



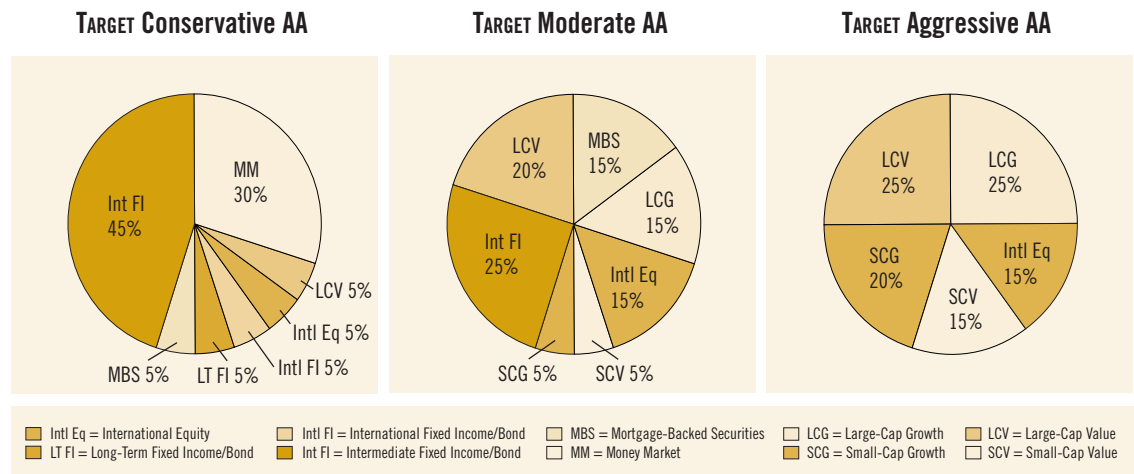
Keep Your Clients on Track with TARGET

The value of personalized financial guidance is more important than ever. TARGET offers clients a personalized investment program that can help. Through strategic asset allocation, you can increase their chances of reaching their investment goals. TARGET combines the strengths of investment management research with structured asset allocation to construct a portfolio that suits your clients' unique needs, investment goals, and risk profile.

Clients need your help

Asset allocation is one of the most important decisions an investor can make. TARGET's carefully researched and selected portfolios are created so you can develop a personal investment plan in consultation with your clients. TARGET portfolios, which span several asset classes, styles, and sectors, are managed by some of the finest institutional money managers.

TARGET ASSET ALLOCATION PORTFOLIO COMPOSITIONS



Consistent performers

Historically, the TARGET model portfolios have generally outperformed the S&P 500 Index and are competitive with respect to their blended benchmark indexes over the long term.

TARGET ASSET ALLOCATION PORTFOLIOS VS. BENCHMARKS* AS OF 6/30/02

	Qtr	1-Yr	3-Yr	5-Yr
TARGET Conservative AA	1.67%	4.93%	5.13%	5.61%
Blended Index¹	2.27%	5.24%	5.45%	5.99%
TARGET Moderate AA	-4.72%	-4.70%	1.20%	6.01%
Blended Index²	-4.28%	-4.33%	-0.01%	5.31%
TARGET Aggressive AA	-11.11%	-15.32%	-2.91%	4.61%
Blended Index³	-10.55%	-14.08%	-5.26%	3.18%
S&P 500 Index	-13.40%	-17.98%	-9.13%	3.71%
SSB Treasury-Bill	0.44%	2.46%	4.46%	4.66%

*Past performance is not indicative of future results. Returns do not reflect the effects of sales charges, and are net of mutual fund expenses. Individuals cannot invest directly in an index.

¹ 5% Russell 1000 Value, 5% MSCI EAFE, 5% SSB WGBI Non-U.S., 5% LB G/C, 45% LB G/C Int, 5% LB Mortgages, 30% SSB 3-Month Treasury-bill.

² 15% Russell 1000 Growth, 20% Russell 1000 Value, 5% Russell 2000 Growth, 5% Russell 2000 Value, 15% MSCI EAFE, 25% LB G/C Int, 15% LB Mortgages.

³ 25% Russell 1000 Growth, 25% Russell 1000 Value, 20% Russell 2000 Growth, 15% Russell 2000 Value, 15% MSCI EAFE.

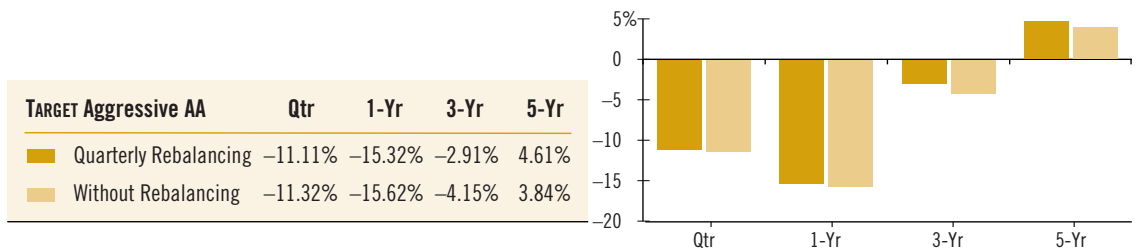
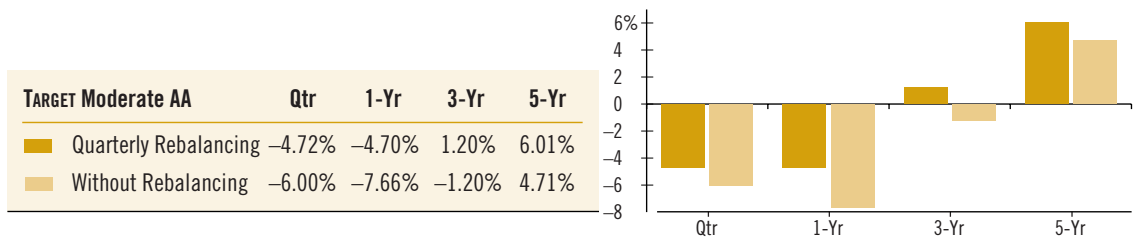
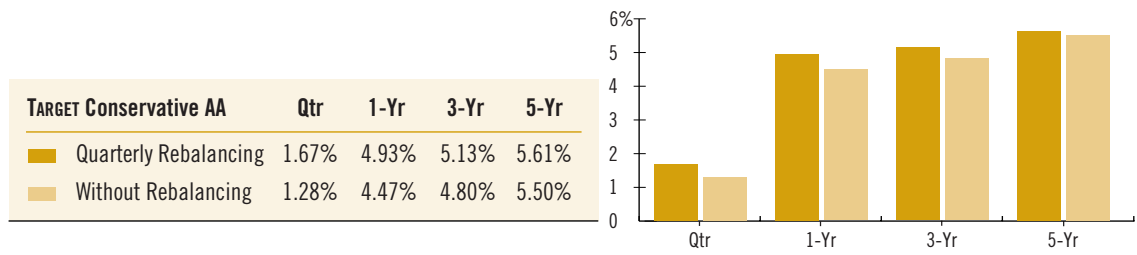
- Performance of the **TARGET Conservative Portfolio** was lower than its blended index because of poor short-term performance from the Intermediate Fixed Income Portfolio. However, the volatility of this Portfolio is low, and can be considered appropriate for investors who are currently holding cash, are interested in fee-based products, and are reluctant to hold large equity positions.
- The **TARGET Moderate Portfolio** has been consistently competitive with its blended benchmark over the long term. This Portfolio is appropriate for investors who are willing to assume greater risk for long-term gains.
- The **TARGET Aggressive Portfolio** outperformed its blended index over longer time periods, and has consistently outperformed the S&P 500 Index, showing less volatility than the S&P 500 Index.

Rebalancing—An important tool

One of the basic premises of investment success is “buy low and sell high.” However, emotions usually drive investing behavior, and clients are sometimes reluctant to let go of the winners in their portfolio and invest in sectors and securities that have recently underperformed. TARGET’s automatic rebalancing option keeps your clients’ asset allocation in line with their goals and removes emotion from the investment decision-making process. As the following charts illustrate, quarterly rebalancing has had a positive impact on performance. The model portfolios that were rebalanced on a quarterly basis consistently outperformed with lower volatility (standard deviation).

TARGET PORTFOLIOS WITH QUARTERLY REBALANCING VS. TARGET PORTFOLIOS WITHOUT QUARTERLY REBALANCING

AS OF 6/30/02



Performance returns for a conservative, moderate, and aggressive model allocation within TARGET were compared assuming quarterly rebalancing and no rebalancing over time.

Automatic rebalancing also saves you from having to manually readjust your clients’ portfolios to account for market activity, thus freeing you up to devote more time to prospecting and servicing clients. Rebalancing portfolios does have tax implications.

Sales themes

- TARGET offers attractive account minimums of \$25,000 retail and \$10,000 for retirement.
- A streamlined questionnaire helps you determine a client's risk profile and develop an appropriate asset allocation solution.
- Money managers are screened, selected, and monitored on an ongoing basis by the Strategic Investment Research Group (SIRG). Managers that fail to maintain the high standards that led to their selection may be replaced without the need for any action on your part other than client notification.
- TARGET offers 10 portfolios covering most major asset classes.
- TARGET's Quarterly Account Monitor consolidates performance and lets you keep in touch with clients and showcase your value.

For more detailed information about the TARGET Portfolio Trust[®], see the prospectus.

Securities products and investment advisory services are distributed through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077, and offered by Prudential Securities Incorporated, 199 Water Street, New York, NY 10292, and Pruco Securities Corporation, 751 Broad Street, Newark, NJ 07102-3777. All are Prudential Financial companies and members SIPC.