

# FIVE STRONG REASONS TO CONSIDER THE PRUDENTIAL FLEXGUARD® INCOME INDEXED VARIABLE ANNUITY



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## GREATER OPPORTUNITY FOR INCOME RAISES AFTER INCOME BEGINS<sup>1</sup>

Unlike a traditional VA and FIA:

- Any positive market performance at the end of the crediting term, based on the chosen index crediting strategies, will increase the client's income.
- Future income increases are not impacted by allowable withdrawals and fees.
- Clients have protected lifetime income payments even if the Account Value is reduced to zero.<sup>1</sup>

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## TWO WAYS TO GROW WHILE SAVING

- Clients can allocate among a variety of options, including multiple index options, index terms, and five index crediting strategies—with two unique uncapped strategies.
- Deferral credits increase clients' income percentage each year they wait to take income.

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## LOWER COST<sup>2</sup>

- 1.45% annual charge based on the Account Value.
- Return of Premium Death Benefit up to age 80 included at no additional cost.

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## COMPLETE TO CUSTOM PROTECTION

**Savings Stage:** Various protection levels including 100%, 30%, 20%, 15%, 10%, and 5%<sup>3</sup> Buffer options. Clients can lock in performance before the Index Strategy End Date.

**Income Stage:** Full protection with a 100% Buffer option, and 15%, 10%, and 5%<sup>3</sup> Buffer options for higher income potential.

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## BUILT-IN FLEXIBILITY AND CHOICE

- Blend, diversify, and reallocate in both savings and income stages.
- Change between single and joint coverage any time before income starts.
- Take withdrawals before taking income while continuing to accrue deferral credits.



Contact your Prudential Wholesaler or the National Sales Team at 800-513-0805 today to put FlexGuard Income's advantages to work for clients.

Scan this code to learn more.

<sup>1</sup> If the account value is reduced to zero, the client will receive the last calculated Annual Income Amount as a guaranteed payment for life.

<sup>2</sup> When compared to traditional variable annuities.

<sup>3</sup> The 5% protection level is not available in the state of Pennsylvania.

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. This and other important information are contained in 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") which can be obtained by contacting the National Sales Desk. Clients should read the prospectuses carefully before investing.**

**It is possible to lose money by investing in securities.**

Annuities are issued by Pruco Life Insurance Company located in Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT.

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 clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

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.

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.

Buffers available on index-crediting strategies only. Variable investment options are available but do not offer protection levels.

FlexGuard Income and all product features are not approved for use in all states or through all broker-dealers.

There is no explicit cost if allocating to the index strategies.

Investing in FlexGuard Income's Index Strategies does not represent a direct investment in an index.

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