

# PRUDENTIAL SUREPATH INCOME FIXED INDEXED ANNUITY

9-year surrender charge period—California



Designed for clients looking to create guaranteed lifetime income, and protect their money.

Features	Specifications																																																					
<b>Minimum Premium Payment</b>	<b>Initial:</b> \$25,000 <b>Subsequent:</b> Not permitted																																																					
<b>Issue Ages</b>	<b>Minimum:</b> 45 <b>Maximum:</b> 85 Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants																																																					
<b>Living Benefit</b>	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)																																																					
<b>Latest Annuity Date</b>	No later than the first contract anniversary on or after the oldest owner's or annuitant's 95th birthday																																																					
<b>Crediting Strategies &amp; Terms</b>	<table border="1"> <thead> <tr> <th rowspan="2">Strategies</th> <th colspan="2">Cap Rate</th> <th colspan="3">Participation Rate</th> </tr> <tr> <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>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</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>	Strategies	Cap Rate		Participation Rate			1-Year Term	3-Year Term	1-Year Term	2-Year Term	3-Year Term	S&P 500® Index	✓	✓	✓	–	✓	MSCI EAFE Index	✓	✓	✓	–	✓	Dimensional US Innovation Index	✓	–	✓	✓	✓	Goldman Sachs Voyager	–	–	✓	✓	✓	J.P. Morgan AQUA Index	✓	–	✓	✓	✓	Franklin Spotlight Index	✓	–	✓	✓	✓	PGIM Quant MAP Index	✓	–	✓	✓	✓
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Dimensional US Innovation Index	✓	–	✓	✓	✓																																																	
Goldman Sachs Voyager	–	–	✓	✓	✓																																																	
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<b>Minimum Renewal Cap, Participation, &amp; Fixed Rates</b>	<p><b>Index-Based Strategy</b></p> <table border="1"> <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">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><b>Fixed Rate Strategy</b></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	9 Years	During Surrender	2%	10%	After Surrender	1%	5%																																										
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<b>Surrender Charge</b>	<b>9 Years:</b> 9%, 8%, 7%, 6%, 5%, 3.8%, 2.8%, 1.8%, 0.8%																																																					
<b>Market Value Adjustment (MVA)</b>	<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>																																																					
<b>Free Withdrawals</b>	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																																																					

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