



Annuity Services
P.O. Box 13467
Philadelphia, PA 19176

Valued Client
1234 Main Street
Anytown, USA 99999-1234

Pages 1 - 4 illustrate a sample annuity statement. You will receive a statement every quarter detailing any activity that has taken place in your variable annuity. Your financial professional can help you understand the information included in your statement.

Sample Annuity Statement October 1, 20XX through December 31, 20XX

Valued Financial Professional
ABC Financial Services
4321 Main Street
Anytown, USA 99999-1234



**Winner of the DALBAR ANNUITY
Service Award
2006, 2007 & 2008**

**Winner of the DALBAR Communication
Seal for Our Variable Annuity
Statements 2007 and 2008**



Annuity #: E0999999
Owner Name: Valued Client
Annuitant: Valued Client

Type: Non Qualified

Issue Date: 10/01/20XX
Statement Date: 12/31/20XX

To obtain the most up-to-date information about your account, please visit our interactive website: www.prudentialannuities.com, or call the Annuity Service Center at: 1-888-778-2888 (Investor line) / 1-800-513-0805 (Financial professionals). Our representatives are available to assist you Monday through Thursday (8:00 a.m. - 7:00 p.m. EST), and Friday (8:00 a.m. - 6:00 p.m. EST).

Please review your statement and contact us within 30 days if you find any information you believe to be inaccurate. Note that any living benefit or death benefit values you may have are shown in the "Your Benefit Values" section of this statement. If you do not see a benefit that you selected, please contact us.

Your Portfolio

Your Annuity Activity	Current Quarter	Year-to-Date	Since Issue
Beginning Value	.00	.00	.00
Purchase Payments	\$100,000.00	\$100,000.00	\$100,000.00
Withdrawals	.00	.00	.00
Contract Fees and Charges*	(\$221.38)	(\$221.38)	(\$221.38)
Investment Performance	\$2,420.63	\$2,420.63	\$2,420.63
Ending Value	\$102,199.25	\$102,199.25	A \$102,199.25
Surrender Value	\$93,699.25		

*Contract Fees and Charges reflect certain fees and charges such as Contingent Deferred Sales Charges, transfer fees, annual maintenance fees, or other benefit fees or charges, if applicable or imposed during the period covered by this statement as of the statement date. Contract fees are based on the underlying annuity product you have selected. Complete information for fees and charges can be found in the product prospectus.

Highest Daily LifetimeSM 6 Plus

Estimated Protected Withdrawal Value:
Estimated Annual Income Amount:

* See Your Benefit Values section of this statement for more details.

B The estimated Protected Withdrawal Value is your basis for guaranteed lifetime income assuming you began Lifetime Withdrawals as of the statement date. The Protected Withdrawal Value is determined by capturing your account value's highest day and growing it at a 6% compounded rate until you begin Lifetime Withdrawals. Note that this value is more than \$2,000 greater than your current account value. **A**

B \$104,203.89
C \$5,210.19

C The estimated Annual Income Amount represents how much your annual lifetime payment would be if you were to begin taking withdrawals as of the statement date.

ANNUITIES:

NOT FDIC OR GOVERNMENT AGENCY INSURED	MAY LOSE VALUE	NOT BANK OR CREDIT UNION GUARANTEED
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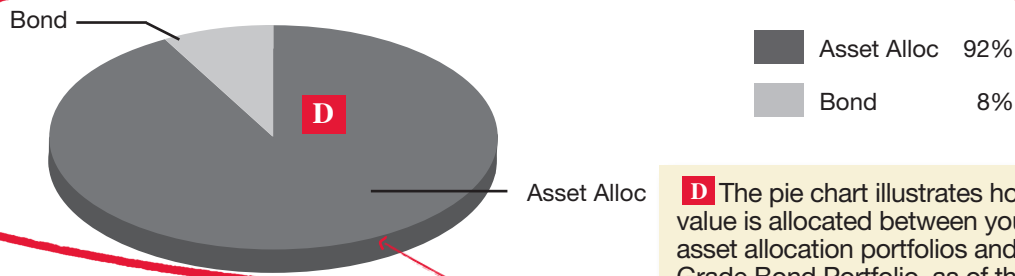
The Protected Withdrawal Value is used to calculate the Annual Income Amount and is not available as a lump sum. All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period. For purposes of this illustration, the assumed income percentage is 5%.

This piece must be accompanied by a Highest Daily Lifetime 6 Plus brochure and a current variable annuity product prospectus.

Sample Annuity Statement

October 1, 20XX through December 31, 20XX



D The pie chart illustrates how your account value is allocated between your chosen variable asset allocation portfolios and the AST Investment Grade Bond Portfolio, as of the statement date. The predetermined mathematical formula employed by HD Lifetime 6 Plus helps manage your guarantee through all market cycles by transferring account value to and from the AST Investment Grade Bond Portfolio.
(For complete information on how the guarantee is managed, please see page 7.)

Portfolio Detail

October 1, 20XX - December 31, 20XX

VARIABLE INVESTMENTS

	# of Units as of 12/31/20XX	Unit Price as of 12/31/20XX	Portfolio Value as of 12/31/20XX
E			
Asset Alloc:			
AST First Trust Balanced Target Portfolio	4,263.2445	11.04722	\$47,097.00
AST Schrodgers Multi-Asset World Strategies Portfolio	3,060.4268	15.38903	\$47,097.00
Bond:			
AST Investment Grade Bond	566.43939	14.13258	<u>\$8,005.25</u>
TOTAL INVESTMENT VALUE			<u>\$102,199.25</u>

Total Investment Value reflects all charges that have been imposed as of this statement date, but does not include charges that may be imposed in the future.

Withdrawals made prior to the Statement Date are reflected in the values shown above. The Maturity Date is the end of your Guarantee Period. The surrender value may change daily to reflect the investment performance of the Sub-Accounts in which you are invested and fluctuations in our current fixed rates. Our current fixed rates are sensitive to interest rate fluctuations in the market.

E We offer a wide range of asset allocation options spanning four diverse investment strategies, including portfolios featuring access to the latest alternative strategies. You can choose to invest in one or to blend any combination of portfolios, which may help to lower volatility and provide the potential for greater returns. You can also choose to create your own custom portfolio by selecting from a broad spectrum of individual investment options.* Please work with your financial professional to select the investments that are most appropriate for you.

* When creating your own custom portfolio, certain subaccount limitations may apply and you will need to maintain a minimum 20% allocation in one or more of the eligible bond subaccounts. For a list of available asset allocation portfolios and subaccounts, please refer to the prospectus.

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period.

Sample Annuity Statement

October 1, 20XX through December 31, 20XX

Your Benefit Values

F The Annuity Death Benefit is the amount your beneficiaries would receive upon your death, as of the statement date. This value represents the greatest of all applicable death benefit values offered under your annuity. (Please see the next page for beneficiary information.)

F **\$102,199.25**

Annuity Death Benefit (Net)

The Annuity Death Benefit is shown as of the date of this statement and may fluctuate. If the Annuity contract is owned by more than one individual, the Annuity Death Benefit shown is based on the oldest designated Owner. If the Annuity is owned by an entity, the Annuity Death Benefit shown is based on the designated Annuitant. For more details on how the actual net death benefit is calculated, please review the terms and conditions detailed in your prospectus. The Annuity Death Benefit is shown as of the date of this statement and may fluctuate. For more details on how the net death benefit is calculated, please review your prospectus. Certain terms and conditions detailed in your prospectus may affect the actual death benefit.

Highest Daily LifetimeSM 6 Plus

You have elected Highest Daily Lifetime 6 Plus, a benefit designed to provide you with lifetime income. If you had taken a Lifetime Withdrawal on 12/31/20XX, your estimated Protected Withdrawal Value would have been \$104,203.89 and your estimated Annual Income Amount would have been \$5,210.19 for life. **Assuming you do not take any Lifetime Withdrawals from your contract prior to the benefit anniversaries listed below, we will guarantee your Protected Withdrawal Value (PWV) to be at least:**

G Enhanced Guarantee*	Amount	Guarantee Date
10 Year Guarantee (200% PWV)	H \$200,000.00	10/01/20XX
20 Year Guarantee (400% PWV)	\$400,000.00	10/01/20XX

*A Non-Lifetime Withdrawal will proportionally reduce the above guarantee(s).

Please be aware that the actual amounts will be determined when you choose to exercise this benefit by taking your first Lifetime Withdrawal. Please refer to your contract and prospectus for more information on how this benefit works.

G The minimum Protected Withdrawal Value guarantees offered by HD Lifetime 6 Plus are equal to double (\$200,000) or quadruple (\$400,000) your account value at benefit election, as long as no Lifetime Withdrawals have been taken within the first 10 and 20 years, respectively.

H In this example, your Annual Income Amount would be at least \$10,000/year after 10 years or \$20,000/year after 20 years for the rest of your life, based on a Protected Withdrawal Value of \$200,000 or \$400,000, respectively.

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period. For purposes of this illustration, the assumed income percentage is 5%.

**Sample Annuity Statement
October 1, 20XX through December 31, 20XX**

Investment Transaction Activity

October 1, 20XX - December 31, 20XX

Transaction	Investments	# of Units/ Interim Value	Unit Price/ MVA	Value/Date Account Value
10/01/20XX Transaction Type: Purchase Payment				
	AST First Trust Balanced Target Portfolio	3,828.0999	13.06131	\$50,000.00
	AST Schroders Multi-Asset World Strategies Portfolio	2,909.7054	17.18387	\$50,000.00
Total:				\$100,000.00

Transaction	Investments	# of Units/ Interim Value	Unit Price/ MVA	Value/Date Account Value
12/09/20XX Transaction Type: Benefit Transfer				
	AST First Trust Balanced Target Portfolio	(307.68994)	13.0001	(\$4,000.00)
	AST Schroders Multi-Asset World Strategies Portfolio	(235.513)	16.9842	(\$4,000.00)
	AST Investment Grade Bond	799.24151	10.00949	\$8,000.00
Total:				\$0.00

Transactions in your variable annuity contract are priced at the end of the business day (generally 4 p.m. Eastern time) on the day the transaction was processed.

I Each business day, HD Lifetime 6 Plus' predetermined mathematical formula determines if any portion of your account value needs to be transferred into or out of the AST Investment Grade Bond Portfolio. Transfers are unique to your individual account and depend on a number of factors, such as the difference between your account value and your Protected Withdrawal Value, as well as how long you have owned the benefit. It's important to understand that the predetermined mathematical formula is free from human emotion and intervention. (Please see page 7 for additional information.)

Primary Beneficiary Information

Mary Beneficiary

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period.



Annuity Services
 P.O. Box 13467
 Philadelphia, PA 19176

Pages 5 and 6 illustrate a sample transaction confirmation, which is separate from your quarterly statement. You will receive a transaction confirmation any time a financial transaction takes place on your account.

Sample Annuity Transaction Confirmation December 9, 20XX

Valued Client
 1234 Main Street
 Anytown, USA 99999-1234

Investment Professional:
 Valued Financial Professional
 ABC Financial Services
 4321 Main Street
 Anytown, USA 99999-1234

Annuity #: E0999999
 Type: Non-Qualified

Owner Name: Valued Client
 Annuitant: Valued Client

To obtain the most up-to-date information about your account, please visit our interactive Web site: www.prudentialannuities.com, or call the Annuity Service Center at: 1-888-778-2888 (Investor line) / 1-800-513-0805 (Financial professionals). Our representatives are available to assist you Monday through Thursday (8:00 a.m. - 7:00 p.m. EST), and Friday (8:00 a.m. - 6:00 p.m. EST).

B The estimated Protected Withdrawal Value based on the day the transaction took place is more than \$2,000 greater than your account value **A** as of the same day.

Please review your statement and contact us within 30 days if you find any information you believe to be inaccurate.

Total Investment Value \$101,754.54 **A**

Highest Daily Lifetime 6 Plus

Estimated Protected Withdrawal Value:

B \$103,905.33

Estimated Annual Income Amount:

C \$5,195.27

*See Your Benefit Values section below for more details.

Your Benefit Values as of December 9, 20XX

C Your guaranteed Annual Income Amount would have been \$5,195.27 per year had you begun taking Lifetime Withdrawals on this day.

Highest Daily Lifetime 6 Plus^(SM)

The Benefit Fund Transfer(s) described below is associated with your election of Highest Daily Lifetime 6 Plus, an optional benefit designed to provide you with lifetime income.

If you had taken a Lifetime Withdrawal on 12/09/20XX, your Protected Withdrawal Value would have been \$103,905.33 and your Annual Income Amount would have been \$5,195.27 for life. Please be aware that the actual amounts will be determined when you choose to exercise this benefit by taking your first Lifetime Withdrawal.

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period. For purposes of this illustration, the assumed income percentage is 5%.

Sample Annuity Transaction Confirmation December 9, 20XX

D This section shows the actual transaction that took place on your contract. In this example, we see a Benefit Fund Transfer that moved a small portion of your account value to the AST Investment Grade Bond Portfolio as dictated by the HD Lifetime 6 Plus formula.

Investment Transaction Activity

Transaction Investments	# of Units/ Interim Value	Unit Price/ MVA	Value/Date Account Value
Date			
12/09/20XX Transaction Type: Benefit Fund Transfer			
AST First Trust Balanced Target Portfolio	(307.68994)	13.0001	(\$4,000.00)
AST Schrodgers Multi-Asset World Strategies Portfolio	(235.513)	16.9842	(\$4,000.00)
AST Investment Grade Bond Portfolio	799.24151	10.00949	\$8,000.00
Transaction Total:			\$0.00

Transactions in your variable annuity contract are priced at the end of the business day (generally 4 p.m. Eastern time) on the day the transaction was processed.

Account Value as of December 9, 20XX

Variable Investments	# of Units/ Interim Value	Unit Price/ MVA	Value/Date Account Value
AST First Trust Balanced Target Portfolio	4,151.0023	11.2930	\$46,877.27
AST Schrodgers Multi-Asset World Strategies Portfolio	3,196.8241	14.6637	\$46,877.27
AST Investment Grade Bond Portfolio	947.47438	8.4435	\$8,000.00
Total Investment Value:			\$101,754.54

Total Investment Value reflects all charges that have been imposed as of this statement date, but does not include charges that may be imposed in the future.

Please note, numerical values are for illustrative purposes only; they are not representative of a specific product, investment or time period.

How Does HD Lifetime 6 Plus Manage Your Guarantee?

Highest Daily Lifetime 6 Plus uses a predetermined mathematical formula to help manage your guarantee through all market cycles. Each business day, the formula determines if any portion of your 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 individual annuity and include:

- (i) The difference between the account value and the Protected Withdrawal Value;
- (ii) How long you have owned Highest Daily Lifetime 6 Plus;
- (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 (the basis for guaranteed lifetime income) is separate from the account value, and only available through withdrawals, not as a lump sum.

Any amounts invested in the Bond Portfolio will affect your 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: You may not allocate purchase payments or transfer account value into or out of the Bond Portfolio. See the prospectus for complete details.

WHAT IS A VARIABLE ANNUITY?

A variable annuity is a long-term investment designed specifically to create future income in retirement.

You purchase a variable annuity by making either a single payment or a series of payments, often with no contribution limits. The money is placed in professionally managed investment portfolios that you select, where it accumulates tax-deferred. Your investment options can include equities, fixed income investments and other securities. When you retire, your savings can be used to generate a stream of regular income payments that are guaranteed for as long as you live. In addition, variable annuities provide a guaranteed death benefit for your beneficiaries.

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 from your financial professional. You should read the prospectus carefully before investing.

Your needs and suitability of annuity products and benefits should be carefully considered before investing.

This material was prepared to support the marketing of variable annuities. Prudential, its affiliates, its distributors and their respective representatives do not provide tax or legal advice. Any tax statements contained herein were not intended to be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own advisor as to any tax or legal statements made herein.

A variable annuity is a long-term investment designed to create lifetime income in retirement. Investment returns will fluctuate and the principal value, 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 can reduce the living and death benefits and account value.

Variable annuities offered by Prudential Financial companies are available at an annual cost of 0.65% to 1.65% for mortality, expense and administration fees, with an additional fee related to the professionally managed investment options.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with costs and complete details.

Optional living benefits 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. Please see the prospectus for more information.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ, or by Prudential Annuities Life Assurance Corporation, Shelton, CT. All are 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.

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Issued on riders: RID-HD6(8/09), P-RID-HD6(8/09), et al. or state variation thereof.

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