

PRIAC - Prudential Retirement Insurance and Annuity Company financial strength review



Prudential Retirement Insurance and Annuity Company (PRIAC) is a wholly-owned subsidiary of The Prudential Insurance Company of America, a Prudential Financial company. Prudential Financial companies, with approximately \$690 billion total assets under management as of June 30, 2010, serve individual and institutional customers worldwide.

FINANCIAL STRENGTH

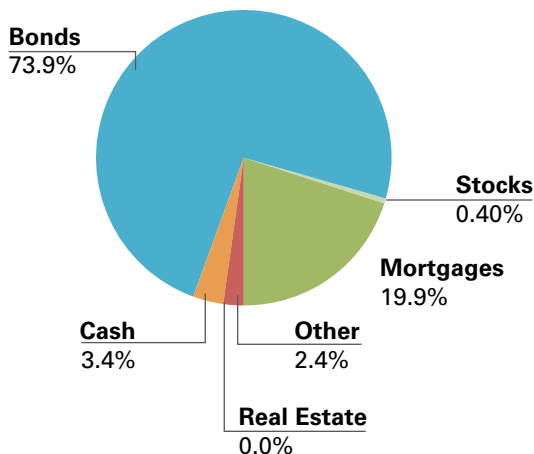
PRIAC has received the following ratings from major, independent rating agencies.¹

Rating agency	PRIAC financial strength rating	Financial strength rating category
Moody's Investors Service	A2 (Good)	6th highest of 21
Standard & Poor's	AA- (Very Strong)	4th highest of 21
A.M. Best	A+ (Superior)	2nd highest of 15
Fitch	A+ (Strong)	5th highest of 21

PORTFOLIO SIZE & DIVERSITY²

PRIAC maintains a large, well-diversified asset portfolio:

PRIAC	Assets	Surplus
General Account	\$21.8 billion	\$1.3 billion



RATING ACTIONS

- On June 04, 2010, A.M. Best revised the outlook to stable from negative and affirmed the financial strength rating of A+ of Prudential Financial Inc.'s domestic life/health insurance companies
- On June 26, 2009, Moody's affirmed the financial strength rating of A2 of The Prudential Retirement Insurance and Annuity Company and changed outlook to stable.
- On May 27, 2009, A.M. Best revised the outlook to negative from stable and affirmed the financial strength rating of A+ of Prudential Financial Inc.'s domestic life/health insurance companies.
- On March 18, 2009, Moody's Investors Service downgraded the financial strength rating of The Prudential Retirement Insurance and Annuity Company to A2 (Good) from Aa3 (Excellent), with a negative outlook.
- On February 26, 2009, Standard and Poor's Ratings Services downgraded the financial strength ratings of Prudential's core operating insurance companies to AA- (Very Strong) from AA (Very Strong) and changed the outlook to stable from negative.
- On February 19, 2009, Fitch Ratings downgraded the financial strength rating of Prudential's life insurance subsidiaries to A+ (Strong) from AA- (Very Strong) with a negative outlook.



Prudential

¹ Claims-paying ratings represent the opinions of rating agencies regarding the financial ability of an insurance company to meet its obligations under its insurance policies.

Moody's indicates that "A2" (6th category of 21) rated insurance companies offer good financial security. Insurance companies rated "Aaa" offer exceptional financial security. In addition, Moody's appends numerical modifiers 1, 2, 3 to each generic rating classification, with 1 being the highest and 3 being the lowest. While the credit policy of these companies is likely to change, such changes as can be visualized are most unlikely to impair their fundamentally strong position. "Aaa" is the highest Insurer Financial Strength Rating assigned by Moody's.

According to Standard & Poor's publications, an insurer rated "AA-" (4th category of 21) has very strong financial security characteristics, differing only slightly from those rated higher. An insurer rated "AAA" has extremely strong financial security characteristics. "AAA" is the highest insurer financial strength rating assigned by Standard and Poor's.

A.M. Best considers "A+" (2nd category of 15) rated companies to have a superior ability to meet their ongoing obligations to policyholders. "A++" is the highest rating assigned issued by A.M. Best.

Fitch indicates that "A+" (5th category of 21) companies are viewed as possessing strong capacity to meet policyholder and contract obligations. Risk factors are moderate, and the impact of any adverse business and economic factors is expected to be small. "AAA" is the highest rating issued by Fitch.

Rating information current as of September 8, 2010. For current information on other Prudential Financial operating insurance companies, please visit the Investor Relations website at www.investor.prudential.com.

² As of 06/30/2010. Portfolio holdings and composition are subject to change.

Insurance products are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company. PRIAC is solely responsible for its financial condition and contractual obligations.

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