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The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month, please call your record-keeper, Prudential, at 1-800-562-8838 or visit their website at www.prudential.com.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing.. For more complete information about the investment options available through your plan, please call 1-800-562-8838 for a free prospectus that contains this and other information about the funds. Please read the prospectus carefully before investing.

| Equity Funds | Ticker | Qtr | 1 Year | 3 Year | 5 Year |
|---|--------------|--------------|---------------|---------------|--------------|
| Vanguard Institutional Index | VINIX | 15.9% | -26.3% | -8.5% | -2.6% |
| S&P 500 TR | | 15.6% | -6.9% | -5.4% | 1.0% |
| Large Cap Core Median | | 15.4% | -5.7% | -5.2% | 1.1% |
| American Funds Washington Mutual A | AWSHX | 12.9% | -11.7% | -6.5% | 0.0% |
| AllianceBern Value A | ABVAX | 18.2% | -10.2% | -11.6% | -2.2% |
| Russell 1000 Value TR USD | | 18.2% | -10.6% | -7.9% | 0.9% |
| Russell Top 200 Value TR USD | | 16.2% | -11.9% | -8.6% | -0.2% |
| Large Cap Value Median | | 16.2% | -7.4% | -6.6% | 1.0% |
| Jennison Growth A | PJFAX | 13.8% | 3.0% | -2.0% | 3.0% |
| Russell 1000 Growth TR USD | | 14.0% | -1.9% | -2.5% | 1.9% |
| Large Cap Growth Median | | 14.5% | -2.9% | -3.2% | 1.7% |
| Perkins Mid Cap Value S | JMVIX | 16.1% | 0.8% | 1.8% | 6.4% |
| Russell Mid Cap Value TR USD | | 23.6% | -7.1% | -5.7% | 3.5% |
| Mid Cap Value Median | | 19.8% | -4.2% | -4.6% | 2.8% |
| T. Rowe Price Mid-Cap Growth Adv | PAMCX | 19.1% | 3.4% | 1.1% | 6.0% |
| Russell Mid Cap Growth TR USD | | 17.6% | -0.4% | -3.1% | 3.8% |
| Mid Cap Growth Median | | 16.9% | -3.1% | -2.5% | 3.5% |
| Dreyfus MidCap Index | PESPX | 19.8% | -3.3% | -1.7% | 4.1% |
| S&P MidCap 400 TR | | 20.0% | -3.1% | -1.4% | 4.5% |
| Mid Cap Median | | 18.9% | -3.9% | -4.0% | 3.1% |
| Allianz NFJ Small Cap Value Admin | PVADX | 16.1% | -7.4% | -0.1% | 6.2% |
| Russell 2000 Value TR USD | | 22.7% | -12.6% | -6.6% | 1.8% |
| Small Cap Value Median | | 21.0% | -7.6% | -4.6% | 2.4% |
| Jennison Small Company A | PGOAX | 16.4% | -6.2% | -2.3% | 5.1% |
| Columbia Small Cap Growth I A | CGOAX | 15.9% | -8.3% | -1.2% | 5.9% |
| Russell 2000 Growth TR USD | | 16.0% | -6.3% | -2.6% | 2.9% |
| Small Cap Growth Median | | 16.4% | -6.2% | -3.6% | 2.1% |
| Columbia Small Cap Index A | NMSAX | 18.5% | -10.6% | -4.1% | 2.5% |
| S&P SmallCap 600 TR | | 18.7% | -10.6% | -4.0% | 2.8% |
| Small Cap Blend Median | | 18.7% | -8.1% | -4.8% | 2.1% |



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| Socially Responsible Funds | Ticker | Qtr | 1 Year | 3 Year | 5 Year |
|--|---------------|--------------|---------------|---------------|---------------|
| Calvert Large Cap Growth A¹ | CLGAX | 15.6% | -7.6% | -7.8% | -0.3% |
| Russell 1000 Growth TR USD | | 14.0% | -1.9% | -2.5% | 1.9% |
| Large Cap Growth Median | | 14.5% | -2.9% | -3.2% | 1.7% |
| International Equity Funds | | | | | |
| American Funds EuroPacific Gr A | AEPGX | 19.5% | 8.6% | 1.1% | 9.8% |
| MSCI EAFE GR USD | | 19.5% | 3.8% | -3.1% | 6.6% |
| International Median | | 18.6% | 0.7% | -3.9% | 5.7% |
| AIM International Small Company A | IEGAX | 18.6% | 13.8% | -0.6% | 13.2% |
| MSCI EAFE Small Cap GR USD | | 22.2% | 15.9% | -3.4% | 7.5% |
| International Small Cap Median | | 20.5% | 9.8% | -2.6% | 7.6% |
| Real Estate Funds | | | | | |
| First American Real Estate Secs Y | FARCX | 31.7% | -24.1% | -10.2% | 4.4% |
| DJ US Select REIT TR USD | | 35.4% | -29.4% | -13.7% | 1.1% |
| Real Estate Median | | 32.2% | -27.6% | -12.9% | 1.0% |
| Balanced Funds | | | | | |
| American Funds American Balanced A | ABALX | 11.1% | -1.2% | -1.4% | 2.3% |
| 60% Russell 1000V - 40% BarCap Gov Cr Int | | 12.1% | -1.7% | -2.0% | 2.8% |
| Balanced Median | | 12.4% | 1.7% | -1.3% | 2.7% |
| Fixed Income Funds | | | | | |
| PIMCO Total Return Admin | PTRAX | 6.0% | 18.0% | 8.9% | 6.7% |
| BarCap US Agg Bond TR USD | | 3.7% | 10.6% | 6.4% | 5.1% |
| Fixed Income Aggregate Median | | 6.6% | 11.6% | 4.5% | 4.3% |
| PIMCO Real Return Admin | PARRX | 5.4% | 10.2% | 5.9% | 4.9% |
| BarCap US Treasury US TIPS TR USD | | 3.1% | 5.7% | 5.6% | 4.8% |
| TIPS Median | | 3.2% | 5.2% | 4.9% | 4.3% |
| Templeton Global Bond A | TPINX | 7.1% | 20.8% | 12.7% | 10.6% |
| BarCap Global Aggregate TR USD | | 6.2% | 13.5% | 8.1% | 6.1% |
| World Bond Median | | 7.6% | 14.4% | 7.2% | 5.5% |
| Stable Value | | | | | |
| Prudential Guaranteed Income Fund² | (N/A) | 0.8% | 3.5% | 3.7% | 3.6% |
| ML US Treasuries 3-5 Yr Yld | | 0.5% | 1.8% | 3.1% | 3.5% |

¹ The Calvert Large Cap Growth Fund is being offered as a Socially Responsible Investment; therefore, it is expected that participants are choosing to invest based on considerations other than risk and return

² 5 year returns for the GIF represent the GIF composite due to insufficient history - the GIF was added to the Trust's line up in December, 2004



Additional Investment Disclosures

This information is not intended to be used as the primary basis of investment decisions. Because of individual client requirements, it should not be construed as advice designed to meet the particular investment needs of any investor.

Some funds invest in the securities of international countries, which may involve different risks than U.S. investments. Some of these additional risks include political and economic instability, currency fluctuation, foreign taxation and different accounting methods.

The Guaranteed Income Fund (GIF) is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT 06103. Amounts contributed to the contract are deposited in PRIAC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of PRIAC. However, if you are a participant in a nonqualified deferred compensation plan, GIF may be only a reference account that is used to determine the plan's liability to you, and may not represent an actual investment in the group annuity. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other governmental agency. Prudential Retirement is compensated in connection with this product when general account investment returns exceed the interest credited on contract balances. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant record-keeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceed the costs of servicing your plan, Prudential Retirement earns a profit; otherwise they incur a loss. Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require Prudential Retirement to modify, restrict or suspend purchase privileges and/or impose redemption fees.

This material is based on data obtained from sources we consider to be reliable; however, it is not guaranteed to accuracy and does not purport to be complete. The returns illustrated represent a hypothetical situation assuming an initial investment with no subsequent cash flows to or from that investment and is for informational use only.

Index Definitions

Market indices are not subject to charges such as investment advisory fees or other expenses of the type typically charged by Investment Companies, and are not available for direct investment

S&P 500 - The Standard and Poor's 500 is an unmanaged, capitalization weighted benchmark that tracks broad-based changes in the U.S. stock market. This index of 500 common stocks is comprised of 400 industrial, 20 transportation, 40 utility, and 40 financial companies representing major U.S. industry sectors. The index is calculated on a total return basis with dividends reinvested and is not available for direct investment.

Russell 1000 Value - Contains those securities in the Russell 1000 Index with a less-than-average growth orientation. It represents the universe of stocks from which value managers typically select. Securities in this index tend to exhibit lower price-to-book and price-to-earnings ratios, higher dividend yields and lower forecasted growth rates than the Growth universe.

Russell 1000 Growth - Contains those securities in the Russell 1000 Index with a greater-than-average growth orientation. Securities in the index tend to exhibit higher price-to-book and price-to-earnings ratios; lower dividend yields and higher forecasted growth rates than the Value universe.

Russell Midcap Value - Contains those securities in the Russell Midcap Index with a less-than-average growth orientation. Securities in this index tend to exhibit lower price-to-book and price-to-earnings ratios, higher dividend yields, and lower forecasted growth rates than the Growth universe.

Russell Midcap Growth - Contains those securities in the Russell Midcap Index with a greater-than-average growth orientation. Securities in this index tend to exhibit higher price-to-book and price to earnings ratios, lower dividend yields, and higher forecasted growth rates than the value universe.

S&P 400 Midcap - Consists of 400 domestic stocks chosen for market size, liquidity, and industry group representation. It is a capitalization-weighted index, with each stock's weight in the Index proportionate to its market value.

Russell 2000 Value - Contains those securities in the Russell 2000 Index with a less-than-average growth orientation. Securities in this index tend to exhibit lower price-to-book and price-to-earnings ratios, higher dividend yields, and lower forecasted growth rates than Growth universe.

Russell 2000 Growth - Contains those securities in the Russell 2000 index with a greater-than-average growth orientation. Securities in this index tend to exhibit higher price to book and price to earnings ratios, lower dividend yields, and higher forecasted growth rates than Value universe.

S&P 600 Small Cap - Consists of 600 domestic stocks chosen for market size, liquidity, and industry group representation. It is a market value weighted index with each stock's weight in the Index proportionate to its market value.

MSCI EAFE - The Morgan Stanley Capital International Europe, Australia, and Far East Index (EAFE). An arithmetic, market value-weighted average of the performance of over 900 securities listed on the stock exchanges of several developed markets around the world, excluding the United States.

MSCI EAFE Small Cap - An arithmetic, market value-weighted average of the performance of securities with market capitalizations between USD 200 million and 1.5 billion and sufficient liquidity, listed on the stock exchanges of several developed markets around the world, excluding the United States.

MSCI Emerging Markets - Capitalization-weighted index representing over 25 of the emerging markets in the free (open to non-local investors) world.

Dow Jones US Select REITs - All publicly traded companies in the Dow Jones U.S. stock universe that have elected to be taxed as REITs will be included in the index.

BarCap U.S. Govt/Credit - The U.S. Government/Credit Index is the non-securitized component of the U.S. Aggregate Index. The U.S. Government/Credit Index includes Treasuries, Government-Related issues, and Corporates.

BarCap U.S. Aggregate Bond - Covers the USD-denominated, investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors.

BarCap Global Aggregate Bond - Broad-based measure of the global investment-grade fixed-rate debt markets. Contains three major components: the U.S. Aggregate Index, the Pan-European Aggregate Index, and the Asian-Pacific Aggregate Index. In addition to securities from these three benchmarks, the Global Aggregate Index includes Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment-Grade 144A

U.S. Treasury Inflation-Protected Securities (TIPS) - a rules-based, market value-weighted index that tracks inflation-protected securities issued by the U.S. Treasury.

Merrill Lynch 3-5 Year U.S. Treasury - Market capitalization-weighted index including all U.S. Treasury notes and bonds with maturities greater than or equal to three years and less than five years.