

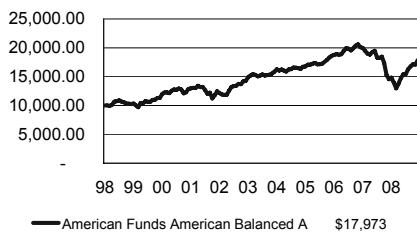
Key Facts
INVESTMENT ADVISOR: Capital Research and Management Company
FUND CATEGORY: Moderate Allocation
INDEX: Morningstar Moderately Aggr Target Risk®
NET ASSETS: \$29,744.1 Million
INCEPTION DATE: 1/3/1933
TICKER SYMBOL: ABALX
SHARE CLASS: A
GROSS EXPENSE RATIO: 0.61% of Fund Assets
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 953
OVERALL MORNINGSTAR RATING™: ★★★★★
PORTFOLIO MANAGERS: Robert G. O'Donnell, Dina N. Perry, John H. Smet, Alan N. Berro, Gregory D. Johnson

Overall Morningstar Rating as of quarter ending 12/31/2009. 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
2009	21.08%	28.58%
2008	-25.73%	-30.65%
2007	6.60%	8.94%
2006	11.81%	16.00%
2005	3.12%	8.64%

Objective/Description

The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund invests in a broad range of securities, including stocks, bonds and securities issued and guaranteed by the U.S. government. It normally maintains at least 50% of assets in common stocks and at least 25% of assets in debt securities, including money market securities. The fund may also hold cash or money market instruments.

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

Top Five Holdings As of 9/30/2009

Microsoft Corporation	2.52%
US Treasury Note 4.625%	2.45%
US Treasury Note 3.5%	2.25%
Chevron Corporation	2.00%
Coca-Cola Company	1.80%

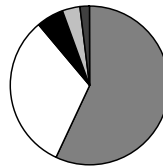
Top Five Sectors As of 9/30/2009

Industrial Materials	14.94%
Financial Services	14.31%
Energy	12.45%
Healthcare	11.58%
Consumer Goods	9.45%

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

Portfolio Allocation As of 9/30/2009

- US Stocks 57.04%
- US Bonds 31.97%
- Non-US Stocks 5.34%
- Cash 3.63%
- Non-US Bonds 2.02%



Portfolio Characteristics As of 9/30/2009

	Fund	Index
Weighted Geometric Market Cap.	\$60.16	NA
Price/Earnings Ratio (Forward)	15.43x	NA
Price/Book Ratio	2.04x	NA
Dividend Yield	2.53%	NA
3-Year Earnings Growth Rate	6.91%	NA

Performance*(%) As of 12/31/2009

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	4.79	21.08	21.08	-1.40	2.02	5.68	NA
Index	5.02	28.58	28.58	-0.96	4.13	3.87	---
Morningstar Rating™				★★★	★★★★	★★★★★	
# of Funds in Category			1177	953	786	441	

*Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include a finder's fee, a 12b-1 fee of 0.25% and may include an annual sub-accounting and/or servicing fee of 0.05% or \$12.00 per participant invested in the fund.

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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