

PRUDENTIAL SUREPATH® INCOME FIXED INDEXED ANNUITY

10-year surrender charge period

Designed for clients looking to create guaranteed lifetime income, and protect their money.

Features	Specifications																								
Minimum Premium Payment	Initial: \$25,000 Subsequent: Not permitted																								
Issue Ages	Minimum: 45 / Maximum: 85 Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants																								
Living Benefit	The SurePath Income Benefit (single or spousal) is automatically elected with the purchase of the contract for a fee of 1.00%. Maximum fee 2.50%. (Rider may be canceled after 5 years.)																								
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 S&P 500® Index</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Strategy Point-to-Point Crediting 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	–	–	✓	✓
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	<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	10 years 10%, 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are subject to an MVA during the surrender charge period This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index 																								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	10% of total premium allowed in the first contract year. 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. Annuities are issued by Pruco Life Insurance Company.

This product and all options may not be available in all states.

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



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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.

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