

Key Facts

MULTI-MANAGER: ARONSON+JOHNSON+ORTIZ, LP
Artisan Partners
Bear Stearns Asset Management
The Boston Company
Cooke & Bieler, L.P.
Granahan Investment Management, Inc.
LSV Asset Management
Prudential Investment Management
Thompson, Siegel & Walmsley, Inc.
Wellington Management Company, LLP

FUND CATEGORY: Balanced - Lifetimes

NET ASSETS: \$449 Million

INCEPTION DATE: April 1994

MANDATE BENCHMARK*: Lifetime 50 Performance Benchmark

COMPETITIVE BENCHMARK*: 41% Russell 3000 Index/
14% MSCI EAFE Index/45% Lehman
Brothers Aggregate Bond Index

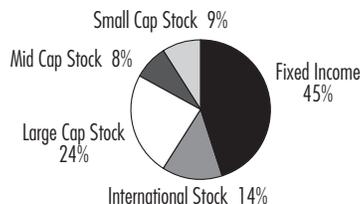
Investor Risk Profile

This Fund may be suitable for investors who:

- Seek a combination of growth, income and capital preservation through stocks and bonds.
- Can tolerate a potentially moderate level of account balance fluctuation.

Asset Class Mix As of 3/31/2007

55% Stocks / 45% Bonds



Ages: 50 to 59 Investment time frame: 5 to 15 years

DESCRIPTION/OBJECTIVE

The Lifetime50 Fund is a member of the Lifetime family of funds. The Lifetime Funds are a family of funds comprised of five distinct, multi-asset class, multi-manager investment portfolios, which offer a range of risk/return characteristics. This family is based on the life-cycle theory of investing — that different bond/stock mixes are appropriate for individuals in terms of risk throughout the different stages of their lives. The investment objective of each of the five Funds varies in keeping with the desired risk tolerance and associated asset allocation of the underlying portfolios. The performance goal for each is to consistently outperform its benchmark over full market cycles. There is no assurance the objective of a Fund will be met.

ACCOUNT NOTE

Prudential Retirement® is pleased to announce that the names of the funds in the Lifetime Fund Family will be changing effective April 1, 2007 to align with their repositioning as risk-based asset allocation funds. The Lifetime50 Fund will be changing its name to the Lifetime Conservative Growth Fund. No action is required on your part as the structure, composition, and risk profiles of these funds will remain the same.

Performance* (%) As of 3/31/2007

	CUMULATIVE RETURNS		AVERAGE ANNUAL TOTAL RETURNS				
	Quarter	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund	1.85	1.85	9.01	8.30	7.29	7.42	N/A
Mandate Benchmark*▼	2.01	2.01	10.24	9.08	8.13	7.93	N/A
Competitive Benchmark*▼	1.78	1.78	10.41	8.69	7.81	7.95	N/A

* Results are before any contract-related charges and are net of the weighted average of the highest management fee (currently: 0.96%) and other operating expenses (0.02% for 2006). The Fund may have an arrangement to recapture a portion of trade commissions that are used to offset operating expenses of the Fund. The benchmarks reflect the weighted average of the benchmarks for the underlying funds.

The performance quoted above represents past performance and current performance may be lower or higher than the performance data quoted. Past performance does not guarantee future results. The investment return and principal value will fluctuate so that an investor's units, when redeemed may be worth more or less than original cost. The performance results shown do not reflect the deduction of the sales charge that may apply if mutual fund shares were purchased outside of the plan, such sales charges would lower performance.

▼ An investment cannot be made directly in an index. See Userguide for benchmark definitions.

The investment manager of the separate account (as that term is defined in ERISA) is Prudential Retirement Insurance and Annuity Company.

◆ For current performance or additional information, go to www.Prudential.com or call the toll-free number that appears on your statement.