

**Prudential Annuities Distributors, Inc.
Form CRS, Customer Relationship Summary**

INTRODUCTION

Prudential Annuities Distributors, Inc. (“PAD”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”). Brokerage and advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Description of Services: PAD offers fee-based variable annuities (“Annuity or Annuities”) issued by insurance company affiliates to clients of investment advisers (“IA”). We do not offer Annuities issued by non-Prudential insurers. We are not involved in the advisory relationship between you and the IA. Your IA will refer you to PAD and PAD will recommend an Annuity, if this is in your best interest. PAD will be the broker-dealer for your Annuity, and we will deliver confirmations as well as quarterly and annual statements to you, either in paper or electronically.

PAD* is currently the broker-dealer for annuities sold prior to 2007. PAD did not sell these contracts, makes no recommendations with respect to these contracts, and does not monitor these investments.

Additional Information: *For additional information about our brokerage services, please visit www.prudentialannuities.com.*

Let’s Talk: Ask Your Financial Professional

- Given my financial situation, should I choose a brokerage service?
- Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Description of Principal Fees and Costs: The Annuity is subject to annual insurance charges with additional fees related to the underlying investment portfolios. There are also other charges for optional benefits. You may also be charged a contract level fund access charge. All fees and charges are discussed in the prospectus. You and your IA will agree on a fee for the IA to manage your investment in the Annuity; however, PAD is responsible only for the sale of the Annuity.

*PAD previously known as American Skandia Marketing Services, Inc.

Additional Information: *You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information about Prudential Annuity product level fees, please see the specific product prospectus by visiting our website at www.annuities.prudential.com/investor/invprospectus.*

Let's Talk: Ask Your Financial Professional

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

Standards of Conduct: When we make a recommendation, we have to act in your best interest and not put our interest ahead of yours. However, the way we make money creates some conflicts with your interests. You should understand and ask us about potential conflicts because they can affect the recommendations, we provide you. Here are some examples to help you understand what this means:

- **Proprietary Products:** PAD only sells Annuities that are issued, sponsored, or managed by affiliates of PAD, and we have a financial incentive to sell you these proprietary products.
- **Revenue:** PAD or its affiliates receive payments from the affiliated and unaffiliated portfolios and/or related entities. We consider the amount of these fees and payments (inclusive of administrative services) when determining which portfolios to offer through the Annuity.

Let's Talk: Ask Your Financial Professional

How might your conflicts of interest affect me, and how will you address *them*?

Additional Information: For additional information regarding conflicts of interest, please see the product prospectus and the "Information for Prudential Annuity Distributors, Inc., Variable Annuity Purchasers" disclosure document.

How do your financial professionals make money?

Description of How Financial Professionals Make Money: Our financial professionals from whom you purchase an Annuity receive a salary and may be eligible for an annual bonus although the bonus is not based on Annuity sales.

DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history?

Yes. You may visit investor.gov for a free and simple search tool to research PAD and its financial professionals.

Let's Talk: Ask Your Financial Professional

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information: You can find additional information about our firm by visiting www.prudentialannuities.com. You may also request up-to-date information and request a copy of the relationship summary by calling 1-800-778-4357.

Let's Talk: Ask Your Financial Professional

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?