

Are You Moving Forward With Your Retirement?

Now is the time to focus on your future.

Invites You to Attend an Educational Seminar

Hosted by:

Location

Emotional decision making can significantly impact your retirement goals. Learn how to overcome the fear, regret and inertia caused by market volatility, so you can retake control of your retirement.

This session is complimentary. There is no obligation.

Seating is limited, so please RSVP asap!

RSVP:



Prudential

This material was prepared to support the promotion and marketing of variable annuities available through Prudential. Prudential, its affiliates, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisor as to any tax, accounting or legal statements made herein.

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 prospectuses, which can be obtained from your financial professional. You should read the prospectuses carefully before investing.

Variable annuities are appropriate for long-term investing and designed for retirement purposes. Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Withdrawals or surrenders may be subject to surrender charges. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty. Withdrawals, for tax purposes, are deemed to be gains out first. Withdrawals can reduce the living benefit, death benefit and account value.

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

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

Prudential, Prudential Financial, the Rock logo, the Rock Prudential logo and The Retirement Red Zone are registered service marks of The Prudential Insurance Company of America and its affiliates.

ANNUITIES:

NOT FDIC OR GOVERNMENT AGENCY INSURED	MAY LOSE VALUE	NOT BANK OR CREDIT UNION GUARANTEED
---------------------------------------	----------------	-------------------------------------