

PERSONAL INVESTMENT PROFILE

Presented to:

October 21, 2011



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Investor Profile Summary

The following investor summary reviews the investor's personal information and provides a portfolio recommendation, if the questionnaire has been completed.

Investor Information

Name:

Amount to Invest: \$49767

Portfolio Recommendation

The portfolio selected based on your responses indicates that the Income Allocation Model Portfolio may be the best way for you to meet your desired goal, taking into account your time horizon and tolerance for risk.

PORTFOLIO

Capital Preservation Allocation model

Income Allocation model

Diversified Income Allocation model

Balanced Allocation model

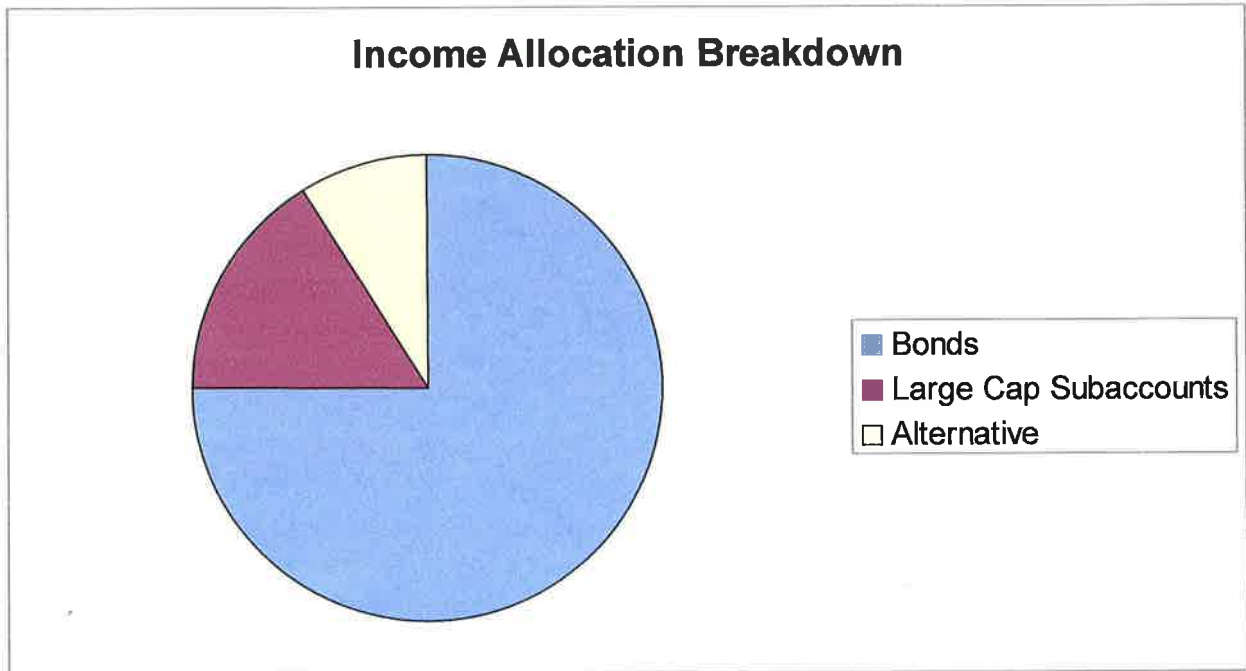
Balanced Equity Allocation model

Diversified Equity w/Income Allocation model

Diversified Equity Allocation model

Recommended Asset Allocation

The pie chart below depicts the asset class breakdown of the Income Allocation Model Portfolio. The table following the pie chart lists the funds/indexes that make up each asset class along with each fund's/index's percentage of the total portfolio and corresponding dollar amount



Asset class	Investment Selection	% of Portfolio	Amount
Bonds	Guaranteed Income Fund	25%	\$11,992
	Core Bond Enhanced Index/PIM Fund	20%	\$9,593
	Prudential TIPS Enhanced Index Fund	30%	\$14,390
	TOTAL	75%	\$35,975
Large Cap Blend	Dryden S&P 500 Index Fund	16%	\$7,675
	TOTAL	16%	\$7,675
Alternative	Cohen & Steers Realty Shares Fund	9%	\$4,317
	TOTAL	9%	\$4,317
GRAND TOTAL			\$47,967

The Funds and/or indexes in the table above have been selected based on your responses. This allocation is designed to provide the best fit for your stated goals, taking into account your time horizon and tolerance for risk.

Questionnaire

1. What is the expected time horizon of this account?

- 1. 3 years
- * 2. 5 years
- 3. 10 years
- 4. 15 years
- 5. 20 years
- 6. > 20 years

2. I am prepared to sacrifice some safety for higher returns.

- 1. Disagree
- * 2. Somewhat Disagree
- 3. Somewhat Agree
- 4. Agree

3. I am willing to accept some risk in an effort to stay ahead of inflation.

- 1. Disagree
- * 2. Somewhat Disagree
- 3. Somewhat Agree
- 4. Agree

4. I am willing to accept fluctuating returns in order to achieve my goal.

- 1. Disagree
- * 2. Somewhat Disagree
- 3. Somewhat Agree
- 4. Agree

5. From time to time, I can tolerate negative returns.

- 1. Disagree
- * 2. Somewhat Disagree
- 3. Somewhat Agree
- 4. Agree

6. I am willing to accept higher volatility to achieve above average returns.

- 1. Disagree
- * 2. Somewhat Disagree
- 3. Somewhat Agree
- 4. Agree

Important Disclosures

The Asset Allocation System questionnaire (if included) and the portfolio allocation models reflect broad generalizations and are not intended as investment recommendations. Each of the allocation models represents one possible asset allocation strategy. If the questionnaire is included with this presentation, the portfolio allocation model shown represents a possible allocation strategy based on responses to questions regarding personal circumstances, financial goals and investment risk tolerance. If the questionnaire is not included, the portfolio is shown for illustrative purposes only. You should carefully examine your own situation and read the prospectus for variable life or variable annuity prior to making any investment decision.

The rate of return for most investments, including variable life and variable annuities, cannot be predicted. Past performance is never a guarantee of future results. Thus, there can be no guarantee or assurances that the portfolio you choose will produce the same results as any of the portfolio allocation modules illustrated. An investor's shares, when redeemed, may be worth more or less than their original cost.

Asset Class Descriptions

Capital Preservation - Liquid, non-volatile investments such as money market fixed accounts. The main objective of cash equivalents is capital preservation.

Bonds - Debt instruments that pay a set amount of interest on a regular basis. The issuer promises to repay the debt on time and in full.

Specialty - Seeks capital appreciation by investing a majority of assets in equities of a single industry or sector, such as technology, health sciences, utilities, real estate, or precious metals.

Balanced - Seeks both income and capital appreciation by investing in a generally fixed combination of stocks and bonds. These investments commonly hold a minimum of their asset, (usually 25% or more) in fixed income securities at all times.

International - Primary investments are placed in companies located outside the United States. Foreign investments involve risks that are in addition to those of US investments, including political and economic risks, and risks of currency fluctuations.

Large Cap - Invests primarily in stocks of large-sized companies, typically companies with capitalizations over \$5 billion. Large Cap are typically more established and have a lower risk of failure than small and mid cap stocks. Generally, large cap stocks seek long term capital appreciation.

Mid Cap - Invests primarily in stocks of medium-sized companies, typically companies with capitalizations between \$1 billion and \$5 billion. It is important to note that stocks of mid-sized companies typically are more volatile than securities of larger companies. Generally, mid cap stocks seek long term capital appreciation.

Small Cap - Invests primarily in stocks of domestic small companies, typically companies with capitalizations under \$1 billion. It is important to note that stocks of smaller companies involve additional risks. Smaller companies typically have greater risk of failure, and are not as well established as larger companies. Generally, small cap stocks seek maximum capital appreciation.

By signing below I acknowledge that I have received and read all the pages of my Personal Investment Profile.

Investor:

Date:

Registered Representative:

Date:

1. Investing in lower rated bonds can expose investors to a higher level of default risk and volatility.
2. The securities of small, less well-known companies may be more volatile and less liquid than those of larger companies.
3. International investing involves certain risks such as economic instability, currency fluctuations, and political developments.

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