

SERFF Tracking Number: PRUD-125904316 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 40928
Company Tracking Number: IFSA-SCH-HD7-DB(1/09)
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: SCH-HD7-DB(1/09)
Project Name/Number: SCH-HD7-DB(1/09)/SCH-HD7-DB(1/09)

Filing at a Glance

Company: Prudential Annuities Life Assurance Corporation

Product Name: SCH-HD7-DB(1/09) SERFF Tr Num: PRUD-125904316 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- SERFF Status: Closed State Tr Num: 40928
Variable and Variable

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: IFSA-SCH-HD7- State Status: Approved-Closed
DB(1/09)

Filing Type: Form Co Status: IFSA Reviewer(s): Linda Bird
Authors: John Witteman, Anthony Disposition Date: 11/25/2008
Pereira, Carolyn Cargnel, Pamela
Bonaparte-Golding
Date Submitted: 11/18/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: SCH-HD7-DB(1/09)
Project Number: SCH-HD7-DB(1/09)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/25/2008
State Status Changed: 11/25/2008
Corresponding Filing Tracking Number:
Filing Description:
VIA SERFF

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Discretionary

Deemer Date:

November 15, 2008

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Hon. Walter Bell
Commissioner of Insurance
Department of Insurance
201 Monroe Street, Suite 1700
Montgomery, AL 36104

Attn: Rates and Forms Division

RE: Prudential Annuities Life Assurance Corporation ("Prudential Annuities," "we," "us")
NAIC #86630 FEIN # 06-1241288

Forms Submitted for Approval:

Schedule Supplement Form SCH-HD7-LIA(1/09). For use with Rider Form RID-HD7-LIA(7/08) Approved on May 5, 2008 File No. PRUD-125631778

Schedule Supplement Form SCH-HD7-DB(1/09). For use with Rider Form RID-HD7-DB(7/08) Approved on April 25, 2008 File No. PRUD-125620688

Schedule Supplement Form SCH-HD7(1/09). For use with Rider Form RID-HD7(1/08) Approved on November 29, 2007 File No. PRUD-125356407

Schedule Supplement Form SCH-HDLT5(1/09). For use with Rider Form RID-HDLT5(1/07) Approved on January 31, 2007 File No. PRUD-125089620

Dear Reviewer:

Prudential Annuities respectfully submits the referenced forms for your approval. Once your Department approves this filing, these forms will be offered as optional benefits for any new and existing annuity business (that has received your Department's prior approval) in a non-discriminatory manner.

In addition to any new benefit election, we may allow annuity owners that have an existing benefit to elect the terms

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Contract Specialist

PH: (203) 944-7544

Email: pamela.bonaparte-golding@prudential.com

Fax: (203) 944- 7737

Enclosures

Company and Contact

Filing Contact Information

Anthony Pereira, Senior Compliance Analyst Anthony.Pereira@Prudential.com
 One Corporate Drive (800) 628-6039 [Phone]
 Shelton, CT 06484 (203) 944-7510[FAX]

Filing Company Information

Prudential Annuities Life Assurance CoCode: 86630 State of Domicile: Connecticut
 Corporation
 One Corporate Drive Group Code: 304 Company Type: Life
 P.O. Box 883
 Shelton, CT 06484 Group Name: Prudential Annuities State ID Number:
 (800) 628-6039 ext. [Phone] FEIN Number: 06-1241288

Filing Fees

Fee Required? Yes
 Fee Amount: \$80.00
 Retaliatory? No
 Fee Explanation: \$20.00 per form X 4 forms = \$80.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Prudential Annuities Life Assurance Corporation	\$80.00	11/18/2008	24004534

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/25/2008	11/25/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	11/24/2008	11/24/2008	Pamela Bonaparte-Golding	11/25/2008	11/25/2008

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Disposition

Disposition Date: 11/25/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document (revised)	Cover Letter		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Filing Fee Form		Yes
Supporting Document	Non-Forfeiture		Yes
Form	Highest Daily Lifetime Seven With Beneficiary Income Schedule Supplement		Yes
Form	Highest Daily Lifetime Five Benefit Schedule Supplement		Yes
Form	Highest Daily Lifetime Seven Benefit Schedule Supplement		Yes
Form	Highest Daily Lifetime Seven With Lifetime Income Accelerator Schedule Supplement		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/24/2008
Submitted Date 11/24/2008

Respond By Date

Dear Anthony Pereira,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter (Supporting Document)

Comment: Cover Letter is addressed to Hon. Walter Bell, Commissioner of Alabama Insurance Department.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/25/2008
Submitted Date 11/25/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Ms. Bird,

Please accept my apologies for this oversight. This filing has been amended to reflect the coverletter that should have been submitted to your state.

Thank you for your consideration,

Pamela Bonaparte-Golding

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Contract Specialist
(203) 944-7544
Pamela.Bonaparte-Golding@Prudential.com

Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

Comment:

Cover Letter is addressed to Hon. Walter Bell, Commissioner of Alabama Insurance Department.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Anthony Pereira, Carolyn Cargnel, John Witteman, Pamela Bonaparte-Golding

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Form Schedule

Lead Form Number: SCH-HD7-DB(7/09)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SCH-HD7-DB(7/09)	Policy/Cont ract/Fratern al	Highest Daily Lifetime Seven With Beneficiary Income Certificate: Schedule Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	SCH-HD7-DB_1-09_.pdf
	SCH-HDLT5(1/09)	Policy/Cont ract/Fratern al	Highest Daily Lifetime Five Benefit Schedule Certificate: Supplement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	SCH-HDLT5_1-09_.pdf
	SCH-HD7(1/09)	Policy/Cont ract/Fratern al	Highest Daily Lifetime Seven Benefit Schedule Certificate: Supplement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	SCH-HD7_1-09_.pdf
	SCH-HD7-LIA(7/09)	Policy/Cont ract/Fratern al	Highest Daily Lifetime Seven With Lifetime Income Certificate: Accelerator Schedule	Initial		0	SCH-HD7-LIA_1-09_.pdf

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Amendmen Supplement
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Page,
Endorseme
nt or Rider

PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
(A Prudential Financial Company)
[ONE CORPORATE DRIVE, P.O. BOX 883
SHELTON, CONNECTICUT 06484]

[HIGHEST DAILY LIFETIME SEVEN WITH BENEFICIARY INCOME OPTION]
SCHEDULE SUPPLEMENT

ANNUITY NUMBER: [001-0001]

EFFECTIVE DATE: [Issue Date of the Rider]

EFFECTIVE DATE OF [90%] CAP RULE: [Issue Date of Schedule Supplement]

[[SPOUSAL] DESIGNATED LIFE/LIVES]:

[John Doe]
[[Mary Doe]

DATE OF BIRTH: [February 21, 1945]
DATE OF BIRTH: [January 1, 1946]

ROLL-UP RATE: [7.0% per year]

ANNUAL INCOME PERCENTAGE:

[Attained Age of Single Designated Life	Annual Income Percentage	Attained Age of Younger Spousal Designated Life	Annual Income Percentage
Less than 75	5%	Less than 80	5%
75 - 79	6%	80 - 84	6%
80 - 84	7%	85 - 89	7%
85 or more	8%	90 or more	8%

MINIMUM GUARANTEE PAYMENT: [\$100]

PERIODIC VALUE CUT-OFF DATE: [The [Tenth] Anniversary of the Effective Date]

TRANSFER ACCOUNT: [AST Investment Grade Bond Portfolio]. If this portfolio is discontinued, we will substitute a successor portfolio, if there is one. Otherwise, we will substitute a comparable portfolio. We will obtain any required regulatory approvals prior to substitution of the portfolio.

CHARGE FOR THE RIDER: [You have elected this Rider on a [Single Designated Life] basis. You have elected this Rider [with] the Beneficiary Income Option. Therefore the charge for the Rider is an annual rate of [0.95]%.]

ANNUITY PAYMENT TABLE: [The Annuity Payment Table below is used to compute the minimum annual amount of a single life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Single Life Annuity Payment with 10 Payments Certain

Age	Male	Female	Age	Male	Female
55	51.73	48.45	80	92.88	89.43
60	57.13	53.16	85	101.87	100.19
65	64.10	59.34	90	108.28	107.58
70	72.70	67.44	95	112.09	111.74
75	82.61	77.73			

**[HIGHEST DAILY LIFETIME SEVEN WITH BENEFICIARY INCOME OPTION]
SCHEDULE SUPPLEMENT (CONTINUED)**

The Annuity Payment Table below is used to compute the minimum annual amount of a joint and last survivor life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Joint and Last Survivor Life Annuity Payment with 10 Payments Certain

		Female Age								
		55	60	65	70	75	80	85	90	95
Male Age:	55	44.37	46.22	47.90	49.28	50.32	51.02	51.42	51.61	51.70
	60	45.61	48.12	50.58	52.78	54.56	55.80	56.55	56.91	57.07
	65	46.61	49.77	53.14	56.44	59.36	61.56	62.95	63.66	63.97
	70	47.34	51.06	55.33	59.91	64.35	68.03	70.51	71.84	72.45
	75	47.83	51.97	56.99	62.81	68.97	74.58	78.68	81.01	82.13
	80	48.14	52.55	58.12	64.93	72.72	80.42	86.51	90.20	92.06
	85	48.31	52.89	58.78	66.27	75.28	84.78	92.81	97.93	100.62
	90	48.40	53.06	59.12	66.99	76.74	87.48	96.96	103.24	106.65
	95	48.44	53.13	59.28	67.32	77.46	88.88	99.24	106.27	110.17

For purposes of determining annuity payments using the above Annuity Payment Tables, we use the Annuitant's age on his/her last birthday on the date of the first payment, minus the applicable age set back. The age set backs are shown below and are based on the date of the first payment. The age set back does not exceed the age of the Annuitant.

Annuitization Year	Attained Age Set Back
2007 - 2009	1
2010 - 2019	2
2020 AND LATER	3]

**[HIGHEST DAILY LIFETIME SEVEN WITH BENEFICIARY INCOME OPTION]
SCHEDULE SUPPLEMENT (CONTINUED)**

TRANSFER CALCULATION FORMULA

The following are the Terms and Definitions referenced in the Transfer Calculation Formula:

- o C_u the upper target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_t the target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_l the lower target is established on the Effective Date and is not changed for the life of the guarantee.
- o L the target value as of the current Valuation Day.
- o r the target ratio.
- o a the factors used in calculating the target value. These factors are established on the Effective Date and are not changed for the life of the guarantee.
- o V_V the total value of all elected Sub-accounts in the Annuity.
- o V_F the total value of all elected Fixed Rate Options in the Annuity
- o B the total value of all Transfer Account allocations.
- o P the Income Basis. Prior to the first withdrawal, the Income Basis is equal to the Protected Withdrawal Value calculated as if the first withdrawal were taken on the date of calculation. After the first withdrawal, the Income Basis equals the greatest of (1) the Account Value on the date of calculation; (2) the Protected Withdrawal Value on the date of the first withdrawal after the Effective Date, increased for subsequent additional Adjusted Purchase Payments and adjusted proportionally for Excess Income; or (3) the highest quarterly Account Value prior to the date of calculation.
- o T the amount of a transfer into or out of the Transfer Account.

Target Value Calculation:

On each Valuation Day, a target value (L) is calculated, according to the following formula. Target values are subject to change for new elections of the Rider on a going-forward basis.

$$L = 0.05 * P * a$$

Transfer Calculation:

The following formula, which is set on the Effective Date of the 90% Cap Rule as shown in this Schedule Supplement and is not changed for the life of the guarantee, determines when a transfer is required. On the Effective Date of the 90% Cap Rule (and only on this date), the following asset transfer calculation is performed to determine the amount of Account Value allocated to the Transfer Account:

$$\text{If } (B/(V_V + V_F + B) > .90) \text{ then} \\ T = B - [(V_V + V_F + B) * .90]$$

If T is greater than \$0 as described above, then no additional transfer calculations are performed on the Effective Date of the 90% Cap Rule. Any transfers into the Transfer Account are suspended. The suspension will be lifted once a transfer out of the Transfer Account occurs.

On each Valuation Day thereafter (including the Effective Date of the 90% Cap Rule, provided $B/(V_V + V_F + B) \leq .90$), the following asset transfer calculation is performed

$$\text{Target Ratio } r = (L - B)/(V_V + V_F)$$

. If $r > C_u$, assets in the elected Sub-accounts are transferred to the Transfer Account, provided transfers are not suspended under the 90% Cap Rule described below.

**[HIGHEST DAILY LIFETIME SEVEN WITH BENEFICIARY INCOME OPTION]
SCHEDULE SUPPLEMENT (CONTINUED)**

- . If $r < C_i$ and there are currently assets in the Transfer Account ($B > 0$), assets in the Transfer Account are transferred to the elected Sub-accounts according to most recent allocation instructions.

The following formula, which is set on the Effective Date of the 90% Cap Rule and is not changed for the life of the guarantee, determines the transfer amount:

$T = \text{Min} (\text{MAX} (0, (0.90 * (V_V + V_F + B)) - B), [L - B - (V_V + V_F) * C_i] / (1 - C_i))$ Money is transferred from the elected Sub-accounts to Transfer Account.

$T = \{\text{Min} (B, -[L - B - (V_V + V_F) * C_i] / (1 - C_i))\}$ Money is transferred from the Transfer Account to the elected Sub-accounts.

At any given time, some, most, or none of the Account Value may be allocated to the Transfer Account under the Transfer Calculation formula.

90% Cap Rule: If, on any Valuation Day, on and after the Effective Date of the 90% Cap Rule, a transfer into the Transfer Account occurs which results in 90% of the Account Value being allocated to the Transfer Account, any transfers into the Transfer Account will be suspended, even if the formula would otherwise dictate that a transfer into the Transfer Account should occur. Transfers out of the Transfer Account and into the elected Sub-accounts will still be allowed. The suspension will be lifted once a transfer out of the Transfer Account occurs. Due to the performance of the Transfer Account and the elected Sub-Accounts, the Account Value could be more than 90% invested in the Transfer Account.]

PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
ONE CORPORATE DRIVE, P.O. BOX 883
SHELTON, CT 06484

SCHEDULE SUPPLEMENT
[HIGHEST DAILY LIFETIME FIVE BENEFIT]

ANNUITY NUMBER: [XXXXXXXX]

EFFECTIVE DATE OF THE RIDER: [FEBRUARY 15, 2007]

EFFECTIVE DATE OF [90%] CAP RULE: [Issue Date of Schedule Supplement]

[[SPOUSAL] DESIGNATED LIFE/LIVES]:

[JOHN DOE] DATE OF BIRTH: [FEBRUARY 21, 1955]

[[MARY DOE] DATE OF BIRTH: [JANUARY 1, 1956]]

ROLL-UP RATE: [5.0% per year]

ANNUAL INCOME PERCENTAGE: [[5.0%]

[The Annual Income Amount is determined at the time of the first withdrawal after the Effective Date and on a Designated Life's age at the time of the first withdrawal. It is equal to an Annual Income Percentage, as shown below, applied against the Protected Withdrawal Value. For Spousal Designated Lives, the percentage is based on the youngest Designated Life's age at the time of the first withdrawal.

Age of Designated Life	Annual Income Percentage Applied Against Protected Withdrawal Value
50 – 64	4%
65 – 74	5%
75 – 84	6%
85+	7%

]]

MINIMUM GUARANTEED PAYMENT: [\$100]

CHARGE FOR THE RIDER: [THE DAILY EQUIVALENT OF AN ANNUAL RATE APPLIED TO SUB-ACCOUNTS:

[FOR SINGLE DESIGNATED LIFE: [0.60]%

[FOR SPOUSAL DESIGNATED LIVES: [0.75]%

INTEREST RATE MINIMUM: [[2.0]% ANNUALLY] FOR CREDITING PERIODS THAT START PRIOR TO THE [TENTH] ANNIVERSARY OF THE RIDER'S EFFECTIVE DATE; [3.0]% ANNUALLY FOR CREDITING PERIODS THAT START ON OR AFTER THE [TENTH] ANNIVERSARY OF THE RIDER'S EFFECTIVE DATE]

**SCHEDULE SUPPLEMENT (CONTINUED)
[HIGHEST DAILY LIFETIME FIVE BENEFIT]**

ANNUITY PAYMENT TABLE: The Annuity Payment Table below is used to compute the minimum annual amount of a single life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of 3% per year in preparing the Annuity Payment Table.

Single Life Annuity Payment with 10 Payments Certain

Age	Male	Female	Unisex
55	51.73	48.45	49.73
60	57.13	53.16	54.70
65	64.10	59.34	61.15
70	72.70	67.44	69.42
75	82.61	77.73	79.53
80	92.88	89.43	90.68
85	101.87	100.19	100.78
90	108.28	107.58	107.82
95	112.09	111.74	111.85

The Annuity Payment Tables below are used to compute the minimum annual amount of a joint and last survivor life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of 3% per year in preparing the Annuity Payment Table.

Joint and Last Survivor Life Annuity Payment with 10 Payments Certain

		Female Age								
		55	60	65	70	75	80	85	90	95
Male Age:	55	44.37	46.22	47.90	49.28	50.32	51.02	51.42	51.61	51.70
	60	45.61	48.12	50.58	52.78	54.56	55.80	56.55	56.91	57.07
	65	46.61	49.77	53.14	56.44	59.36	61.56	62.95	63.66	63.97
	70	47.34	51.06	55.33	59.91	64.35	68.03	70.51	71.84	72.45
	75	47.83	51.97	56.99	62.81	68.97	74.58	78.68	81.01	82.13
	80	48.14	52.55	58.12	64.93	72.72	80.42	86.51	90.20	92.06
	85	48.31	52.89	58.78	66.27	75.28	84.78	92.81	97.93	100.62
	90	48.40	53.06	59.12	66.99	76.74	87.48	96.96	103.24	106.65
	95	48.44	53.13	59.28	67.32	77.46	88.88	99.24	106.27	110.17

SCHEDULE SUPPLEMENT (CONTINUED)
[HIGHEST DAILY LIFETIME FIVE BENEFIT]

For purposes of determining annuity payments using the above Annuity Payment Tables, we use the Annuitant's age on his/her last birthday on the date of the first payment, minus the applicable age set back. The age set backs are shown below and are based on the date of the first payment. The age set back does not exceed the age of the Annuitant.

Annuitization Year	Attained Age Set Back
2007 - 2009	1
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2020 AND LATER	3

ADDITIONAL INFORMATION ABOUT TRANSFERS BETWEEN THE SUB-ACCOUNTS AND THE BENEFIT FIXED RATE ACCOUNT

[The program described in the Rider monitors your Account Value daily, and, as determined by the formula set forth below, transfers are made between the Sub-accounts and the Benefit Fixed Rate Account. At any given time, some, most, or none of the Account Value may be allocated to the Benefit Fixed Rate Account under the formula.

Any transfers out of the Sub-accounts into the Benefit Fixed Rate Account are made on a pro rata basis. Any transfers out of the Benefit Fixed Rate Account are taken out of the Benefit Fixed Rate Account on a last-in, first-out basis. Such transfer amounts are deposited into the Sub-accounts on a pro rata basis, unless you instruct us otherwise.

Terms and Definitions referenced in the calculation formula:

- o C_u – the upper target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_t – the target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_l – the lower target is established on the Effective Date and is not changed for the life of the guarantee.
- o L – the target value as of the current Valuation Day.
- o r – the target ratio.
- o a – the factors used in calculating the target value. These factors are established on the Effective Date and are not changed for the life of the guarantee.
- o Q – age based factors used in calculating the target value. These factors are established on the Effective Date and are not changed for the life of the guarantee.
- o V – the total value of all Sub-accounts in the Annuity.
- o F – the total value of all Benefit Fixed Rate Account allocations.
- o I – the Income Value prior to the first withdrawal. The Income Value is equal to what the Annual Income Amount would be if the first withdrawal were taken on the date of calculation. After the first withdrawal the Income Value equals the greater of the Annual Income Amount, the quarterly step-up amount times the Annual Income Percentage, and the Account Value times the Annual Income Percentage.
- o T – the amount of a transfer into or out of the Benefit Fixed Rate Account.
- o $I\%$ – Annual Income Amount percentage. This factor is established on the Effective Date and is not changed for the life of the guarantee.

SCHEDULE SUPPLEMENT (CONTINUED)
[HIGHEST DAILY LIFETIME FIVE BENEFIT]

Target Value Calculation:

On each Valuation Day, a target value (L) is calculated, according to the following formula.

$$L = I * Q * a$$

Transfer Calculation:

The following formula, which is set on the Effective Date of the 90% Cap Rule as shown in this Schedule Supplement and is not changed for the life of the guarantee, determines when a transfer is required. On the Effective Date of the 90% Cap Rule (and only on this date), the following asset transfer calculation is performed to determine the amount of Account Value allocated to the Benefit Fixed Rate Account:

$$\text{If } (F/(V + F) > .90) \text{ then}$$
$$T = F - [(V + F) * .90]$$

If T is greater than \$0 as described above, then no additional transfer calculations are performed on the Effective Date of the 90% Cap Rule. Any transfers into the Benefit Fixed Rate Account are suspended. The suspension will be lifted once a transfer out of the Benefit Fixed Rate Account occurs.

On each Valuation Day thereafter (including the Effective Date of the 90% Cap Rule, provided $F/(V+F) \leq .90$), the following asset transfer calculation is performed:

$$\text{Target Ratio } r = (L - F)/V$$

- . If $r > C_i$, assets in the elected Sub-accounts are transferred to the Benefit Fixed Rate Account, provided transfers are not suspended under the 90% Cap Rule described below.
- . If $r < C_i$ and there are currently assets in the Benefit Fixed Rate Account ($F > 0$), assets in the Benefit Fixed Rate Account are transferred to the elected Sub-accounts.

The following formula, which is set on the Effective Date of the 90% Cap Rule and is not changed for the life of the guarantee, determines the transfer amount:

$$T = \text{Min} (\text{MAX} (0, (0.90 * (V+F)) - F), [L - F - V * C_i] / (1 - C_i))$$
 Money is transferred from the elected Sub-accounts to Benefit Fixed Rate Account

$$T = \{\text{Min} (F, -[L - F - V * C_i] / (1 - C_i))\}$$
 Money is transferred from the Benefit Fixed Rate Account to the elected Sub-accounts.

90% Cap Rule: If, on any Valuation Day, on and after the Effective Date of the 90% Cap Rule, a transfer into the Benefit Fixed Rate Account occurs which results in 90% of the Account Value being allocated to the Benefit Fixed Rate Account, any transfers into the Benefit Fixed Rate Account will be suspended, even if the formula would otherwise dictate that a transfer into the Benefit Fixed Rate Account should occur. Transfers out of the Benefit Fixed Rate Account and into the elected Sub-accounts will still be allowed. The suspension will be lifted once a transfer out of the Benefit Fixed Rate Account occurs. Due to the performance of the Benefit Fixed Rate Account and the elected Sub-Accounts, the Account Value could be more than 90% invested in the Benefit Fixed Rate Account.]

**PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
ONE CORPORATE DRIVE, P.O. BOX 883
SHELTON, CONNECTICUT 06484**

**HIGHEST DAILY LIFETIME SEVEN BENEFIT
SCHEDULE SUPPLEMENT**

ANNUITY NUMBER: [001-0001]

EFFECTIVE DATE: [Issue Date of the Rider]

EFFECTIVE DATE OF [90%] CAP RULE: [Issue Date of Schedule Supplement]

[[SPOUSAL] DESIGNATED LIFE/LIVES]:

[John Doe]
[[Mary Doe]

DATE OF BIRTH: [February 21, 1945]
DATE OF BIRTH: [January 1, 1946]

ROLL-UP RATE: [7.0% per year]

ANNUAL INCOME PERCENTAGE:

[Attained Age of Single Designated Life	Annual Income Percentage	Attained Age of Younger Spousal Designated Life	Annual Income Percentage
Less than 75	5%	Less than 80	5%
75 - 79	6%	80 - 84	6%
80 - 84	7%	85 - 89	7%
85 or more	8%	90 or more	8%

MINIMUM GUARANTEE PAYMENT: [\$100]

TRANSFER ACCOUNT: [AST Investment Grade Bond Portfolio]. If this portfolio is discontinued, we will substitute a successor portfolio, if there is one. Otherwise, we will substitute a comparable portfolio. We will obtain any required regulatory approvals prior to substitution of the portfolio.

CHARGE FOR THE RIDER: [You have elected this Rider on a [Single Designated Life] basis. Therefore the charge for the Rider is an annual rate of [0.60]%].

ANNUITY PAYMENT TABLE: [The Annuity Payment Table below is used to compute the minimum annual amount of a single life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Single Life Annuity Payment with 10 Payments Certain

Age	Male	Female	Age	Male	Female
55	51.73	48.45	80	92.88	89.43
60	57.13	53.16	85	101.87	100.19
65	64.10	59.34	90	108.28	107.58
70	72.70	67.44	95	112.09	111.74
75	82.61	77.73			

**HIGHEST DAILY LIFETIME SEVEN BENEFIT
SCHEDULE SUPPLEMENT (CONTINUED)**

The Annuity Payment Table below is used to compute the minimum annual amount of a joint and last survivor life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of [3]% per year in preparing the Annuity Payment Table.

Joint and Last Survivor Life Annuity Payment with 10 Payments Certain

		Female Age								
		55	60	65	70	75	80	85	90	95
Male Age:	55	44.37	46.22	47.90	49.28	50.32	51.02	51.42	51.61	51.70
	60	45.61	48.12	50.58	52.78	54.56	55.80	56.55	56.91	57.07
	65	46.61	49.77	53.14	56.44	59.36	61.56	62.95	63.66	63.97
	70	47.34	51.06	55.33	59.91	64.35	68.03	70.51	71.84	72.45
	75	47.83	51.97	56.99	62.81	68.97	74.58	78.68	81.01	82.13
	80	48.14	52.55	58.12	64.93	72.72	80.42	86.51	90.20	92.06
	85	48.31	52.89	58.78	66.27	75.28	84.78	92.81	97.93	100.62
	90	48.40	53.06	59.12	66.99	76.74	87.48	96.96	103.24	106.65
	95	48.44	53.13	59.28	67.32	77.46	88.88	99.24	106.27	110.17

For purposes of determining annuity payments using the above Annuity Payment Tables, we use the Annuitant's age on his/her last birthday on the date of the first payment, minus the applicable age set back. The age set backs are shown below and are based on the date of the first payment. The age set back does not exceed the age of the Annuitant.

Annuitization Year	Attained Age Set Back
2007 - 2009	1
2010 - 2019	2
2020 AND LATER	3]

**HIGHEST DAILY LIFETIME SEVEN BENEFIT
SCHEDULE SUPPLEMENT (CONTINUED)**

TRANSFER CALCULATION FORMULA

The following are the Terms and Definitions referenced in the Transfer Calculation

Formula:

- o C_u the upper target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_t the target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_l the lower target is established on the Effective Date and is not changed for the life of the guarantee.
- o L the target value as of the current Valuation Day.
- o r the target ratio.
- o a the factors used in calculating the target value. These factors are established on the Effective Date and are not changed for the life of the guarantee.
- o V the total value of all elected Sub-accounts in the Annuity.
- o B the total value of all Transfer Account allocations.
- o P the Income Basis. Prior to the first withdrawal, the Income Basis is equal to the Protected Withdrawal Value calculated as if the first withdrawal were taken on the date of calculation. After the first withdrawal, the Income Basis equals the greatest of (1) the Account Value on the date of calculation; (2) the Protected Withdrawal Value on the date of the first withdrawal after the Effective Date, increased for subsequent additional Adjusted Purchase Payments and adjusted proportionally for Excess Income; or (3) the highest quarterly Account Value prior to the date of calculation.
- o T the amount of a transfer into or out of the Transfer Account.

Target Value Calculation:

On each Valuation Day, a target value (L) is calculated, according to the following formula. Target values are subject to change for new elections of the Rider on a going-forward basis.

$$L = 0.05 * P * a$$

Transfer Calculation:

The following formula, which is set on the Effective Date of the 90% Cap Rule as shown in this Schedule Supplement and is not changed for the life of the guarantee, determines when a transfer is required. On the Effective Date of the 90% Cap Rule (and only on this date), the following asset transfer calculation is performed to determine the amount of Account Value allocated to the Transfer Account:

$$\text{If } (B/(V + B) > .90) \text{ then} \\ T = B - [(V + B) * .90]$$

If T is greater than \$0 as described above, then no additional transfer calculations are performed on the Effective Date of the 90% Cap Rule. Any transfers into the Transfer Account are suspended. The suspension will be lifted once a transfer out of the Transfer Account occurs.

On each Valuation Day thereafter (including the Effective Date of the 90% Cap Rule, provided $B/(V+B) \leq .90$), the following asset transfer calculation is performed:

$$\text{Target Ratio } r = (L - B)/V$$

. If $r > C_u$, assets in the elected Sub-accounts are transferred to the Transfer Account provided transfers are not suspended under the 90% Cap Rule described below.

. If $r < C_t$ and there are currently assets in the Transfer Account ($B > 0$), assets in the Transfer Account are transferred to the elected Sub-accounts according to most recent allocation instructions.

The following formula, which is set on the Effective Date of the 90% Cap Rule and is not changed for the life of the guarantee, determines the transfer amount:

$T = \text{Min} (\text{MAX} (0, (0.90 * (V+B)) - B), [L - B - V * C_t] / (1 - C_t))$ Money is transferred from the elected Sub-accounts to Transfer Account

$T = \{\text{Min} (B, -[L - B - V * C_t] / (1 - C_t))\}$ Money is transferred from the Transfer Account to the elected Sub-accounts.

At any given time, some, most, or none of the Account Value may be allocated to the Transfer Account under the Transfer Calculation formula.

90% Cap Rule: If, on any Valuation Day, on and after the Effective Date of the 90% Cap Rule, a transfer into the Transfer Account occurs which results in 90% of the Account Value being allocated to the Transfer Account, any transfers into the Transfer Account will be suspended, even if the formula would otherwise dictate that a transfer into the Transfer Account should occur. Transfers out of the Transfer Account and into the elected Sub-accounts will still be allowed. The suspension will be lifted once a transfer out of the Transfer Account occurs. Due to the performance of the Transfer Account and the elected Sub-Accounts, the Account Value could be more than 90% invested in the Transfer Account.]

**PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
[ONE CORPORATE DRIVE, P.O. BOX 883
SHELTON, CONNECTICUT 06484]**

**[HIGHEST DAILY LIFETIME SEVEN WITH LIFETIME INCOME ACCELERATOR]
SCHEDULE SUPPLEMENT**

ANNUITY NUMBER: [001-0001]

EFFECTIVE DATE: [Issue Date of the Rider]

EFFECTIVE DATE OF [90%] CAP RULE: [Issue Date of Schedule Supplement]

DESIGNATED LIFE: [John Doe]

DATE OF BIRTH: [February 21, 1945]

ROLL-UP RATE: [7.0% per year]

PERIODIC VALUE CUT-OFF DATE: [THE TENTH ANNIVERSARY DATE]

ANNUAL INCOME PERCENTAGE:

[Attained Age of Single Designated Life	Annual Income Percentage
Less than 75	5%
75 - 79	6%
80 - 84	7%
85 or more	8%]

MINIMUM GUARANTEE PAYMENT: [\$100]

TRANSFER ACCOUNT: [AST Investment Grade Bond Portfolio.] If this portfolio is discontinued, we will substitute a successor portfolio, if there is one. Otherwise, we will substitute a comparable portfolio. We will obtain any required regulatory approvals prior to substitution of the portfolio.

CHARGE FOR THE RIDER: annual rate of [0.95%] of the Protected Withdrawal Value.

WAITING PERIOD: [36 Months from Effective Date]

ELIMINATION PERIOD: [120 Days] from receipt of request for eligibility for increased guaranteed minimum payments

MULTIPLIER FOR LIA: [2]

LIA LIMITATION: [NOT APPLICABLE]

ANNUITY PAYMENT TABLE: [The Annuity Payment Table below is used to compute the minimum annual amount of a single life annuity payment with 10 payments certain per \$1,000 applied. We used the Annuity 2000 Valuation Mortality Table and an interest rate of [3%] per year in preparing the Annuity Payment Table.

**[HIGHEST DAILY LIFETIME SEVEN WITH LIFETIME INCOME ACCELERATOR]
SCHEDULE SUPPLEMENT (CONTINUED)**

Single Life Annuity Payment with 10 Payments Certain

Age	Male	Female	Age	Male	Female
55	51.73	48.45	80	92.88	89.43
60	57.13	53.16	85	101.87	100.19
65	64.10	59.34	90	108.28	107.58
70	72.70	67.44	95	112.09	111.74
75	82.61	77.73			

For purposes of determining annuity payments using the above Annuity Payment Table, we use the Annuitant's age on his/her last birthday on the date of the first payment, minus the applicable age set back. The age set backs are shown below and are based on the date of the first payment. The age set back does not exceed the age of the Annuitant.

Annuitization Year	Attained Age Set Back
2007 - 2009	1
2010 – 2019	2
2020 AND LATER	3]

TRANSFER CALCULATION FORMULA

[The following are the Terms and Definitions referenced in the Transfer Calculation Formula:]

- o C_u the upper target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_t the target is established on the Effective Date and is not changed for the life of the guarantee.
- o C_l the lower target is established on the Effective Date and is not changed for the life of the guarantee.
- o L the target value as of the current Valuation Day.
- o r the target ratio.
- o a the factors used in calculating the target value. These factors are established on the Effective Date and are not changed for the life of the guarantee.
- o V_V the total value of all elected Sub-accounts in the Annuity.
- o V_F the total value of all elected Fixed Rate Options in the Annuity
- o B the total value of all Transfer Account allocations.
- o P the Income Basis. Prior to the first withdrawal, the Income Basis is equal to the Protected Withdrawal Value calculated as if the first withdrawal were taken on the date of calculation. After the first withdrawal, the Income Basis equals the greatest of (1) the Account Value on the date of calculation; (2) the Protected Withdrawal Value on the date of the first withdrawal after the Effective Date, increased for subsequent additional Adjusted Purchase Payments and adjusted proportionally for Excess Income; or (3) the highest quarterly Account Value prior to the date of calculation.
- o T the amount of a transfer into or out of the Transfer Account.

**[HIGHEST DAILY LIFETIME SEVEN WITH LIFETIME INCOME ACCELERATOR]
SCHEDULE SUPPLEMENT (CONTINUED)**

Target Value Calculation:

On each Valuation Day, a target value (L) is calculated, according to the following formula. Target values are subject to change for new elections of the Rider on a going-forward basis.

$$L = 0.05 * P * a$$

Transfer Calculation:

The following formula, which is set on the Effective Date of the 90% Cap Rule as shown in this Schedule Supplement and is not changed for the life of the guarantee, determines when a transfer is required. On the Effective Date of the 90% Cap Rule (and only on this date), the following asset transfer calculation is performed to determine the amount of Account Value allocated to the Transfer Account:

$$\text{If } (B / (V_V + V_F + B)) > .90 \text{ then} \\ T = B - [(V_V + V_F + B) * .90]$$

If T is greater than \$0 as described above, then no additional transfer calculations are performed on the Effective Date of the 90% Cap Rule. Any transfers into the Transfer Account are suspended. The suspension will be lifted once a transfer out of the Transfer Account occurs.

On each Valuation Day thereafter (including the Effective Date of the 90% Cap Rule, provided $B / (V_V + V_F + B) \leq .90$), the following asset transfer calculation is performed:

$$\text{Target Ratio } r = (L - B) / (V_V + V_F)$$

- . If $r > C_u$, assets in the elected Sub-accounts are transferred to the Transfer Account, provided transfers are not suspended under the 90% Cap Rule described below.
- . If $r < C_l$ and there are currently assets in the Transfer Account ($B > 0$), assets in the Transfer Account are transferred to the elected Sub-accounts according to most recent allocation instructions.

The following formula, which is set on the Effective Date of the 90% Cap Rule and is not changed for the life of the guarantee, determines the transfer amount:

$$T = \text{Min} (\text{MAX} (0, (0.90 * (V_V + V_F + B)) - B), [L - B - (V_V + V_F) * C_l] / (1 - C_l)) \quad \text{Money is transferred from the elected Sub-accounts to Transfer Account.}$$

$$T = \{\text{Min} (B, -[L - B - (V_V + V_F) * C_l] / (1 - C_l))\} \quad \text{Money is transferred from the Transfer Account to the elected Sub-accounts.}$$

At any given time, some, most, or none of the Account Value may be allocated to the Transfer Account under the Transfer Calculation formula.

90% Cap Rule: If, on any Valuation Day, on and after the Effective Date of the 90% Cap Rule, a transfer into the Transfer Account occurs which results in 90% of the Account Value being allocated to the Transfer Account, any transfers into the Transfer Account will be suspended, even if the formula would otherwise dictate that a transfer into the Transfer Account should occur. Transfers out of the Transfer Account and into the elected Sub-accounts will still be allowed. The suspension will be lifted once a transfer out of the Transfer Account occurs. Due to the performance of the Transfer Account and the elected Sub-Accounts, the Account Value could be more than 90% invested in the Transfer Account.]

SERFF Tracking Number: PRUD-125904316 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 40928
Company Tracking Number: IFSA-SCH-HD7-DB(1/09)
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: SCH-HD7-DB(1/09)
Project Name/Number: SCH-HD7-DB(1/09)/SCH-HD7-DB(1/09)

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 11/14/2008
Comments:
Attachment:
AR - 7.pdf

Review Status:
Satisfied -Name: Cover Letter 11/25/2008
Comments:
Attachment:
Cover letter Arkansas PALAC.pdf

Review Status:
Satisfied -Name: Filing Fee Form 11/14/2008
Comments:
Attachment:
AR - 7a.pdf

Review Status:
Satisfied -Name: Non-Forfeiture 11/18/2008
Comments:
Attachments:
PALAC Nonforfeiture Exhibits A1_A4 Only .pdf
PALAC Nonforfeiture Exhibits A51 A52XT6 Only.pdf

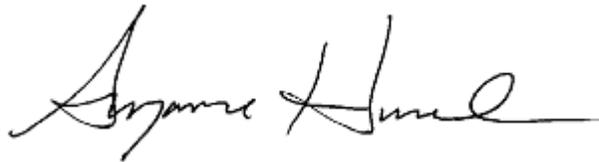
**Prudential Annuities Life Assurance Corporation
(A Prudential Financial Company)
One Corporate Drive
Shelton, CT 06484**

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

I hereby certify that Prudential Annuities Life Assurance Company complies with the requirements of Rules and Regulation #34 of the Arkansas Insurance Department regarding our Form Numbers:

**SCH-HD7-DB(7/09),
SCH-HDLT5(1/09),
SCH-HD7(1/09),
SCH-HD7-LIA(7/09)**



Suzanne Hurel – Vice President - Contracts

November 14, 2008
Date



Prudential Annuities
A Business of Prudential Financial, Inc.
1 Corporate Dr
Shelton, CT 06484
(800) 752-6342

VIA SERFF

November 25, 2008

Honorable Julia Benafield Bowman, Insurance Commissioner
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn: Linda Bird

RE: Prudential Annuities Life Assurance Corporation ("Prudential Annuities," "we," "us")
NAIC #86630 FEIN # 06-1241288

Forms Submitted for Approval:

Schedule Supplement Form SCH-HD7-LIA(1/09). For use with Rider Form RID-HD7-LIA(7/08)
Approved on May 5, 2008 File No. PRUD-125631778

Schedule Supplement Form SCH-HD7-DB(1/09). For use with Rider Form RID-HD7-DB(7/08)
Approved on April 25, 2008 File No. PRUD-125620688

Schedule Supplement Form SCH-HD7(1/09). For use with Rider Form RID-HD7(1/08) Approved
on November 29, 2007 File No. PRUD-125356407

Schedule Supplement Form SCH-HDLT5(1/09). For use with Rider Form RID-HDLT5(1/07)
Approved on January 31, 2007 File No. PRUD-125089620

Dear Ms. Bird:

Prudential Annuities respectfully submits the referenced forms for your approval. Once your Department approves this filing, these forms will be offered as optional benefits for any new and existing annuity business (that has received your Department's prior approval) in a non-discriminatory manner.

In addition to any new benefit election, we may allow annuity owners that have an existing benefit to elect the terms contained in the referenced schedule pages without canceling the guarantees provided by the existing benefit. The main difference in the referenced schedule pages and the prior approved schedule pages is the Benefit Transfer Formula is adjusted to place a 90% cap on transfers of the account value to the Benefit Transfer Account. Another difference is an "Effective Date of the 90% Cap Rule" item has been added to indicate the effective date. As in the prior approved versions, this Rider will make use of a transfer formula to monitor investment performance and move funds between the investment options selected by the annuity holder and a transfer account to mitigate the risks borne by the company associated with the optional rider's guarantees.

The annuity forms submitted are designed for use for qualified and non-qualified sales, as defined in the Internal Revenue Code. Should this Rider be used with certain qualified sales described under the Internal Revenue Code, the appropriate endorsement, approved or accepted by your Department, will be provided to the annuity holder and will be made part of the annuity to satisfy any federal qualified usage requirements.

Any brackets in the Schedule Supplements indicate that we reserve the right to change the information shown within brackets, without re-filing with your Department, based on new business requirement and any specific classifications of annuity holders to which we wish to offer these benefits. Statements of Variable Material are included with this filing to describe how variable information may change.

Please note that actuarial memorandums, and any related material, are enclosed with this submission. These actuarial memorandums are annuity product-specific. Any certifications or other materials Prudential Annuities believes you require are also enclosed. Prudential Annuities believes that federal law

November 15, 2008

Page 2

exempts these forms from any "Flesch score" or readability requirements in your statutes or regulations. Unless otherwise informed, Prudential Annuities reserves the right to alter the pagination, layout, including sequential order, color, and typeface of these forms. Prudential Annuities confirms any such change will be in conformance with your State's filing requirements.

Please contact the undersigned as indicated below if you have any questions or require additional information.

Sincerely,



Pamela Bonaparte-Golding

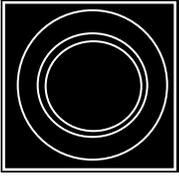
Contract Specialist

PH: (203) 944-7544

Email: pamela.bonaparte-golding@prudential.com

Fax: (203) 944- 7737

Enclosures



**ARKANSAS
INSURANCE
DEPARTMENT**

400 University Tower Building
1123 South University Ave.
Little Rock, Arkansas 72204

Lee Douglass
Insurance Commissioner

501-686-2900

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: Prudential Annuities Life Assurance Corporation (A Prudential Financial Company)

Company NAIC Code: 86630

Company Contact Person & Telephone # Pamela Bonaparte-Golding (203) 944-7544

INSURANCE DEPARTMENT USE ONLY

ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS.
UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing.

* ___ x \$ 50 = ___

**Retaliatory ___

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.

* ___ x \$ 50 = ___

**Retaliatory ___

Life and/or Disability: Filing and review of Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.

* 4 x \$ 20 = \$80.00

**Retaliatory ___

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.

* ___ x \$ 25 = ___

**Retaliatory ___

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.

* ___ x \$400= ___

Filing to amend Certificate of Authority.

*** ___ x \$100= ___

*THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.

**THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.

***THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. § 23-61-401.

EXHIBIT A1

ILLUSTRATION OF NONFORFEITURE BENEFIT
Form Number N-ASP/CRT(04/02)-01

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value (waived if Contract Value is greater than or equal to \$100,000)
LCP(t)	Sum of Premiums years 1-4 less withdrawals at end of year 5
LC%(t)	Loyalty Credit percent in year 5 =0.5%
LC(5)	Loyalty Credit in year 5 = LCP(t) * LC%(t)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 7%, 6.5%, 6%, 5%, 4%, 3%, 2%, 0% *
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1 + i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) - C(t), t = 2-4, 6+$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) + LCP(t) * LC\%(t) - C(t), t = 5$$

$$EOYCV(t) = EOYFUND(t) - WithlChg(t)$$

$$MINCV(t) = EOYFUND(t) \times [(1 + i)^{\max(70 - IA - t, 10 - t)}] / [(1 + i + 0.01)^{\max(70 - IA - t, 10 - t)}]$$

$$MINNONF(1) = 0.875 \times P(1) \times (1 + j) - ContChg$$

$$MINNONF(t), \text{ for } t > 1 = [MINNONF(t-1) + 0.875 \times P(t)] \times (1 + j) - ContChg$$

* The Withdrawal Charge schedule is 7.5%, 7%, 6.5%, 6%, 5%, 4%, 3%, 2% for Contract Years 1 through 8. However, if a withdrawal is effective on the Contract Anniversary, as in this demonstration, the withdrawal charge percentage used will be the one for the following Contract Year.

EXHIBIT A1, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
Form Number N-ASP/CRT(04/02)-01

ASSUMPTIONS

Male, Age 60
 \$10,000 Single Payment

Policy Year t	Premium Payment	Loyalty Credit	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	10,000.00	-	10,165.00	9,465.00	9,310.52	8,962.50
2		-	10,333.30	9,683.30	9,557.46	9,181.38
3		-	10,504.97	9,904.97	9,811.50	9,406.82
4		-	10,680.07	10,180.07	10,072.83	9,639.02
5		50.00	10,908.67	10,508.67	10,389.30	9,878.19
6		-	11,091.84	10,791.84	10,667.32	10,124.54
7		-	11,278.68	11,078.68	10,953.35	10,378.27
8		-	11,469.25	11,469.25	11,247.63	10,639.62
9		-	11,663.64	11,663.64	11,550.40	10,908.81
10		-	11,861.91	11,861.91	11,861.91	11,186.07

EXHIBIT A2

ILLUSTRATION OF NONFORFEITURE BENEFIT Form Number 2ASL/CRT(10/01)-01

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value (waived if Contract Value is greater than or equal to \$100,000)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 0%
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1 + \text{bonus}) \times (1 + i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) - C(t)$$

$$EOYCV(t) = EOYFUND(t) - \text{WithlChg}(t)$$

$$\text{MINCV}(t) = EOYFUND(t) \times [(1 + i)^{\max(70 - IA - t, 10 - t)}] / [(1 + i + 0.01)^{\max(70 - IA - t, 10 - t)}]$$

$$\text{MINNONF}(1) = 0.875 \times P(1) \times (1 + j) - \text{ContChg}$$

$$\text{MINNONF}(t), \text{ for } t > 1 = [\text{MINNONF}(t-1) + 0.875 \times P(t)] \times (1 + j) - \text{ContChg}$$

EXHIBIT A2, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
Form Number 2ASL/CRT(10/01)-01

ASSUMPTIONS

Male, Age 60
\$15,000 Single Payment

Policy Year t	Premium Payment	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	15,000.00	15,265.00	15,265.00	13,981.81	13,468.75
2		15,535.30	15,535.30	14,368.89	13,822.81
3		15,811.01	15,811.01	14,767.27	14,187.50
4		16,092.23	16,092.23	15,177.28	14,563.12
5		16,379.07	16,379.07	15,599.26	14,950.02
6		16,671.65	16,671.65	16,033.58	15,348.52
7		16,970.09	16,970.09	16,480.59	15,758.97
8		17,274.49	17,274.49	16,940.69	16,181.74
9		17,584.98	17,584.98	17,414.25	16,617.19
10		17,901.68	17,901.68	17,901.68	17,065.71

EXHIBIT A3

ILLUSTRATION OF NONFORFEITURE BENEFIT Form Number ASL/CRT(10/95)-01

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value (waived if Contract Value is greater than or equal to \$50,000)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 0%
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1 + i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) - C(t)$$

$$EOYCV(t) = EOYFUND(t) - WithlChg(t)$$

$$MINCV(t) = EOYFUND(t) \times [(1 + i)^{\max(70 - IA - t, 10 - t)}] / [(1 + i + 0.01)^{\max(70 - IA - t, 10 - t)}]$$

$$MINNONF(1) = 0.875 \times P(1) \times (1 + j) - ContChg$$

$$MINNONF(t), \text{ for } t > 1 = [MINNONF(t-1) + 0.875 \times P(t)] \times (1 + j) - ContChg$$

EXHIBIT A3, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
Form Number ASL/CRT(10/95)-01

ASSUMPTIONS

Male, Age 60
\$10,000 Single Payment

Policy Year t	Premium Payment	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	10,000.00	10,165.00	10,165.00	9,310.52	8,962.50
2		10,333.30	10,333.30	9,557.46	9,181.38
3		10,504.97	10,504.97	9,811.50	9,406.82
4		10,680.07	10,680.07	10,072.83	9,639.02
5		10,858.67	10,858.67	10,341.68	9,878.19
6		11,040.84	11,040.84	10,618.27	10,124.54
7		11,226.66	11,226.66	10,902.83	10,378.27
8		11,416.19	11,416.19	11,195.59	10,639.62
9		11,609.51	11,609.51	11,496.80	10,908.81
10		11,806.70	11,806.70	11,806.70	11,186.07

EXHIBIT A4

ILLUSTRATION OF NONFORFEITURE BENEFIT Form Number MDLV/CRT(10/00)-01

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value (waived if Contract Value is greater than or equal to \$100,000)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 8.5%, 8%, 7%, 6%, 0% *
LCP(5)	Sum of Premiums years 1-4 less withdrawals at end of year 5
LC%(t)	Loyalty Credit percent in year 5 = 2.75%
LC(5)	Loyalty Credit in year 5 = LCP(5) * LC%(t)
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1+i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t-1) \times (1+i) - C(t), t=2-4, 6+$$

$$EOYFUND(t) = EOYFUND(t-1) \times (1+i) + LCP(t) * LC%(t) - C(t), t=5$$

$$EOYCV(t) = EOYFUND(t) - WithlChg(t)$$

$$MINCV(t) = EOYFUND(t) \times [(1+i)^{\max(70-IA-t, 10-t)}] / [(1+i+0.01)^{\max(70-IA-t, 10-t)}]$$

$$MINNONF(1) = 0.875 \times P(1) \times (1+j) - ContChg$$

$$MINNONF(t), \text{ for } t>1 = [MINNONF(t-1) + 0.875 \times P(t)] \times (1+j) - ContChg$$

- * The Withdrawal Charge schedule is 8.5%, 8%, 7%, 6% for Contract Years 1 through 4. However, if a withdrawal is effective on the Contract Anniversary, as in this demonstration, the withdrawal charge percentage used will be the one for the following Contract Year.

EXHIBIT A4, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
Form Number MDLV/CRT(10/00)-01

ASSUMPTIONS

Male, Age 60
 \$10,000 Single Payment

Policy Year t	Premium Payment	Loyalty Credit	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	10,000.00	-	10,165.00	9,365.00	9,310.52	8,962.50
2		-	10,333.30	9,633.30	9,557.46	9,181.38
3		-	10,504.97	9,904.97	9,811.50	9,406.82
4		-	10,680.07	10,680.07	10,072.83	9,639.02
5		275.00	11,133.67	11,133.67	10,603.59	9,878.19
6		-	11,321.34	11,321.34	10,888.04	10,124.54
7		-	11,512.77	11,512.77	11,180.69	10,378.27
8		-	11,708.02	11,708.02	11,481.79	10,639.62
9		-	11,907.18	11,907.18	11,791.58	10,908.81
10		-	12,110.33	12,110.33	12,110.33	11,186.07

EXHIBIT A5.1

ILLUSTRATION OF NONFORFEITURE BENEFIT Policy Form ASXT165/CRT(09/01)-01

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value
Cr(t)	Premium Payment Credit(6.5%)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 9%, 8.5%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0% *
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1 + Cr(1)) \times (1 + i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) - C(t)$$

$$EOYCV(t) = EOYFUND(t) - WithlChg(t)$$

$$MINCV(t) = EOYFUND(t) \times [(1 + i)^{\max(70 - IA - t, 10 - t)}] / [(1 + i + 0.01)^{\max(70 - IA - t, 10 - t)}]$$

$$MINNONF(1) = 0.875 \times P(1) \times (1 + j) - ContChg$$

$$MINNONF(t), \text{ for } t > 1 = [MINNONF(t-1) + 0.875 \times P(t)] \times (1 + j) - ContChg$$

- * The Withdrawal Charge schedule is 9%, 8.5%, 8%, 7%, 6%, 5%, 4%, 3%, 2% for Contract Years 2 through 10. However, if a withdrawal is effective on the Contract Anniversary, as in this demonstration, the withdrawal charge percentage used will be the one for the following Contract Year.

EXHIBIT A5.1, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
Policy Form ASXT165/CRT(09/01)-01 (or state variation thereto)

ASSUMPTIONS

Male, Age 60
\$10,000 Single Payment

Policy Year t	Premium Payment	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	10,000.00	10,828.00	9,978.00	9,917.79	8,962.50
2	-	11,009.56	10,209.56	10,182.95	9,181.38
3	-	11,194.75	10,494.75	10,455.75	9,406.82
4	-	11,383.65	10,783.65	10,736.41	9,639.02
5	-	11,576.32	11,076.32	11,025.17	9,878.19
6	-	11,772.85	11,372.85	11,322.26	10,124.54
7	-	11,973.30	11,673.30	11,627.94	10,378.27
8	-	12,177.77	11,977.77	11,942.45	10,639.62
9	-	12,386.32	12,386.32	12,266.07	10,908.81
10	-	12,599.05	12,599.05	12,599.05	11,186.07

EXHIBIT A5.1

ILLUSTRATION OF NONFORFEITURE BENEFIT

Policy Form ASXT165/CRT(09/01)- (or state variation thereto)

NOTATION

t	Contract Year
i	Annual Interest Rate (2.0% for contract years 1-10; 3.0% thereafter)
j	Nonforfeiture Interest Rate (3.0%)
C(t)	Annual Contract Maintenance Charge: Lesser of \$35 and 2% of Contract Value
Cr(t)	Premium Payment Credit(6.5%)
EOYFUND(t)	Contract Value at end of year t
EOYCV(t)	Cash Value at end of year t
WithlChg(t)	Withdrawal Charge at end of year t: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% *
MINCV(t)	Minimum Required Cash Value end of year t
MINNONF(t)	Minimum Nonforfeiture Amount end of year t
ContChg	Annual Contract Charge of \$50
IA	Issue Age

FORMULAS

$$EOYFUND(1) = P \times (1 + Cr(1)) \times (1 + i) - C(1)$$

$$EOYFUND(t) = EOYFUND(t - 1) \times (1 + i) - C(t)$$

$$EOYCV(t) = EOYFUND(t) - WithlChg(t)$$

$$MINCV(t) = EOYFUND(t) \times [(1 + i)^{\max(70 - IA - t, 10 - t)}] / [(1 + i + 0.01)^{\max(70 - IA - t, 10 - t)}]$$

$$MINNONF(1) = 0.875 \times P(1) \times (1 + j) - ContChg$$

$$MINNONF(t), \text{ for } t > 1 = [MINNONF(t-1) + 0.875 \times P(t)] \times (1 + j) - ContChg$$

- * The Withdrawal Charge schedule is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% for Contract Years 1 through 10. However, if a withdrawal is effective on the Contract Anniversary, as in this demonstration, the withdrawal charge percentage used will be the one for the following Contract Year.

EXHIBIT A5.2, cont.

ILLUSTRATION OF NONFORFEITURE BENEFIT - Example 1
 Policy Form ASXT165/CRT(09/01)-01 (or state variation thereto)

ASSUMPTIONS

Male, Age 60
 \$10,000 Single Payment

Policy Year t	Premium Payment	Account Value	Surrender Value	Prospective Test Values	Retrospective Test Values
1	10,000.00	10,828.00	9,928.00	9,917.79	8,962.50
2		11,009.56	10,209.56	10,182.95	9,181.38
3		11,194.75	10,494.75	10,455.75	9,406.82
4		11,383.65	10,783.65	10,736.41	9,639.02
5		11,576.32	11,076.32	11,025.17	9,878.19
6		11,772.85	11,372.85	11,322.26	10,124.54
7		11,973.30	11,673.30	11,627.94	10,378.27
8		12,177.77	11,977.77	11,942.45	10,639.62
9		12,386.32	12,286.32	12,266.07	10,908.81
10		12,599.05	12,599.05	12,599.05	11,186.07

SERFF Tracking Number: PRUD-125904316 State: Arkansas
 Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 40928
 Company Tracking Number: IFSA-SCH-HD7-DB(1/09)
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
 Variable and Variable
 Product Name: SCH-HD7-DB(1/09)
 Project Name/Number: SCH-HD7-DB(1/09)/SCH-HD7-DB(1/09)

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	Cover Letter	11/14/2008	Cover letter Arkansas PALAC.pdf



Prudential Annuities
A Business of Prudential Financial, Inc.
1 Corporate Dr
Shelton, CT 06484
(800) 752-6342

VIA SERFF

November 15, 2008

Hon. Walter Bell
Commissioner of Insurance
Department of Insurance
201 Monroe Street, Suite 1700
Montgomery, AL 36104

Attn: Rates and Forms Division

RE: Prudential Annuities Life Assurance Corporation ("Prudential Annuities," "we," "us")
NAIC #86630 FEIN # 06-1241288

Forms Submitted for Approval:

Schedule Supplement Form SCH-HD7-LIA(1/09). For use with Rider Form RID-HD7-LIA(7/08)
Approved on May 5, 2008 File No. PRUD-125631778

Schedule Supplement Form SCH-HD7-DB(1/09). For use with Rider Form RID-HD7-DB(7/08)
Approved on April 25, 2008 File No. PRUD-125620688

Schedule Supplement Form SCH-HD7(1/09). For use with Rider Form RID-HD7(1/08) Approved
on November 29, 2007 File No. PRUD-125356407

Schedule Supplement Form SCH-HDLT5(1/09). For use with Rider Form RID-HDLT5(1/07)
Approved on January 31, 2007 File No. PRUD-125089620

Dear Reviewer:

Prudential Annuities respectfully submits the referenced forms for your approval. Once your Department approves this filing, these forms will be offered as optional benefits for any new and existing annuity business (that has received your Department's prior approval) in a non-discriminatory manner.

In addition to any new benefit election, we may allow annuity owners that have an existing benefit to elect the terms contained in the referenced schedule pages without canceling the guarantees provided by the existing benefit. The main difference in the referenced schedule pages and the prior approved schedule pages is the Benefit Transfer Formula is adjusted to place a 90% cap on transfers of the account value to the Benefit Transfer Account. Another difference is an "Effective Date of the 90% Cap Rule" item has been added to indicate the effective date. As in the prior approved versions, this Rider will make use of a transfer formula to monitor investment performance and move funds between the investment options selected by the annuity holder and a transfer account to mitigate the risks borne by the company associated with the optional rider's guarantees.

The annuity forms submitted are designed for use for qualified and non-qualified sales, as defined in the Internal Revenue Code. Should this Rider be used with certain qualified sales described under the Internal Revenue Code, the appropriate endorsement, approved or accepted by your Department, will be provided to the annuity holder and will be made part of the annuity to satisfy any federal qualified usage requirements.

Any brackets in the Schedule Supplements indicate that we reserve the right to change the information shown within brackets, without re-filing with your Department, based on new business requirement and any specific classifications of annuity holders to which we wish to offer these benefits. Statements of Variable Material are included with this filing to describe how variable information may change.

Please note that actuarial memorandums, and any related material, are enclosed with this submission. These actuarial memorandums are annuity product-specific. Any certifications or other materials Prudential Annuities believes you require are also enclosed. Prudential Annuities believes that federal law

November 15, 2008

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exempts these forms from any "Flesch score" or readability requirements in your statutes or regulations. Unless otherwise informed, Prudential Annuities reserves the right to alter the pagination, layout, including sequential order, color, and typeface of these forms. Prudential Annuities confirms any such change will be in conformance with your State's filing requirements.

Please contact the undersigned as indicated below if you have any questions or require additional information.

Sincerely,



Pamela Bonaparte-Golding

Contract Specialist

PH: (203) 944-7544

Email: pamela.bonaparte-golding@prudential.com

Fax: (203) 944- 7737

Enclosures