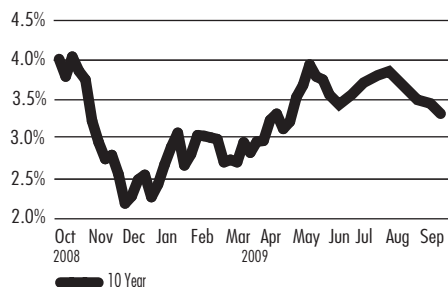


**Key Facts**

**ISSUER:** Prudential Retirement Insurance and Annuity Company  
**INVESTMENT ADVISER:** Prudential Investment Management, Inc.  
**FUND CATEGORY:** Stable Value  
**NET ASSETS:** \$3,567 Million  
**INCEPTION DATE:** January 1, 1983

**U.S. Treasury Rates As of 9/30/2009**



**2009 YTD Investment Program As of 9/30/2009**

	Commitments (Millions)	Avg Yield	Spread (basis pts.)	Duration (years)
Commercial Mortgages	\$ 79	8.93%	664	4.2
Private Placements	59	6.34%	429	3.8
Public Structured Bonds*	222	4.21%	240	2.1
Public Corporate Bonds*	182	4.96%	183	8.3
<b>TOTAL</b>	<b>\$542</b>	<b>5.38%</b>	<b>303</b>	<b>4.7</b>

\*YTD Gross Acquisitions

**Geographic Distribution of Commercial Mortgages As of 9/30/2009**

Pacific	29%
South Atlantic	31%
Mid Atlantic	18%
Mountain	6%
East North Central	5%
West South Central	5%
New England	1%
West North Central	3%
East South Central	2%

**OBJECTIVE AND STRUCTURE**

The Guaranteed Deposit Fund (GDF) is designed to provide liquidity and safety of principal with a competitive rate of return.

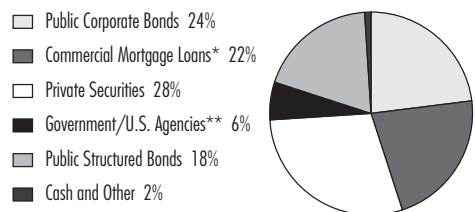
**THE FUND OFFERS**

- Stability of crediting rate
- Guaranteed protection of principal and accumulated interest from market volatility
- Competitive returns vs. traditional fixed income, Guaranteed Investment Contracts (GICs), and other stable value alternatives

**FEATURES**

- Principal and accumulated interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company (PRIAC).
- The declared interest rate is announced each year in advance. A minimum rate will apply.
- The Guaranteed Deposit Fund invests in a broadly diversified, fixed-income portfolio within PRIAC's general account. The portfolio is primarily invested in public bonds, commercial mortgages and private placement bonds.

**Portfolio Allocation As of 9/30/2009**



Average Quality A-  
 Average Duration 3.8  
 Total High Yield Exposure 7.87% (included in the above allocations)  
 \*may include agriculture loans  
 \*\*includes Agency MBS

**Industry Allocation As of 9/30/2009**

(Private and Public Bonds)

Residential MBS/CMO	26%
Utilities	14%
Noncyclicals	10%
Capital Goods & Transportation	9%
Finance	9%
Basic Industry	7%
Communications	6%
Energy	6%
Asset-Backed Bonds	6%
Cyclicals	4%
Yankee & Other (Incl. Munis)	3%
Treasuries & Agencies	1%

Portfolio allocation is subject to change.

Average Quality is derived by taking the weighted average of the credit rating for each fixed income security in the portfolio.

Duration is a time measure (in years) of a fixed-income security's interest-rate sensitivity. Average duration is a weighted average of the duration of the underlying fixed-income securities within the portfolio.

The Guaranteed Deposit Fund (GDF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC'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 PRIAC. PRIAC 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 PRIAC are not insured by the FDIC or any other federal governmental agency.

Prudential Investment Management Inc. (PIM) is a Prudential Financial company. PIM is a registered investment advisor.

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