

# PRUDENTIAL SUREPATH® FIXED INDEXED ANNUITY

7- and 9-year surrender charge periods—California



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><thead><tr><th colspan="2"></th><th colspan="2">Cap Rate</th><th colspan="3">Participation Rate</th></tr><tr><th></th><th>Strategies</th><th>1-Year Term</th><th>3-Year Term</th><th>1-Year Term</th><th>2-Year Term</th><th>3-Year Term</th></tr></thead><tbody><tr><td rowspan="7">Index-Based Strategy Point-to-Point Crediting</td><td>S&amp;P 500® Index</td><td>✓</td><td>✓</td><td>✓</td><td>–</td><td>✓</td></tr><tr><td>MSCI EAFE Index</td><td>✓</td><td>✓</td><td>✓</td><td>–</td><td>✓</td></tr><tr><td>Dimensional US Innovation Index</td><td>✓</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><td>✓</td></tr><tr><td>J.P. Morgan AQUA Index</td><td>✓</td><td>–</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>Franklin Spotlight Index</td><td>✓</td><td>–</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>PGIM Quant MAP Index</td><td>✓</td><td>–</td><td>✓</td><td>✓</td><td>✓</td></tr></tbody></table> <table><thead><tr><th colspan="2">1-Year Term</th></tr><tr><th></th><th>Fixed Rate Account</th></tr></thead><tbody><tr><td>Fixed Rate Strategy</td><td>✓</td></tr></tbody></table>			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	✓	–	✓	✓	✓	Goldman Sachs Voyager Index	–	–	✓	✓	✓	J.P. Morgan AQUA Index	✓	–	✓	✓	✓	Franklin Spotlight Index	✓	–	✓	✓	✓	PGIM Quant MAP Index	✓	–	✓	✓	✓	1-Year Term			Fixed Rate Account	Fixed Rate Strategy	✓
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	MSCI EAFE Index	✓	✓	✓	–	✓																																																										
	Dimensional US Innovation Index	✓	–	✓	✓	✓																																																										
	Goldman Sachs Voyager Index	–	–	✓	✓	✓																																																										
	J.P. Morgan AQUA Index	✓	–	✓	✓	✓																																																										
	Franklin Spotlight Index	✓	–	✓	✓	✓																																																										
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Minimum Renewal Cap, Participation, & Fixed Rates	<p>Index-Based Strategy</p> <table><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 9 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> <p>Fixed Rate Strategy</p> <ul style="list-style-type: none"><li>Minimum renewal fixed rate during the surrender charge period 1.00%; after surrender charge period 0.05%</li></ul>	Surrender Period	Minimum Period	Cap Rate	Participation Rate	7 and 9 Years	During Surrender	2%	10%	After Surrender	1%	5%																																																				
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Surrender Charge*	7 years: 8.25%, 8%, 7.75%, 7%, 6%, 5%, 4%                      9 years: 8%, 8%, 7%, 6%, 5%, 3.8%, 2.8%, 1.8%, 0.8%																																																															
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																																																															

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