



# More control for you. More income potential for your retirement.

**Prudential MyRock Advisor** Variable Annuity with Prudential Dynamic Income Benefit.

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**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



# Now, an income benefit with more choice, flexibility, and higher income potential. All at a lower cost.\*

While retirement can be a rewarding and enriching time of life, achieving the lifestyle you envision requires careful financial planning to address these common retirement concerns:

- The risk of **outliving your money**
- Increased levels of **market volatility**
- The risk **low interest rates** will have on your portfolio, particularly early in retirement
- The negative impact of **inflation**

**To help mitigate these challenges, you may want to consider diversifying your income strategy beyond dividend-paying stocks and bonds.**

The **Prudential MyRock® Advisor Variable Annuity** with the optional **Prudential Dynamic Income Benefit®** (available for an additional fee) can be an effective complement to your retirement portfolio. It can provide you with the potential for more retirement income, give you the choice and flexibility to build and adapt your portfolio as your needs change, and put you in control over when and how to take income.

It's important to note that your annual income is influenced by the annual returns of the investment options in your annuity (net of fees). Although this provides you with greater income potential, it also means your income can decrease.

## What is a variable annuity?

A variable annuity is a long-term investment designed for retirement. Your money is allocated to investment options that provide the potential for growth, as well as future income in retirement.

\* Compared to most other variable annuity income benefits because it does not provide a guaranteed level of income each year.

## Not your traditional variable annuity income benefit

The Prudential Dynamic Income Benefit is an entirely new and unique income solution that offers you and your investment advisor:



**Performance-based annual income**



**More choice in investment options**, to meet your individual needs and appetite for risk



The flexibility to **manage/reallocate your portfolio** as your needs evolve



**More control** over when and how to take income, and the flexibility to turn income off and on as needed



**A guaranteed increase in your income percentage** until you take your first income withdrawal



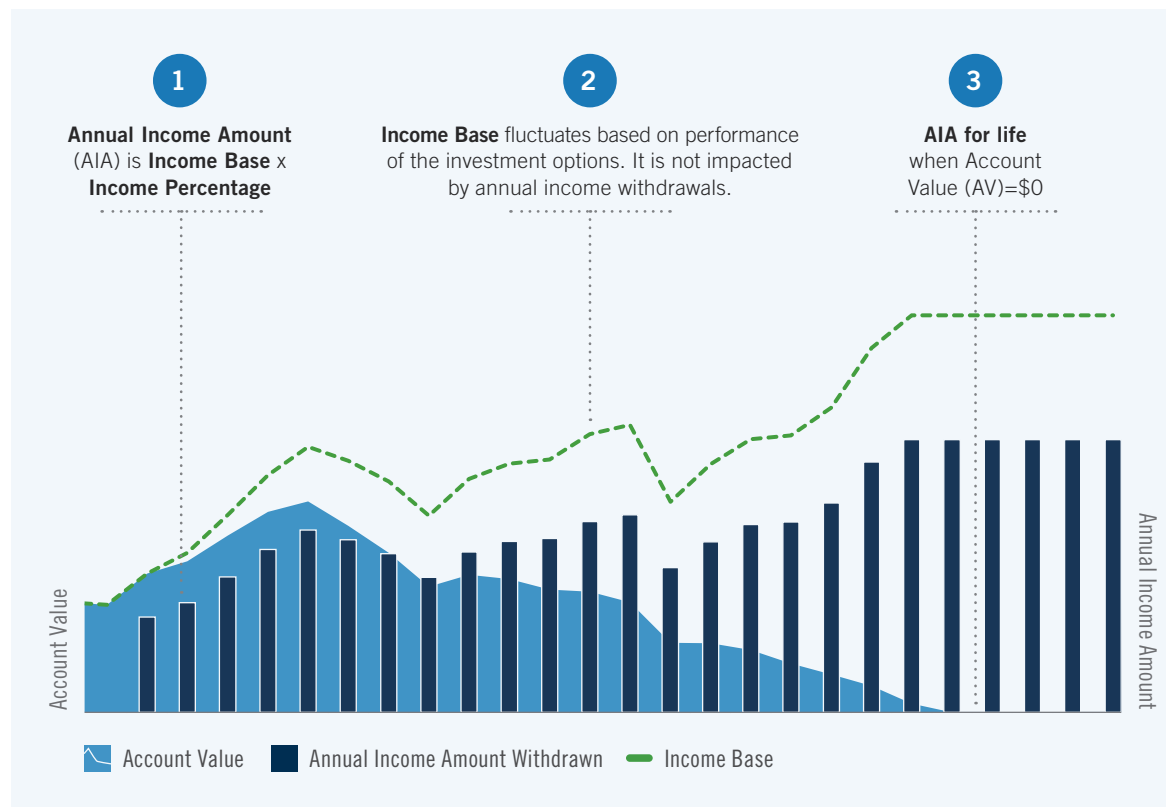
The ability to **help your income last longer** because annual income is impacted only by the performance of your investment options and not by annual income withdrawals\*

\* Any withdrawals you make before the first income withdrawal will reduce the Account Value and Income Base by that amount. After income withdrawals begin the benefit base will only be impacted if an excess withdrawal is taken.



## How the Dynamic Income Benefit works

Consider this hypothetical scenario:



This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value, or the performance of any investment option. The illustration assumes no withdrawals were taken prior to the beginning of income withdrawals. The Account Value and Income Base will always be equal prior to the start of income withdrawals. This graph assumes that the income starts at the first blue bar.

\* Excess withdrawals are withdrawals made in any benefit year (including withdrawals of Required Minimum Distributions (RMDs), alone or in combination with other Income Withdrawals) that exceed the available and unused Annual Income Amount (AIA). Excess withdrawals negatively impact your benefit because they reduce your Income Base in proportion to the amount that exceeded the AIA. If your excess withdrawal reduces the Account Value to zero, you receive no further payments and the benefit and contract are terminated.

All references to guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options. 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 claims-paying ability.

**1 Your Annual Income Amount** is determined by multiplying your Income Base by your Income Percentage. Your Income Base fluctuates up or down based on the performance of your investment options and is net of fees.

Because your Annual Income Amount varies year by year, fees are lower on Dynamic Income Benefit than traditional variable annuities that provide a guaranteed Annual Income Amount.

**2 Your Income Base is not reduced by your Annual Income Amount withdrawals.** Your Annual Income Amount can go up or down based on the performance of your investment options. But unlike traditional income strategies, your Annual Income Amount is NOT reduced by income you've already taken, assuming that you've taken no excess withdrawals.\* This is a unique way to help your retirement dollars last longer.

**3** Even if your Account Value goes to \$0, unless it is due to excess withdrawals,\* **you will continue to receive an annual guaranteed payment** equal to your last calculated Annual Income Amount. These guaranteed payments will continue until you pass away or, if you have a spousal option, until you and your spouse pass away.



## Building your investment portfolio

With Dynamic Income Benefit, you and your advisor have access to choose from several investment options from well-known money managers based on your appetite for risk and your goals for income in retirement. There will be an additional Fund Access Charge for allocations to certain investment options which is detailed in the prospectus. You can find a complete, current list of the fund managers and funds available in the MyRock Advisor Variable Annuity Investment Guide.



## Fees and charges

|  | Net Purchase Payments<br>of at least \$1 million | Net purchase payments<br>less than \$1 million |
|--|--|--|
| <b>MyRock Advisor</b>                                      | [0.25%]  | [0.40%]  |
| <b>Dynamic Income Benefit*</b>                             | [0.40%]  | [0.40%]  |
| <b>Return of Adjusted Purchase Payments Death Benefit*</b> | [0.10%]  | [0.10%]  |

\* Optional

Your advisor may charge an advisory fee which will reduce the income base proportionately once income starts.

All products and optional benefits may not be available in all states or through all third-party broker-dealers. Total Annual Product Charge does not reflect the fees and expenses of the investment options. See the prospectus for details. Charges are assessed as part of the valuation of the subaccounts at the annualized rate shown and, therefore, reduce account value. Prudential reserves the right to increase the MyRock Advisor charge for new contracts up to 2%. Prudential reserves the right to increase the Dynamic Income Benefit charge for new elections of the benefit and, for existing contracts, after the third benefit year up to 1%. Prudential reserves the right to increase the Optional Return of Adjusted Purchase Payments Death Benefit for new contracts up to 0.5%.





Speak with your investment advisor to  
learn more about MyRock Advisor Variable  
Annuity with Dynamic Income Benefit.

**Investors should consider the features of the contract and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.**

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

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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.

We may limit, restrict, suspend, or reject any additional purchase payment at any time on a non-discriminatory basis.

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. 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 the living and death benefits.

Optional benefits may not be available in every state and have requirements for election and other restrictions. The Dynamic Income Benefit cannot be cancelled in the first year following election; however upon specified events, we may terminate the benefit. The benefit charges are in addition to fees and charges associated with the basic annuity. Please see the prospectus for more information.

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Issued on riders: P-RID-LW(11/19) (or state variation thereof), ICC19-P-RID-ROP(6/19), P-RID-ROP(8/19) (or state variation thereof)

