

# 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			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		
	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*	10 years: 10%, 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• This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index.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	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.						

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

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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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