

Read between the lines

SEE HOW TO GET CLIENTS FROM 5.05% TO 5.3%

With the addition of an Income Bonus to a Prudential SurePath® Income Fixed Indexed Annuity, a 5.05% Withdrawal Percentage translates to a 5.3% effective withdrawal rate. Here's how.

Step 1. We create their Income Benefit Base (IBB) by adding an Income Bonus to their Total Premium

For example, \$100,000 (Total Premium) + \$5,000 (5% Income Bonus) = \$105,000 (IBB)

Step 2. When you multiply their IBB by their Withdrawal Percentage, it creates their Guaranteed Income Amount (GIA)

For example, \$105,000 (IBB) x 5.05% (Withdrawal Percentage) = 5,302.50 (GIA)

Step 3. Now, when you divide the GIA amount by their Total Premium, you create their effective withdrawal rate

\$5,302.50 (GIA) / \$100,000 (Total Premium) = 5.3% effective withdrawal rate

Initial Investment of \$100,000 plus 5% Income Bonus

Age for Single Client	SurePath Income Withdrawal Percentage*	Guaranteed Income Amount	Effective Withdrawal Rate**
63	4.85%	\$5,092.50	5.093%
64	4.95%	\$5,197.50	5.198%
65	5.05%	\$5,302.50	5.303%
66	5.10%	\$5,355.00	5.355%
67	5.15%	\$5,407.50	5.408%

* Withdrawal Percentages and Income Bonus are subject to change. Please refer to the current SurePath Income rate sheet.

** Effective withdrawal rates are calculations for illustrative purposes only. They are not available or part of SurePath Income.

SurePath Income Fixed Indexed Annuity:

Guaranteed Protection and Growth Opportunities – 100% principal protection from market downturns and the potential for clients to grow their money.

Grow Retirement Income DAILY – Prudential will increase clients' Income Benefit Base daily by an annual 7% simple interest Roll-up Rate, until they start taking Lifetime Withdrawals.

Guaranteed Lifetime Income – Clients have the flexibility to choose income at anytime. The longer they wait, the more their income for retirement will grow. And once they start, it's guaranteed for the rest of their life.

Contact your IMO to learn more about our SurePath Fixed Indexed Annuities or contact the National Sales Desk at 800-513-0805, Option 1, then Option 4

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

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 clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional

All references to guarantees are backed by the claims-paying ability of the issuing insurance company.

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 can reduce death benefits and living benefits. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

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