

Susann Palumbo

Manager, Marketing Compliance

Prudential Annuities

One Corporate Drive, Shelton CT 06484 Tel 203-944-5332 Fax 203-402-1312 susann.palumbo@prudential.com

A business of Prudential Financial, Inc.

March 18, 2011

Name of Material: Smart Strategies Social Security Client Seminar

Control Number: 0175318-00012-00

FINRA Reference Number: N/A

Dear Sir/Madam:

The material identified above has been approved by Annuities Marketing Review and is available for use. In accordance with FINRA regulations, this piece does not require filing.

Please contact our Sales Desk associates at 800-628-6039 ext.21418 if you should need further assistance.

Sincerely,

Susann Palumbo

Manager, Marketing Compliance

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