

Key Facts

INVESTMENT ADVISOR: Capital Research and Management Company
FUND CATEGORY: Large Growth
INDEX: Russell 1000 Growth TR USD®
NET ASSETS: \$12,332.4 Million
INCEPTION DATE: 5/21/2002
TICKER SYMBOL: RGACX
SHARE CLASS: Retirement
GROSS EXPENSE RATIO: 0.99% of Fund Assets
OVERALL # OF FUNDS IN MORNINGSTAR CATEGORY: 1548
OVERALL MORNINGSTAR RATING™: ★★★★★
PORTFOLIO MANAGERS: Michael T. Kerr, Don D. O'Neal, James F. Rothenberg, CFA, Gordon Crawford, CFA, James E. Drasdo

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.

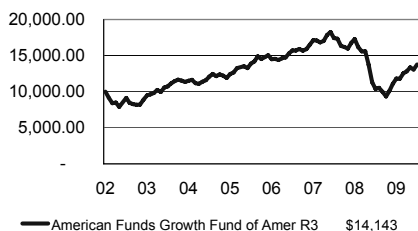
Investor Risk Profile

LOW	BELOW AVERAGE	AVERAGE	ABOVE AVERAGE	HIGH
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Morningstar® Style Box™ As of 12/31/2009

Value	Blend	Growth	Domestic equity funds are placed in a category based on the style and size of the stocks they typically own. The style and size parameters are based on the divisions used in the investment style box: Value, Blend, or Growth style and Small, Medium, or Large geometric average market capitalization.
		● Large	
		Mid	
		Small	

Results of \$10,000 Investment*



Annual Performance*

	Fund	Index
2009	34.12%	37.21%
2008	-39.24%	-38.44%
2007	10.59%	11.81%
2006	10.62%	9.07%
2005	13.87%	5.26%

Objective/Description

The investment seeks capital growth by investing in common stocks. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may also hold cash or money market instruments. The fund may invest up to 15% of its assets in securities of issuers domiciled outside the United States and Canada and not included in Standard & Poor's 500 Composite Index.

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

Top Five Holdings As of 9/30/2009

Microsoft Corporation	3.49%
Google, Inc.	3.06%
Oracle Corporation	2.53%
Apple, Inc.	2.04%
Cisco Systems, Inc.	1.80%

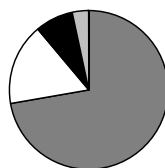
Top Five Sectors As of 9/30/2009

Healthcare	12.94%
Financial Services	12.40%
Hardware	12.35%
Industrial Materials	11.59%
Energy	10.65%

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 72.14%
- Non-US Stocks 16.75%
- Cash 7.65%
- US Bonds 3.39%
- Non-US Bonds 0.06%
- Preferred 0.01%



Portfolio Characteristics As of 9/30/2009

	Fund	Index
Weighted Geometric Market Cap.	\$40.15	NA
Price/Earnings Ratio (Forward)	17.58x	NA
Price/Book Ratio	2.2x	NA
Dividend Yield	0.60%	NA
3-Year Earnings Growth Rate	13%	NA

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

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund	5.75	34.12	34.12	-3.40	2.57	---	4.51
Index	7.94	37.21	37.21	-1.89	1.63	---	---
Morningstar Rating™				★★★	★★★★	---	
# of Funds in Category			1796	1548	1276	---	

***Fees that Prudential Retirement and its affiliates receive in connection with plan investments in this fund include a 12b-1 fee of 0.50% and may include an annual sub-accounting and/or servicing fee of 0.15%.**

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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