

PRUDENTIAL RATINGS :

AS OF FEBRUARY 9, 2011.

Financial Strength Ratings :

	A.M BEST	STANDARD & POORS	MOODY'S	FITCH RATINGS
The Prudential Insurance Company of American	A+	AA-	A2	A+
PRUCO Life Insurance Company	A+	AA-	A2	A+
PRUCO Life Insurance Company Of New Jersey	A+	AA-	NR	A+
Prudential Annuities Life Assurance Corporation	A+	AA-	NR	A+
Prudential Retirement Insurance and Annuity Company	A+	AA-	A2	A+
The Prudential Life Insurance Co.,LTD (Prudential of Japan)	NR	AA-	NR	NR
Gibraltar Life Insurance Company, LTD	NR	AA-	A2	NR

CREDIT RATINGS :

Prudential Financial, INC				
Short-Term Borrowings	AMB-1	A-1	P-2	F2
Long-Term Senior Debt				
Junior Subordinated				
Long -Term Debt	bbb	BBB+	Baa3	BBB-
The Prudential Insurance Company of America				
Capital and surplus note	a	A	Baa-1	A-
Prudential Funding, LLC:				
Short Term Debt	AMB-1	A-1+	P-2	F1
Long-Term Senior Debt	a+	AA-	A3	A
PRICOA Global Funding I:				
Long-Term Senior Debt	aa-	AA-	A2	A+