

SERFF Tracking Number: PRUD-126279524 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 43318
Company Tracking Number: COMP-A084309AS-AR-JM
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: A084309AS-AR
Project Name/Number: A084309AS-AR/A084309AS-AR

Filing at a Glance

Company: Prudential Annuities Life Assurance Corporation

Product Name: A084309AS-AR SERFF Tr Num: PRUD-126279524 State: Arkansas
TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Filed- State Tr Num: 43318
Variable Closed
Sub-TOI: A03I.002 Flexible Premium Co Tr Num: COMP-A084309AS- State Status: Filed-Closed
AR-JM

Filing Type: Form Reviewer(s): Linda Bird
Authors: Andrea Knazik, Michael Disposition Date: 08/25/2009
Markman
Date Submitted: 08/25/2009 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: A084309AS-AR
Project Number: A084309AS-AR
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/25/2009

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 08/25/2009
Created By: Jenny Mclachlan
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Jenny Mclachlan
Filing Description:
Please see cover letter in supporting document section.

Company and Contact

Filing Contact Information

William Bratton, Manager, Compliance william.bratton@prudential.com
One Corporate Drive 203-402-1460 [Phone]
Shelton, CT 06484

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 Product Name: A084309AS-AR
 Project Name/Number: A084309AS-AR/A084309AS-AR

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:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Prudential Annuities Life Assurance Corporation	\$25.00	08/25/2009	30089708

SERFF Tracking Number: PRUD-126279524 State: Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 43318
Company Tracking Number: COMP-A084309AS-AR-JM
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: A084309AS-AR
Project Name/Number: A084309AS-AR/A084309AS-AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/25/2009	08/25/2009

SERFF Tracking Number: PRUD-126279524 *State:* Arkansas
Filing Company: Prudential Annuities Life Assurance Corporation *State Tracking Number:* 43318
Company Tracking Number: COMP-A084309AS-AR-JM
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: A084309AS-AR
Project Name/Number: A084309AS-AR/A084309AS-AR

Disposition

Disposition Date: 08/25/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-126279524 State: Arkansas
 Filing Company: Prudential Annuities Life Assurance Corporation State Tracking Number: 43318
 Company Tracking Number: COMP-A084309AS-AR-JM
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: A084309AS-AR
 Project Name/Number: A084309AS-AR/A084309AS-AR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover letter		Yes
Form	A084309AS-AR		Yes

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Form Schedule

Lead Form Number: A084309AS-AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A084309A S-AR	Advertising	A084309AS-AR	Initial			IFS- A084309.pdf



Insurance > Annuities > Modified Guaranteed Annuities

Modified Guaranteed Annuities

Why choose a modified guaranteed annuity?

Modified guaranteed annuities offer predictable earnings for a selected guarantee period, such as five, seven, or ten years. They can be attractive to investors who want returns without the uncertainty of the equities markets.

Strategic PartnersSM Horizon Annuity

Protect your principal while you earn a fixed rate of interest if the contract is held to maturity. You choose the payout option and can also safeguard your beneficiaries with a probate-free death benefit. Issued by Pruco Life Insurance Company, Newark, NJ. (In NY, issued by Pruco Life Insurance Company of New Jersey, Newark, NJ.)

How does it work?

To earn the guaranteed rate, you must hold the annuity contract to the end of the guarantee period. (Modified guaranteed annuities are subject to market fluctuations, so that, in the case of early withdrawals, the contract value may be worth more or less than your original purchase payment. Also, a withdrawal charge may apply to early withdrawals. Early withdrawals can result in a market value adjustment and perhaps a withdrawal charge. (The market value adjustment [MVA] for early withdrawals takes into account the difference between current interest rates and the guaranteed rate. An MVA can either increase or decrease your contract value or withdrawal amount.)

Earnings are not taxed until withdrawn, most likely during your retirement. Withdrawals of earnings are subject to ordinary income tax to the extent of gain and a 10% federal income tax penalty may apply prior to age 59½. You have a choice of payout options, including a lifetime income.

Protection for Your Beneficiaries

If you die after payments begin and within the Designated Period or Installment Refund Period, payments will continue to your beneficiary.

All guarantees are based on the claims paying ability of the issuing company.

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

Contract # MVA-2002-OR

Investors should consider the contract and the underlying portfolios' investment objectives, risks, and charges and expenses carefully before investing. This and other important information are in the prospectuses, which can be obtained from your financial professional. You should read the prospectuses carefully before investing.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Wachovia Corporation is the majority owner and Prudential Financial, indirectly through subsidiaries, is a minority owner of Wachovia Securities, LLC. Prudential Annuities is a business unit of Prudential Financial.

IFS-A084309 Ed 05/2009

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Not Insured by FDIC or any Federal Government Agency	May Lose Value	Not a Deposit of or Guaranteed by the Bank or any Bank Affiliate
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: n/a Comments:		
Bypassed - Item: Application Bypass Reason: n/a Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: n/a Comments:		
Satisfied - Item: Cover letter Comments: Attachment: AR Cover letter A084309AS.pdf		



William Bratton
Manager, Compliance

Prudential Annuities
One Corporate Drive
Shelton, CT 06484
Tel (203) 402-1460

August 25, 2009

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: **Advertising Materials:**
Prudential Annuities Life Assurance Corp. NAIC # 86630

To Whom It May Concern:

On behalf of Prudential Annuities Life Assurance Corp, wholly owned subsidiary of The Prudential Insurance Company of America, and pursuant to applicable State requirements, I am enclosing the following advertising material(s):

Material Title	Edition Date	IFS #
Pru.com Modified Guaranteed Annuities web page	5/2009	A084309

Specific products or annuities referred to in the piece, including in-force products no longer being sold: Product Name and/or contract number: MVA-2002-OR

Please let me know if you require any additional information.

Sincerely,

William Bratton
Manager, Compliance

Encl.