

PRUDENTIAL SUREPATH® FIXED INDEXED ANNUITY

7- and 10-year surrender charge periods

Designed to help clients balance the desire to protect their money with the opportunity for growth.

Features	Specifications																										
Minimum Premium Payment	Initial: \$25,000 Subsequent: Not permitted																										
Issue Ages	Minimum: none / Maximum: 85 Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants																										
Latest Annuity Date	No later than the first contract anniversary on or after the oldest owner's or annuitant's 95th birthday																										
Crediting Strategies & Terms	<table border="1"> <thead> <tr> <th rowspan="2">Strategies</th> <th colspan="2">Cap Rate</th> <th colspan="2">Participation Rate</th> </tr> <tr> <th>1-Year Term</th> <th>3-Year Term</th> <th>1-Year Term</th> <th>3-Year Term</th> </tr> </thead> <tbody> <tr> <td>Index-Based</td> <td>S&P 500® Index</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td rowspan="2">Strategy Point-to-Point Crediting</td> <td>MSCI EAFE Index</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Goldman Sachs Voyager Index</td> <td>–</td> <td>–</td> <td>✓</td> <td>✓</td> </tr> </tbody> </table>	Strategies	Cap Rate		Participation Rate		1-Year Term	3-Year Term	1-Year Term	3-Year Term	Index-Based	S&P 500® Index	✓	✓	✓	✓	Strategy Point-to-Point Crediting	MSCI EAFE Index	✓	✓	✓	✓	Goldman Sachs Voyager Index	–	–	✓	✓
	Strategies		Cap Rate		Participation Rate																						
		1-Year Term	3-Year Term	1-Year Term	3-Year Term																						
	Index-Based	S&P 500® Index	✓	✓	✓	✓																					
Strategy Point-to-Point Crediting	MSCI EAFE Index	✓	✓	✓	✓																						
	Goldman Sachs Voyager Index	–	–	✓	✓																						
<table border="1"> <thead> <tr> <th colspan="2">1-Year Term</th> </tr> <tr> <th>Fixed Rate Account</th> <th></th> </tr> </thead> <tbody> <tr> <td>Fixed-Rate Strategy</td> <td>✓</td> </tr> </tbody> </table>	1-Year Term		Fixed Rate Account		Fixed-Rate Strategy	✓																					
1-Year Term																											
Fixed Rate Account																											
Fixed-Rate Strategy	✓																										
Minimum Renewal Cap, Participation & Fixed Rates	<p>Index-Based Strategy</p> <table border="1"> <thead> <tr> <th>Surrender Period</th> <th>Minimum Period</th> <th>Cap Rate</th> <th>Participation Rate</th> </tr> </thead> <tbody> <tr> <td rowspan="2">7 and 10 Years</td> <td>During Surrender</td> <td>[2%]</td> <td>[10%]</td> </tr> <tr> <td>After Surrender</td> <td>[1%]</td> <td>[5%]</td> </tr> </tbody> </table>	Surrender Period	Minimum Period	Cap Rate	Participation Rate	7 and 10 Years	During Surrender	[2%]	[10%]	After Surrender	[1%]	[5%]															
	Surrender Period	Minimum Period	Cap Rate	Participation Rate																							
7 and 10 Years	During Surrender	[2%]	[10%]																								
	After Surrender	[1%]	[5%]																								
	<p>Fixed Rate Strategy</p> <ul style="list-style-type: none"> Minimum renewal Fixed Rate during the surrender charge period 1.00%; after surrender charge period 0.05% 																										
Surrender Charge ¹	7 years 9%, 9%, 8%, 7%, 6%, 5%, 4% 10 years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%																										
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> Withdrawals in excess of the Free Withdrawal Amount, with the exception of Required Minimum Distributions calculated by Prudential, are subject to an MVA during the surrender charge period This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index. 																										
Free Withdrawals	After the first contract year, clients may withdraw up to 10% of the account value (based on the previous contract anniversary, after all index/interest credits are applied) without surrender charges or MVA																										

¹ In California, surrender period/charges vary. Please see the California Important Information Disclosure Statement or fact card.

This material must be accompanied by the Important Information Disclosure Statement, which provides you with complete information on the product discussed. SurePath Fixed Indexed Annuities are issued by Pruco Life Insurance Company. All products and/or options may not be available in all states or with all broker-dealers.



Investment and Insurance Products are:
 • Not FDIC insured • Not insured by any federal government agency
 • Not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates

Annuities are issued by Pruco Life Insurance Company, located in Newark, NJ (main office). Prudential annuities is a Prudential Financial company. Prudential Annuities is a business of Prudential Financial Inc.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

All references to guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Your needs and the suitability of annuity products and benefits should be carefully considered before investing.

Prudential Annuities and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value and death benefits. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs), will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

S&P 500® Index and Dow Jones® US Real Estate Index: S&P 500® Index and Dow Jones® U.S. Real Estate Index: The “S&P 500® Index” and “Dow Jones® U.S. Real Estate Index” are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”), and have been licensed for use by Pruco Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Pruco Life Insurance Company’s Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or 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 and Dow Jones® U.S. Real Estate Index.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The Disclosure Statement contains a more detailed description of the limited relationship MSCI has with Pruco Life Insurance Company and any related annuity contracts.

Goldman Sachs Voyager Index: This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. LLC or any of its affiliates, (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, “Goldman Sachs”). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying this fixed indexed annuity particularly, the ability of the Goldman Sachs Voyager Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Voyager Index or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the Goldman Sachs Voyager Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE GOLDMAN SACHS VOYAGER INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

There is no guarantee that the index will not underperform some or all of the underlying assets. In particular, the index may have a significant weight in one of those assets at the time of a sudden drop, or no exposure to one of those underlyings at a time it has a strong performance, or a significant weight to the cash component. Different indices with a different set of underlying assets may significantly outperform the selected index. The index is not actively managed and Goldman Sachs does not exercise discretion in constructing, calculating or executing the strategy. For further information and disclosure about the strategy, including relevant risk factors, please refer to the related transaction documentation. The index was launched on June 7, 2019.

The Goldman Sachs Voyager Index includes an annual 0.50% index fee, which accrues daily, meaning that a small portion of the fee is removed from the Index each day. The index fee is included in order to account for index rebalancing, maintenance and hedging and transaction costs.

© 2021 Prudential Financial, Inc. and its related entities. Prudential Annuities, Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Issued on contracts: ICC21-P-FIAC(10/21), P-FIAC/IND(10/21) or state variation thereof.

Issued on Endorsements: ICC21-P-FIA-MVA(10/21), ICC21-P-FIA-MVA-SCH(10/21), ICC21-P-FIA-P2P(10/21), ICC21-P-FIA-P2P-PAR(10/21), P-END-FIA-MVA(10/21), P-END-FIA-P2P(10/21), P-END-FIA-P2P-PAR(10/21) or state variation thereof with schedules ICC21-P-FIA-MVA-SCH(10/21), ICC21-P-FIA-P2P-SCH(10/21), ICC21-P-FIA-P2P-PAR-SCH(10/21), P-END-FIA-MVA-SCH(10/21), P-END-FIA-P2P-SCH(10/21), P-SCH-FIA-P2P-PAR(10/21).

