

6 Reasons Why . . .

a variable annuity with Highest Daily Lifetime[®] Income from Prudential Annuities[®] may be right for your clients

1

HIGHEST DAILY LOCK INS GROWING AT A 5% COMPOUNDED GROWTH RATE

- HD Lifetime Income captures the annuity's highest daily value and grows that value at a 5% compounded growth rate for income purposes.
- The 5% growth rate will continue until the first Lifetime Withdrawal.

2

A PREDICTABLE FUTURE INCOME STREAM

- A minimum Protected Withdrawal Value guarantee of 200% of the account value at benefit election on the 12th benefit anniversary, provided no Lifetime Withdrawals have been taken. A Non-Lifetime Withdrawal will proportionally reduce the 12-year guarantee and the current Protected Withdrawal Value.
- Predictable future income payments ranging from 3% to 6% of the Protected Withdrawal Value, based on age at first Lifetime Withdrawal. The Protected Withdrawal Value is available through withdrawals only, provided all contract provisions are met; it is not available as a lump sum.

3

MANAGING THE GUARANTEE

- In volatile markets, our predetermined mathematical formula helps reduce the possible range of investment outcomes and helps preserve account value.
- The formula monitors each individual contract daily to determine if a transfer of account value to or from the AST Investment Grade Bond Portfolio is necessary.

4

COMPREHENSIVE INVESTMENT PLATFORM

- Our investment platform provides your clients the flexibility to be simple or sophisticated investors.
- Invest in one or any combination of 16 asset allocation options featuring traditional, tactical, quantitative and alternative portfolios.

5

GUARANTEED RETIREMENT INCOME AVAILABLE TO CLIENTS AS YOUNG AS 45

- HD Lifetime Income, available for an additional fee, can help grow and protect your clients' retirement income and provide unique value in all market conditions.

6

FINANCIAL STRENGTH

- Strong ratings from all the major ratings agencies for companies that issue our products.
- Prudential Annuities is part of an organization with over 133 years of experience helping people grow and protect wealth.

This piece is intended to provide a snapshot of HD Lifetime Income. For complete details, please refer to the current prospectus. All references to account value assume no investment in any available Market Value Adjustment Options.

ANNUITIES:

• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT BANK OR CREDIT UNION GUARANTEED • MAY LOSE VALUE

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

0170127-00003-00 Ed. 01/2011



Prudential

How we manage Highest Daily Guarantees

Highest Daily Lifetime Income uses a predetermined mathematical formula to help manage your clients' guarantee through all market cycles. Each business day, the formula determines if any portion of the account value needs to be transferred into or out of the AST Investment Grade Bond Portfolio (the "Bond Portfolio"). Amounts transferred by the formula depend on a number of factors unique to your clients' individual annuity and include:

- (i) The difference between the account value and the Protected Withdrawal Value;*
- (ii) How long your client has owned Highest Daily Lifetime Income;*
- (iii) The amount invested in, and the performance of, the permitted subaccounts;*
- (iv) The amount invested in, and the performance of, the Bond Portfolio; and*
- (v) The impact of additional purchase payments made to and withdrawals taken from the annuity.*

Therefore, at any given time, some, most, or none of the account value may be allocated to the Bond Portfolio. Transfers to and from the Bond Portfolio do not impact any income guarantees that have already been locked in. The Protected Withdrawal Value is separate from the account value, and not available as a lump sum.

Any amounts invested in the Bond Portfolio will affect your clients' ability to participate in a subsequent market recovery within the permitted subaccounts. Conversely, the account value may be higher at the beginning of the market recovery; e.g., more of the account value may have been protected from decline and volatility than it otherwise would have been had the benefit not been elected. Please note: Your clients may not allocate purchase payments or transfer account value into or out of the Bond Portfolio. See the prospectus for complete details.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained by contacting the National Sales Desk. Your clients should read the prospectus carefully before investing.

A variable annuity is a long-term investment designed to create guaranteed income in retirement. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty. Withdrawals, other than from IRAs or employer retirement plans, are deemed to be gains out first for tax purposes. Withdrawals can reduce the account value and the living and death benefits.

Variable annuities offered by Prudential Financial companies are available at a total annual insurance cost of 0.55% to 1.85%, with an additional fee related to the professionally managed investment options. HD Lifetime Income is available for an additional annual fee of 0.95% based on the greater of the account value and the Protected Withdrawal Value.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing insurance company. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance company.

All guarantees, including optional benefits, do not apply to the underlying investment options.

Fixed income investments are subject to risk, including credit and interest rate risk. Because of these risks, a subaccount's share value may fluctuate. If interest rates rise, bond prices usually decline. If interest rates decline, bond prices usually increase. Asset allocation does not ensure a profit or protect against a loss.

Highest Daily Lifetime Income may not be available in every state and may not be elected in conjunction with certain optional benefits. Optional benefits have certain investment, holding period, liquidity, and withdrawal limitations and restrictions. The benefit fees are in addition to fees and charges associated with the basic annuity.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

Reference to Prudential Annuities as the "Highest Daily Company" is for marketing purposes only, and does not mean that Prudential Annuities is a corporation or any other legal entity organized under State or Federal law.

Prudential Annuities, Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities.

© 2011 The Prudential Insurance Company of America.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

0170127-00003-00 ORD203075 Ed. 01/2011
[PPR WO# 217608]



Prudential