

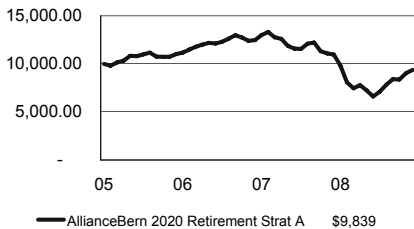
Key Facts
INVESTMENT ADVISOR: AllianceBernstein L.P. MA
FUND CATEGORY: Target Date 2016-2020
INDEX: Morningstar Lifetime Moderate 2020®
NET ASSETS: \$122.7 Million
INCEPTION DATE: 9/1/2005
TICKER SYMBOL: LTHAX
SHARE CLASS: A
GROSS EXPENSE RATIO: 1.09% of Fund Assets
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 107
OVERALL MORNINGSTAR RATING™: ★
PORTFOLIO MANAGERS: Thomas J. Fontaine, Christopher Nikolich, Patrick Rudden, Dokyung Lee, CFA, Seth J. Masters

Overall Morningstar Rating as of quarter ending 09/30/2009. The Morningstar Rating shown is for the share class of this Fund only; 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

LOW	BELOW AVERAGE	AVERAGE	ABOVE AVERAGE	HIGH
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Results of \$10,000 Investment*



Annual Performance*

	Fund	Index
2008	-38.20%	-26.24%
2007	5.00%	9.71%
2006	16.17%	14.85%

Objective/Description

The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios representing a variety of asset classes and investment styles. The asset mix will continue to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after a Strategy's retirement date. Thereafter, the target asset allocation for that Strategy will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

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

Top Five Holdings As of 7/31/2009

Alliancebernstein Fixed-Income Shares, Inc. - Gove ...	2.04%
J.P. Morgan Chase & Co.	1.60%
Goldman Sachs Group, Inc.	1.41%
Apple, Inc.	1.22%
Google, Inc.	1.13%

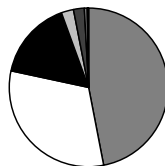
Top Five Sectors As of 7/31/2009

Financial Services	29.24%
Industrial Materials	10.15%
Energy	9.72%
Healthcare.....	9.21%
Consumer Services	8.54%

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

Portfolio Allocation As of 7/31/2009

- US Stocks 46.84%
- Non-US Stocks 31.46%
- US Bonds 16.02%
- Non-US Bonds 2.52%
- Cash 2.28%
- Other 0.73%
- Preferred 0.13%
- Convertible 0.02%



Portfolio Characteristics As of 7/31/2009

	Fund	Index
Weighted Geometric Market Cap.	\$19.59	NA
Price/Earnings Ratio (Forward)	15.59x	NA
Price/Book Ratio	1.42x	NA
Dividend Yield	2.13%	NA
3-Year Earnings Growth Rate	11.04%	NA

Performance*(%) As of 09/30/2009

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	17.69	26.43	0.05	-4.09	---	---	-0.01
Index	13.25	19.90	2.99	1.06	---	---	---
Morningstar Rating™				★	---	---	
# of Funds in Category			201	107	---	---	

***Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include a 12b-1 fee of 0.25% and may include an annual sub-accounting and/or servicing fee of 0.25%.**

Such fees, if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue 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 share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

Performance: 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 quoted. For performance data current to the most recent month end, please call 1-877-778-2100. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions.

Market Timing: Frequent exchanging of investment options may harm long-term investors. Your plan and/or the fund have policies to detect and deter exchanges that may be abusive. Those policies may require us to modify or suspend purchase or exchange privileges.

Prospectus: Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of this fund and other plan investment options. For more information about this fund, please call 1-877-778-2100 for a prospectus that contains this and other information. Please read the prospectus carefully before investing. The performance quoted above does not reflect sales charges that may apply when fund shares are purchased outside of a retirement plan. If such sales charges were reflected, performance may be lower. It is possible to lose money investing in securities.

Benchmark performance including the index is unmanaged and cannot be invested in directly. See User Guide for Benchmark definitions.

Fund shares are offered to your plan by Prudential Investment Management Services LLC, Three Gateway Center, Newark, NJ 07102.

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