

Dryden S&P 500(R) Index Fund

A Prudential Retirement Separate Account

**Third Quarter 2009
Fund Fact Sheet**

Key Facts - Fund

INVESTMENT ADVISOR: Quantitative Management Associates
FUND CATEGORY: Large Cap Stock-Blend
NET ASSETS: \$2,357.2 Million
INCEPTION DATE: 12/31/1987
NET EXPENSE RATIO: (Before Contract Charges) 0.32%
OVERALL MORNINGSTAR RATING™: ★★

OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 1401
MANDATE BENCHMARK: S&P 500 Index
SECONDARY BENCHMARK: NA
PORTFOLIO MANAGER: John W. Moschberger

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

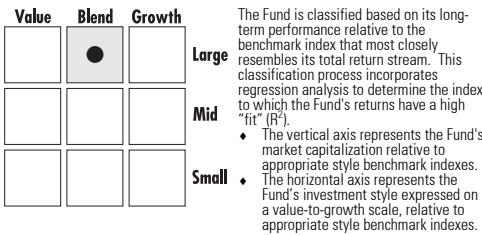
This Fund may be suitable for investors who:

- Seek a combination of capital growth and current income.
- Can tolerate a potentially moderate to high level of balance fluctuation.

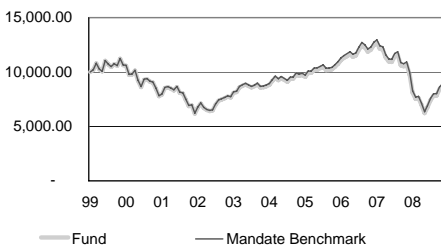
LOW MODERATE HIGH

Investment Style

As of 06/30/2009



Results of \$10,000 Investment



Annual Performance

	Fund	Mandate Benchmark
2008	-37.02%	-37.00%
2007	5.26%	5.49%
2006	15.54%	15.79%
2005	4.62%	4.91%
2004	10.56%	10.88%

DESCRIPTION/OBJECTIVE

This Separate Account (the "Fund") is advised by Quantitative Management Associates. The Fund is constructed to reflect the composition of the S&P 500® Index. It seeks to provide long-term growth of capital and income.

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Fund Top Five Holdings

As of 09/30/2009

Exxon Mobil Corporation.....	3.54%
Microsoft Corp.....	2.13%
General Electric Capital Corp.....	1.87%
JP Morgan Chase & Co.....	1.84%
Procter & Gamble Co.....	1.81%

Fund Top Five Sectors

As of 09/30/2009

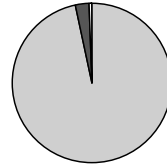
Information Technology.....	18.12%
Financials.....	14.69%
Health Care.....	12.82%
Energy.....	11.38%
Consumer Staples.....	11.27%

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

- U.S. Equity 96.75%
- Cash 2.78%
- International Equity 0.47%



Fund Characteristics

As of 09/30/2009

	Fund	Mandate Benchmark
Weighted Median Market Cap (Bil)	\$39.47	\$39.47
Adj Trailing Price/Earnings Ratio	16.92x	16.96x
Dividend Yield	1.59%	1.59%
5-Year Earning Growth Rate	10.47%	10.48%
Price/Earnings Ratio (Forward)	15.95x	16.00x

Performance(%)

As of 09/30/2009

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	15.47	19.07	-7.01	-5.60	0.81	-0.39	NA
Mandate Benchmark	15.61	19.26	-6.91	-5.43	1.02	-0.15	---
Morningstar Rating™				★★★	★★★	★★★	
# of Funds in Category				1401	1121	568	

Fund Fees Reflected in Performance. The Separate Account was established 12/31/1987. All performance results are net of the highest management fee for this Fund of 0.30%. Actual Fund performance is also net of other Fund operating expenses of 0.02% 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 4/2004, Quantitative Management, an affiliate of Prudential Investment Management, assumed portfolio management responsibilities for the Fund. Dryden is the brand used for Quantitative Management. Performance since 4/2004 represents performance of Quantitative Management.

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. 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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