

# Fidelity Contrafund(R) Account

## A Prudential Retirement Separate Account

Third Quarter 2009  
Fund Fact Sheet

### Key Facts - Mutual Fund

**INVESTMENT** Fidelity Management & Research Company  
**ADVISOR:**  
**FUND CATEGORY:** Large Cap Stock-Growth  
**NET ASSETS:** \$53,656.7 Million  
**INCEPTION DATE:** 5/17/1967  
**NET EXPENSE RATIO:** (Before Contract Charges) 0.95%  
**TICKER SYMBOL:** FCNTX  
**OVERALL MORNINGSTAR RATING™:** ★★★★★

**OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY:** 1515  
**MANDATE BENCHMARK:** S&P 500 Index  
**SECONDARY BENCHMARK:** Lipper Large Cap Growth Funds Index  
**PORTFOLIO MANAGER:** William Danoff

**Overall Morningstar Rating** as of quarter ending 09/30/2009. The Morningstar Rating shown is for the share class of this Mutual 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.

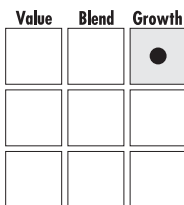
### Investor Risk Profile

This Separate Account may be suitable for investors who:

- Seek long-term capital appreciation from equities and have little or no need for current income.
- Can tolerate a potentially high level of balance fluctuation.

**LOW**      **MODERATE**      **HIGH**

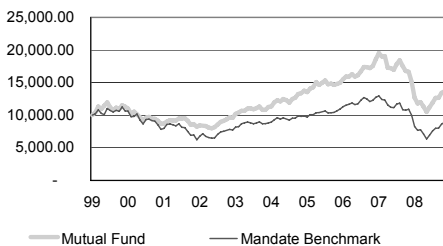
### Investment Style As of 06/30/2009



The Separate Account is classified based on its long-term performance relative to the benchmark index that most closely resembles its total return stream. This classification process incorporates regression analysis to determine the index to which the Separate Account's returns have a high "fit" (R<sup>2</sup>).

- The vertical axis represents the Separate Account's market capitalization relative to appropriate style benchmark indexes.
- The horizontal axis represents the Separate Account's investment style relative to appropriate style benchmark indexes.

### Results of \$10,000 Investment



### Annual Performance

	Mutual Fund	Mandate Benchmark	Secondary Benchmark
2008	-37.16%	-37.00%	-41.41%
2007	19.80%	5.49%	14.98%
2006	11.52%	15.79%	4.71%
2005	16.23%	4.91%	7.58%
2004	15.07%	10.88%	7.45%

### DESCRIPTION/OBJECTIVE

This Separate Account invests wholly in Fidelity Contrafund® (the "Mutual Fund"). It seeks to achieve capital appreciation. Prudential and Fidelity Investments are not affiliated. There is no assurance the objectives of the Mutual Fund will be met.

### Mutual Fund Top Five Holdings As of 8/31/2009

Google, Inc.	5.15%
Apple, Inc.	4.44%
Fidelity Cash Central Fund	4.44%
Berkshire Hathaway Inc. A	3.67%
Wells Fargo Company	3.61%

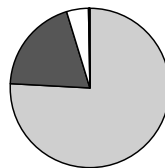
### Mutual Fund Top Five Sectors As of 8/31/2009

Financial Services	15.04%
Healthcare	14.11%
Consumer Goods	11.41%
Consumer Services	11.10%
Telecommunications	10.98%

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

### Mutual Fund Portfolio Allocation As of 8/31/2009

- US Stocks 75.72%
- Non-US Stocks 19.58%
- Cash 4.44%
- Other 0.14%
- US Bonds 0.12%



### Mutual Fund Characteristics As of 8/31/2009

	Mutual Fund	Mandate Benchmark
Weighted Geometric Market Cap. (Bil)	\$31.64	\$41.51
Price/Earnings Ratio (Forward)	18.1x	16.05x
Price/Book Ratio	2.51x	2.08x
Dividend Yield	0.41%	NA
3-Year Earnings Growth Rate	18.67%	10.15%

### Performance(%)

As of 09/30/2009

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Mutual Fund	13.91	20.37	-4.22	-1.20	5.07	4.11	NA
Mandate Benchmark	15.61	19.26	-6.91	-5.43	1.02	-0.15	---
Secondary Benchmark	14.91	29.12	-1.54	-2.69	1.51	-3.00	---
Morningstar Rating™			★★★★	★★★★★	★★★★★	★★★★★	
# of Funds in Category			1515	1255	653		

**Mutual Fund's Operating Expenses.** These are expressed as a percentage of average net assets for the Fiscal Year ended 12/31/2008; Total Expenses 0.95 %; Management Fee 0.75 %; 12b-1 Fee 0.00%; Other Expenses 0.20 %; Fee Waiver 0.00 %. The performance shown reflects the imposition of these expenses and the benefit of any Fee Waiver.

**The Separate Account.** Your retirement plan purchases units of a Separate Account established 08/1994 by Prudential Retirement Insurance and Annuity Company ("PRIAC"), Hartford, CT. The Separate Account, in turn, purchases shares of the Mutual Fund. Performance shown for prior periods is Mutual Fund performance, and for all periods includes the reinvestment of Mutual Fund dividends and capital gains (as applicable). Mutual Fund voting rights belong to the Separate Account. As defined by ERISA, PRIAC is the "investment manager" of the Separate Account.

**Possibility of Contract Charges; Other Fees.** 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. Fees that Mutual Fund affiliates transmit to Prudential include a 12b-1 fee of 0.10% and an annual sub-transfer agency fee of 0.15%. Prudential may also receive marketing support fees. These fees 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 Separate Account. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other Mutual Fund share classes may have a lower expense ratio, but are not included as a plan investment option 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 Separate Account 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. The performance results do not reflect the deduction of the sales charge that may apply if Mutual Fund shares were purchased outside of the Separate Account. Such sales charges would lower performance. 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 Mutual 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](http://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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