

STEP RATE PLUS INDEX STRATEGY

Are you interested in growth potential with a level of protection? The Prudential FlexGuard® suite¹ of indexed variable annuity products provides a level of protection and innovative growth opportunities. Growth opportunities are offered through a number of index strategies and variable investment options.² This piece will focus on the Step Rate Plus Index Strategy.

Why the Step Rate Plus Strategy

The Step Rate Plus Index Strategy provides the potential to outperform the Step Rate, with no explicit product cost.

Step Rate Plus in Action

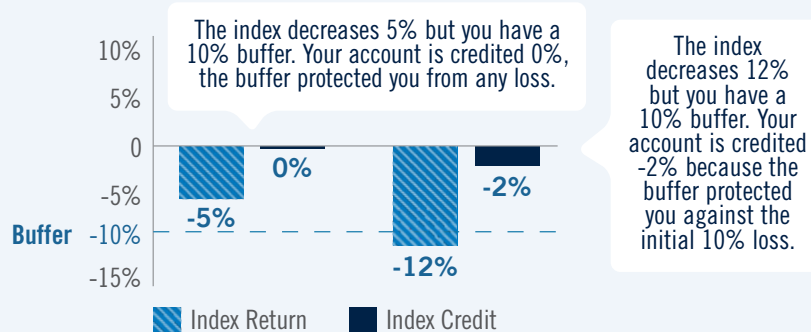
In this hypothetical example, there is a 10% buffer, the Step Rate is 6%, and the Participation Rate is 70% over that one-year term.

| Protection Levels | Term Length |
|-------------------|-------------|
| 5% and 10% | 1 Year |

On FlexGuard Income this strategy is only available in the Savings Stage. Rates can differ based on the index option and protection level you choose. Please refer to the current rate sheet at www.prudential.com/FlexGuard-rates. Please note that it is not possible to invest directly in an index. The 5% protection level is not available in the state of Pennsylvania.

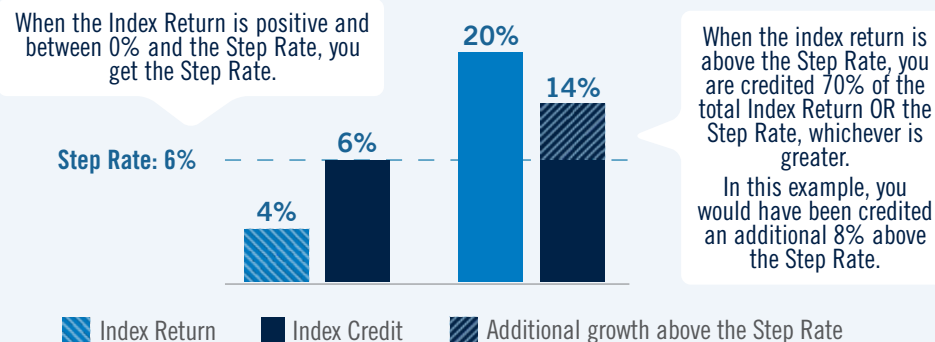
Protection

Protection is provided through buffers, which is the amount your Account Value is protected in the case of a negative index return.



Growth

Growth is provided by tracking index performance against a Step Rate and a Participation Rate, with no cap rate.



Contact your financial professional for more information.

The hypothetical example assumes the contract was held to full term.

¹ References to the FlexGuard suite of annuity products refer to FlexGuard and FlexGuard Income. All products and features are not approved for use in all states or through all broker-dealers.

² Variable investment options do not have protection levels available. Surrender charges and underlying fund expenses may apply in the event of an early withdrawal. Variable investment options are subject to contract and administrative fees.

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 ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Issued by Pruco Life Insurance Company.

This material must be preceded or accompanied by the FlexGuard or FlexGuard Income consumer brochure and product prospectus.

Key terms to know:

Step Rate: The Step Rate is the declared rate that may be credited to amounts allocated to the applicable Index Strategies for any given Index, if the Index Return is between zero and the declared Step Rate. A different Step Rate may be declared for different Indices and Buffers.

Index Term: The time period allocated to each Index Strategy. The term begins on the Index Strategy Start Date and ends on the Index Strategy End Date.

Participation Rate: The percentage of any Index increase that will be used in calculating the Index Credit at the end of an Index Strategy Term for applicable Index Strategies. A different Participation Rate may be declared for different Indices and Buffers.

Index (Indices): The underlying Index associated with an Index Strategy and used to determine the Index Return in determining the Index Credit. You do not directly invest in an Index.

Index Credit: The amount you receive on an Index Strategy End Date based on the Index Return and the Index Strategy. The Index Credit can be negative, meaning you can lose principal and prior earnings.

Buffer: The amount of protected negative Index Return applied to the Account Value allocated to an Index Strategy at the end of an Index Strategy Term. Any negative Index Return in excess of the Buffer reduces the Account Value.

Index-linked variable annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. There is risk of loss of principal if negative index returns exceed the selected protection level. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses. The initial summary prospectus and the index strategies prospectus for the contract, and the summary prospectus or prospectus for the underlying portfolios (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

It is possible to lose money by investing in securities.

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. You should carefully consider your financial needs before investing in annuity products and benefits.

Issuing company located in Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

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.

Please note that it is not possible to invest directly in an index.

Please refer to the current rate sheet and prospectus for more information. 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. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges.

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

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