

SERFF Tracking Number: PRUD-125979672 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 41289
Company Tracking Number: RJ INH. BENE
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: RJ Inh. Bene
Project Name/Number: RJ Inh. Bene/RJ Inh. Bene

Filing at a Glance

Company: Prudential Annuities Life Assurance Corporation

Product Name: RJ Inh. Bene

SERFF Tr Num: PRUD-125979672 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non-
Variable and Variable

SERFF Status: Closed-Approved State Tr Num: 41289

Sub-TOI: A02.1G.002 Flexible Premium

Co Tr Num: RJ INH. BENE

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

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

Disposition Date: 01/12/2009

Date Submitted: 01/08/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: RJ Inh. Bene

Status of Filing in Domicile: Pending

Project Number: RJ Inh. Bene

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Discretionary

Filing Status Changed: 01/12/2009

Explanation for Other Group Market Type:

State Status Changed: 01/12/2009

Deemer Date:

Created By: Pamela Bonaparte-Golding

Submitted By: Pamela Bonaparte-Golding

Corresponding Filing Tracking Number:

Filing Description:

VIA SERFF

January 8, 2008

Honorable Julia Benafield Bowman, Insurance Commissioner

Life and Health Division

Arkansas Insurance Department

200 West Third Street

SERFF Tracking Number: PRUD-125979672 State: Arkansas
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Variable and Variable
Product Name: RJ Inh. Bene
Project Name/Number: RJ Inh. Bene/RJ Inh. Bene
Little Rock, AR 72201

Attn Claudia Meeks, Rates and Form Filings

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

NAIC #86630 FEIN # 06-1241288

Forms Submitted for Approval:

Schedule Page RJ-ASP-DCD/CRT(2/09)-03

Dear Ms. Meeks:

Prudential Annuities respectfully submits the referenced form for your approval.

The purpose of the referenced form is to allow us to receive the death benefit proceeds from another company's investment vehicle and to pay out the death proceeds to the decedent's beneficiary over the beneficiary's life expectancy, via one of our annuity certificates. The annuity we issue to the decedent's beneficiary is often referred to as an "inherited beneficiary" annuity or a "stretch" annuity. The advantage of an inherited beneficiary annuity is that it permits the beneficiary the flexibility to draw from the invested proceeds over his or her life expectancy, as much and as often as he or she wants, provided that the beneficiary withdraws at least the IRS-mandated minimum amount annually.

Schedule Page RJ-ASP-DCD/CRT(2/09)-03 will be used with our previously-approved annuity certificates when they are endorsed with one of the Endorsements approved by your Department on December 2, 2008, SERFF Tracking Number PRUD-125917123. This Schedule Page replaces the current Page 3 in our previously-approved annuity certificates, allowing for the designation of: the Participant as the "Decedent for the benefit of (FBO) the beneficiary," and the Key Life whose life expectancy is the basis for determining payments under the beneficiary annuity.

Any brackets in the enclosed Schedule Page designates variable material that varies by Annuity purchaser.

Please note that any certifications or other materials Prudential Annuities believes you require are enclosed. Prudential Annuities believes that federal law 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.

Very truly yours,

SERFF Tracking Number: PRUD-125979672 State: Arkansas
 Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 41289
 Company Tracking Number: RJ INH. BENE
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
 Variable and Variable
 Product Name: RJ Inh. Bene
 Project Name/Number: RJ Inh. Bene/RJ Inh. Bene

Pamela Bonaparte-Golding
 Contract Specialist
 PH: (203) 944-7544
 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] 57146 [Ext]
 P.O. Box 883 203-944-7510 [FAX]
 Shelton, CT 06484

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 Group Name: Prudential Annuities State ID Number:
 Shelton, CT 06484 FEIN Number: 06-1241288
 (800) 628-6039 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| Prudential Annuities Life Assurance Corporation | \$20.00 | 01/08/2009 | 24899491 |

SERFF Tracking Number: PRUD-125979672 State: Arkansas
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Variable and Variable
Product Name: RJ Inh. Bene
Project Name/Number: RJ Inh. Bene/RJ Inh. Bene

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 01/12/2009 | 01/12/2009 |

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--------------------------------|----------------------|---------------|
| Supporting Document | Certification/Notice | | Yes |
| Supporting Document | Application | | Yes |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Arkansas filing form | | Yes |
| Supporting Document | Cover Letter | | Yes |
| Form | Schedule | | Yes |

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Form Schedule

Lead Form Number: RJ-ASP-DCD/CRT(2/09)-03

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------------------|--|---------|----------------------|-------------|--------------------------|
| | RJ-ASP-DCD/CRT(2/09)-03 | Policy/Cont Schedule ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 0.000 | RJ-ASP-DCD-CRT_2-09_.pdf |

SCHEDULE

ANNUITY NUMBER: [001-00001]

ISSUE DATE: [FEBRUARY 1, 2009]

TYPE OF BUSINESS: [XXXXXXXXXXXXXXXXXX]

PARTICIPANT: [JOHN DOE DCD IRA FBO MARY DOE]

DATE OF BIRTH: NOT APPLICABLE

SEX: NOT APPLICABLE

PARTICIPANT: [MARY DOE]

DATE OF BIRTH: [JUNE 30, 1969]

SEX: [FEMALE]

ANNUITANT: NOT APPLICABLE

DATE OF BIRTH: NOT APPLICABLE

SEX: NOT APPLICABLE

KEY LIFE: [MARY DOE]

DATE OF BIRTH: [JUNE 30, 1969]

SEX: [FEMALE]

ANNUITY DATE: NOT APPLICABLE

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: NO ADDITIONAL PURCHASE PAYMENTS ACCEPTED

MINIMUM WITHDRAWAL AMOUNT: \$100

MINIMUM SURRENDER VALUE AFTER WITHDRAWAL: \$1,000

MINIMUM ANNUITY PAYMENT: NOT APPLICABLE

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% |

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 Variable and Variable
 Product Name: RJ Inh. Bene
 Project Name/Number: RJ Inh. Bene/RJ Inh. Bene

Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|---------------------|
| Satisfied - Item: Certification/Notice | | |
| Comments: | | |
| Attachment: AR - 7.pdf | | |

| | Item Status: | Status Date: |
|---|---------------------|---------------------|
| Satisfied - Item: Application | | |
| Comments: Form Number IBVAA(2/09) approved December 2, 2008 | | |

| | Item Status: | Status Date: |
|--|---------------------|---------------------|
| Bypassed - Item: Life & Annuity - Acturial Memo | | |
| Bypass Reason: N/a - NOT APPLICABLE | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|---------------------|
| Satisfied - Item: Arkansas filing form | | |
| Comments: | | |
| Attachment: AR - 7a.pdf | | |

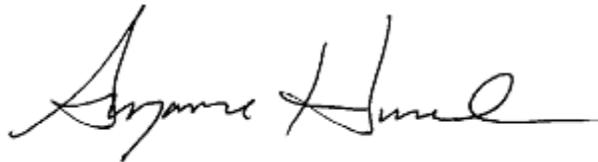
| | Item Status: | Status Date: |
|---------------------------------------|---------------------|---------------------|
| Satisfied - Item: Cover Letter | | |
| Comments: | | |
| Attachment: | | |

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

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

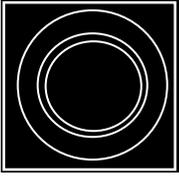
I hereby certify that Prudential Annuities Life Assurance Company complies with the requirements of Rules and Regulation #34 of the Arkansas Insurance Department regarding our Form Number: **RJ-ASP-DCD-CRT(2/09)-03**



Suzanne Hurel – Vice President - Contracts

January 7, 2009

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 # 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.

* 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.



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

VIA SERFF

January 8, 2008

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

Attn Claudia Meeks, Rates and Form Filings

RE: Prudential Annuities Life Assurance Corporation (“Prudential Annuities,” “we,” “us”)
NAIC #86630 FEIN # 06-1241288
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Schedule Page RJ-ASP-DCD/CRT(2/09)-03

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Schedule Page RJ-ASP-DCD/CRT(2/09)-03 will be used with our previously-approved annuity certificates when they are endorsed with one of the Endorsements approved by your Department on December 2, 2008, SERFF Tracking Number PRUD-125917123. This Schedule Page replaces the current Page 3 in our previously-approved annuity certificates, allowing for the designation of: the Participant as the “Decedent for the benefit of (FBO) the beneficiary,” and the Key Life whose life expectancy is the basis for determining payments under the beneficiary annuity.

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

Very truly yours,

Pamela Bonaparte-Golding
Contract Specialist
PH: (203) 944-7544
Pamela.Bonaparte-Golding@Prudential.com
Fax: (203) 944-7737

Enclosures