06	23.47	-5.77	1.88	9.54	1.30	1.55
Target International Equity R ⁷	TEQRX	Foreign Large Blend	8/22/06	7.46	-12.95	2.11	-0.01	1.51	1.76
Prudential Jennison Natural Resources R ⁸	JNRRX	Specialty – Natural Resources	8/22/06	18.82	-4.20	11.18	15.20	1.41	1.66
Prudential Jennison Utility R ⁸	JDURX	Specialty – Utilities	8/21/06	15.71	-12.05	2.03	4.52	1.12	1.37

The Prudential SmartSolution investment lineup (as of 6/30/10: The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month-end, please call 1-877-PRU-2100 or visit our website at www.prudential.com/prs.

* Crediting Rate: 3.10%. Effective 07/01/10; for the period 07/01/10 - 12/31/10. PruSecure (GIA) is not available in all states.

** One quarter of the Prudential SmartSolution fee will be charged quarterly and is based on the total balance of your account at the end of each calendar quarter. The Annual custodial fee may be waived for any calendar quarter if 75% or more of your account balance is invested in PruSecure (GIA).

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Target Class R shares and JennisonDryden Class R share funds were introduced after original inception date of the Target Class T and JennisonDryden Class A share funds. Results prior to inception of Target R and JennisonDryden R share funds are hypothetical, based on Target Class T or JennisonDryden Class A share returns at net asset value adjusted for additional distribution and service (12b-1) fees of 0.75% annually. The Portfolio's Distributor has contractually agreed to waive 0.25% annually of the Class R 12b-1 fee. See the individual prospectuses for specific effective dates of the waiver. Hypothetical Class R share returns would be greater with the waiver. In creating hypothetical Class R share returns, no adjustments are made for any differences in other expenses that may or may not impact hypothetical Class R share returns. Please see the fund's most recent shareholder report for actual date of first sale. Expenses are deducted from income earned by the fund. As a result, dividends and investment results will differ for each share class.

¹ An investment in the money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

² Shares of this fund are not issued or guaranteed by the U.S. Government.

³ High yield ("junk") bonds involve a greater risk of default of payment of principal and interest than higher-rated bonds. Also, these bonds tend to be less liquid than higher-rated securities. Therefore, an investment in the fund may not be appropriate for short-term investing.

⁴ These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gains distributions. The performance results shown do not reflect the deduction of the sales charge that may apply if the fund shares were purchased outside of the plans or other programs. This waiver applies because the source of this money is from a retirement plan record kept by Prudential Retirement. If a sales charge were reflected, performance would be lower. This is the performance that best reflects your investment experience, as sales charges do not apply to your plan.

⁵ The securities of emerging growth companies are generally subject to greater price fluctuation and investment risk than securities of more established companies.

⁶ Smaller companies may present greater opportunities for capital appreciation, but also may involve greater risks than larger companies. As a result, the value of stocks issued by smaller companies may go up and down more than stocks of larger issuers.

⁷ Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

⁸ Sector funds are subject to risks within their specific sectors because they concentrate their investments in securities of companies within those industries. Therefore, the prices of these securities can be volatile.



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

No hidden Fees

The Prudential SmartSolution IRA provides its services—fund monitoring, professional retirement counseling, planning tools such as GoalMaker, and more—for one inclusive fee. It's simple, straightforward, and smart.

Account balance	Annual custodial fee**
\$100,000 and up	0.25% (\$500 maximum)
\$50,000–99,999	0.45%
\$25,000–49,999	0.90%
Under \$25,000	1.10% (\$100 minimum)

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your account, please call 1-877-778-2100 for a free prospectus that contains this and other information about our funds. Please read the prospectus carefully before investing. It is possible to lose money by investing in securities. For variable insurance products, please carefully read both the contract prospectus and underlying-fund prospectus before investing.

Shares of each fund are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Retirement Counselors are registered representatives of PIMS.

The GoalMaker portfolio allocations were developed by Morningstar Associates, LLC within a set of guidelines determined by Prudential. The extent to which Morningstar Associates' recommendations are implemented within the models is at the sole discretion of Prudential. Copyright© 03/10 Morningstar Associates, LLC. All Rights Reserved. The information, data, analyses and opinions contained herein (a) include confidential and proprietary information of Morningstar Associates, LLC, (b) may not be copied or redistributed for any purpose, (c) are provided to Prudential solely for Prudential's use or the use of Prudential's authorized agents and contractors, and (d) are not warranted or represented to be correct, complete, accurate or timely. Past performance is no guarantee of future results. Information contained herein that has been provided by Morningstar Associates, LLC reflects data proprietary to Morningstar Associates, LLC, or its affiliate, Morningstar, Inc. Morningstar Associates, LLC provides this data to Prudential in connection with providing consulting services to the Customer and in no way acts as an investment advisor to investors of Prudential's products or services. Morningstar Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.

The sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You or your agent may wish to consult independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.

Additional fees may apply for clients terminating accounts with PruSecure (GIA). See the PruSecure (GIA) disclosures for details. Fees that Prudential Retirement and its affiliates receive in connection with investments in these funds include a 12b-1 fee of (0.50%), after waiver, and an annual sub-accounting and/or servicing fee of (.13%) per client invested in the fund.

Investment advisory services provided by Global Portfolio Strategies, Inc., a registered investment advisor and Prudential Financial company.

* The PruSecure (GIA) Account is a group annuity product issued by The Prudential Insurance Company of America (PICA), Newark, NJ 07102. Amounts contributed to the contract are deposited in PICA's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PICA. PICA periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PICA are not insured by the FDIC or any other federal governmental agency. Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Other than such compensation, there are no additional charges imposed that reduce the interest rate credited.

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