



Prudential

## Flexibility and income guaranteed by Prudential

It's never too soon to plan for the future. Protect yourself from the loss of income or the possibility of outliving your income in your retirement years with the Prudential Income Annuity. For a single purchase payment, you can establish an annuity to suit your income needs now or in the future.

Prudential Income Annuity offers a combination of flexibility and guaranteed income. You can choose to receive your first income payment immediately after your purchase or at any time up to 20 years beyond the purchase date (Massachusetts, Michigan, New York, Oregon, and Wisconsin do not allow a deferral period longer than one year). This flexibility can help you tailor your annuity to best suit your needs and guarantee the level of income you desire.

### Prudential Income Annuity

With Prudential Income Annuity, you place your funds in a contract under which you:

- Receive a guaranteed income that cannot be outlived if you choose a life annuity
- Choose when you want income payments to begin, as long as the first payment is not deferred longer than 20 years or beyond one year from age 70 and above
- Need not concern yourself with market fluctuations since you lock in a competitive rate that is guaranteed not to change

All guarantees are backed by the claims-paying ability of the issuer. If you choose a deferred contract, special ownership rules apply. The deferred annuity option is not available in Massachusetts, Michigan, New York, Oregon and Wisconsin. Ask your licensed financial professional for details.

This contract does not have a cash or loan value.

### Tax Advantages

Your Prudential Income Annuity offers considerable tax advantages.

- For qualified contracts, taxation of the premium and earnings on the premium are deferred until benefits are actually paid. A qualified contract is generally one purchased with pretax money, such as money from a traditional IRA or employer-sponsored plan. Prudential Income Annuity is not available within a Roth Individual Retirement Account, and will not be issued as a Roth Individual Retirement Annuity.
- For nonqualified contracts, each income payment is considered part return of your purchase payment and part interest earnings, so a portion is exempt from income tax until your purchase payment is returned.

The federal government requires a 10% federal income tax penalty applicable only to the taxable portion on premature distributions from annuity contracts. However, this penalty does not apply when distributions are made:

- From an immediate annuity (i.e., an annuity where payments begin within one year from the purchase date)
- After the annuitant reaches age 59½
- To a beneficiary upon the death of the annuitant
- For life or the life expectancy of the annuitant(s)
- If the annuitant becomes disabled

By converting existing assets into guaranteed income payments, you can plan for tomorrow's retirement years or for more current financial needs.

### Key Features of Prudential Income Annuity

- Minimum purchase payment of \$3,500
- Income payments that can start any time up to 20 years after the purchase of the contract (or one year from purchase of the contract if owner is age 70 or above)
- Choice of convenient payout frequencies: monthly, quarterly, semiannually, or annually
- Income payments that cannot be outlived (life annuity)
- Maximum age: Life annuities can be issued to age 89; at age 70 and beyond, only immediate payment annuities (those with payouts beginning within one year of the purchase date) can be issued. There is no issue age restriction for Designated Period Annuities. Qualified Life and Designated Period Annuities options are generally available at any age as long as they satisfy IRS distribution guidelines.

If you choose a deferred contract, special ownership rules apply. The deferred annuity option is not available in Massachusetts, Michigan, New York, Oregon, and Wisconsin. Ask your licensed financial professional for details.

### Meet Your Needs for Today or Tomorrow

Retirement does not have to be right around the corner for you to consider a Prudential Income Annuity. By converting existing assets into guaranteed income payments, you can plan for tomorrow's retirement years or for more current financial needs. Keep in mind that Prudential Income Annuity cannot be surrendered for cash or borrowed against.

#### Payment Plans

With Prudential Income Annuity, you can choose from a variety of payment plans:

- **Designated period annuity**—Guarantees payments for a specific amount of time, from one year to 40 years.
- **Life annuity**—Guarantees payments during your entire lifetime.
- **Life annuity with designated period**—Provides periodic income for as long as you live, in addition to guaranteed payments for a designated period of up to 40 years.
- **Life annuity with installment refund**—Provides income payments for as long as you live, with a guaranteed payout of at least as much as you paid for the contract.
- **Joint and survivor life annuity**—Provides income payments for the lifetime of two annuitants—a husband

and wife, for example. Upon the death of the first annuitant, payments will continue during the life of the survivor at 100% of the original benefit, or at a reduced percentage that you may select. This type of annuity is also available with a designated period or installment refund.

#### Continued Payments to Your Beneficiary

- If you (single annuity) or both of you (joint and survivor annuity) die after payments begin and within the designated period or installment refund period, payments will continue to your named beneficiary.
- If you have deferred the first payment beyond one year, and you (single annuity) or both of you (joint and survivor annuity) die before payments begin, we will pay your beneficiary the greater of (a) the present value of the designated period payments, or (b) the purchase payment with interest credited beginning one year from the contract date, and until the date of payment.

#### Prudential Income Annuity Fee

- The Prudential Income Annuity has a one-time fee of \$200.

### The Choice is Yours

It's up to you to select the payment program that is right for you. Whichever program you select, you receive a steady stream of payments that never vary in amount and are backed by the strength and security of the Prudential Insurance Company of America. Whether your income payments begin immediately or 20 years from now, with the Prudential Income Annuity, you can guarantee future income for yourself and your family. Take a step toward financial security with the Prudential Income Annuity.

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## Prudential Income Annuity

Prudential – The Rock

### Growing And Protecting Your Wealth With Prudential Financial

Prudential Financial's long history is a testament to the quality of service it has provided to customers for over 130 years. We have received the prestigious DALBAR Annuity Service Award a number of times in the last decade. This award is given to financial services firms that offer consistently outstanding customer service. Your annuity will be a part of this tradition.

Prudential Financial companies, with more than \$500 billion in assets under management as of March 31, 2009, serve individual and institutional customers worldwide and include The Prudential Insurance Company of America, one of the largest life insurance companies in the United States. We offer a variety of products and services, including life insurance, mutual funds, annuities, pension and retirement-related services and administration, asset management, securities brokerage, banking and trust services, real estate brokerage franchises and relocation services.

Let us work with you as we have done with millions of others to help you reach your goals.

For more information about Prudential Financial products and services, visit [www.prudential.com](http://www.prudential.com).

Annuities have limitations and withdrawal charges. For more information about Prudential Income Annuity, including charges, expenses, and complete details of coverage, please contact your financial professional.

Prudential does not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. For more information, including costs and complete details of coverage, contact your licensed Financial Professional.

Issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777.

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OR Forms: (Immediate) GAIA-90-OR and GAIB-90-OR  
(Deferred) GAIC-91-OR and GAID-91-OR are only available in Oregon for court-ordered settlements.



A combination of payment flexibility  
and guaranteed income

Prudential Income Annuity is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777.

Prudential has one of America's most recognized brands: The Rock, an icon of strength, stability, expertise and innovation.<sup>1</sup> And we are recognized as one of the world's most admired companies.

### Key differentiating factors for Prudential

Prudential has distinguished itself in the financial services industry through some key business differentiators.

- Our ability to manage through the current market with our core business models remaining intact
- Our diversified mix of businesses and risks
- Our diverse mix of clients invested in a broad range of asset classes
- Our global presence
- Our rock-solid financial strength

IFS-A165273 ORD97687 ED. 08/2009  
[WO# 82950]



ANNUITIES:  
NOT FDIC OR GOVERNMENT AGENCY INSURED | MAY LOSE VALUE | NOT BANK OR CREDIT UNION GUARANTEED  
IFS-A165273 ED. 08/2009



<sup>1</sup> Prudential's 2007 Brand Image Tracking Study