

Key Facts

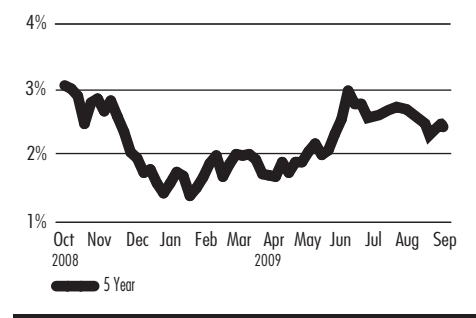
ISSUER: Prudential Retirement Insurance and Annuity Company
INVESTMENT ADVISER: Prudential Investment Management, Inc.
FUND CATEGORY: Stable Value
NET ASSETS: \$14,534 Million
INCEPTION DATE: January 1, 1981

Investor Risk Profile

This Fund may be suitable for investors who seek:
 ■ Preservation of capital plus competitive intermediate-term returns.



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



OBJECTIVE AND STRUCTURE

The Guaranteed Long-Term Fund (GLTF) is a client-specific experience-rated fund for plans with large Stable Value assets that seek to provide stable crediting rates, while ensuring the safety of invested assets.

THE FUND OFFERS

- A competitive rate of return coupled with a full guarantee of principal and accumulated interest
- Intermediate-term fixed income returns
- Full fee transparency

FEATURES

- Principal and accumulated interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company (PRIAC).
- The guaranteed interest rate is announced in advance and is guaranteed for a six-month period. A minimum rate will apply.
- Experience-rated general account stable value product that provides client-specific crediting rates.
- GLTF 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.

2009 YTD Investment Program As of 9/30/2009

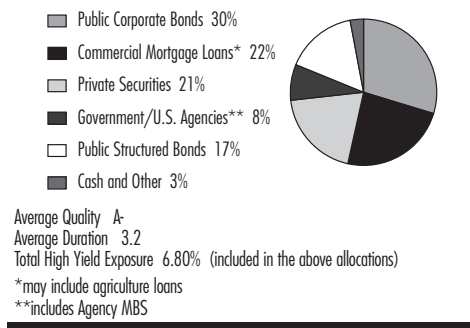
	Commitments (Millions)	Avg Yield	Spread (basis pts.)	Duration
Commercial Mortgages	\$ 366	8.21%	589	4.4
Private Placements	520	6.82%	457	4.5
Public Structured Bonds*	1,125	4.54%	254	1.6
Public Corporate Bonds*	729	4.30%	166	5.7
TOTAL	\$2,739	5.40%	314	3.6

*YTD Gross Acquisitions

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

Pacific	22%
South Atlantic	31%
Mid Atlantic	15%
Mountain	7%
East North Central	9%
West South Central	8%
New England	3%
West North Central	3%
East South Central	1%
Other	2%

Portfolio Allocation As of 9/30/2009



Industry Allocation As of 9/30/2009

(Private and Public Bonds)

Residential MBS/CMO	25%
Noncyclicals	12%
Utilities	10%
Finance	10%
Communications	9%
Capital Goods & Transportation	9%
Basic Industry	7%
Asset-Backed Bonds	7%
Energy	5%
Cyclicals	4%
Yankee & Other	2%

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 Long-Term Fund (GLTF) 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. However, if you are a participant in an unfunded nonqualified deferred compensation plan, GLTF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. The minimum interest rate may be greater for certain 403(b) or nonqualified plan arrangements. Contact Prudential for further information. 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 Retirement is compensated in connection with this product by deducting an amount for investment expenses and risk from the investment experience of certain assets held in PRIAC's general account. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit; otherwise we incur a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

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

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