

# Prudential Premier<sup>®</sup>

Variable  
Annuities

## X Series

Prudential Premier variable annuities are designed to specifically address the many financial challenges facing retirees and pre-retirees like you.

### *Prudential Premier Variable Annuities Can Provide:*

- Optional income, accumulation and death benefits (available at an additional cost)
- Investment options managed by well-known portfolio managers around the globe
- Annuity payment options to accommodate your retirement income needs
- Prior to annuitization, a guaranteed death benefit for your beneficiaries
- An opportunity for your investment to grow on a tax-deferred basis

You will find several of the available features of a variable annuity listed on the following pages.

**This material must be accompanied by a current variable annuity product prospectus.**

ANNUITIES:

NOT FDIC OR GOVERNMENT AGENCY INSURED	MAY LOSE VALUE	NOT BANK OR CREDIT UNION GUARANTEED
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# X Series Annuity Details

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## AGE RESTRICTIONS

### Maximum Issue Age: 75

Contracts may not be issued on or after the 76th birthday of the oldest of all owners (annuitant, if entity owned). No ongoing purchase payments will be accepted on or after the 86th birthday of the oldest of all owners (annuitant, if entity owned).

The broker/dealer may impose different age restrictions.

### Maximum Annuitization Age: 95

Annuity payments must begin no later than the first day of the calendar month following the 95th birthday of the oldest of all owners (annuitant, if entity owned). Certain restrictions may apply.

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## INVESTMENT MINIMUMS

**Initial Purchase Payment: \$10,000**

**Subsequent: \$100**

(\$50 via electronic funds transfer)

Ability to make subsequent purchase payments may vary by state.

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## ANNUAL FEES AND CHARGES

**Mortality & Expense Risk Charge:** 1.40%

**Administration Charge:** 0.15%

**Total:** 1.55%

Annual fees and charges are a percentage of the average daily net assets of the subaccounts.

### Annual Maintenance Fee

- Under \$100,000, you pay the lesser of \$35 (\$30 in NY) per year or 2% of the unadjusted account value
- Waived if the account value is \$100,000 or more

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## PURCHASE CREDIT

- The purchase credit is 6% on all purchase payments made up to age 80 for the oldest of all owners (annuitant, if entity owned)
- The purchase credit is 3% on all purchase payments for all owners (annuitant, if entity owned) ages 81-85

The amount of any credits applied to your account value can be recovered by Prudential Annuities® under the following circumstances:

- If death of the owner (annuitant, if owned by an entity) occurs within 12 months of the date of the purchase credit(s)
- If you exercise your right to cancel provision, the amount returned to you will not include any purchase credits
- If you request a surrender of your annuity under the medically-related surrender provision within 12 months of the date of the purchase credit(s)

### Please see the prospectus for more details.

Because this annuity contains a purchase credit, it may have higher fees and expenses and a longer withdrawal charge period than other similar annuities without a purchase credit. Over time, the higher expenses could be more than the value of the credits. Carefully consider the expenses along with the features and enhancements to be sure this annuity meets your financial needs.

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## LONGEVITY CREDIT

A longevity credit that is equal to 0.40% of all purchase payments more than nine years old (less any withdrawals) is applied on each annuity anniversary beginning at the end of the 10th annuity year.

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## SALES CHARGES

Initial Sales Charge: No

Contingent Deferred Sales Charge (CDSC) Schedule:

YEAR(S)	1	2	3	4	5	6	7	8	9	10
	9.0%	8.5%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.0%	0%

Minnesota/Mississippi CDSC Schedule:

YEAR(S)	1	2	3	4	5	6	7	8	9	10
	8.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.0%	1.0%	0%

CDSC is assessed on withdrawals in excess of free withdrawal amounts during the first nine years. Please see the prospectus for more details.

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## ACCESS TO YOUR MONEY

During the first nine annuity years after each purchase payment is made, you may withdraw, without a charge, up to 10% of each purchase payment (non-cumulative) per year.

You have access to 100% of each purchase payment without a CDSC, nine years after it is made.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty. Withdrawals, for tax purposes, are deemed to be gains out first. Withdrawals reduce the living benefit, death benefit and account value. Purchase payment credits are treated as earnings for distribution purposes.

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## INVESTMENT OPTIONS

Prudential Annuities provides you with a selection of professionally managed investment options that you can use inside your variable annuity. Together with your financial professional, you can choose from a wide variety of investment options covering a broad range of risk/return objectives, or select one or more of the available asset allocation portfolios. **Please refer to the *Investor Guide* and the prospectus for more information.** Asset allocation does not ensure a profit or protect against a loss.

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## OPTIONAL BENEFITS

Variable annuities from Prudential companies offer optional living and death benefits (available at an additional cost) that can help you reach your investment goals. For more details on these features and benefits, please refer to the product prospectus.

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## BASE DEATH BENEFIT

The base death benefit will be the greater of:

- The sum of all purchase payments (not including any purchase credits), less proportional withdrawals; or
- The account value less any purchase credits applied within 12 months of the date of death

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## SELECT PAYMENTS TO HELP MEET YOUR INCOME NEEDS

When the time comes for you to start receiving distributions from your annuity, you may select a payment schedule to meet your requirements, including:

- Guaranteed payments for life (or joint lives)
- Payments for a specified period
- Periodic payments for life with a minimum period guaranteed

The minimum monthly annuity payment is \$100 (\$20 in NY), except where a lower amount is required by law.

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## MEDICALLY-RELATED SURRENDERS

Full or partial surrenders are available without a CDSC if the owner (annuitant, if entity owned) becomes terminally ill or is confined to an eligible medical care facility for at least 90 consecutive days.

Benefit availability is subject to state approval and the provisions of the annuity. Currently not available in Massachusetts and New York.

All contract guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

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**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.**

This material was prepared to support the promotion and marketing of variable annuities available through Prudential. Prudential, its affiliates, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisor as to any tax, accounting or legal statements made herein.

Variable annuities are appropriate for long-term investing and designed for retirement purposes. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Withdrawals or surrenders may be subject to contingent deferred sales charges (CDSC). Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty. Withdrawals, for tax purposes, are deemed to be gains out first. Withdrawals reduce the living benefit, death benefit and account value.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

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. All products and features may not be available in all states.

Optional living and death 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. Please see the prospectus for more information.

Your needs and the suitability of an annuity product should be carefully considered before investing. When evaluating your needs, please consider other variable annuities available from Prudential Financial companies.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business unit of Prudential Financial.

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