

# 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			Cap Rate		Participation Rate		
		Strategies	1-Year Term	3-Year Term	1-Year Term	2-Year Term	3-Year Term
	Index-Based Strategy Point-to-Point Crediting	S&P 500® Index	✓	✓	✓	—	✓
		MSCI EAFE Index	✓	✓	✓	—	✓
		Dimensional US Innovation Index	✓	—	✓	✓	✓
		Franklin Spotlight Index	✓	—	✓	✓	✓
		Goldman Sachs Voyager Index	—	—	✓	✓	✓
		J.P. Morgan AQUA Index	✓	—	✓	✓	✓
	PGIM Quant MAP Index	✓	—	✓	✓	✓	
		1-Year Term					
	Fixed Rate Account						
Fixed Rate Strategy	✓						
Minimum Renewal Cap, Participation, & Fixed Rates	Index-Based Strategy						
	Surrender Period	Minimum Period	Cap Rate		Participation Rate		
	7 and 10 Years	During Surrender	2%		10%		
		After Surrender	1%		5%		
	Fixed Rate Strategy Minimum renewal Fixed Rate during the surrender charge period 1.00%; after surrender charge period 0.05%						
Surrender Charge*	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"><li>• 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</li><li>• This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index</li></ul>						
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						

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

This material must be preceded or accompanied by the Important Information Disclosure Statement, which provides complete information on the product.

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, ANY BANK OR OF ITS AFFILIATES

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

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% additional tax. Withdrawals reduce the account value and death benefits. Withdrawals taken during the surrender charge period, excluding any free withdrawals and 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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