Filing at a Glance

Company: Pruco Life Insurance Company
Product Name: ASSESS Fixed Rates AS
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form

SERFF Tr Num: PRUD-127147844
SERFF Status: Closed-Filed-Closed
Co Tr Num: 0200487-00001-00

Author: Kristin Jaekle
Date Submitted: 04/29/2011

State: Arkansas
State Tr Num: 48625

State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 05/04/2011
Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: ASSESS Fixed Rates AS
Project Number: 0200487-00001-00
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Kristin Jaekle

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 05/04/2011
State Status Changed: 05/04/2011
Created By: Kristin Jaekle
Corresponding Filing Tracking Number: 0200487-00001-00

Filing Description:
Please see Cover letter in Supporting Documentation.

Company and Contact

Filing Contact Information

Louis Bunosso, Manager, Annuities Compliance
Prudential
1 Corporate Dr.
Shelton, CT 06484-6208

louis.bunosso@prudential.com

203-944-7522 [Phone]

Filing Company Information

Pruco Life Insurance Company	CoCode: 79227	State of Domicile: Arizona
751 Broad Street	Group Code: 304	Company Type: Life
Newark, NJ 07102-3777	Group Name:	State ID Number:
(973) 802-6000 ext. [Phone]	FEIN Number: 22-1944557	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	$50.00	04/29/2011	47081358

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/04/2011	05/04/2011

Disposition

Disposition Date: 05/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*PRUD-127147844*	*State:*	*Arkansas*
Filing Company:	*Pruco Life Insurance Company*	*State Tracking Number:*	*48625*
Company Tracking Number:	*0200487-00001-00*		
TOI:	*A03I Individual Annuities - Deferred Variable*	*Sub-TOI:*	*A03I.002 Flexible Premium*
Product Name:	*ASSESS Fixed Rates AS*		
Project Name/Number:	*ASSESS Fixed Rates AS/0200487-00001-00*		

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	ASSESS Fixed Rates AS		Yes

Form Schedule

Lead Form Number: 0200487-00001-00

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	0200487-00001-00	Advertising	ASSESS Fixed Rates AS	Initial			0200487-00001-00.pdf

This submission represents a template for the output from an online computer program. The user selects a product. The program then populates the template with the fixed rates data and dca data if there is any available for that particular product.

In this submission:

- Bracketed items represent variables filled in based on the selected product and uploaded to the program on a monthly basis
    - **PRODUCTNAME** = the name of selected annuity
    - **EFFECTIVEDATE** = date fixed rates are available
    - **STARTDCAEFFECTIVEDATE** = starting date for dca rates
    - **ENDDCAEFFECTIVEDATE** = end date for dca rates

Products EDIT/CUSTOMIZE THE PRODUCT LIST

[—Premier Retirement Series—] Go

Please note Prudential Annuities has the right to change rates at any time without notice

[ASAP III]

Printer friendly version

Fixed Rate Options[1]

Effective [EFFECTIVEDATE] Guarantee Period[2]

	Years					
States	1	2	3	5	7	10
[STATES]	[0.60%]	[0.80%]	[1.00%]	[1.55%]	[2.00%]	[2.65%]
[STATES]	[N/A]	[3.00%]	[3.00%]	[3.00%]	[3.00%]	[3.00%]
[STATES]	[N/A]	[3.00%]	[3.00%]	[3.00%]	[3.00%]	[3.00%]

Dollar Cost Averaging Options

Effective [STARTDCAEFFECTIVEDATE] through [ENDDCAEFFECTIVEDATE]

	Period		*Actual return based on rate being applied to declining balances*	
	6 month	12 month	6 month	12 month
[STATES]	[3.00%]	[3.00%]	[0.62%]	[1.38%]

[PRODDISC]

ANNUITIES:

• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK OR CREDIT UNION GUARANTEED • MAY LOSE VALUE

PRODUCT VARIABLES

PRODUCT: Prudential Premier Retirement X Series

EFFECTIVEDATE: 4/1/2011
STARTDCAEFFECTIVEDATE: 11/01/10
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Pruco Life Insurance Company.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made.
Funds are regularly transferred out of the 6-month DCA account into elected investment options.
Transfer of funds from investment options into a 6-month DCA account is not permitted.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.
Should your client withdraw money prior to the end of the guarantee period, your client's contract value generally will be subject to an MVA.
This can increase or decrease contract value after the withdrawal, depending on the prevailing market interest rates.
See the chart above for the rates currently offered for each guarantee period.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

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Please read the prospectus carefully before investing.

For contracts with credit we may offer lower interest rates for the fixed rate options than we offer for the contracts without credit. Withdrawal of taxable amounts may be subject to ordinary income tax, and prior to age 59 ½, may be subject to a 10% federal income tax penalty.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

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

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by the Pruco Life Insurance Company, Newark, NJ
and distributed by Prudential Annuities Distributors, Inc., Shelton, CT.
Both are Prudential Financial companies and each is soley responsible
for its own financial conditions and contractual obligations.
Prudential Annuities is a business unit of Prudential Financial, Inc.

Prudential Premier Retirement X Series is issued on P-X/IND(2/10) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Prudential Premier Retirement L Series

EFFECTIVEDATE: 4/1/2011
STARTDCAEFFECTIVEDATE: 11/01/10
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Pruco Life Insurance Company.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Should your client withdraw money prior to the end of the guarantee period,
your client's contract value generally will be subject to an MVA.
This can increase or decrease contract value after the withdrawal,
depending on the prevailing market interest rates.
See the chart above for the rates currently offered for each guarantee period.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract
when certain fixed guaranteed accounts are sold prior to the maturity date.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

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carefully before investing.
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Please read the prospectus carefully before investing.

For contracts with credit we may offer lower interest rates for the fixed rate options than we offer for the contracts without credit. Withdrawal of taxable amounts may be subject to ordinary income tax, and prior to age 59 ½, may be subject to a 10% federal income tax penalty.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

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

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may

be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by the Pruco Life Insurance Company, Newark, NJ
and distributed by Prudential Annuities Distributors, Inc., Shelton, CT.
Both are Prudential Financial companies and each is soley responsible
for its own financial conditions and contractual obligations.
Prudential Annuities is a business unit of Prudential Financial, Inc.
Prudential Premier Retirement L Series is issued on P-L/IND(2/10) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Prudential Premier Retirement B Series

EFFECTIVEDATE: 4/1/2011
STARTDCAEFFECTIVEDATE: 11/01/10
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Pruco Life Insurance Company.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date. Should your client withdraw money prior to the end of the guarantee period, your client's contract value generally will be subject to an MVA. This can increase or decrease contract value after the withdrawal, depending on the prevailing market interest rates. See the chart above for the rates currently offered for each guarantee period.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options. Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity. To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained by contacting the National Sales Desk at 1-800-513-0805. Your clients should read the prospectus carefully before investing.

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The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing insurance company. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance company. The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates, your client will need to purchase a variable annuity.

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Variable annuities are issued by the Pruco Life Insurance Company, Newark, NJ
and distributed by Prudential Annuities Distributors, Inc., Shelton, CT.
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for its own financial conditions and contractual obligations.
Prudential Annuities is a business unit of Prudential Financial, Inc.
Prudential Premier Retirement B Series is issued on P-B/IND(2/1) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Prudential Premier Retirement C Series

EFFECTIVEDATE: 4/1/2011
STARTDCAEFFECTIVEDATE: 11/01/10
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

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Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

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Market Value Adjustment

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and distributed by Prudential Annuities Distributors, Inc., Shelton, CT.
Both are Prudential Financial companies and each is soley responsible
for its own financial conditions and contractual obligations.
Prudential Annuities is a business unit of Prudential Financial, Inc.
Prudential Premier Retirement C Series is issued on P-CR/IND(2/10) et al or a state variation thereof.

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PRODUCT: Prudential Premier Advisor Variable Annuity

EFFECTIVEDATE: 4/1/2011
STARTDCAEFFECTIVEDATE: 11/01/10
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Pruco Life Insurance Company.

DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made.
Funds are regularly transferred out of the 6-month DCA account into elected investment options.
Transfer of funds from investment options into a 6-month DCA account is not permitted.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.
Should your client withdraw money prior to the end of the guarantee period, your client's contract value generally will be subject to an MVA.
This can increase or decrease contract value after the withdrawal, depending on the prevailing market interest rates.
See the chart above for the rates currently offered for each guarantee period.

Market Value Adjustment

Market Value Adjustment (MVA) is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing

insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

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

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.
Prudential Premier Retirement Advisor is issued on P-CR/IND(2/10) et al or a state variation thereof.

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PRODUCT: APEX

EFFECTIVEDATE: 5/1/2011
PRODDISC:

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MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

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broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
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Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

Apex is issued on form MDVL/CRT (10/00) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: APEX II

EFFECTIVEDATE: 5/1/2011
STARTDCAEFFECTIVEDATE: 05/01/11
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled

transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Prudential Annuities Life Assurance Corporation.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made.
Funds are regularly transferred out of the 6-month DCA account into elected investment options.
Transfer of funds from investment options into a 6-month DCA account is not permitted.

Available only on contracts sold on or after 05/01/2009.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
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which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
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The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party

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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

Apex II is issued on form MDLV/CRT (10/00) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: ASAP

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

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Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
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ASAP is issued on form CMB/CRT (11/91) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: ASAP II

EFFECTIVEDATE: 5/1/2011
PRODDISC:

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MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

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

Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

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broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
ASAP II is issued on form AXASP2/CRT (12/94) et al or a state variation thereof
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: ASAP III

EFFECTIVEDATE: 5/1/2011

STARTDCAEFFECTIVEDATE: 05/01/11
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Prudential Annuities Life Assurance Corporation.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Available only on contracts sold on or after 05/01/2009.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
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Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
ASAP III is issued on form N-ASP/CRT (04/02) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: ASL

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

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affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
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Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
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Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
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ASL is issued on form ASL/CRT (10/95) et al or a state variation thereof.

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PRODUCT: ASL II

EFFECTIVEDATE: 5/1/2011
STARTDCAEFFECTIVEDATE: 05/01/11
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Prudential Annuities Life Assurance Corporation.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
ASL II is issued on form 2ASL/CRT (10/01) et al or a state variation thereof.

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PRODUCT: Choice 2000

EFFECTIVEDATE: 5/1/2011
STARTDCAEFFECTIVEDATE: 05/01/11
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost,

systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Prudential Annuities Life Assurance Corporation.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.
The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.

This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Advisors Choice 2000 is issued on form ASL/CRT (10/95) et al or a state variation thereof.

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PRODUCT: Guaranteed Maturity Annuity

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained by contacting the National Sales Desk at 1-800-513-0805. Your clients should read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing insurance company. Those payments and the responsibility to make them are not the obligations of the third party broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates, your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates, you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Guaranteed Maturity Annuity is issued on form G/MVACRT(12/88)SP/MVACRT(12/88) et al or a state variation thereof.

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PRODUCT: Impact/ Nike

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

MVA is an increase or decrease in the value of a contract when certain fixed guaranteed accounts are sold prior to the maturity date.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
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Impact/Nike is issued on form AXASP2/CRT (12/94) et al or a state variation thereof.

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PRODUCT: Protector

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Protector is issued on form EDB/CRT (04/97) et al or a state variation thereof.

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PRODUCT: Xtra Credit

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

Xtra Credit is issued on form ASP3/CRT (09/95) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Xtra Credit Four

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.

The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Xtra Credit Four is issued on form 2XT/CRT (11/00) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Xtra Credit SIX

EFFECTIVEDATE: 5/1/2011
STARTDCAEFFECTIVEDATE: 05/01/11
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

3 May not be available with all firms and/or states.
All contracts may differ by state.
The 6-month Dollar Cost Averaging (DCA) rate applies to the first three to six months only, depending upon the transfer period chosen, and is provided as an incentive to purchase.
The rate applies to purchase payments for select new variable annuity contracts and additional purchase payments made to existing variable annuity contracts received between #DCADATE1# and #DCADATE2#.
Actual annual rates of return will be lower due to the declining value of the DCA account.
The 6-month DCA rates are offered at the sole discretion of Prudential Annuities Life Assurance Corporation.
DCA does not guarantee a profit, nor protect against a loss in a prolonged declining market environment.
Because DCA involves continuous investment regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of low prices.
Any fixed interest rates paid are paid on declining balances.
The actual return of 0.00% on the funds in the DCA program may be significantly less than the stated rate due to the timing of transfers out of the program.

The expected actual return on investment received from the fixed account is the net of applicable fees and charges.
Because of the monthly transfers to clients' elected investment options, the stated interest rate is not earned on the entire amount allocated to dollar cost averaging and, therefore, the daily accrual and the effected yield will be affected.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

Fixed Allocations may not be available in all states, are subject to change, and may differ by state.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial

condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Xtra Credit Six is issued on form ASXT165/CRT (09/01) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Xtra Credit EIGHT

EFFECTIVEDATE: 5/1/2011
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

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Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
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Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.

Variable annuities are issued by Prudential Annuities Life Assurance Corporation and distributed by Prudential Annuities
Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial
condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.
Xtra Credit EIGHT is issued on form ASXT165/CRT (09/01) et al or a state variation thereof.
CDSC is assessed on withdrawals in excess of free withdrawal amounts. See prospectus for details.

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PRODUCT: Premier X

EFFECTIVEDATE: 7/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

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The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

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broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
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PRODUCT: Premier B

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

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PRODUCT: Premier Bb

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

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PRODUCT: Premier L

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
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Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

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PRODUCT: Premier X NY

EFFECTIVEDATE: 7/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

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and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
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PRODUCT: Premier B NY

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

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PRODUCT: Premier Bb NY

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
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broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
company.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
your client will need to purchase a variable annuity.
The fixed option being offered is a fixed-option component of a variable annuity. To take advantage of these fixed rates,
you will need to purchase a variable annuity.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may
be subject to an additional 10% federal income tax penalty.
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. Prudential Annuities is a business of Prudential Financial, Inc
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PRODUCT: Premier L NY

EFFECTIVEDATE: 12/1/2009
STARTDCAEFFECTIVEDATE: 05/01/09
ENDDCAEFFECTIVEDATE: 05/31/11
PRODDISC:

1 Interest rates are subject to change at any time.

2 All guarantee periods are not always available.

The 6 or 12-month Dollar Cost Averaging Program provides your clients the opportunity to ease into their variable subaccounts. This optional program, available at no additional cost, systemically transfers account values on a monthly basis from either a 6 or 12-month DCA Fixed Rate Program to your client's chosen variable subaccounts. Please note, the effective rate of return will be reduced because the fixed rate of interest we credit your client's Account Value is applied to declining balance, which is due to the transfer of Account Value to the subaccounts, applicable fees, and/or withdrawals.

This program may not be available in all states, at all broker/dealers, or with all optional benefits. Dollar Cost Averaging does not assure a profit or protect against a loss. All fixed allocations are subject to a Market Value Adjustment that may increase or decrease values if surrendered or transferred prior to the end of the stated Guarantee Period. Regularly scheduled transfers from a Dollar Cost Averaging program are not subject to a Market Value Adjustment, although any withdrawals from a Dollar Cost Averaging option outside the DCA program would be subject to a Market Value Adjustment.

The 6-month DCA account options are offered to clients at the time purchase payments are made. Funds are regularly transferred out of the 6-month DCA account into elected investment options. Transfer of funds from investment options into a 6-month DCA account is not permitted.

All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company
and do not apply to the underlying investment options.
Guarantees do not apply to the safety of investment performance of the underlying subaccounts in the variable annuity.

The fixed rate option being offered is a fixed-option component of a variable annuity.
To take advantage of these rates, your client will need to purchase a variable annuity.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges, and expenses
carefully before investing.
This and other important information is contained in the prospectus,
which can be obtained by contacting the National Sales Desk at 1-800-513-0805.
Your clients should read the prospectus carefully before investing.

Investors should consider the contract and the underlying portfolios’ investment objectives, risks, charges and expenses carefully before investing.
This and other important information is contained in the prospectus, which can be obtained on the prospectus page or from your financial professional.
Please read the prospectus carefully before investing.

The benefit payment obligations arising under the annuity contract guarantees, rider guarantees, or optional benefits
and any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of the issuing
insurance company. Those payments and the responsibility to make them are not the obligations of the third party
broker/dealer from which this annuity is purchased or any of its affiliates. They are also not obligations of any
affiliates of the issuing insurance company. None of them guarantees the claims-paying ability of the issuing insurance
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Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Cover Letter

Comments:

Attachment:

0200487-00001-00 AR Pruco LB.pdf

Louis Bunosso
Manager, Compliance

Prudential Annuities
One Corporate Drive
Shelton, CT 06484
Tel (203) 944-7522

April 29, 2011

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

Re: **Advertising Materials:**
Pruco Life Insurance Co. NAIC #79227
Prudential Annuities Life Assurance Corp. NAIC # 86630

To Whom It May Concern:

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

Control #	Material Title	
0200487-00001-00	ASSESS Fixed Rates AS	

Please let me know if you require any additional information.

Sincerely,

Louis Bunosso
Manager, Compliance

Encl.