

**Key Facts - Fund**

INVESTMENT: Janus Capital Management LLC  
 ADVISOR:  
 FUND CATEGORY: Large Cap Stock-Growth  
 NET ASSETS: \$45.9 Million  
 INCEPTION DATE: 4/1/1996  
 NET EXPENSE RATIO: (Before Contract Charges) 0.88%  
 OVERALL MORNINGSTAR RATING™: ★★★★★

OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 1253  
 MANDATE BENCHMARK: Russell 1000 Growth Index  
 SECONDARY BENCHMARK: Lipper Large Cap Growth Funds Index  
 PORTFOLIO MANAGERS: Jonathan D. Coleman, Daniel Riff

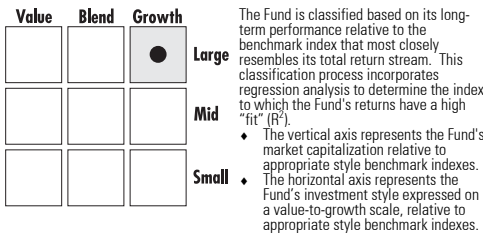
**Overall Morningstar Rating** as of quarter ending 09/30/2009. The Morningstar Rating shown is for the share class of this Fund only and assumes no contract charges are imposed. Other classes may have different performance characteristics. ©2009 Morningstar, Inc. All Rights Reserved. Additional Morningstar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

**Investor Risk Profile**

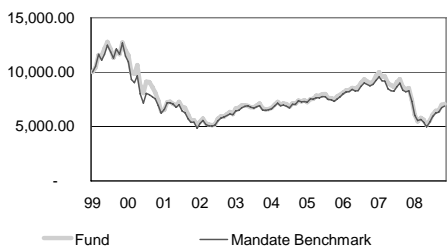
This Fund may be suitable for investors who:  
 • Seek long-term growth of capital.  
 • Can tolerate a potentially moderate to high level of balance fluctuation.

LOW	MODERATE	HIGH
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**Investment Style** As of 06/30/2009



**Results of \$10,000 Investment**



**Annual Performance**

	Fund	Mandate Benchmark	Secondary Benchmark
2008	-39.84%	-38.44%	-41.41%
2007	15.22%	11.81%	14.98%
2006	10.59%	9.07%	4.71%
2005	3.98%	5.26%	7.58%
2004	4.69%	6.30%	7.45%

**DESCRIPTION/OBJECTIVE**

The Separate Account is advised by Janus Capital Management LLC, and is managed by the investment manager in the manner substantially similar to the Janus Fund. It seeks long-term growth of capital in a manner consistent with the preservation of capital.

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

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

InBev NV	6.32%
Apple Inc	5.03%
Cisco Systems Inc	3.54%
Crown Castle International	3.54%
EOG Resources Inc	3.26%

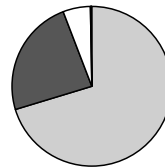
**Fund Top Five Sectors** As of 09/30/2009

Information Technology	28.54%
Consumer Staples	14.86%
Health Care	10.60%
Industrials	9.91%
Energy	9.19%

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 70.25%
- International Equity 24.01%
- Cash 5.44%
- Fixed Income 0.3%



**Fund Characteristics** As of 09/30/2009

	Fund	Mandate Benchmark
Weighted Median Market Cap (Bil)	\$39.47	\$36.89
Adj Trailing Price/Earnings Ratio	16.56x	18.54x
Dividend Yield	0.79%	1.37%
5-Year Earning Growth Rate	12.96%	13.11%
Price/Earnings Ratio (Forward)	16.44x	16.73x

**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	15.77	28.84	0.58	-2.00	2.48	-2.12	NA
Mandate Benchmark	13.97	27.11	-1.85	-2.50	1.86	-2.56	---
Secondary Benchmark	14.91	29.12	-1.54	-2.69	1.51	-3.00	---
Morningstar Rating™			★★★★★	★★★★★	★★★		
# of Funds in Category			1253	1042	538		

**Fund Fees Reflected in Performance.** The Separate Account was established 4/1/1996. All performance results are net of the highest management fee for this Fund of 0.85%. Actual Fund performance is also net of other Fund operating expenses of 0.03% 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 April 2009 this Separate Account converted from an Alliance Fund which invests in shares of a mutual fund to a "Retail Branded" Separate Account, which invests in a portfolio of securities managed by the same investment manager in a manner substantially similar to that mutual fund.

**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. ACTUAL PERFORMANCE MAY BE AFFECTED BY THE MANAGER NOT BEING ABLE TO INVEST DIRECTLY IN A COUNTRY PRIOR TO SATISFACTION OF THAT COUNTRY'S LEGAL REQUIREMENTS. 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](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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