

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></th><th></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="5">Index-Based Strategy Point-to-Point Crediting</td><td>S&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></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	✓	–	✓	✓	✓	1-Year Term			Fixed Rate Account	Fixed Rate Strategy	✓
		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	✓	–	✓	✓	✓																																														
1-Year Term																																																				
	Fixed Rate Account																																																			
Fixed Rate Strategy	✓																																																			
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">Minimum renewal Fixed Rate during the surrender charge period 1.00%; after surrender charge period 0.05%	Surrender Period	Minimum Period	Cap Rate	Participation Rate	7 and 9 Years	During Surrender	2%	10%	After Surrender	1%	5%																																								
Surrender Period	Minimum Period	Cap Rate	Participation Rate																																																	
7 and 9 Years	During Surrender	2%	10%																																																	
	After Surrender	1%	5%																																																	
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">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 periodThis adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index																																																			
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																																																			

*FOR USE IN CA ONLY

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



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 client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

All annuity contract guarantees and any account crediting or payout rates are backed by the issuing company's claims-paying ability. The third-party broker-dealer/agency, or any of its affiliates, selling this annuity are not responsible for making those payments, and none makes any representations or guarantees about the issuer's ability to pay claims.

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).

S&P 500® Index and Dow Jones® US Real Estate Index: S&P 500® Index and Dow Jones® U.S. Real Estate Index: The "S&P 500® Index" and "Dow Jones® U.S. Real Estate Index" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and have been licensed for use by Pruco Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Pruco Life Insurance Company's Product(s) is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index and Dow Jones® U.S. Real Estate Index.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted, or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The Disclosure Statement contains a more detailed description of the limited relationship MSCI has with Pruco Life Insurance Company and any related annuity contracts.

Goldman Sachs Voyager Index: This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed, or promoted by Goldman Sachs & Co. LLC or any of its affiliates, (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution, or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying this fixed indexed annuity particularly, the ability of the Goldman Sachs Voyager Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Voyager Index or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing, or calculating the Goldman Sachs Voyager Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE GOLDMAN SACHS VOYAGER INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX, OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

There is no guarantee that the index will not underperform some or all of the underlying assets. In particular, the index may have a significant weight in one of those assets at the time of a sudden drop, or no exposure to one of those underlyings at a time it has a strong performance, or a significant weight to the cash component. Different indices with a different set of underlying assets may significantly outperform the selected index. The index is not actively managed and Goldman Sachs does not exercise discretion in constructing, calculating, or executing the strategy. For further information and disclosure about the strategy, including relevant risk factors, please refer to the related transaction documentation. The index was launched on June 7, 2019.

The Dimensional US Innovation Index (the "Index") is sponsored and published by Dimensional Fund Advisors LP ("Dimensional"). References to Dimensional include its respective directors, officers, employees, representatives, delegates, or agents. The use of "Dimensional" in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by Pruco Life Insurance Company ("PRUCO"). PRUCO has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the SurePath and SurePath Income annuities (the "Financial Product"). The Financial Product is not sponsored, endorsed, sold, or promoted by Dimensional, and Dimensional makes no representation regarding the advisability of the purchase of such Financial Product. Dimensional has no responsibilities, obligations, or duties to purchasers of the Financial Product, nor does Dimensional make any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use with respect to the Index. Dimensional does not guarantee the accuracy, timeliness, or completeness of the Index, or any data included therein or the calculation thereof or any communications with respect thereto. Dimensional has no liability for any errors, omissions, or interruptions of the Index or in connection with its use. In no event shall Dimensional have any liability of whatever nature for any losses, damages, costs, claims, and expenses (including any special, punitive, direct, indirect, or consequential damages (including lost profits)) arising out of matters relating to the use of the Index, even if notified of the possibility of such damages. Dimensional has provided PRUCO with all material information related to the Index methodology and the maintenance, operation, and calculation of the Index. Dimensional makes no representation with respect to the completeness of information related to the Index provided by PRUCO in connection with the offer or sale of any Financial Product. Dimensional has not published or approved this document, nor does Dimensional accept any responsibility for its contents or use.

The J.P. Morgan AQUA Index ("Index") has been licensed to Pruco Life Insurance Company ("PRUCO") (the "Licensee") for the Licensee's benefit. Neither the Licensee nor the SurePath and SurePath Income annuities (the "Insurance Product") is sponsored, operated, endorsed, recommended, sold, or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "J.P. Morgan"). J.P. Morgan makes no representation and gives no warranty, express or implied, to purchasers of the Insurance Product nor does J.P. Morgan have any liability for any errors, omissions or interruptions of the J.P. Morgan Index. Such persons should seek appropriate professional advice before making an investment or purchasing insurance. The Index has been designed and is compiled, calculated, maintained, and sponsored by J.P. Morgan without regard to the Licensee, the Insurance Product or any policyholder. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Insurance Product. J.P. Morgan may transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Insurance Product.

The Goldman Sachs Voyager, J.P. Morgan AQUA, and Dimensional US Innovation indices are subject to a 0.50% per annum deduction, which accrues daily, meaning that a portion of the annual deduction is subtracted from the Index Level daily. The inclusion of the per annum deduction enhances the participation and/or cap rates of the Index Strategy with which the Index is used.

© 2025 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Issued on contracts: ICC21-P-FIAC(10/21), P-FIAC/IND(10/21) or state variation thereof.

Issued on Endorsements: ICC21-P-FIA-MVA(10/21), ICC21-P-FIA-P2P(10/21), ICC21-P-FIA-P2P-PAR(10/21), P-END-FIA-MVA(10/21), P-END-FIA-P2P(10/21), P-END-FIA-P2P-PAR(10/21) or state variation thereof with schedules ICC21-P-FIA-MVA-SCH(10/21), ICC21-P-FIA-P2P-SCH(10/21), ICC21-P-FIA-P2P-PAR-SCH(10/21), P-END-FIA-MVA-SCH(10/21), P-END-FIA-P2P-SCH(10/21), P-SCH-FIA-P2P-PAR(10/21).

