

**Key Facts**

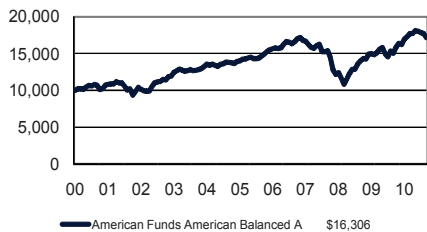
**INVESTMENT** Capital Research and Management  
**ADVISOR:** Company  
**FUND** Moderate Allocation  
**CATEGORY:**  
**INDEX:** Morningstar Moderately Aggr Target Risk®  
**NET ASSETS:** \$30,370.9 Million  
**INCEPTION DATE:** 1/3/1933  
**TICKER SYMBOL:** ABALX  
**SHARE CLASS:** A  
**GROSS EXPENSE RATIO:** 0.63% of Fund Assets  
**OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY:** 847  
**OVERALL MORNINGSTAR RATING™:** ★★★★★  
**PORTFOLIO MANAGERS:** Jeffrey T. Lager  
 Dina N. Perry  
 John H. Smet  
 Alan N. Berro  
 Eugene P. Stein, CFA

**Overall Morningstar Rating** as of quarter ending 09/30/2011. The Morningstar Rating shown is for the share class of this Fund only; other classes may have different performance characteristics. ©2011 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.

**Investor Risk Profile**

LOW	BELOW AVERAGE	AVERAGE	ABOVE AVERAGE	HIGH
-----	---------------	---------	---------------	------

**Results of \$10,000 Investment\***



**Annual Performance\***

	Fund	Index
2010	13.02%	14.98%
2009	21.08%	27.55%
2008	-25.73%	-30.65%
2007	6.60%	8.94%
2006	11.81%	15.99%

**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. The fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

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

**Top Five Holdings** As of 6/30/2011

Chevron Corp .....	3.07%
Royal Dutch Shell PLC ADR B .....	2.04%
Union Pacific Corp .....	2.00%
Wells Fargo & Co .....	1.92%
Philip Morris International, Inc. ....	1.87%

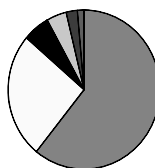
**Top Five Sectors** As of 6/30/2011

Industrials .....	15.88%
Financial Services .....	15.03%
Technology .....	12.76%
Energy .....	12.14%
Healthcare .....	11.48%

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

**Portfolio Allocation** As of 6/30/2011

- US Stocks 60.77%
- US Bonds 25.53%
- Cash 5.62%
- Non-US Stocks 4.32%
- Non-US Bonds 2.38%
- Other 1.3%
- Preferred 0.07%



**Portfolio Characteristics** As of 6/30/2011

	Fund	Index
Weighted Geometric Market Cap.	\$68.85	\$19.38
Price/Earnings Ratio (Forward)	13.22x	12.07x
Price/Book Ratio	2.15x	1.6x
Dividend Yield	2.30%	NA
3-Year Earnings Growth Rate	4.46%	4.34%

**Performance\*(%)** As of 09/30/2011

	Cumulative Returns		Average Annual Total Returns				Since Inception
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	-8.53	-3.77	2.54	4.05	1.76	4.89	NA
Index	-13.35	-8.65	-0.68	3.55	1.58	6.23	---
Morningstar Rating™				★★★★	★★★★	★★★★	
# of Funds in Category			962	847	711	386	

\*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:** Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contain this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available carefully before investing. It is possible to lose money when 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.

Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.