

Balanced I Fund (sub-advised by Wellington Management)

A Prudential Retirement Separate Account

Third Quarter 2009
Fund Fact Sheet

Key Facts - Fund

INVESTMENT Wellington Management Company, LLP
ADVISOR:
FUND CATEGORY: Balanced-Value
NET ASSETS: \$123.9 Million
INCEPTION DATE: 11/30/1999
NET EXPENSE RATIO: (Before Contract Charges) 0.96%
OVERALL MORNINGSTAR RATING™: ★★★★★
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 782
MANDATE BENCHMARK: 60% Russell 1000 Value / 40% Barclays Cap Agg
SECONDARY BENCHMARK: Lipper Balanced Funds Index
PORTFOLIO MANAGERS: Karen H. Grimes, Thomas L. Pappas

DESCRIPTION/OBJECTIVE

This Separate Account (the "Fund") is advised by Wellington Management Company, LLP according to its underlying Value and Core Bond investment styles. It seeks to achieve long-term total return through capital appreciation and current income by investing in a combination of equity and fixed income securities. Wellington Management is an independent sub-advisor to Prudential.

There is no assurance the objectives of the Fund will be met.

Fund Top Five Holdings

As of 09/30/2009

JPMorgan Chase & Co.	2.34%
Exxon Mobil Corp.	2.20%
FHLMC GOLD 5.500% 05/01/2038	1.97%
Goldman Sachs Group Inc.	1.87%
United States Treas Bds 7.875% 15-feb-2021	1.63%

Fund Top Five Sectors

As of 09/30/2009

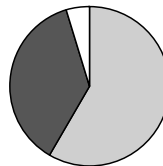
Financials	23.00%
Energy	17.80%
Health Care	11.20%
Industrials	10.30%
Cons Disc	9.70%

Holdings and Sector allocations are unaudited, ranked as a percentage of equity assets and subject to change without notice.

Fund Portfolio Allocation

As of 09/30/2009

- Domestic Stocks 58.38%
- Bonds 36.88%
- Cash 4.74%



Fund Characteristics

As of 09/30/2009

	Fund	Russell 1000 Value IX Tr
Weighted Median Market Cap (Bil)	\$34.79	\$29.04
Adj Trailing Price/Earnings Ratio	16.11x	15.50x
Dividend Yield	1.30%	1.74%
5-Year Earning Growth Rate	12.50%	8.85%
Price/Earnings Ratio (Forward)	15.15x	15.42x

Overall Morningstar Rating as of quarter ending 09/30/2009. The Morningstar Rating shown is for the share class of this Fund only and assumes no contract charges are imposed. Other classes may have different performance characteristics. ©2009 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

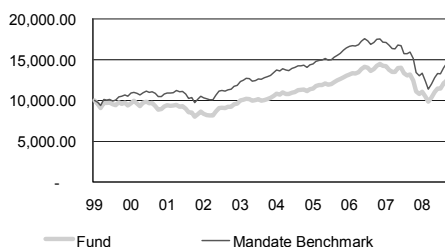
Investor Risk Profile

This Fund may be suitable for investors who:

- Seek a combination of growth, income, and capital preservation through investment in both stocks and bonds.
- Can tolerate a potentially moderate level of balance fluctuation.

LOW **MODERATE** **HIGH**

Results of \$10,000 Investment



Annual Performance

	Fund	Mandate Benchmark	Secondary Benchmark
2008	-22.08%	-21.96%	-26.25%
2007	7.56%	2.79%	6.53%
2006	15.00%	14.81%	11.60%
2005	5.78%	5.26%	5.20%
2004	8.23%	11.55%	8.98%

Performance(%)

As of 09/30/2009

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund	11.08	15.22	2.33	0.26	4.62	---	2.58
Mandate Benchmark	12.30	11.85	-1.56	-1.89	2.93	---	---
Secondary Benchmark	12.35	19.02	2.38	-0.59	3.15	---	---
Morningstar Rating™ # of Funds in Category			★★★★	★★★★★	---		
			782	649	---		

Fund Fees Reflected in Performance. The Separate Account was established 11/30/1999. All performance results are net of the highest management fee for this Fund of 0.95%. Actual Fund performance is also net of other Fund operating expenses of 0.01% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures. Effective 10/2001, Wellington Management Company, LLP replaced INVESCO Capital Management, Inc. as sub-advisor for the Fund. Performance since 10/2001 represents performance of Wellington Management Company.

The Separate Account. Your retirement plan purchases units of a Separate Account established by Prudential Retirement Insurance and Annuity Company ("PRIAC"), Hartford CT. The Separate Account holds the investment securities, and associated voting rights belong to the Separate Account. As defined by ERISA, PRIAC is the "investment manager" of the Separate Account.

Possibility of Contract Charges. Your retirement plan may have agreed to contract charges. If so, these would reduce the performance (and possibly the Morningstar ratings) shown above. Any contract charges are included in the expense ratio shown in your statement and in the performance shown in your statement. The Fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with this Fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

Performance Risks. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of this Fund and other plan investment options. The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, 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 data current to the most recent month end, please call 1-877-778-2100. It is possible to lose money investing in securities.

Miscellaneous. Frequent exchanging of investment options may harm long-term investors. Your plan and/or the Fund may have policies to detect and deter potentially abusive exchanges. The policies may require us to modify or terminate investment exchange privileges and impose redemption fees. Benchmark performance including the index is unmanaged and cannot be invested in directly. See User Guide for benchmark definitions.

For more information, go to www.Prudential.com. All clients (or authorized representatives of clients) participating in the commingled accounts are generally provided with uniform written reports regarding these products. To the extent a client requests additional information or perspective from the portfolio manager, we will make such information available to any client who makes a similar request.

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