

RETIREMENT GOALSM FUNDS SUMMARY

Fund Name	Equity Allocation		Equity Allocation				Fixed Income Allocation	
	Equity	Fixed Income	Large Cap Stock	Mid Cap Stock	Small Cap Stock	International Stock	High Grade/Goldman Sachs	Core Bond Enhanced Index/PIM
RETIREMENT GOAL 2050	95%	5%	Large Cap Value (sub-advised by Wellington Management) 17%	Mid-Cap Value/Cooke & Bieler 4%	Small Cap Value/TS&W 9%	International Value/LSV 8%	High Grade/Goldman Sachs 4%	
			Large Cap Blend/AJO 10%	Mid-Cap Growth/Artisan Partners 9%	Small Cap Growth/The Boston Co. 7%	International Blend/Munder Capital 12%	Core Bond Enhanced Index/PIM 1%	
			Large Cap Growth (sub-advised by Wellington Management) 15%			International Growth/Artisan Partners 4%		
RETIREMENT GOAL 2040	85%	15%	Large Cap Value (sub-advised by Wellington Management) 15%	Mid-Cap Value/Cooke & Bieler 4%	Small Cap Value/TS&W 8%	International Value/LSV 7%	High Grade/Goldman Sachs 12%	
			Large Cap Blend/AJO 9%	Mid-Cap Growth/Artisan Partners 8%	Small Cap Growth/The Boston Co. 7%	International Blend/Munder Capital 11%	Core Bond Enhanced Index/PIM 3%	
			Large Cap Growth (sub-advised by Wellington Management) 13%			International Growth/Artisan Partners 3%		
RETIREMENT GOAL 2030	75%	25%	Large Cap Value (sub-advised by Wellington Management) 14%	Mid-Cap Value/Cooke & Bieler 3%	Small Cap Value/TS&W 7%	International Value/LSV 6%	High Grade/Goldman Sachs 20%	
			Large Cap Blend/AJO 8%	Mid-Cap Growth/Artisan Partners 7%	Small Cap Growth/The Boston Co. 6%	International Blend/Munder Capital 10%	Core Bond Enhanced Index/PIM 5%	
			Large Cap Growth (sub-advised by Wellington Management) 11%			International Growth/Artisan Partners 3%		
RETIREMENT GOAL 2020	55%	45%	Large Cap Value (sub-advised by Wellington Management) 10%	Mid-Cap Value/Cooke & Bieler 2%	Small Cap Value/TS&W 5%	International Value/LSV 5%	High Grade/Goldman Sachs 36%	
			Large Cap Blend/AJO 6%	Mid-Cap Growth/Artisan Partners 5%	Small Cap Growth/The Boston Co. 4%	International Blend/Munder Capital 7%	Core Bond Enhanced Index/PIM 9%	
			Large Cap Growth (sub-advised by Wellington Management) 9%			International Growth/Artisan Partners 2%		
RETIREMENT GOAL 2010	30%	70%	Large Cap Value (sub-advised by Wellington Management) 5%	Mid-Cap Value/Cooke & Bieler 2%	Small Cap Value/TS&W 2%	International Value/LSV 3%	High Grade/Goldman Sachs 43%	
			Large Cap Blend/AJO 4%	Mid-Cap Growth/Artisan Partners 2%	Small Cap Growth/The Boston Co. 2%	International Blend/Munder Capital 3%	Core Bond Enhanced Index/PIM 10%	
			Large Cap Growth (sub-advised by Wellington Management) 5%			International Growth/Artisan Partners 2%	Prudential Short Term 17%	
RETIREMENT GOAL INCOME	25%	75%	Large Cap Value (sub-advised by Wellington Management) 5%	Mid-Cap Value/Cooke & Bieler 2%	Small Cap Value/TS&W 2%	International Value/LSV 2%	High Grade/Goldman Sachs 44%	
			Large Cap Blend/AJO 2%	Mid-Cap Growth/Artisan Partners 2%	Small Cap Growth/The Boston Co. 2%	International Blend/Munder Capital 2%	Core Bond Enhanced Index/PIM 11%	
			Large Cap Growth (sub-advised by Wellington Management) 4%			International Growth/Artisan Partners 2%	Prudential Short-Term 20%	

The inception date for the Retirement Goal 2050 Fund is 6/30/2005. The inception date for all of the other Retirement Goal Funds is 11/30/2002.

The highest management fee currently charged on these funds: Retirement Goal 2050 1.15%, Retirement Goal 2040 1.12%, Retirement Goal 2030 1.07%, Retirement Goal 2020 0.97%, Retirement Goal 2010 0.84%, Retirement Goal Income 0.82% and other operating expenses for the prior year of 0.02% for Retirement Goal Income Fund and 0.03% for all other Retirement Goal funds. Information provided is effective 3/31/10.

The Retirement Goal Funds are group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company, Hartford, CT, a Prudential Financial company and include a family of six multi-asset class, multi-manager separate account investment portfolios offering a range of distinct risk/return characteristics.

The Retirement Goal Funds are a family of six multi-asset class, multi-manager investment portfolios offering a range of distinct risk/return characteristics. This family is based on the "life-cycle" approach to investing — that different bond/stock mixes are appropriate for individuals at different stages of their lives. Five of the Funds are managed to specific target dates — 2010, 2020, 2030, 2040, and 2050. The Retirement Goal Income Fund is designed for individuals in or near retirement who seek high current income. The Funds' active strategic asset allocation strategy allows investors to remain in a single Retirement Goal Fund through every life stage, using their own risk tolerance to help select the appropriate Retirement Goal Fund.

The target date is the approximate date when investors plan to start withdrawing their money. The asset allocation of target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income type investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date.

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