Why staying focused on your goals for tomorrow is so important today.

YourROCKforRETIREMENT

As a retirement investor, you know you're saving for the long term. And long-term investing requires a different approach than saving for short-term needs, such as a vacation or the purchase of a car. That's because market conditions change over time, and these changes can and do affect most individuals' retirement account balances. During "up" markets, prices of stocks and bonds tend to increase. In down markets (often called "bear markets"), they tend to lose value. And in times of market volatility, stock and bond prices can swing up and down rapidly. If you invest in stock or bond funds through your retirement account, the value of your account is affected by these changing market conditions.

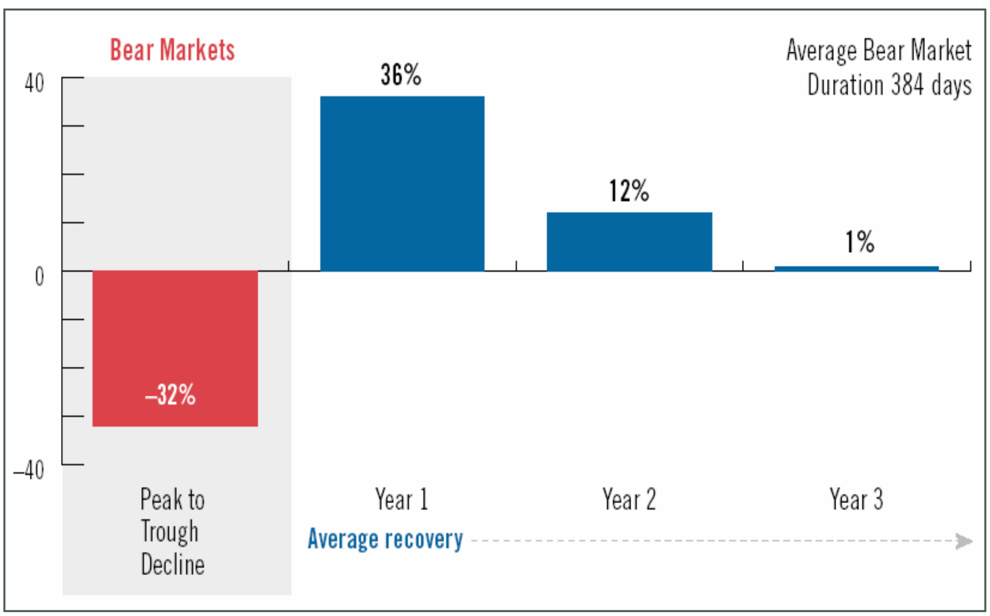
In today's challenging financial environment, perhaps the most important word to retirement investors is "patience." It's easy to get caught up in the constant "gloom and doom" financial headlines. *But one fact remains:* One of the greatest advantages of saving for retirement is that most people have time to ride out periods of market volatility.

Action Plan for Retirement Investors

- Invest for the long term.
- Don't try to "time" the market.
- Understand the importance of staying invested.
- Visit **www.prudential.com/prep/yourmoney**.

Prudential has found that, during bear markets, on average, the market declines substantially as the economy contracts. The chart below demonstrates that the average loss in the S&P 500® Index, in the past nine bear markets, has been 32 percent. Then, after the market recovers, stock market returns have historically been quite substantial in the following three years. Thus, if you are investing in the stock market for the long term, it's important to stay in the market and experience those returns when the market *does* rebound.

Average returns on the S&P 500 Index during the previous nine bear markets



The S&P 500 Index is a weighted, unmanaged index composed of 500 large-cap stocks. It provides a broad indicator of stock price movements. Investors cannot invest directly in an index. Past performance is not indicative of future results.

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One of the most important things for retirement investors to keep in mind is this: Even the most experienced financial professionals know that it is almost impossible to "time" the markets.

The chart below offers impressive statistics that show how important it is to stay invested in the markets throughout all market conditions. It illustrates the impact of missing the best days of the market over a 10-year period (12/31/97-12/31/07), versus remaining fully invested, using a $10,000 investment in the S&P 500 Index.

December 31, 1997 – December 31, 2007

Investment Period	Average Annual Total Return	Growth of $10,000
Fully invested	5.80%	$17,572
Missing the best 10 days	1.02%	$11,065
Missing the best 20 days	-2.64%	$7,654
Missing the best 30 days	-5.77%	$5,520
Missing the best 40 days	-8.40%	$4,157

Source: AIM Management Group Inc., 02/08. This chart is for illustrative purposes only and is not meant to represent the performance of any investment. Investors cannot invest directly in an index. The returns reflected in this hypothetical illustration assume reinvestment of all dividends. Past returns don't guarantee future results.

With time on your side and a little patience and perspective, you can ride out the storm *and* make the down times work for you in the long term.

How to learn more…
Visit **www.prudential.com/prep/yourmoney**—where you'll find:

- A five-minute video featuring Christine Marcks, President of Prudential Retirement®, who discusses Prudential Retirement's strength and what Prudential is doing to help you during these difficult times*;
- Valuable information on how to manage your retirement plan account during difficult economic times; and
- Other retirement planning tools and resources.

For personalized assistance with your retirement strategy, call **1-800-992-4472**. Retirement Counselors are available to assist you Monday through Friday, from 8 a.m. to 6 p.m., Eastern time.

* If you do not have Internet access or prefer to hear Ms. Marcks's message instead of viewing it online, we are also offering the same recording through a toll-free telephone number: **1-800-470-6148**.

Investing in securities involves risk, including the possible loss of principal. Unforeseen market conditions have the potential to maximize losses. Investors are urged to carefully consider their personal risk tolerance, retirement time horizon, and willingness to weather severe market downturns before making investment decisions. The S&P 500 Index is an index of 500 stocks considered a widely held sample of various industries in the U.S., but chosen by a committee from Standard & Poor's. The S&P 500 Index uses market value of the stocks and is generally considered one of the best measures of the U.S. stock market and a benchmark for mutual funds to be rated against. Indexes are unmanaged. It is impossible to invest directly in an index.

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