International Value / LSV Asset Management

A Prudential Retirement Separate Account

Third Quarter 2009
Fund Fact Sheet

Key Facts - Fund

INVESTMENT ADVISOR:	LSV Asset Management
FUND CATEGORY:	International Stock-Value
NET ASSETS:	$315.9 Million
INCEPTION DATE:	1/5/2005
NET EXPENSE RATIO: (Before Contract Charges)	1.36%
OVERALL MORNINGSTAR RATING™:	★
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY:	226
MANDATE BENCHMARK:	MSCI EAFE Value Index (net)
SECONDARY BENCHMARK:	Lipper International Funds Index
PORTFOLIO MANAGERS:	Dr. Josef Lakonishok Menno Vermeulen Puneet Mansharamani

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:

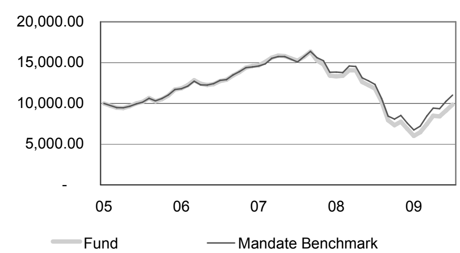
- Seek potentially increased returns from participation in foreign stock markets as well as associated portfolio diversification benefits.
- Can tolerate a potentially high level of balance fluctuation.

LOW	MODERATE	HIGH

Fund Region — As of 09/30/2009

Europe	67.50%
Asia & Pacific Basin	30.16%
Other	0.00%

Results of $10,000 Investment



Annual Performance

	Fund	Mandate Benchmark	Secondary Benchmark
2008	-47.55%	-44.09%	-43.67%
2007	2.68%	5.96%	14.25%
2006	31.24%	30.38%	25.89%

DESCRIPTION/OBJECTIVE

The Separate Account (the "Fund") is advised by LSV Asset Management (LSV), effective 1/2005. It seeks to provide long-term capital appreciation by structuring and maintaining a well diversified portfolio of non-U.S. stocks.

There is no assurance the objectives of the Fund will be met.
International (Foreign) investing presents certain unique risks not associated with domestic investments, such as currency fluctuation and political and economic changes. This may result in greater share price volatility.

Fund Top Five Holdings — As of 09/30/2009

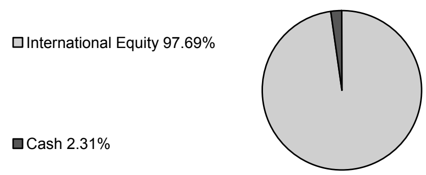
Banco Santander Central Hispan	3.55%
BP PLC	3.16%
Sanofi-Aventis	2.83%
Royal Dutch Shell PLC	2.77%
ENI SpA	2.16%

Fund Top Five Countries — As of 09/30/2009

Japan	21.67%
United Kingdom	18.15%
France	12.84%
Germany	9.13%
Spain	7.43%

Holdings, Region and Top Five Countries are unaudited, ranked as a percentage of equity assets and subject to change without notice.

Fund Portfolio Allocation — As of 09/30/2009



Fund Characteristics — As of 09/30/2009

	Fund	Mandate Benchmark
Weighted Median Market Cap (Bil)	$19.62	$40.53
Adj Trailing Price/Earnings Ratio	12.10x	13.52x
Dividend Yield	3.06%	2.98%
5-Year Earning Growth Rate	6.11%	7.03%
Price/Earnings Ratio (Forward)	12.22x	14.25x

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	22.04	32.26	-0.12	-7.38	---	---	1.44
Mandate Benchmark	22.13	33.86	7.35	-4.08	---	---	---
Secondary Benchmark	19.77	31.78	3.92	-2.13	---	---	---
Morningstar Rating™				★	---	---	
# of Funds in Category				226	---	---	

Fund Fees Reflected in Performance. **The Separate Account was established 1/5/2005. All performance results are net of the highest management fee for this Fund of 1.30%. Actual Fund performance is also net of other Fund operating expenses of 0.06% 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.**

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.