

How you can put your money to work for you in today's market

YourROCKforRETIREMENT

A lot of retirement investors are finding today's market conditions quite challenging. But instead of looking at the fact that your retirement account has decreased in value recently—which, if you're like most people, it has—try to look at the current market conditions as full of *buying opportunities*. This may be especially true for those individuals who have 5–10 or more years remaining until retirement.

Both stock and bond funds have seen decreases in their value over the past several months. *But these lower fund prices actually have a silver lining that many have overlooked:* Most funds are now available to retirement investors at lower, “sale” prices (when compared to prices of just a year ago).

And because contributions are being made to your retirement account on a regular basis, you are actually putting an investment concept called “dollar-cost averaging” to work for your future.

What is dollar-cost averaging?

Dollar-cost averaging is the practice of putting the same amount of money into the same investment(s) on a regular basis, regardless of market activity. This can be beneficial because it allows you to automatically buy more shares when prices are *lower* and fewer shares when prices are *higher*. Over time, this tends to reduce the average cost of your shares. Best of all, if the price of the fund(s) in which you're invested goes up, the value of your account should grow, since you purchased more shares when prices were lower.

Please keep in mind, however, that dollar-cost averaging and other periodic investment plans do not assure a profit and do not protect against loss in declining markets. Such a plan involves continuous investment in securities regardless of fluctuating price levels of such securities.

To learn more about dollar-cost averaging, visit www.prudential.com/prep/yourmoney, and click on the “Overview of Dollar Cost Averaging” link.

Are you considering moving money out of any of your current funds?

You're the only person who can answer that question; however, here are some important facts to keep in mind:

- When investing for retirement, you're in it for the long term.
- Any time you “sell” your fund shares (by moving money from a fund you're currently invested in to another fund available through your plan), you **lock in any loss** in the price of your fund shares. When you leave that money invested, it can continue to benefit if the price of the fund increases.

Of course, from time to time, you may wish to sell your investments in a certain fund, but be sure to examine your reasons **carefully** before proceeding.

Action Plan for Retirement Investors

- Don't let today's headlines guide your retirement planning.
- Consider the current market's investing opportunities.
- Understand the impact of buying and selling your stock and bond fund shares.
- Visit www.prudential.com/prep/yourmoney to learn more about investing during these challenging times.

Where to learn more about investing in a volatile market

To learn more about investing for the long term in our challenging economic environment, be sure to visit “Managing Your Money in Difficult Markets,” at www.prudential.com/prep/yourmoney. This valuable online resource offers you a wide selection of tools designed to help you navigate today’s market conditions.

Our current economic situation may make this a good time for retirement investors of all ages to review their retirement strategy. For assistance with this, or if you are considering retirement in the near future, you may wish to speak with your financial professional. If you prefer, a Prudential Retirement Counselor* would be happy to assist you.

How Prudential Retirement Counselors can help you plan for the future

Prudential’s Retirement Counselors offer complimentary assistance to help you understand all of your options throughout your retirement planning years—and to help you identify the choices that may best suit your needs. Our Retirement Counselors are available to:

- help you develop investment strategies for all your investment accounts;
- assist you with planning, investing and general tax questions**; and
- provide you with ongoing guidance, education and customized approaches for your transition to and through retirement.

For personalized assistance with your retirement planning 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.

*Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS). PIMS is a Prudential Financial company.

**Prudential is not a tax or legal advisor and encourages you to consult your individual legal or tax advisor with any specific questions.

Are you approaching retirement?

If you are actively planning your retirement or are starting to consider it, Prudential offers you several tools.

Visit www.prudential.com/prep/yourmoney and click on the “Retirement” tab in the upper right portion of the page. This will take you to the “Retirement Readiness” page, which is full of resources to help you plan your transition through retirement.

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