

JANUS ASPEN SERIES OVERSEAS PORTFOLIO¹

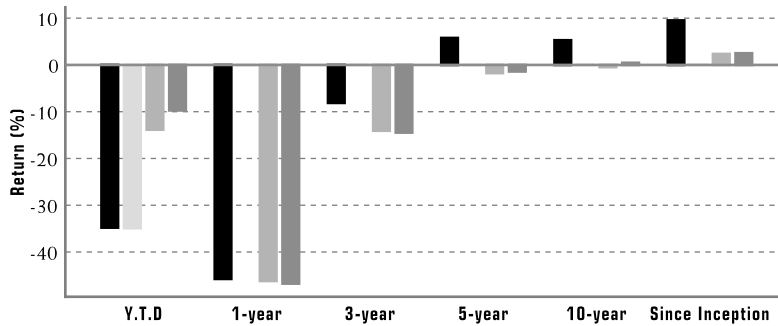
INVESTMENT OBJECTIVE

Seeks long-term growth of capital. There can be no assurance that the investment objective will be achieved.

INVESTMENT DISCIPLINE

The Portfolio will invest primarily in the common stocks of foreign issuers. The Portfolio normally invests at least 80% of its total assets in securities of issuers from at least five different countries, excluding the United States. Foreign securities are subject to the risks of currency fluctuation and the impact of social, political, and economic change, which may result in greater share price volatility. Small and medium-size companies may have limited marketability, and may be subject to more erratic or abrupt market movements than large-cap stocks.

PERFORMANCE (As of 3/31/2009)



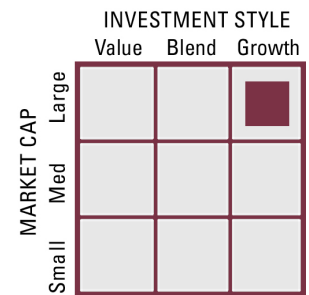
	Y.T.D	1-year	3-year	5-year	10-year	Since Inception
■ PORTFOLIO: Institutional Shares	-34.79	-45.76	-8.12	5.77	5.28	9.52
■ PORTFOLIO: Service Shares	-34.91	0.00	0.00	0.00	0.00	N/A
■ MSCI EAFE INDEX (6D)	-13.85	-46.20	-14.07	-1.75	-0.47	2.34
■ LIPPER (VIP)	-9.73	-46.76	-14.49	-1.40	0.46	2.50
INTERNATIONAL GROWTH FUNDS AVERAGE						

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. THE INVESTMENT RETURN AND PRINCIPAL VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT AN INVESTOR'S UNITS, WHEN REDEEMED, MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE DATA QUOTED. PERFORMANCE INFORMATION AS OF THE MOST RECENT MONTH-END IS AVAILABLE AT WWW.PRUDENTIAL.COM.

Returns shown for Service Shares for periods prior to their inception (December 31, 1999) are derived from the historical performance of the Institutional shares (Inception date - September 13, 1993), adjusted to reflect the higher operating expenses of Service Shares.

Unless noted otherwise, Lipper Average and Index returns reflect performance beginning the closest month-end date to the Portfolio's inception (Institutional Shares September 13, 1993).

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MANAGED BY

Janus Capital Management LLC



JANUS

PORTFOLIO MANAGEMENT

Brent A. Lynn is Executive Vice President and lead manager of Janus International Growth Portfolio since June 16, 2003, which he had co-managed from January 2001 to June 2003. He has co-managed Janus Overseas Fund since January 2001. He is also Executive Vice President and co-manager of Janus Adviser International Fund, which he had co-managed since January 2001. Mr. Lynn joined Janus Capital in 1991 as a research analyst. He holds a Bachelor of arts degree in Economics and a Master's degree in Economics and Industrial Engineering from Stanford University. Mr. Lynn has earned the right to use the Chartered Financial Analyst designation.

Garth Yettick is Assistant Portfolio Manager of Janus International Growth Portfolio. Prior to joining Janus in 1997, Mr. Yettick was a management consultant with First Manhattan Consulting Group from 1994 to 1997. He holds a Bachelor's degree in Computer Science and Mathematics from Harvard College. He has earned the right to use the Chartered Financial Analyst designation.

FIRM OVERVIEW

- Founded in 1969.
- Recognized leader in the financial services industry.
- Manages over \$123.5 billion in assets as of 12/31/08.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, and charges and expenses carefully before investing. The contract's prospectus and the underlying portfolios' prospectus contain this and other important information. Read them carefully before investing or sending money.

¹ The Janus Aspen Series Overseas Portfolio was formerly known as the Janus Aspen Series International Growth Portfolio. The effective date of this changes was May 1, 2009.

² Source: Janus Capital Management LLC. **Holdings are unaudited and subject to change.** All data came to Prudential Financial directly from Janus Capital Management LLC. Prudential Financial does not guarantee the accuracy or completeness thereof. Negative holding percentages reflect outstanding trades at period end.

The rates of return reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses. They do not reflect charges specific to your contract such as cost of insurance, mortality and expense risk charges, riders and sales charges. If they did, the performance quoted would be significantly lower. For the specific charges and expenses associated with your product, please refer to the prospectus. Returns of less than one year are not annualized. For variable life insurance products, refer to the hypothetical illustrations in the prospectus, which show the effect on performance of various assumptions regarding the cost of insurance protection.

Unless noted otherwise, Lipper Averages and Index returns reflect performance beginning the closest month-end date to the Portfolio's inception (Institutional Shares).

The Morgan Stanley Capital International EAFE Index (MSCI®) (GD) is a weighted, unmanaged index of performance that reflects stock movements in Europe, Australasia and the Far East. The GD version does not reflect the impact of withholding taxes on reinvested dividends. These returns do not include the effect of any investment management expenses. These returns would have been lower if they included the effect of these expenses.

The Lipper (VIP) International Growth Funds Average is calculated by Lipper Analytical Services, Inc. and reflects Funds that, by portfolio practice, invest at least 75% of their equity assets in companies strictly outside of the U.S. Growth funds typically have an above-average price-to-cash flow ratio, price-to-book ratio, and three-year sales-per-share growth value compared to the S&P/Citigroup World ex-U.S. BMI. These returns are net of investment fees and fund expenses, but not product charges. Investors cannot invest directly in a market index or average.

Variable life insurance and variable annuities are issued by The Prudential Insurance Company of America, Newark, NJ, Pruco Life Insurance Company, Pruco Life Insurance Company of New Jersey, both located in Newark, NJ, or Prudential Annuities Life Assurance Corporation, Shelton, CT. Variable life insurance is distributed by Pruco Securities LLC, Newark, NJ. Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are members SIPC. All are Prudential Financial companies. Each company is solely responsible for their own respective financial conditions and contractual obligations.

Portfolio Data²

Inception Date-Institutional Shares	5/2/1994
Inception Date-Service Shares	05/02/1994
Number of Holdings	76
Net Assets	\$1.1 Billion

Largest Stock Holdings (% of Assets)²

Li & Fung	7.9%
Reliance Industries	5.7
China Overseas Land & Investment	5.2
Petroleo Brasileiro	5.2
Research In Motion	3.6
ASML Holding	3.2
Capitaland	3.1
Hirose Electric	3.0
Mitsubishi Estate	3.0
Potash of Saskatchewan	3.0

Top Geographic Holdings²

Hong Kong	15.6%
United States	11.8
Brazil	11.1
China	11.1
India	10.8
Japan	10.4
Canada	9.6
United Kingdom	4.5
Netherlands	3.3
Singapore	3.3