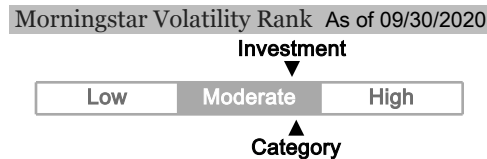


Key Facts	
Investment Advisor	QMA LLC
Asset Class	Large Cap - Blend
Primary Index	S&P 500 Index
Broad Based Index	Russell 1000 Index
Net Assets	\$4,833.1 Million
Inception Date	12/31/1987
Net Expense Ratio	0.04%
Morningstar Category	Large Blend
Morningstar Overall Rating™	★★★★★
Overall # of Funds in Morningstar Category	1229
Portfolio Manager(s)	John W. Moschberger; Edward Louie; Edward Lithgow

Description / Objective
 The Separate Account (the "Fund") is advised by QMA LLC. The Fund's investment objective is to provide investment results that approximate the performance of the Standard & Poor's Composite 500® Index (S&P 500® Index).
 QMA is the primary business name of QMA LLC.
 The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by PRIAC. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by PRIAC. Dryden S&P 500 Index Fund is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.
 There is no assurance the objectives will be met.

Overall Morningstar Rating as of quarter ending 9/30/2020. The Morningstar Rating shown is for this expense ratio and assumes no contract charges are imposed. Other expense ratios may have different performance characteristics. ©2020 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in the User Guide.



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio make-ups or investment strategies.

Investment Style Box	As of 09/30/2020
Value Blend Growth	The Fund's location within the Investment Style box gives a graphical representation of the Fund's investment process. The strategies are categorized by Prudential utilizing
Large	
Mid	
Small	

holdings-based and returns-based analysis as well as manager interviews regarding investment process.

- The vertical axis represents the Fund's market capitalization relative to appropriate style benchmark indices.
- The horizontal axis represents the Fund's investment style expressed on a value-to-growth scale, relative to appropriate style benchmark indices.

Top Five Holdings	As of 09/30/2020	Top Five Sectors	As of 09/30/2020
APPLE INC	6.58%	Information Technology	27.78%
MICROSOFT CORP	5.63%	Health Care	14.04%
AMAZON COM INC	4.74%	Consumer Discretionary	11.39%
FACEBOOK INC	2.23%	Communication Services	10.66%
ALPHABET INC	1.56%	Financials	9.54%

Holdings and Sector allocations are ranked as a percentage of net assets and subject to change without notice.

Portfolio Allocation	As of 09/30/2020	Characteristics	As of 09/30/2020
US Equity	96.12%	Weighted Median Market Cap (\$Bil)	Fund 152.71 Index 149.04
International Equity	2.50%	Price/Earnings Ratio (Forward)	23.82x 23.83x
Cash	1.27%	Price/Book Ratio	3.57x 3.57x
Fixed income	0.11%	5-Year Earnings Growth Rate (%)	12.07 12.06
		Number of Holdings - Long	509 505

Performance (%)	As of 09/30/2020						
	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	
Fund	8.91	5.52	15.07	12.22	14.09	13.69	--
Primary Index	8.93	5.57	15.15	12.28	14.15	13.74	
Broad Based Index	9.47	6.40	16.01	12.38	14.09	13.76	
Morningstar Rating™			★★★★	★★★★	★★★★★		
# of Funds in Category			1229	1066	819		

Fund Fees Reflected in Performance. The Separate Account was established 12/31/1987. Currently all performance results are net of the highest management fee for this Fund of 0.03%. Actual Fund performance is also net of other Fund operating expenses of 0.01% for the prior calendar year. Such Fund operating expenses may reflect the benefit of a commission recapture program. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

Performance Risks. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of this Fund and other plan investment options. The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, 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 data current to the most recent month end, please call 1-877-778-2100. Actual performance may be affected by the manager not being able to invest directly in a country prior to satisfaction of that country's legal requirements. It is possible to lose money investing in securities. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Possibility of Contract Charges. Your retirement plan may have agreed to contract charges. If so, these would reduce the performance (and possibly the Morningstar ratings) shown above. Any contract charges are included in the expense ratio shown in your statement and in the

Annual Performance			
	Fund Primary Index	Broad Based Index	
2019	31.43%	31.49%	31.43%
2018	-4.43%	-4.38%	-4.78%
2017	21.76%	21.83%	21.69%
2016	11.91%	11.96%	12.05%
2015	1.37%	1.38%	0.92%

For more information, go to www.prudential.com. All Plan Sponsors (or authorized representatives of Plan Sponsors) participating in the commingled accounts are generally provided with uniform written reports regarding these products. To the extent a Plan Sponsor requests additional information or perspective from the portfolio manager, we will make such information available to any Plan Sponsor who makes a similar request.

Miscellaneous. Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions and refer to the section entitled "Description of PRIAC Separate Accounts" for a description of PRIAC's role related to the type of fund described in this Fact Sheet. The index shown, if applicable, in the Characteristics chart refers to the Primary Index.

performance shown in your statement. The Fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with this Fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

The Separate Account. Your retirement plan purchases units of a Separate Account established and made available as an investment option under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company ("PRIAC"), Hartford CT. The Separate Account holds the investment securities, and associated voting rights belong to the Separate Account. For tax purposes, PRIAC owns the assets in the Separate Account and receives any dividends-received deduction. Pursuant to CFTC Rule 4.5, PRIAC has claimed an exclusion from registration as a commodity pool operator with respect to the Fund. The investment guidelines for this Separate Account prohibit leverage.

For federal tax purposes, PRIAC/PICA owns the assets and the income in the separate account and may derive certain corporate income tax benefits associated with the investment of separate account assets. Under current tax law, such benefits may include but not be limited to foreign tax credits and the corporate dividends received deduction, which in either case PRIAC/PICA is the only taxpayer eligible to claim such tax benefits.

For more information, go to www.prudential.com or call toll-free 1-877-778-2100.