

Key Facts - Fund

INVESTMENT T. Rowe Price Associates, Inc.
 ADVISOR:
 FUND CATEGORY: Large Cap Stock-Growth
 NET ASSETS: \$165.9 Million
 INCEPTION DATE: 6/24/2005
 NET EXPENSE RATIO: (Before Contract Charges) 0.90%
 OVERALL MORNINGSTAR RATING™: ★★★
 OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 1253
 MANDATE BENCHMARK: S&P 500 Index
 SECONDARY BENCHMARK: Lipper Large Cap Growth Funds Index
 PORTFOLIO MANAGER: P. Robert Bartolo

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 capital appreciation from equities (primarily domestic) and have little or no need for current income.
 ● Can tolerate a potentially high level of balance fluctuation.

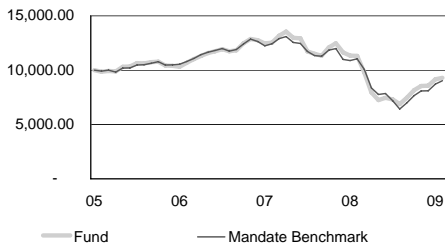
| | | |
|-----|----------|------|
| LOW | MODERATE | HIGH |
|-----|----------|------|

Investment Style As of 06/30/2009

| | | | |
|-------|-------|--------|-------|
| Value | Blend | Growth | |
| | | ● | Large |
| | | | Mid |
| | | | Small |

The Fund 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 Fund's returns have a high "fit" (R²).
 ● The vertical axis represents the Fund's market capitalization relative to appropriate style benchmark indexes.
 ● The horizontal axis represents the Fund's investment style expressed on a value-to-growth scale, relative to appropriate style benchmark indexes.

Results of \$10,000 Investment



Annual Performance

| | Fund | Mandate Benchmark | Secondary Benchmark |
|------|---------|-------------------|---------------------|
| 2008 | -42.38% | -37.00% | -41.41% |
| 2007 | 10.12% | 5.49% | 14.98% |
| 2006 | 13.74% | 15.79% | 4.71% |

DESCRIPTION/OBJECTIVE

The Separate Account is advised by T. Rowe Price Associates, Inc. and is managed by the investment manager in a manner substantially similar to the T. Rowe Price Growth Stock Fund. It seeks to provide long-term growth of capital and, secondarily, increasing dividend income by investing primarily in common stocks of well-established growth companies.

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

Fund Top Five Holdings As of 09/30/2009

| | |
|------------------------|-------|
| Apple Inc | 5.53% |
| Google Inc | 4.43% |
| Amazon.com Inc | 4.15% |
| Medco Health Solutions | 3.30% |
| Danaher Corp | 3.00% |

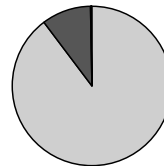
Fund Top Five Sectors As of 09/30/2009

| | |
|------------------------|--------|
| Information Technology | 29.73% |
| Health Care | 14.64% |
| Consumer Discretionary | 14.07% |
| Financials | 12.36% |
| Industrials | 8.30% |

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 89.6%
- International Equity 10.19%
- Cash 0.21%



Fund Characteristics As of 09/30/2009

| | Fund | Mandate Benchmark |
|-----------------------------------|---------|-------------------|
| Weighted Median Market Cap (Bil) | \$26.15 | \$39.47 |
| Adj Trailing Price/Earnings Ratio | 22.70x | 16.96x |
| Dividend Yield | 0.74% | 1.59% |
| 5-Year Earning Growth Rate | 14.52% | 10.48% |
| Price/Earnings Ratio (Forward) | 20.29x | 16.00x |

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 | 13.83 | 30.86 | -0.07 | -3.97 | --- | --- | 0.39 |
| Mandate Benchmark | 15.61 | 19.26 | -6.91 | -5.43 | --- | --- | --- |
| Secondary Benchmark | 14.91 | 29.12 | -1.54 | -2.69 | --- | --- | --- |
| Morningstar Rating™ | | | ★★★ | | | | |
| # of Funds in Category | | | 1253 | | | | |

Fund Fees Reflected in Performance. The Separate Account was established 6/24/2005. All performance results are net of the highest management fee for this Fund of 0.87%. 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. 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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