

SERFF Tracking Number: PRUD-125752174 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 39785
Company Tracking Number: IFSA-RJ-ASP/CRT(11/08)-03,04
TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
Product Name: RJ-ASP/CRT(11/08)-03, 04
Project Name/Number: RJ-ASP/CRT(11/08)-03, 04/RJ-ASP/CRT(11/08)-03, 04

Filing at a Glance

Company: Prudential Annuities Life Assurance Corporation

Product Name: RJ-ASP/CRT(11/08)-03, 04 SERFF Tr Num: PRUD-125752174 State: ArkansasLH

TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable SERFF Status: Closed State Tr Num: 39785

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: IFSA-RJ-ASP/CRT(11/08)-03,04 State Status: Approved-Closed

Filing Type: Form Co Status: IFSA Reviewer(s): Linda Bird
Authors: John Witteman, Anthony Pereira, Carolyn Cargnel, Pamela Bonaparte-Golding Disposition Date: 08/05/2008
Date Submitted: 07/29/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: RJ-ASP/CRT(11/08)-03, 04
Project Number: RJ-ASP/CRT(11/08)-03, 04
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/05/2008
State Status Changed: 08/05/2008
Corresponding Filing Tracking Number:
Filing Description:
VIA: SERFF

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

July 29, 2008

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Honorable Julia Benafield Bowman

Insurance Commissioner

Life and Health Division

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201

Attn: Claudia Meeks, Rates and Form Filings

RE: Prudential Annuities Life Assurance Corporation ("Prudential," "we," "us")

NAIC #86630 FEIN 06-1241288

Form Number RJ-ASP/CRT(11/08)-03 and RJ-ASP/CRT(11/08)-04 to be used with prior approved Variable Annuity form No. N-ASP/CRT(04/02)-01 et al, approved by your Department on June 12, 2002.

Prudential respectfully submits for your approval Schedule Page RJ-ASP/CRT(11/08)-03 and RJ-ASP/CRT(11/08)-04 to be used for new business with prior approved annuity forms N-ASP/CRT(04/02)-01 et al for those annuity holders who to purchase the annuity with the benefits / features indicated in this schedule page. It is our belief that there are no provisions in this forms that are unusual so that they deviate from standard industry practice.

This is not a replacement filing, and prior approved Schedule Page N-ASP/CRT(04/02)-03 may continue to be issued to annuity holders that elect the prior approved features. We plan to offer only the group certificate form in your jurisdiction.

A primary difference between the forms is that the new Schedule page changes the Insurance Charge to 1.15% for the life of the Annuity and the prior approved Distribution Charge is no longer applicable. The Contingent Deferred Sales Charge schedule is changed from an 8-year schedule to a 7-year schedule and the charges are decreased. A new item shown as "Fixed Investment Option" is added as a field in the Schedule to assist us with possible future flexibility in terms of making this option available to new purchasers. Currently, the Fixed Investment Option is shown as not available. A red-line copy of the Schedule is enclosed to assist the Department in its review.

Any information or values shown within brackets in the Schedule indicate that we reserve the right to change the information based on any specific groups or classifications to which we wish to offer the annuity. The group master

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contract for the underlying annuity that will utilize the Schedule pages being filed is issued in Illinois.

We confirm that other than the changes described above to items in the Schedule no other changes to the originally filed Annuity have been made, and the content of the original filed annuity form remains as filed.

It is our belief that there are no provisions in these forms that are unusual so that they deviate from standard industry practice. Any certifications or other materials Prudential believes you require are also enclosed. Prudential believes that the forms are exempt from any "Flesch score" or readability requirements in your statutes or regulations under the provision exempting contracts filed as securities under federal law. Unless otherwise informed, Prudential reserves the right to alter the layout, including sequential order, color, and typeface of these forms. Prudential confirms any such change will be in compliance with your requirements.

Please do not hesitate to contact the undersigned as indicated below if you have any questions or require additional information.

Very truly yours,

Carolyn S. Cargnel
Contract Specialist
Phone: (203) 925-3883
Email: carolyn.cargnel@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]

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Shelton, CT 06484 (203) 944-7510[FAX]

Filing Company Information

Prudential Annuities Life Assurance Corporation
One Corporate Drive
P.O. Box 883
Shelton, CT 06484
(800) 628-6039 ext. [Phone]

CoCode: 86630
Group Code: 304
Group Name: Prudential Annuities
FEIN Number: 06-1241288

State of Domicile: Connecticut
Company Type: Life
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Prudential Annuities Life Assurance Corporation	\$50.00	07/29/2008	21653008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/05/2008	08/05/2008

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Disposition

Disposition Date: 08/05/2008

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		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR-7a		Yes
Supporting Document	Redline Version of Schedule Page		Yes
Form	Deferred Annuity Schedule Page		Yes

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Form Schedule

Lead Form Number: RJ-ASP/CRT(11/08)-03

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	RJ-ASP/CRT(11/08)-03, 04	Policy/Contract	Deferred Annuity Schedule Page	Initial		0	RJ-ASP-CRT(11-08)-03-04.pdf
		Certificate:					
		Amendment, Insert					
		Page, Endorsement or Rider					

SCHEDULE

ANNUITY NUMBER: [001-00001]

ISSUE DATE: [NOVEMBER 1, 2008]

TYPE OF BUSINESS: [NON-QUALIFIED]

PARTICIPANT: [JOHN DOE]

DATE OF BIRTH: [OCTOBER 21, 1940]

SEX: [MALE]

PARTICIPANT: [MARY DOE]

DATE OF BIRTH: [OCTOBER 15, 1940]

SEX: [FEMALE]

ANNUITANT: [JOHN DOE]

ANNUITANT'S DATE OF BIRTH: [OCTOBER 21,1940]

ANNUITANT'S SEX: [MALE]

ANNUITY DATE: [FEBRUARY 01, 2025]

CONTINGENT ANNUITANT: AS NAMED IN ANY ENROLLMENT FORM OR LATER CHANGED

BENEFICIARY: AS NAMED IN ANY ENROLLMENT FORM OR LATER CHANGED OR, IF NOT NAMED, UNDER THE TERMS OF THIS ANNUITY

PURCHASE PAYMENT: \$[10,000]

NET PURCHASE PAYMENT: \$[10,000]

MINIMUM ADDITIONAL PURCHASE PAYMENT: \$[100]

MINIMUM WITHDRAWAL AMOUNT: \$[100]

MINIMUM SURRENDER VALUE AFTER WITHDRAWAL: \$[1,000]

MINIMUM ANNUITY PAYMENT: \$[100 PER MONTH]

CONTINGENT DEFERRED SALES CHARGE:

[LENGTH OF TIME SINCE THE ISSUE DATE	PERCENTAGE OF PURCHASE PAYMENTS BEING LIQUIDATED
0-1 year	7.0%
1-2 years	6.0%
2-3 years	5.0%
3-4 years	4.0%
4-5 years	3.0%
5-6 years	2.0%
6-7 years	1.0%
7 + years	0.00%]

SCHEDULE (CONTINUED)

TRANSFER FEE: \$[15 PER TRANSFER AFTER THE EIGHTH IN ANY ANNUITY YEAR]

MAINTENANCE FEE: [LESSER OF \$35 OR 2% OF ACCOUNT VALUE, BUT ONLY IF THE ACCOUNT VALUE AT THE TIME THE FEE IS DUE IS LESS THAN \$100,000]

INSURANCE CHARGE: [1.15%]

DISTRIBUTION FEE: [NOT APPLICABLE]

FIXED INVESTMENT OPTION: [NOT AVAILABLE]

INDEX: [THE INDEX IS BASED ON THE STRIP YIELDS PROVIDED TO US BY AN INDEPENDENT PRICING SERVICE OF OUR CHOICE AS OF THE DATE WE DECLARE A RATE OF INTEREST. THE APPLICABLE TERM (LENGTH OF TIME FROM ISSUANCE TO MATURITY) OF THE STRIPS IS THE SAME AS THE DURATION OF THE GUARANTEE PERIOD. IF NO STRIPS ARE AVAILABLE FOR SUCH TERM, STRIPS FOR THE NEXT SHORTEST TERM ARE USED. IF THE UNITED STATES TREASURY DISCONTINUES OFFERING ANY OF THE APPLICABLE CERTIFICATES OF INDEBTEDNESS UPON WHICH STRIPS ARE BASED OR IF THERE IS ANY DISRUPTION IN THE MARKET FOR STRIPS THAT WOULD HAVE AN IMPACT ON OUR ABILITY TO OBTAIN MARKET VALUATIONS FOR SUCH INSTRUMENTS, WE WILL SUBSTITUTE INDEXES WHICH IN OUR OPINION ARE COMPARABLE.]

INTEREST RATE MINIMUM: [2.25 PER CENT (2.25%) LESS THAN THE AMOUNT DETERMINED BY THE INDEX. IN NO EVENT WILL THE MINIMUM BE LESS THAN ZERO.]

VARIABLE SEPARATE ACCOUNT: [PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION VARIABLE ACCOUNT B]

FIXED SEPARATE ACCOUNT: [PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION SEPARATE ACCOUNT D]

OWNER: [PRUDENTIAL ANNUITIES INSURANCE TRUST]

CONTRACT: [083]

OFFICE: **PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION**
P. O. Box 7960
PHILADELPHIA, PA 19176
Telephone: 1-800-752-6342
www.prudentialannuities.com

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Supporting Document Schedules

Satisfied -Name: Certification/Notice	Review Status:	07/29/2008
Comments:		
Attachment: AR - 7.pdf		
Satisfied -Name: Application	Review Status:	07/29/2008
Comments: Form filing only		
Satisfied -Name: Life & Annuity - Acturial Memo	Review Status:	07/29/2008
Comments: Not applicable to filing		
Satisfied -Name: AR-7a	Review Status:	07/29/2008
Comments:		
Attachment: AR - 7a.pdf		
Satisfied -Name: Redline Version of Schedule Page	Review Status:	07/29/2008
Comments:		
Attachment: RJ-ASP-CRT(11-08)-03-04 REDLINE.pdf		

**Prudential Annuities Life Assurance Corporation
One Corporate Drive
Shelton, CT 06484**

STATE OF ARKANSAS

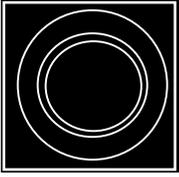
CERTIFICATION OF COMPLIANCE

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 No. RJ-ASP/CRT(11/08)03, RJ-ASP/CRT(11/08)04.



Suzanne Hurel –Vice President, Contracts

July 29, 2008
Date



**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 # Carolyn S. Cargnel (203) 925-3883

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 review, per each policy, contract, annuity form, per each insurer, per each filing. * 1 x \$ 50 = 50.00
**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. * 1 x \$ 20. = 20.00
**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.

SCHEDULE

ANNUITY NUMBER: [001-00001]

ISSUE DATE: [NOVEMBER 1, 2008]

TYPE OF BUSINESS: [NON-QUALIFIED]

PARTICIPANT: [JOHN DOE]

DATE OF BIRTH: [OCTOBER 21, 1940]

SEX: [MALE]

PARTICIPANT: [MARY DOE]

DATE OF BIRTH: [OCTOBER 15, 1940]

SEX: [FEMALE]

ANNUITANT: [JOHN DOE]

ANNUITANT'S DATE OF BIRTH: [OCTOBER 21,1940]

ANNUITANT'S SEX: [MALE]

ANNUITY DATE: [FEBRUARY 01, 2025]

CONTINGENT ANNUITANT: AS NAMED IN ANY ENROLLMENT FORM OR LATER CHANGED

BENEFICIARY: AS NAMED IN ANY ENROLLMENT FORM OR LATER CHANGED OR, IF NOT NAMED, UNDER THE TERMS OF THIS ANNUITY

PURCHASE PAYMENT: \$[10,000]

NET PURCHASE PAYMENT: \$[10,000]

MINIMUM ADDITIONAL PURCHASE PAYMENT: \$[100]

MINIMUM WITHDRAWAL AMOUNT: \$[100]

MINIMUM SURRENDER VALUE AFTER WITHDRAWAL: \$[1,000]

MINIMUM ANNUITY PAYMENT: \$[100 PER MONTH]

CONTINGENT DEFERRED SALES CHARGE:

[LENGTH OF TIME SINCE THE ISSUE DATE	PERCENTAGE OF PURCHASE PAYMENTS BEING LIQUIDATED
0-1 year	7.5% <u>7.0%</u>
1-2 years	7.0% <u>6.0%</u>
2-3 years	6.5% <u>5.0%</u>
3-4 years	6.0% <u>4.0%</u>
4-5 years	5.0% <u>3.0%</u>
5-6 years	4.0% <u>2.0%</u>
6-7 years	3.0% <u>1.0%</u>
7-8 + years	2.0% <u>0.00%]</u>
8+ years	0.00%]

SCHEDULE (CONTINUED)

TRANSFER FEE: \$[15 PER TRANSFER AFTER THE EIGHTH IN ANY ANNUITY YEAR]

MAINTENANCE FEE: [LESSER OF \$35 OR 2% OF ACCOUNT VALUE, BUT ONLY IF THE ACCOUNT VALUE AT THE TIME THE FEE IS DUE IS LESS THAN \$100,000]

INSURANCE CHARGE: [~~0.65%~~ 1.15%]

DISTRIBUTION FEE: [~~0.60% IN ANNUITY YEARS 1-8~~
~~0.00% IN ANNUITY YEARS 9+ NOT APPLICABLE~~]

FIXED INVESTMENT OPTION: [NOT AVAILABLE]

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VARIABLE SEPARATE ACCOUNT: [PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
VARIABLE ACCOUNT B]

FIXED SEPARATE ACCOUNT: [PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION
SEPARATE ACCOUNT D]

OWNER: [PRUDENTIAL ANNUITIES INSURANCE TRUST]

CONTRACT: [083]

OFFICE: **PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION**
P. O. Box 7960
PHILADELPHIA, PA 19176
Telephone: 1-800-752-6342
www.prudentialannuities.com