

Surviving the Tax Season

We're Here to Help You

Very few of us enjoy preparing taxes, but we're here to help make the job easier. This newsletter shows the types of tax forms you may be receiving from us for the 2009 tax year and how you should use them to prepare your taxes. You can visit our Tax Center at www.prudential.com/investments/taxcenter for additional useful information.

Please note: We are making a change in the mailing of your tax forms. Your 2009 tax forms will be grouped and mailed according to account number. If you maintain both retirement and non-retirement accounts at Prudential Mutual Fund Services LLC, you will receive your (1099-R) and (1099-B, 1099-DIV and 1099-INT) in separate envelopes.

Tax Forms by Mail

Since January 31, 2010 falls on a weekend, the IRS has extended the mailing date of certain tax forms to February 1, 2010 except where noted below:

If you...	You will receive...
Received a tax-exempt distribution from a municipal bond fund	Form 1099-INT Reports tax-exempt interest, federal income taxes withheld, foreign taxes paid, and specified private activity bond interest (or AMT)
Received cash or have reinvested dividends and other distributions of \$10 or more (retirement plans excluded)	Form 1099-DIV Reports all taxable dividends, capital gains, federal income taxes withheld, nontaxable distributions, and foreign taxes paid
Exchanged or redeemed shares from your account (money markets and retirement plans excluded)	Form 1099-B Reports transaction information and federal withholding taxes
Took a total or partial distribution from your retirement plan	Form 1099-R Reports total or partial distributions and federal withholding taxes from qualified plans and IRAs
Made regular or rollover contributions to your IRA, Roth IRA, or SEP account	Form 5498 Reports contributions for 2009. Most people will not receive this form until May 2010 due to IRS contribution deadlines associated with retirement accounts
Contributed and/or rolled over contributions to a Coverdell Education Savings Account for 2009	Form 5498-ESA Reports contributions for 2009. Most people will not receive this form until May 2010 due to IRS contribution deadlines associated with Coverdell Education Savings Accounts
Received a distribution from a Coverdell Education Savings Account	Form 1099-Q Reports distributions for the year

The following pages contain samples of tax forms you may receive from Prudential. For other forms, please visit the Tax Center.

IRA Contributions Due by April 15

You are able to postmark contributions until April 15, 2010, for the 2009 tax year. Make sure you tell us that your contribution through April 15, 2010, is for the 2009 tax year. Otherwise we will apply it to the 2010 tax year. The contribution limit is \$5,000. The catch-up contribution limit is \$1,000 for those age 50 or older. The contribution amount to a Coverdell Education Savings Account is \$2,000.



Important Information

PRUDENTIAL ONLINE ACCOUNT ACCESS: TAX FORMS FAST AND SO MUCH MORE

Get your tax forms faster and access your mutual fund accounts any time day or night with Prudential Online Account Access.

And now you can use Prudential Online Account Access to take advantage of eDelivery for your mutual fund statements, transaction confirmations, and shareholder reports.

To enroll, go to: www.prudential.com/myaccess

If you have questions about the tax information we send you, call your financial professional or the Prudential Mutual Fund Service Center at (800) 225-1852, Monday through Friday from 8 a.m. to 6 p.m., ET, to speak with a customer service representative.

Please Note: The 2009 Supplemental Tax Information brochure will not be mailed. This information will be available in late January through our Tax Center

Important Websites and Phone Numbers

Prudential Tax Center

www.prudential.com/investments/taxcenter

Internal Revenue Service (IRS) website: www.irs.gov

IRS: (800) 829-1040

IRS 24-hour recorded information service:

(800) 829-4477; (800) 829-4059 (TDD)

To order IRS tax forms: (800) TAX-FORM (829-3676)

Retirement Distribution Reminder

Prudential Financial is required by federal law to inform you of your right to make an update or change regarding the amount of Federal Income Tax (FIT) withheld from your distribution. You may change or discontinue withholding at any time by writing to us at:

Prudential Mutual Fund Services LLC

P.O. Box 9658

Providence, RI 02940

If you do not wish to make any changes, there is no action required on your part.

If you have elected to not have FIT withheld, or do not have enough FIT withheld, you may be responsible for payment of estimated tax or incur penalties under the estimated tax rules.

If your investment is part of certain qualified plan arrangements and we are currently withholding 20% due to the unemployment compensation amendments of 1992, you may not elect to stop or decrease the amount being withheld. Prudential Financial is required by federal law to withhold in this instance.

FORM 1099-R Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

If you have more than one retirement account with a taxable distribution, you will receive a Form 1099-R for each account.

A. Gross Distribution

This shows your total distributions before taxes and other deductions, such as a direct rollover, conversion to a Roth IRA, or a lump-sum distribution.

B. Taxable Amount

This is generally the part of your distribution that is taxable. If the taxable amount of your distribution is not calculated, please refer to Form 1040 for instructions on how to do the calculation.

C. Federal Income Tax Withheld

This shows any amount withheld from your distribution for federal income taxes.

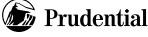
D. Distribution Code

This code identifies the type of distribution you received. The code affects the tax treatment of the distribution.

Code Definition

Code 1: Premature distribution

Code 2: Premature with exception

Prudential Mutual Fund Services LLC		 For additional information, please call: 1-800-225-1852	
<input type="checkbox"/> CORRECTED (if checked)		2009 FORM 1099-R Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRA's Insurance Contracts, etc. Copy B	
Prudential Trust Company C/F JOHN DOE 123 MAIN STREET ANYTOWN, USA		RECIPIENT'S IDENTIFICATION NUMBER 123-45-6789	
Payer's Name Jennison Natural Resources Fund-Class A		Payer's Federal Identification Number	Fund & Account Number 032-000000001
1. Gross Distributions A \$25,000.00	2a. Taxable Amount B \$20,000.00	2b. Taxable Amount not Distributed <input checked="" type="checkbox"/>	Total Distribution <input checked="" type="checkbox"/>
4. Federal Income Tax Withheld C \$2500.00	7. Distribution Code(s) D <input type="checkbox"/>		10. State Tax Withheld E \$250.00
IRA/SEP/SIMPLE <input checked="" type="checkbox"/>			

Code 3: Disability distribution

Code 4: Distribution due to death

Code 7: Normal distribution

See instructions for Form 1099-R for a complete listing of all the distribution codes.

E. State Tax Withheld

This indicates the amount of state taxes withheld, which you would include on your state income tax return.

2009 IRA Rules

The extent to which you can make tax-deductible contributions into an IRA depends on your adjusted gross income (AGI), the annual contribution limit (\$5,000 for 2009, plus a "catch-up," if applicable), and whether you, your spouse, or both have a qualified retirement plan at work.

Neither spouse covered by an employer retirement plan	Each can make fully deductible contributions.
One spouse covered, the other not covered	Covered spouse: Fully deductible up to joint AGI of \$89,000. Partial deduction between \$89,000 and \$109,000. Noncovered spouse: Fully deductible up to joint AGI of \$166,000. Partial deduction between \$166,000 and \$176,000.
Both spouses covered by employer plan	Fully deductible up to joint AGI of \$89,000. Partial deduction between \$89,000 and \$109,000.
Single individual not covered by employer plan	Contributions fully deductible.
Single individual covered by employer plan	Fully deductible up to AGI of \$55,000. Partial deduction between \$55,000 and \$65,000.

Questions? Talk with your financial professional or use one of the following resources:

Prudential website
www.prudential.com

Online Account Access
www.prudential.com/myaccess

Prudential Mutual Fund Services LLC
(800) 225-1852

Prudential Financial, its affiliates and their licensed financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstance.

Mutual funds are distributed by Prudential Investment Management Services LLC, a Prudential Financial company, member SIPC.

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Surviving the Tax Season

FORM 1099-INT Tax-Exempt Interest Income

Prudential Mutual Fund Services LLC

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JOHN DOE
123 MAIN STREET
ANYTOWN, USA

Prudential
For additional information, please call:
1-800-225-1852

2009 FORM 1099-INT
Interest Income
Copy B for Recipient

RECIPIENT'S IDENTIFICATION NUMBER
123-45-6789

Payer's Name Dryden National Municipals Bond Fund		Payer's Federal Identification Number		Fund & Account 015/000000001	
1. Interest Income	4. Federal Income Tax Withheld A	6. Foreign Tax Paid	8. Tax-Exempt Interest B \$193.98	9. Specified Private Activity Bond Interest C	\$0.00

A. Federal Income Tax Withheld

An amount represents back-up withholding.

B. Tax-Exempt Interest

Shows tax-exempt interest, including exempt-interest dividends from a mutual fund or other regulated investment company, paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See Box 4.

C. Specified Private Activity Bond Interest

Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in Box 9. See the Instructions for Form 6251, Alternative Minimum Tax—Individuals.

FORM 1099-DIV Dividends and Distributions

You must report and pay taxes on these distributions even if they were automatically reinvested to purchase additional fund shares.

A. Total Ordinary Dividends

This shows the amount of a distribution taxable as ordinary income. It includes taxable net investment income, and short-term capital gains.

B. Qualified Dividends

This shows the portion of the amount in Box 1a that is eligible for the lower income tax rate on dividends (5% for those in the 15% or lower brackets; 15% for all others).

C. Total Capital Gain Distributions

These are taxable long-term gains from your mutual fund account. Profits from the sale of stocks and bonds held for more than one year are considered "long-term" gains and are taxed more favorably than investments held for one year or less. A capital gain is considered short or long term depending on how long the mutual fund, not the shareholder, has held the investment.

D. Unrecaptured Section 1250 Gain

This shows the portion of the amount in Box 2a that represents gains received by a mutual fund from Real

Prudential Mutual Fund Services LLC

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JOHN DOE
123 MAIN STREET
ANYTOWN, USA

Prudential
For additional information, please call:
1-800-225-1852

2009 FORM 1099-DIV
Dividends and Distributions
Copy B for Recipient

RECIPIENT'S IDENTIFICATION NUMBER
123-45-6789

Payer's Name Jennison Natural Resources Fund-Class A		Payer's Federal Identification Number		Fund & Account Number 032-000000001	
1a. Total Ordinary Dividends A \$31.16	1b. Qualified Dividends B \$50.00	2a. Total Capital Gain Distributions C \$0.00	2b. Unrecaptured Sec. 1250 Gain D \$0.00	3. Nondividend Distributions E \$0.00	4. Federal Income Tax Withheld F \$0.00
6. Foreign Tax Paid G \$0.00	8. Cash Liquidation Distributions H \$0.00				

Estate Investment Trusts (REITs) on the sale of depreciable real property.

E. Nondividend Distributions

This shows the distribution of funds representing a return of cost basis.

F. Federal Income Tax Withheld

An amount here represents backup withholding. The rate for backup withholding was 28% in 2009. Backup withholding may be imposed when rules regarding taxpayer identification numbers (usually

a Social Security number) are not met by the individual, or when we receive notice from the IRS to withhold on payments to that individual.

G. Foreign Tax Paid

Any amount reported here shows foreign taxes paid on your behalf by the fund. You may be able to claim a foreign tax deduction or credit on your federal tax return.

H. Cash Liquidation Distributions

Any amount distributed from fund liquidations.

Important Dates

January 4, 2010

Prudential begins mailing year-end statements.

February 1, 2010

Prudential begins mailing tax forms 1099-DIV, 1099-B, 1099-R, 1099-Q, and Form 1099-INT.

Thursday, April 15, 2010

Last day to establish and contribute to a 2009 traditional IRA, Roth IRA, or Coverdell Education Savings Account. Last day to file federal tax return (without extensions).

FORM 1099-B Proceeds from Broker and Barter Exchange Transactions*

A. Date of Sale or Exchange

This shows the trade date of each transaction.

B. Fund CUSIP Number

This is the unique number assigned to your fund by the Committee on Uniform Security Identification Procedures, an industry standards group.

C. Gross Proceeds (Less Commissions)

These are the gross proceeds from each transaction, reduced by any applicable deferred sales charges or fees.

D. Share Price

This was the net asset value (NAV) per share at the time of the sale.

Prudential Mutual Fund Services LLC

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JOHN DOE
123 MAIN STREET
ANYTOWN, USA

Prudential
For additional information, please call:
1-800-225-1862

2009 FORM 1099-B
Proceeds from Broker and Barter
Exchange Transactions.
Copy B for Recipient.

RECIPIENT'S IDENTIFICATION NUMBER
123-45-6789

Payer's Name Payer's Identification Number	1a Date of Sale or Exchange	1b CUSIP Number	2. Gross Proceeds (less commissions)	Share Price	4. Federal Income Tax Withheld	7. Number of Shares
Jennison Small Company Fund-Class A	5/16/2008	47629P106	\$50,000.00	\$21.07		2,373.043

A
B
C
D
E
F

*This form is not issued for IRAs, 403(b)s, CESAs, pension plans, profit sharing plans, money market funds, certain financial institutions, and certain tax-exempt organizations.

COST BASIS STATEMENT

Your Cost Basis Statement is a record of any gains or losses generated from the sale or exchange of shares during 2009. **This information is only provided to you and not to the Internal Revenue Service (IRS).** However, all redemption and exchange transactions resulting in gains or losses must be reported separately on your federal income tax return.

We use the Average Cost-Single Category method to figure your cost basis, if you are eligible. Under this method, the total cost of all shares purchased is determined and then divided by the total number of shares owned to determine the average cost per share of all shares owned. When you redeem or exchange shares from your fund, we compute the cost basis of the shares redeemed or exchanged by multiplying the average cost per share of your shares by the number of shares redeemed or exchanged. The gain or loss from the sale of your fund shares is then computed as the difference between the redemption amount (Box 2 of Form 1099-B) and the determined average cost basis.

There are other IRS-approved methods that you may use to calculate the cost basis of your shares and any resulting gain or loss. Please consult your tax advisor to determine which method is best for your personal tax situation. For additional information, please refer to IRS Publication 564, Mutual Fund Distributions.

A. Date of Sale or Exchange

This shows the trade date of each transaction.

B. Number of Shares

This amount represents the number of shares for which the proceeds are being reported.

C. Redemption Amount

These are the gross proceeds from each transaction, reduced by any applicable deferred sales charges or fees.

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JOHN DOE
123 MAIN STREET
ANYTOWN, USA

Prudential
For additional information, please call:
1-800-225-1862

2009 COST BASIS STATEMENT
This statement is for informational use
only and is not being sent to the
Internal Revenue Service

Payer's Name Payer's Federal Identification Number	Date of Sale or Exchange	Number of Shares	Redemption Amount	Average Cost	Net Capital Gain (Loss)	
					Short Term	Long Term
Jennison Utility Fund 009/0000000001	05/16/2008	200.000	\$2,858.00	\$2,000.00	\$58.00	\$800.00

A
B
C
D
E
F
G

May 2010

Prudential mails Form 5498 (traditional, Roth, or SEP), or Form 5498-ESA (Coverdell Education Savings Account).

Last day to establish or fund a SEP for 2009

Due date of employer's tax return, including extensions, which in 2010 may be as late as October 15.

E. Federal Income Tax Withheld

An amount here represents backup withholding. The rate for backup withholding was 28% in 2009. It may be imposed when rules regarding taxpayer identification numbers, (usually a Social Security number) are not met by the individual, or when we receive notice from the IRS to withhold on payments to that individual.

F. Number of Shares

This amount represents the number of shares for which the proceeds are being reported.

D. Average Cost

The average cost of the redemption is calculated by multiplying the number of shares redeemed by the average cost per share at the time of the transaction.

E. Short Term Gain (Loss)

Short term gain (loss) resulting from the sale or exchange of shares held for a year or less.

F. Long Term Gain (Loss)

Long term gain (loss) resulting from the sale or exchange of shares held for more than a year.

G. Wash Sale

If you sell shares of a fund at a loss, then replace those shares by purchasing any shares of the same fund within 30 days before or after a sale, it triggers a Wash Sale. Any loss resulting from that sale is disallowed by the IRS and must be added into the average cost basis of the repurchased shares. A loss noted with a "w" in this column is considered your allowable loss after the wash sale adjustment.