PRUCO LIFE INSURANCE COMPANY
PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

STRATEGIC PARTNERSSM ADVISOR
STRATEGIC PARTNERSSM ANNUITY ONE
STRATEGIC PARTNERSSM ANNUITY ONE 3
STRATEGIC PARTNERSSM FLEXELITE
STRATEGIC PARTNERSSM PLUS
STRATEGIC PARTNERSSM PLUS 3
STRATEGIC PARTNERSSM SELECT
PRUDENTIAL QUALIFIED VARIABLE INVESTMENT PLAN
PRUDENTIAL VARIABLE INVESTMENT PLAN

Supplement, Dated August 20, 2004 to Prospectuses Dated May 1, 2004

This supplement should be read and retained with the current prospectus for your annuity contract. If you would like another copy of a current prospectus or a statement of additional information, please contact us at (888) PRU-2888.

Changes to certain systems under which we administer your annuity will take effect on or about October 18, 2004. These changes are the result of further efforts to integrate American Skandia Life Assurance Corporation's operations into the operations of other subsidiary companies of Prudential Financial, Inc. The following changes relate primarily to those systems-related changes, but also include changes that reflect other product and/or disclosure modifications.

This supplement is intended to update certain information in the May 1, 2004 prospectus for the variable annuity you own, and is not intended to be a prospectus or offer for any other variable annuity listed here that you do not own.

CHANGES APPLICABLE TO ALL ANNUITIES:

COMPANY TAXES: In Section 6 of the prospectus, under the heading entitled "Company Taxes," we replace the existing disclosure with the following:

"In calculating our corporate income tax liability, we derive certain corporate income tax benefits associated with the investment of company assets, including separate account assets, which are treated as company assets under applicable income tax law. These benefits reduce our overall corporate income tax liability. Under current law, such benefits may include foreign tax credits and corporate dividends received deductions. We do not pass these tax benefits through to owners of the separate account annuity contracts because (i) the contract owners are not the owners of the assets generating these benefits under applicable income tax law and (ii) we do not currently pass through company income taxes on the taxable corporate earnings created by this annuity. We reserve the right to change these tax practices."

ASSIGNMENT: In Section 9 of the prospectus, under the heading entitled "Assignment," we add the following sentence to the end of the first paragraph:

"If you assign the contract, that assignment will result in the termination of any automated withdrawal program that had been in effect. If the new owner wants to re-institute an automated withdrawal program, then he/she needs to submit the forms that we require, in good order."

CHANGES APPLICABLE TO ALL ANNUITIES EXCEPT FOR PRUDENTIAL QUALIFIED VARIABLE INVESTMENT PLAN AND PRUDENTIAL VARIABLE INVESTMENT PLAN:

TRANSFERS AMONG OPTIONS: In Section 2 of the prospectus, under the heading entitled "Transfers Among Options," the following sentence is added to the end of the last paragraph:

"For purposes of the 12 free transfers per year that we allow, we will treat multiple transfers that are submitted on the same business day as a single transfer."

DOLLAR COST AVERAGING: In Section 2 of the prospectus, under the heading entitled "Dollar Cost Averaging," the references to a $100 minimum transfer amount and a $100 minimum DCA account balance in the first and third sentences of the second paragraph are deleted.

SCHEDULED TRANSACTIONS: In Section 2 of the prospectus, the following is added as a new sub-section immediately following the section entitled "Auto-Rebalancing":

"Scheduled Transactions
"Scheduled transactions" include transfers under dollar cost averaging, an asset allocation program, auto-rebalancing, systematic withdrawals, minimum distributions or annuity payments. Generally, we will process a scheduled transaction on the next business day when the scheduled transaction falls on a day that is not a business day. If this practice would result in the transaction occurring in the subsequent calendar year, then we will process the transaction on the preceding business day."

CHANGE APPLICABLE TO ALL ANNUITIES EXCEPT FOR PRUCO LIFE & PRUCO LIFE OF NEW JERSEY STRATEGIC PARTNERS SELECT, PRUDENTIAL QUALIFIED VARIABLE INVESTMENT PLAN AND PRUDENTIAL VARIABLE INVESTMENT PLAN:

PURCHASE PAYMENTS: In Section 5 of the prospectus, under the heading entitled "Purchase Payments," the second sentence in the first paragraph is replaced by the following:

"The minimum initial purchase payment is $10,000. Where allowed by law, you must get our approval for any initial and additional purchase payment of $1,000,000 or more."

CHANGES APPLICABLE TO PRUCO LIFE STRATEGIC PARTNERS FLEXELITE ONLY:

GUARANTEED MINIMUM INCOME BENEFIT: In Section 3 of the prospectus, under the sub-section entitled "Effect of Withdrawals":

(i) The second sentence of the first paragraph is deleted in its entirety.

(ii) The fifth sentence of the first paragraph is replaced by the following:

"The resulting percentage is multiplied by the GMIB protected value after subtracting the amount of the withdrawal that does not exceed 5%."

(iii) The following sentence is added to the end of the first paragraph:

"The GMIB roll-up cap is reduced by the sum of all reductions described above."

(iv) The third and fourth sub-bullets in Example 2 are replaced with the following:

"The GMIB 200% cap is reduced by the sum of all reductions above ($490,000 - $2,500 - $8,257.55, or $479,242.45)."

(v) The second bullet in Example 3 is replaced with the following:

"The GMIB 200% cap is reduced by the amount withdrawn (i.e., by $10,000, from $479,242.45 to $469,242.45)."

HYPOTHETICAL ILLUSTRATIONS: In Appendix B of the prospectus, we replace the existing disclosure with the following to reflect recent changes to the fees of the asset allocation portfolios of The Prudential Series Fund, Inc:

HYPOTHETICAL ILLUSTRATIONS

The illustrations set out in the following tables depict hypothetical values based on the following salient assumptions:

We assume that (i) the contract was issued to a male who was 60 years old on the contract date, (ii) he made a single purchase payment of $100,000 on the contract date, and (iii) he took no withdrawals during the time period illustrated.

To calculate the contract values illustrated on the following pages, we start with certain hypothetical rates of return (i.e., gross rates of return equal to 0%, 6% and 10% annually). The hypothetical gross rates of return are first reduced by the arithmetic average fees of the mutual funds underlying the variable investment options. To compute the arithmetic average of the fees of the underlying mutual funds, we added the investment management fees, other expenses, and any 12b-1 fees of each underlying mutual fund and then divided that sum by the number of mutual funds within the annuity product. In other words, we assumed hypothetically that values are allocated equally among the variable investment options. If you allocated the contract value unequally among the variable investment options, that would affect the amount of mutual fund fees that you bear indirectly, and thereby would influence the values under the annuity contract. Based on the fees of the underlying mutual funds as of December 31, 2003 (not giving effect to the expense reimbursements or expense waivers that are described in the prospectus fee table, and for certain portfolios reflecting expense adjustments), the arithmetic average fund fees were equal to 1.11% annually. If we did take expense reimbursements and waivers into account here, that would have lowered the arithmetic average, and thereby increased the illustrated values. The hypothetical gross rates of return are next reduced by the insurance and administrative charge associated with the selected death benefit option. Finally, the contract value is reduced by the annual charges for the optional benefits that are illustrated as well as by the contract maintenance charge.

The hypothetical gross rates of return of 0%, 6% and 10% annually, when reduced by the arithmetic average mutual fund fees and the insurance and administrative charge, correspond to net annual rates of return of -3.04%, 2.78% and 6.66%, respectively. These net rates of return do not reflect the contract maintenance charge or the charges for optional benefits. If those charges were reflected in the above-referenced net returns, then the net returns would be lower.

An 'N/A' in these columns indicates that the benefit cannot be exercised in that year.

A '0' in certain columns within these illustrations indicates that the benefit has no value. For example, with respect to the Income Appreciator Benefit, there are no earnings within the contract under a 0% assumed rate of return. Because IAB is a percentage of earnings, the IAB benefit value would be '0' in that scenario.

The values that you actually realize under a contract will be different from what is depicted here if any of the assumptions we make here differ from your circumstances. We will provide you with a personalized illustration upon request.

Please see your prospectus for the meaning of the terms used here and for a description of how the various illustrated features operate.

STRATEGIC PARTNERS FLEXELITE
$100,000 Single contribution and no withdrawals

Male, issue age 60
Benefits:
- No Credit Election
- Greater of Roll-Up and Step-Up Guaranteed Minimum Death Benefit
- Earnings Appreciator Benefit
- Guaranteed Minimum Income Benefit
- Income Appreciator Benefit

10% Assumed Rate Of Return

PROJECTED VALUE	DEATH BENEFIT(S)	LIVING BENEFIT(S)			
		EAB	IAB	GMIB	
				GMIB Guarantee Annual Payout	Projected Contract Annual Annuity

Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value and EAB	IAB Value	Amount Available to Annuitize	GMIB Protected Value	for Single Life Annuity with 10 year Period Certain	Payout for Single Life Annuity with 10 Year Period Certain
1	61	105,560	99,260	105,560	2,224	107,784	N/A	N/A	105,000	N/A	N/A
2	62	111,432	105,132	111,432	4,573	116,005	N/A	N/A	110,250	N/A	N/A
3	63	117,633	117,633	117,633	7,053	124,687	N/A	N/A	115,763	N/A	N/A
4	64	124,183	124,183	124,183	9,673	133,857	N/A	N/A	121,551	N/A	N/A
5	65	131,101	131,101	131,101	12,441	143,542	N/A	N/A	127,628	N/A	N/A
6	66	138,408	138,408	138,408	15,363	153,772	N/A	N/A	134,010	N/A	N/A
7	67	146,126	146,126	146,126	18,451	164,577	6,919	153,045	140,710	7,683	9,351
8	68	154,279	154,279	154,279	21,711	175,990	8,142	162,421	147,746	8,331	10,169
9	69	162,890	162,890	162,890	25,156	188,046	9,434	172,324	155,133	9,036	11,062
10	70	171,986	171,986	171,986	28,795	200,781	14,397	186,384	162,889	10,550	12,271
15	75	225,786	225,786	225,786	50,314	276,100	31,446	257,232	200,000	15,775	19,298
20	80	297,541	297,541	297,541	79,016	376,557	49,385	346,926	200,000	18,991	28,881
25	85	393,894	393,894	393,894	117,558	511,451	73,473	467,367	200,000	23,743	43,783
30	90	523,277	523,277	523,277	120,000	643,277	105,819	629,097	200,000	29,022	63,544
35	95	697,014	697,014	697,014	120,000	817,014	149,254	846,268	200,000	35,949	91,209

6% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT(S)			LIVING BENEFIT(S)				
					EAB		IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value and EAB	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guarantee Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain
1	61	101,703	95,403	105,000	681	105,681	N/A	N/A	105,000	N/A	N/A
2	62	103,418	97,118	110,250	1,367	111,617	N/A	N/A	110,250	N/A	N/A
3	63	105,144	105,144	115,763	2,057	117,820	N/A	N/A	115,763	N/A	N/A
4	64	106,879	106,879	121,551	2,752	124,302	N/A	N/A	121,551	N/A	N/A
5	65	108,624	108,624	127,628	3,450	131,078	N/A	N/A	127,628	N/A	N/A
6	66	110,376	110,376	134,010	4,151	138,160	N/A	N/A	134,010	N/A	N/A
7	67	112,135	112,135	140,710	4,854	145,564	1,820	113,955	140,710	7,417	6,963
8	68	113,898	113,898	147,746	5,559	153,305	2,085	115,982	147,746	8,007	7,262
9	69	115,664	115,664	155,133	6,265	161,398	2,350	118,013	155,133	8,647	7,575
10	70	117,431	117,431	162,889	6,972	169,862	3,486	120,917	162,889	9,901	7,961
15	75	126,235	126,235	207,893	10,494	218,387	6,559	132,794	200,000	14,079	9,962
20	80	135,624	135,624	265,330	14,250	279,580	8,906	144,530	200,000	15,908	12,032
25	85	146,101	146,101	265,330	18,440	283,770	11,525	157,626	200,000	18,365	14,766
30	90	157,790	157,790	265,330	23,116	288,446	14,447	172,237	200,000	20,351	17,397
35	95	170,832	170,832	265,330	28,333	293,663	17,708	188,540	200,000	22,409	20,320

0% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT(S)			LIVING BENEFIT(S)				
					EAB		IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value	IAB Value	Amount Available to	GMIB Protected Value	GMIB Guarantee Annual Payout for Single Life Annuity with 10	Projected Contract Annual Annuity Payout for Single Life Annuity

						and EAB		Annuitize		year Period Certain	with 10 Year Period Certain
1	61	95,867	89,817	105,000	0	105,000	N/A	N/A	105,000	N/A	N/A
2	62	91,856	86,085	110,250	0	110,250	N/A	N/A	110,250	N/A	N/A
3	63	87,961	87,961	115,763	0	115,763	N/A	N/A	115,763	N/A	N/A
4	64	84,177	84,177	121,551	0	121,551	N/A	N/A	121,551	N/A	N/A
5	65	80,499	80,499	127,628	0	127,628	N/A	N/A	127,628	N/A	N/A
6	66	76,920	76,920	134,010	0	134,010	N/A	N/A	134,010	N/A	N/A
7	67	73,437	73,437	140,710	0	140,710	0	73,437	140,710	7,323	4,487
8	68	70,044	70,044	147,746	0	147,746	0	70,044	147,746	7,896	4,386
9	69	66,736	66,736	155,133	0	155,133	0	66,736	155,133	8,518	4,284
10	70	63,508	63,508	162,889	0	162,889	0	63,508	162,889	9,694	4,181
15	75	48,428	48,428	207,893	0	207,893	0	48,428	200,000	13,632	3,633
20	80	35,490	35,490	265,330	0	265,330	0	35,490	200,000	15,230	2,955
25	85	24,702	24,702	265,330	0	265,330	0	24,702	200,000	17,364	2,314
30	90	15,708	15,708	265,330	0	265,330	0	15,708	200,000	18,980	1,587
35	95	8,209	8,209	265,330	0	265,330	0	8,209	200,000	20,586	885

The hypothetical investment results are illustrative only and should not be deemed a representation of past or future investment results. Actual investment results may be more or less than those shown and will depend on a number of factors, including investment allocations made by the owner. The contract values and guaranteed benefits for a contract would be different from the ones shown if the actual gross rate of investment return averaged 0%, 6% or 10% over a period of years, but also fluctuated above or below the average for individual contract years. We can make no representation that these hypothetical investment results can be achieved for any one year or continued over any period of time. In fact, for any given period of time, the investment results could be negative.

Explanation of Headings

Contract Value - The projected total value of the annuity at the end of the period indicated, after all fees other than withdrawal charges have been deducted.

Surrender Value - The projected cash value of the annuity at the end of the period indicated.

Death Benefit Value - Greater of the contract value or purchase payments (adjusted for withdrawals) compounded at 5% annually up to the later of age 80 or 5 years from issue (for age 80-85 at issue, 3% annual roll-up for 5 years) or the highest contract value (the "step-up") on any contract anniversary up to the later of age 80 or the fifth contract anniversary adjusted for withdrawals (age 80-84 at issue will have only one step-up on the third contract anniversary) is payable to the beneficiary(s) on death of owner or joint owner. See the prospectus for more complete information.

Earnings Appreciator Benefit (EAB) - A supplemental death benefit based on 40% of earnings if issue age is 0-70, 25% for age 71-75; 15% for age 76-79, subject to a cap equal to 300% of purchase payments multiplied by the applicable benefit percentage. See prospectus for more complete information.

IAB Value - Percentage of earnings in the contract upon IAB activation based on the length of time the contract is in force: 7-9 years, 15%; 10-14 years, 20%; 15+ years, 25%. See prospectus for more complete information.

Amount Available to Annuitize - The contract value plus the IAB value. See prospectus for more complete information.

GMIB Protected Value - Purchase payments (adjusted for withdrawals) compounded at 5% annually up to the later of age 80 or 7 years from issue or last reset, subject to a 200% cap. See prospectus for more complete information.

GMIB Guaranteed Annual Payout for Single Life Annuity with 10-year Period Certain - The payout determined by applying the GMIB protected value (and IAB value if IAB is elected) to the GMIB guaranteed annuity purchase rates contained in the contract. The payout represents the minimum payout to be received when annuitizing the contract based on the illustrated assumptions. See prospectus for more complete information.

Projected Contract Annual Annuity Payout for Single Life Annuity with 10-year Period Certain - The hypothetical annuity payout based on the projected contract value (and IAB value if IAB is elected) calculated using the minimum payout rates guaranteed under the contract ("Guaranteed Minimum Payout Rates"). See prospectus for more complete information.

If the GMIB benefit is elected, the greater of the following would be paid at annuitization -

(1) The GMIB Guaranteed Payout, or
(2) The annuity payout available under the contract that is calculated based on the adjusted contract value at annuitization and the better of the Guaranteed Minimum Annuity Payout Rates or the Current Annuity Payout Rates in effect at the time of annuitization. To show how the GMIB rider works relative to the annuity payout available under the contract we included the Projected Contract Annuity Payout column which shows hypothetical annuity payouts based on the projected contract values and the Guaranteed Minimum Payout Rates. We did not illustrate any hypothetical annuity payouts based on Current Annuity Payout Rates because these rates are subject to change at any time; however, historically the annuity payout provided under such Current Annuity Payout Rates have been significantly higher than the annuity payout that would be provided under Guaranteed Minimum Annuity Payout Rates.

CHANGES APPLICABLE TO PRUCO LIFE STRATEGIC PARTNERS ANNUITY ONE 3 AND STRATEGIC PARTNERS PLUS 3 ONLY:

GUARANTEED MINIMUM INCOME BENEFIT: In Section 3 of the prospectus, under the sub-section entitled "Effect of Withdrawals":

(i) The second sentence of the first paragraph is deleted in its entirety.

(ii) The fifth sentence of the first paragraph is replaced by the following:

"The resulting percentage is multiplied by the GMIB protected value after subtracting the amount of the withdrawal that does not exceed 5%."

(iii) The following sentence is added to the end of the first paragraph:

"The GMIB roll-up cap is reduced by the sum of all reductions described above."

(vi) The third and fourth sub-bullets in Example 2 are replaced with the following:

"The GMIB 200% cap is reduced by the sum of all reductions above ($490,000 - $2,500 - $8,257.55, or $479,242.45)."

(vii) The second bullet in Example 3 is replaced with the following:

"The GMIB 200% cap is reduced by the amount withdrawn (i.e., by $10,000, from $479,242.45 to $469,242.45)."

CHANGES APPLICABLE TO PRUCO LIFE STRATEGIC PARTNERS ANNUITY ONE 3 ONLY:

HYPOTHETICAL ILLUSTRATIONS: In Appendix B of the prospectus, we replace the existing disclosure with the following to reflect recent changes to the fees of the asset allocation portfolios of The Prudential Series Fund, Inc:

HYPOTHETICAL ILLUSTRATIONS

The illustrations set out in the following tables depict hypothetical values based on the following salient assumptions:

We assume that (i) the contract was issued to a male who was 60 years old on the contract date, (ii) he made a single purchase payment of $100,000 on the contract date, and (iii) he took no withdrawals during the time period illustrated.

To calculate the contract values illustrated on the following pages, we start with certain hypothetical rates of return (i.e., gross rates of return equal to 0%, 6% and 10% annually). The hypothetical gross rates of return are first reduced by the arithmetic average fees of the mutual funds underlying the variable investment options. To compute the arithmetic average of the fees of the underlying mutual funds, we added the investment management fees, other expenses, and any 12b-1 fees of each underlying mutual fund and then divided that sum by the number of mutual funds within the annuity product. In other words, we assumed hypothetically that values are allocated equally among the variable investment options. If you allocated the contract value unequally among the variable investment options, that would affect the amount of mutual fund fees that you bear indirectly, and thereby would influence the values under the annuity contract. Based on the fees of the underlying mutual funds as of December 31, 2003 (not giving effect to the expense reimbursements or expense waivers that are described in the prospectus fee table, and for certain portfolios reflecting expense adjustments), the arithmetic average fund fees were equal to 1.11% annually. If we did take expense reimbursements and waivers into account here, that would have lowered the arithmetic average, and thereby increased the illustrated values. The hypothetical gross rates of return are next reduced by the insurance and administrative charge associated with the selected death benefit option. Finally, the contract value is reduced by the annual charges for the optional benefits that are illustrated as well as by the contract maintenance charge.

The hypothetical gross rates of return of 0%, 6% and 10% annually, when reduced by the arithmetic average mutual fund fees and the insurance and administrative charge, correspond to net annual rates of return of -2.80%, 3.03% and 6.92%, respectively. These net rates of return do not reflect the contract maintenance charge or the charges for optional benefits. If those charges were reflected in the above-referenced net returns, then the net returns would be lower.

An 'N/A' in these columns indicates that the benefit cannot be exercised in that year.

A '0' in certain columns within these illustrations indicates that the benefit has no value. For example, with respect to the Income Appreciator Benefit, there are no earnings within the contract under a 0% assumed rate of return. Because IAB is a percentage of earnings, the IAB benefit value would be '0' in that scenario.

The values that you actually realize under a contract will be different from what is depicted here if any of the assumptions we make here differ from your circumstances. We will provide you with a personalized illustration upon request.

Please see your prospectus for the meaning of the terms used here and for a description of how the various illustrated features operate.

STRATEGIC PARTNERS ANNUITY ONE 3
$100,000 Single contribution and no withdrawals

Male, issue age 60
Benefits:
- Contract Without Credit
- Greater of Roll-Up and Step-Up Guaranteed Minimum Death Benefit
- Earnings Appreciator Benefit
- Guaranteed Minimum Income Benefit
- Income Appreciator Benefit

10% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT(S)			LIVING BENEFIT(S)				
					EAB		IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value and EAB	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guarantee Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period

Certain

1	61	105,821	100,421	105,821	2,328	108,149	N/A	N/A	105,000	N/A	N/A
2	62	111,984	107,484	111,984	4,794	116,778	N/A	N/A	110,250	N/A	N/A
3	63	118,511	114,911	118,511	7,404	125,916	N/A	N/A	115,763	N/A	N/A
4	64	125,423	122,723	125,423	10,169	135,593	N/A	N/A	121,551	N/A	N/A
5	65	132,744	130,944	132,744	13,097	145,841	N/A	N/A	127,628	N/A	N/A
6	66	140,496	139,596	140,496	16,199	156,695	N/A	N/A	134,010	N/A	N/A
7	67	148,707	148,707	148,707	19,483	168,190	7,306	156,013	140,710	7,703	9,532
8	68	157,404	157,404	157,404	22,962	180,365	8,611	166,014	147,746	8,356	10,394
9	69	166,615	166,615	166,615	26,646	193,261	9,992	176,607	155,133	9,067	11,337
10	70	176,372	176,372	176,372	30,549	206,921	15,274	191,646	162,889	10,603	12,618
15	75	234,573	234,573	234,573	53,829	288,402	33,643	268,216	200,000	15,925	20,122
20	80	313,200	313,200	313,200	85,280	398,480	53,300	366,500	200,000	19,289	30,511
25	85	420,085	420,085	420,085	120,000	540,085	80,021	500,106	200,000	24,311	46,850
30	90	565,382	565,382	565,382	120,000	685,382	116,345	681,727	200,000	30,021	68,860
35	95	762,896	762,896	762,896	120,000	882,896	165,724	928,620	200,000	37,644	100,085

6% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT(S)			LIVING BENEFIT(S)				
					EAB		IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value and EAB	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guarantee Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain
1	61	101,954	96,554	105,000	782	105,782	N/A	N/A	105,000	N/A	N/A
2	62	103,930	99,430	110,250	1,572	111,822	N/A	N/A	110,250	N/A	N/A
3	63	105,929	102,329	115,763	2,372	118,134	N/A	N/A	115,763	N/A	N/A
4	64	107,948	105,248	121,551	3,179	124,730	N/A	N/A	121,551	N/A	N/A
5	65	109,988	108,188	127,628	3,995	131,623	N/A	N/A	127,628	N/A	N/A
6	66	112,046	111,146	134,010	4,819	138,828	N/A	N/A	134,010	N/A	N/A
7	67	114,123	114,123	140,710	5,649	146,359	2,118	116,242	140,710	7,433	7,102
8	68	116,217	116,217	147,746	6,487	154,232	2,433	118,649	147,746	8,026	7,429
9	69	118,326	118,326	155,133	7,330	162,463	2,749	121,075	155,133	8,669	7,772
10	70	120,449	120,449	162,889	8,180	171,069	4,090	124,539	162,889	9,937	8,200
15	75	131,240	131,240	207,893	12,496	220,389	7,810	139,049	200,000	14,164	10,432
20	80	142,990	142,990	265,330	17,196	282,526	10,747	153,737	200,000	16,048	12,798
25	85	156,262	156,262	265,330	22,505	287,835	14,066	170,328	200,000	18,585	15,956
30	90	171,254	171,254	265,330	28,502	293,831	17,814	189,068	200,000	20,671	19,097
35	95	188,189	188,189	265,330	35,275	300,605	22,047	210,236	200,000	22,855	22,659

0% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT(S)			LIVING BENEFIT(S)				
					EAB		IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	Earnings Appreciator Benefit	Total Death Benefit Value and EAB	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guarantee Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain
1	61	96,154	90,954	105,000	0	105,000	N/A	N/A	105,000	N/A	N/A
2	62	92,410	88,263	110,250	0	110,250	N/A	N/A	110,250	N/A	N/A
3	63	88,765	85,592	115,763	0	115,763	N/A	N/A	115,763	N/A	N/A

4	64	85,213	82,938	121,551	0	121,551	N/A	N/A	121,551	N/A	N/A
5	65	81,749	80,302	127,628	0	127,628	N/A	N/A	127,628	N/A	N/A
6	66	78,370	77,680	134,010	0	134,010	N/A	N/A	134,010	N/A	N/A
7	67	75,070	75,070	140,710	0	140,710	0	75,070	140,710	7,323	4,587
8	68	71,812	71,812	147,746	0	147,746	0	71,812	147,746	7,896	4,496
9	69	68,626	68,626	155,133	0	155,133	0	68,626	155,133	8,518	4,405
10	70	65,508	65,508	162,889	0	162,889	0	65,508	162,889	9,694	4,313
15	75	50,820	50,820	207,893	0	207,893	0	50,820	200,000	13,632	3,813
20	80	38,054	38,054	265,330	0	265,330	0	38,054	200,000	15,230	3,168
25	85	27,279	27,279	265,330	0	265,330	0	27,279	200,000	17,364	2,555
30	90	18,184	18,184	265,330	0	265,330	0	18,184	200,000	18,980	1,837
35	95	10,507	10,507	265,330	0	265,330	0	10,507	200,000	20,586	1,132

The hypothetical investment results are illustrative only and should not be deemed a representation of past or future investment results. Actual investment results may be more or less than those shown and will depend on a number of factors, including investment allocations made by the owner. The contract values and guaranteed benefits for a contract would be different from the ones shown if the actual gross rate of investment return averaged 0%, 6% or 10% over a period of years, but also fluctuated above or below the average for individual contract years. We can make no representation that these hypothetical investment results can be achieved for any one year or continued over any period of time. In fact, for any given period of time, the investment results could be negative.

Explanation of Headings

Contract Value - The projected total value of the annuity at the end of the period indicated, after all fees other than withdrawal charges have been deducted.

Surrender Value - The projected cash value of the annuity at the end of the period indicated.

Death Benefit Value - Greater of the contract value or purchase payments (adjusted for withdrawals) compounded at 5% annually up to the later of age 80 or 5 years from issue (for age 80-85 at issue, 3% annual roll-up for 5 years) or the highest contract value (the "step-up") on any contract anniversary up to the later of age 80 or the fifth contract anniversary adjusted for withdrawals (age 80-84 at issue will have only one step-up on the third contract anniversary) is payable to the beneficiary(s) on death of owner or joint owner. See the prospectus for more complete information.

Earnings Appreciator Benefit (EAB) - A supplemental death benefit based on 40% of earnings if issue age is 0-70, 25% for age 71-75; 15% for age 76-79, subject to a cap equal to 300% of purchase payments multiplied by the applicable benefit percentage. See prospectus for more complete information.

IAB Value - Percentage of earnings in the contract upon IAB activation based on the length of time the contract is in force: 7-9 years, 15%; 10-14 years, 20%; 15+ years, 25%. See prospectus for more complete information.

Amount Available to Annuitize - The contract value plus the IAB value. See prospectus for more complete information.

GMIB Protected Value - Purchase payments (adjusted for withdrawals) compounded at 5% annually up to the later of age 80 or 7 years from issue or last reset, subject to a 200% cap. See prospectus for more complete information.

GMIB Guaranteed Annual Payout for Single Life Annuity with 10-year Period Certain - The payout determined by applying the GMIB protected value (and IAB value if IAB is elected) to the GMIB guaranteed annuity purchase rates contained in the contract. The payout represents the minimum payout to be received when annuitizing the contract based on the illustrated assumptions. See prospectus for more complete information.

Projected Contract Annual Annuity Payout for Single Life Annuity with 10-year Period Certain - The hypothetical annuity payout based on the projected contract value (and IAB value if IAB is elected) calculated using the minimum payout rates guaranteed under the contract ("Guaranteed Minimum Payout Rates"). See prospectus for more complete information.

If the GMIB benefit is elected, the greater of the following would be paid at annuitization -

(1) The GMIB Guaranteed Payout, or
(2) The annuity payout available under the contract that is calculated based on the adjusted contract value at annuitization and the better of the Guaranteed Minimum Annuity Payout Rates or the Current Annuity Payout Rates in effect at the time of annuitization. To show how the GMIB rider works relative to the annuity payout available under the contract we included the Projected Contract Annuity Payout column which shows hypothetical annuity payouts based on the projected contract values and the Guaranteed Minimum Payout Rates. We did not illustrate any hypothetical annuity payouts based on Current Annuity Payout Rates because these rates are subject to change at any time; however, historically the annuity payout provided under such Current Annuity Payout Rates have been significantly higher than the annuity payout that would be provided under Guaranteed Minimum Annuity Payout Rates.

CHANGES APPLICABLE TO PRUCO LIFE OF NEW JERSEY STRATEGIC PARTNERS ANNUITY ONE 3 AND STRATEGIC PARTNERS PLUS 3 ONLY:

GUARANTEED MINIMUM INCOME BENEFIT: In Section 3 of the prospectus, under the sub-section entitled "Effect of Withdrawals":

(i) the second sentence of the first paragraph is deleted in its entirety.

(ii) the fifth sentence of the first paragraph is replaced by the following:

"The resulting percentage is multiplied by the GMIB protected value after subtracting the amount of the withdrawal that does not exceed 5%."

(iii) the following sentence is added to the end of the first paragraph:

"The GMIB roll-up cap is reduced by the sum of all reductions described above."

(viii) the third and fourth sub-bullets in Example 2 are replaced with the following:

"The GMIB 200% cap is reduced by the sum of all reductions above ($490,000 - $2,500 - $8,258.85, or $479,241.15)."

(ix) the second bullet in Example 3 is replaced with the following:

"The GMIB 200% cap is reduced by the amount withdrawn (i.e., by $10,000, from $479,241.15 to $469,241.15)."

CHANGES APPLICABLE TO PRUCO LIFE OF NEW JERSEY STRATEGIC PARTNERS ANNUITY ONE 3 ONLY:

HYPOTHETICAL ILLUSTRATIONS: In Appendix B of the prospectus, we replace the existing disclosure with the following to reflect recent changes to the fees of the asset allocation portfolios of The Prudential Series Fund, Inc:

HYPOTHETICAL ILLUSTRATIONS

The illustrations set out in the following tables depict hypothetical values based on the following salient assumptions:

We assume that (i) the contract was issued to a male who was 60 years old on the contract date, (ii) he made a single purchase payment of $100,000 on the contract date, and (iii) he took no withdrawals during the time period illustrated.

To calculate the contract values illustrated on the following pages, we start with certain hypothetical rates of return (i.e., gross rates of return equal to 0%, 6% and 10% annually). The hypothetical gross rates of return are first reduced by the arithmetic average fees of the mutual funds underlying the variable investment options. To compute the arithmetic average of the fees of the underlying mutual funds, we added the investment management fees, other expenses, and any 12b-1 fees of each underlying mutual fund and then divided that sum by the number of mutual funds within the annuity product. In other words, we assumed hypothetically that values are allocated equally among the variable investment options. If you allocated the contract value unequally among the variable investment options, that would affect the amount of mutual fund fees that you bear indirectly, and thereby would influence the values under the annuity contract. Based on the fees of the underlying mutual funds as of December 31, 2003 (not giving effect to the expense reimbursements or expense waivers that are described in the prospectus fee table, and for certain portfolios reflecting expense adjustments), the arithmetic average fund fees were equal to 1.11% annually. If we did take expense reimbursements and waivers into account here, that would have lowered the arithmetic average, and thereby increased the illustrated values. The hypothetical gross rates of return are next reduced by the insurance and administrative charge associated with the selected death benefit option. Finally, the contract value is reduced by the annual charges for the optional benefits that are illustrated as well as by the contract maintenance charge.

The hypothetical gross rates of return of 0%, 6% and 10% annually, when reduced by the arithmetic average mutual fund fees and the insurance and administrative charge, correspond to net annual rates of return of -2.70%, 3.13% and 7.03%, respectively. These net rates of return do not reflect the contract maintenance charge or the charges for optional benefits. If those charges were reflected in the above-referenced net returns, then the net returns would be lower.

An 'N/A' in these columns indicates that the benefit cannot be exercised in that year.

A '0' in certain columns within these illustrations indicates that the benefit has no value. For example, with respect to the Income Appreciator Benefit, there are no earnings within the contract under a 0% assumed rate of return. Because IAB is a percentage of earnings, the IAB benefit value would be '0' in that scenario.

The values that you actually realize under a contract will be different from what is depicted here if any of the assumptions we make here differ from your circumstances. We will provide you with a personalized illustration upon request.

Please see your prospectus for the meaning of the terms used here and for a description of how the various illustrated features operate.

STRATEGIC PARTNERS ANNUITY ONE 3
$100,000 Single contribution and no withdrawals

Male, issue age 60
Benefits:
- Contract Without Credit
- Step-Up Guaranteed Minimum Death Benefit
- Guaranteed Minimum Income Benefit
- Income Appreciator Benefit

10% Assumed Rate Of Return

	PROJECTED VALUE			DEATH BENEFIT	LIVING BENEFIT(S)				
					IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guaranteed Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain
1	61	106,246	100,846	106,246	N/A	N/A	105,000	N/A	N/A
2	62	112,889	108,389	112,889	N/A	N/A	110,250	N/A	N/A
3	63	119,954	116,354	119,954	N/A	N/A	115,763	N/A	N/A
4	64	127,468	124,768	127,468	N/A	N/A	121,551	N/A	N/A

5	65	135,461	133,661	135,461	N/A	N/A	127,628	N/A	N/A
6	66	143,962	143,062	143,962	N/A	N/A	134,010	N/A	N/A
7	67	153,005	153,005	153,005	7,951	160,956	140,710	7,736	9,834
8	68	162,625	162,625	162,625	9,394	172,019	147,746	8,398	10,770
9	69	172,860	172,860	172,860	10,929	183,789	155,133	9,118	11,798
10	70	183,748	183,748	183,748	16,750	200,497	162,889	10,690	13,201
15	75	249,597	249,597	249,597	37,399	286,997	200,000	16,181	21,531
20	80	340,422	340,422	340,422	60,105	400,527	200,000	19,807	33,344
25	85	466,379	466,379	466,379	91,595	557,973	200,000	25,316	52,271
30	90	641,057	641,057	641,057	135,264	776,322	200,000	31,817	78,415

6% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT	LIVING BENEFIT(S)				
					IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guaranteed Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain
1	61	102,364	96,964	102,364	N/A	N/A	105,000	N/A	N/A
2	62	104,771	100,271	104,771	N/A	N/A	110,250	N/A	N/A
3	63	107,220	103,620	107,220	N/A	N/A	115,763	N/A	N/A
4	64	109,711	107,011	109,711	N/A	N/A	121,551	N/A	N/A
5	65	112,244	110,444	112,244	N/A	N/A	127,628	N/A	N/A
6	66	114,818	113,918	114,818	N/A	N/A	134,010	N/A	N/A
7	67	117,435	117,435	117,435	2,615	120,050	140,710	7,459	7,335
8	68	120,092	120,092	120,092	3,014	123,105	147,746	8,057	7,708
9	69	122,789	122,789	122,789	3,418	126,207	155,133	8,706	8,101
10	70	125,526	125,526	125,526	5,105	130,631	162,889	9,997	8,601
15	75	139,797	139,797	139,797	9,949	149,746	200,000	14,310	11,234
20	80	155,799	155,799	155,799	13,950	169,749	200,000	16,292	14,131
25	85	174,239	174,239	174,239	18,560	192,799	200,000	18,975	18,061
30	90	195,488	195,488	195,488	23,872	219,360	200,000	21,245	22,157

0% Assumed Rate Of Return

PROJECTED VALUE				DEATH BENEFIT	LIVING BENEFIT(S)				
					IAB		GMIB		
Year	Annuitant Age	Contract Value	Surrender Value	Death Benefit Value	IAB Value	Amount Available to Annuitize	GMIB Protected Value	GMIB Guaranteed Annual Payout for Single Life Annuity with 10 year Period Certain	Projected Contract Annual Annuity Payout for Single Life Annuity with 10 Year Period Certain

1	61	96,541	91,318	100,000	N/A	N/A	105,000	N/A	N/A
2	62	93,158	88,973	100,000	N/A	N/A	110,250	N/A	N/A
3	63	89,848	86,632	100,000	N/A	N/A	115,763	N/A	N/A
4	64	86,607	84,291	100,000	N/A	N/A	121,551	N/A	N/A
5	65	83,433	81,951	100,000	N/A	N/A	127,628	N/A	N/A
6	66	80,320	79,610	100,000	N/A	N/A	134,010	N/A	N/A
7	67	77,267	77,267	100,000	0	77,267	140,710	7,323	4,721
8	68	74,239	74,239	100,000	0	74,239	147,746	7,896	4,648
9	69	71,264	71,264	100,000	0	71,264	155,133	8,518	4,575
10	70	68,339	68,339	100,000	0	68,339	162,889	9,694	4,499
15	75	54,364	54,364	100,000	0	54,364	200,000	13,632	4,079
20	80	41,957	41,957	100,000	0	41,957	200,000	15,230	3,493
25	85	31,274	31,274	100,000	0	31,274	200,000	17,364	2,930
30	90	22,075	22,075	100,000	0	22,075	200,000	18,980	2,230

The hypothetical investment results are illustrative only and should not be deemed a representation of past or future investment results. Actual investment results may be more or less than those shown and will depend on a number of factors, including investment allocations made by the owner. The contract values and guaranteed benefits for a contract would be different from the ones shown if the actual gross rate of investment return averaged 0%, 6% or 10% over a period of years, but also fluctuated above or below the average for individual contract years. We can make no representation that these hypothetical investment results can be achieved for any one year or continued over any period of time. In fact, for any given period of time, the investment results could be negative.

Explanation of Headings

Contract Value - The projected total value of the annuity at the end of the period indicated, after all fees other than withdrawal charges have been deducted.

Surrender Value - The projected cash value of the annuity at the end of the period indicated.

Death Benefit Value - Value of base death benefit or GMDB, as indicated.

IAB Value - Percentage of earnings in the contract upon IAB activation based on the length of time the contract is in force: 7-9 years, 15%; 10-14 years, 20%; 15+ years, 25%. See prospectus for more complete information.

Amount Available to Annuitize - The contract value plus the IAB value. See prospectus for more complete information.

GMIB Protected Value - Purchase payments (adjusted for withdrawals) compounded at 5% annually up to the later of age 80 or 7 years from issue or last reset, subject to a 200% cap. See prospectus for more complete information.

GMIB Guaranteed Annual Payout for Single Life Annuity with 10-year Period Certain - The payout determined by applying the GMIB protected value (and IAB value if IAB is elected) to the GMIB guaranteed annuity purchase rates contained in the contract. The payout represents the minimum payout to be received when annuitizing the contract based on the illustrated assumptions. See prospectus for more complete information.

Projected Contract Annual Annuity Payout for Single Life Annuity with 10-year Period Certain - The hypothetical annuity payout based on the projected contract value (and IAB value if IAB is elected) calculated using the minimum payout rates guaranteed under the contract ("Guaranteed Minimum Payout Rates"). See prospectus for more complete information.

If the GMIB benefit is elected, the greater of the following would be paid at annuitization -

(1) The GMIB Guaranteed Payout, or

(2) The annuity payout available under the contract that is calculated based on the adjusted contract value at annuitization and the better of the Guaranteed Minimum Annuity Payout Rates or the Current Annuity Payout Rates in effect at the time of annuitization. To show how the GMIB rider works relative to the annuity payout available under the contract we included the Projected Contract Annuity Payout column which shows hypothetical annuity payouts based on the projected contract values and the Guaranteed Minimum Payout Rates. We did not illustrate any hypothetical annuity payouts based on Current Annuity Payout Rates because these rates are subject to change at any time; however, historically the annuity payout provided under such Current Annuity Payout Rates have been significantly higher than the annuity payout that would be provided under Guaranteed Minimum Annuity Payout Rates.

CHANGE APPLICABLE TO PRUCO LIFE STRATEGIC PARTNERS SELECT ONLY:

WAIVER OF WITHDRAWAL CHARGE FOR CRITICAL CARE: In Section 6 of the prospectus, under the heading entitled "Waiver of Withdrawal Charge For Critical Care" in the first sentence, the reference to "owner or a joint owner" is amended to refer instead to "annuitant, or if deceased, co-annuitant, respectively."

CHANGE APPLICABLE TO PRUCO LIFE & PRUCO LIFE OF NEW JERSEY STRATEGIC PARTNERS SELECT AND PRUDENTIAL VARIABLE INVESTMENT PLAN ONLY:

PURCHASE PAYMENTS: In Section 5 of the prospectus, under the section entitled "Purchase Payments," the third sentence in the first paragraph is replaced by the following:

"Where allowed by law, you must get our approval for any initial and additional purchase payment of $1,000,000 or more."

CHANGE APPLICABLE TO PRUDENTIAL QUALIFIED VARIABLE INVESTMENT PLAN AND PRUDENTIAL VARIABLE INVESTMENT PLAN ONLY:

SCHEDULED TRANSACTIONS: In Section 2 of the prospectus, under the section entitled "Dollar Cost Averaging," the following is added to the last sentence of the fourth paragraph:

"If processing the transfer on the next business day would result in the transaction occurring in the subsequent calendar year, then we will process the transaction on the preceding business day. "