

Prudential Flexguard Indexed VA

SIDE-BY-SIDE COMPARISON OF

SHARE CLASS AND SUB-ACCOUNT COSTS FOR BUFFERED ANNUITIES

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. In particular, the cost characteristics of each class and sub-account are identified. It is your registered representative's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Client Name(s) _____

Product Name	CDSC Years	Annual Fees for Buffered Segments	Annual M&E Variable Investment Options	Annual Fees for Variable Subaccount Options	Penalty Free Withdrawal
Flexguard Indexed VA	6	0.00%	1.30 %	Up to 1.29%	10 % of purchase payments
Flexguard Indexed Income VA	6	1.45%	1.30%	Up to 0.58%	10% of anniversary value

CDSC Years Chosen by Client: _____ CDSC Schedule _____ Annual Contract Fee \$ _____

Reasons for Decision: _____

Administrative Expense	_____ %	Rider Fees	_____ %
Mortality & Expense Charge (excluding riders)	_____ %	Advisory Fees	_____ %
Subaccount charges (average for initial and anticipated future)	_____ %	Total Annual Expenses (%)	_____ %

Annual Subaccount Caps or Fees for These Annuities

Subaccount name:	Cap or Fee:	Subaccount Name:	Cap or Fee:
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %

Risk Tolerance: _____ Conservative _____ Moderate _____ Aggressive _____ Aggressive

Investment Objective: _____ Income _____ Growth & Income _____ Growth

Years Investing Experience _____

Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates? _____ Yes _____ No

You acknowledge you have reviewed and discussed this comparison with your Financial Professional.	
_____	_____
Client 1	Client 2

The information on this form is true and accurate, and I have discussed this comparison in detail with the Client.

Financial Professional: _____ Rep # _____