

Victory Diversified Stock Fund

Class A Shares, A Prudential Retirement Separate Account

Third Quarter 2009
Fund Fact Sheet

Key Facts - Mutual Fund

INVESTMENT: Victory Capital Management
 ADVISOR:
 FUND CATEGORY: Large Cap Stock-Blend
 NET ASSETS: \$4,245.4 Million
 INCEPTION DATE: 10/31/1989
 NET EXPENSE RATIO: (Before Contract Charges) 1.10%
 TICKER SYMBOL: SRVEX
 OVERALL MORNINGSTAR RATING™: ★★★★★
 OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 1704
 MANDATE BENCHMARK: S&P 500 Index
 SECONDARY BENCHMARK: Lipper Large Cap Core Funds Index
 PORTFOLIO MANAGERS: Lawrence Babin, Paul Danes, Carolyn Rains

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

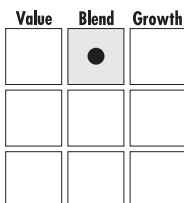
This Separate Account may be suitable for investors who:

- Seek long-term capital appreciation from equities (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

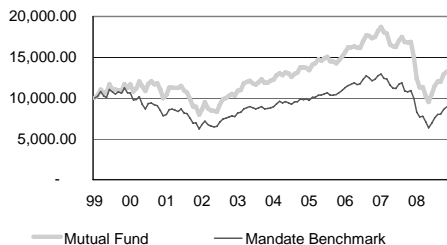
As of 06/30/2009



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" (R²).

- 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 expressed on a value-to-growth scale, relative to appropriate style benchmark indexes.

Results of \$10,000 Investment



Annual Performance

	Mutual Fund	Mandate Benchmark	Secondary Benchmark
2008	-36.68%	-37.00%	-37.07%
2007	10.37%	5.49%	6.62%
2006	13.89%	15.79%	13.37%
2005	9.38%	4.91%	5.71%
2004	10.23%	10.88%	8.30%

DESCRIPTION/OBJECTIVE

This Separate Account invests wholly in Class A shares of the Victory Diversified Stock Fund (the "Mutual Fund"). It seeks long-term growth of capital by investing primarily in equity securities and securities convertible into common stocks traded on U.S. exchanges and issued by large, established companies. There is no assurance the objectives of the Mutual Fund will be met.

Mutual Fund Top Five Holdings

As of 6/30/2009

Schlumberger, Ltd.	4.13%
Lowe's Companies Inc.	3.70%
Wal-Mart Stores, Inc.	3.27%
EMC Corporation	3.08%
Halliburton Company	3.01%

Mutual Fund Top Five Sectors

As of 6/30/2009

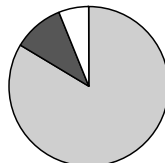
Consumer Services	15.16%
Hardware	15.11%
Healthcare	15.00%
Industrial Materials	12.51%
Energy	10.98%

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

Mutual Fund Portfolio Allocation

As of 6/30/2009

- US Stocks 83.54%
- Non-US Stocks 10.21%
- Cash 6.25%



Mutual Fund Characteristics

As of 6/30/2009

	Mutual Fund	Mandate Benchmark
Weighted Geometric Market Cap. (Bil)	\$35.57	\$41.51
Price/Earnings Ratio (Forward)	15.07x	16.05x
Price/Book Ratio	2.03x	2.08x
Dividend Yield	0.90%	NA
3-Year Earnings Growth Rate	10.93%	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	15.03	21.60	-8.15	-2.94	2.59	3.67	NA
Mandate Benchmark	15.61	19.26	-6.91	-5.43	1.02	-0.15	---
Secondary Benchmark	15.37	21.62	-5.36	-4.60	1.19	-0.26	---

Morningstar Rating™
of Funds in Category

★★★★ ★★★★★ ★★★★★
1704 1352 678

Mutual Fund's Operating Expenses. These are expressed as a percentage of average net assets for the Fiscal Year ended 10/31/2008; Total Expenses 1.10%; Management Fee 0.59%; 12b-1 Fee 0.00%; Other Expenses 0.51%; 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 04/2003 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 0.25% and an annual sub-transfer agency fee of \$16 per plan participant and 0.20%. 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. 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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