Prudential
**MyRock Advisor**
Variable Annuity

# INVESTMENT GUIDE



## Create a custom portfolio from a wide range of
# INVESTMENT CHOICES

Issued by Pruco Life Insurance Company and by Pruco Life Insurance Company of New Jersey. This material must be preceded or accompanied by a current variable annuity product prospectus that includes any applicable current rate sheet supplement.

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

Prudential

1078431-06

1078431-00006-00 Ed. 08/2026

# Design a custom portfolio from select funds to help meet your financial goals.

In preparing for a retirement that can last 30 years or more, you're faced with many challenges. One of those challenges is knowing which investment options to choose in your various retirement vehicles. We can help you take on that challenge.

Our Strategic Investment Research Group (SIRG), part of PGIM Investments LLC, is our fully dedicated and seasoned team of investment professionals who are committed to finding best-in-class asset managers. They conduct the intensive research that's needed for your financial professional to make intelligent choices for you. They focus on today's trends and tomorrow's opportunities to help ensure the 90+ funds offered with MyRock® Advisor Variable Annuity will help to meet your goals.

## Investment partners you know

BlackRock®

Dimensional

MFS®

Western Asset

Capital Group® | American Funds®

Fidelity® Investments

PGIM Investments

ClearBridge Investments

Franklin Templeton

Vanguard®

© 2026 BlackRock, Inc. All Rights Reserved. BLACKROCK is a registered trademark of BlackRock, Inc. or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners.

Dimensional and the Dimensional Logo are registered trademarks of Dimensional Fund Advisors LP.

The Fidelity, the Fidelity Investments Logo, and Contrafund, are registered trademarks of FMR LLC.

Vanguard and the ship logo are registered trademarks of The Vanguard Group, Inc., used with permission.

# Investment options

Create your own portfolio for MyRock Advisor by choosing from a complete list of funds. An additional Fund Access Charge of 0.35% will be charged for allocations to certain investment options. Please see page five for additional explanation.

| INVESTMENT MANAGER | ASSET CLASS—EQUITY | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Large-Cap Growth** | | | |
| American Funds | American Funds Insurance Series® Growth Fund—Class 1 | 0.33%/0.33% | 0.35% | 030372403 |
| BlackRock | BlackRock Capital Appreciation V.I. Fund—Class I | 0.79%/0.93% | - | 09253L843 |
| BlackRock | BlackRock Large Cap Focus Growth V.I. Fund—Class I | 0.77%/0.90% | - | 09253L579 |
| ClearBridge Investments | ClearBridge Variable Growth Portfolio—Class 1 | 0.87%/0.87% | - | 52467X203 |
| Lincoln Financial Investments Corporation | LVIP ClearBridge Large Cap Growth—Standard Class | 0.74%/0.77% | - | 53500Q312 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Contrafund® Portfolio—Initial Class | 0.54%/0.54% | - | 922175500 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Growth Opportunities Portfolio—Initial Class | 0.56%/0.56% | - | 315802207 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Growth Portfolio—Initial Class | 0.55%/0.55% | - | 922174404 |
| MFS | MFS® Growth Series—Initial Class | 0.73%/0.74% | - | 55273F100 |
| MFS | MFS® Massachusetts Investors Growth Stock Portfolio—Initial Class | 0.72%/0.79% | - | 55274F612 |
| PGIM Investments LLC* | PSF PGIM Jennison Growth Portfolio—Class I | 0.60%/0.62% | - | 74437G847 |
| Vanguard | Vanguard Variable Insurance Funds PRIMECAP Portfolio | 0.34%/0.34% | 0.35% | 921925822 |
| Vanguard | Vanguard Variable Insurance Funds Growth Portfolio | 0.36%/0.36% | 0.35% | 921925509 |
| | **Large-Cap Value** | | | |
| BlackRock | BlackRock Basic Value V.I. Fund—Class I | 0.74%/0.87% | - | 09253L405 |
| BlackRock | BlackRock Equity Dividend V.I. Fund—Class I | 0.68%/0.88% | - | 09253L512 |
| Lincoln Financial Investments Corporation | LVIP ClearBridge Dividend Strategy Fund—Standard Class | 0.75%/0.78% | - | 53500Q288 |
| Dimensional Fund Advisors LP | Dimensional VA U.S. Large Value Portfolio | 0.21%/0.21% | 0.35% | 233203777 |
| MFS | MFS® Value Series—Initial Class | 0.69%/0.72% | - | 55273F654 |
| PGIM Investments LLC* | PSF PGIM Jennison Value Portfolio—Class I | 0.43%/0.43% | - | 74437G722 |
| Vanguard | Vanguard Variable Insurance Funds Diversified Value Portfolio | 0.28%/0.28% | 0.35% | 921925871 |
| Vanguard | Vanguard Variable Insurance Funds Equity Income Portfolio | 0.29%/0.29% | 0.35% | 921925608 |
| | **Large-Cap Blend** | | | |
| American Funds | American Funds Insurance Series® Washington Mutual Investors Fund℠—Class 1 | 0.25%/0.40% | 0.35% | 030372692 |
| American Funds | American Funds Insurance Series® Growth-Income Fund—Class 1 | 0.28%/0.28% | 0.35% | 030372304 |
| BlackRock | BlackRock Advantage Large Cap Core V.I. Fund—Class I | 0.64%/0.79% | - | 09253L611 |
| Lincoln Financial Investments Corporation | LVIP ClearBridge Appreciation Fund—Standard Class | 0.70%/0.75% | - | 53500Q262 |
| MFS | MFS® Investors Trust Series—Initial Class | 0.74%/0.82% | - | 55273F407 |
| MFS | MFS® Research Series—Initial Class | 0.74%/0.82% | - | 55273F308 |
| PGIM Investments LLC* | PSF PGIM Jennison Blend Portfolio—Class I | 0.46%/0.47% | - | 74437G730 |
| PGIM Investments LLC* | PSF Stock Index Portfolio—Class I | 0.28%/0.28% | - | 74437G631 |
| Vanguard | Vanguard Variable Insurance Funds Equity Index Portfolio | 0.14%/0.14% | 0.35% | 921925301 |
| Vanguard | Vanguard Variable Insurance Funds Total Stock Market Index Portfolio | 0.13%/0.13% | 0.35% | 921925814 |
| | **Mid-Cap Growth** | | | |
| MFS | MFS® Mid Cap Growth Series—Initial Class | 0.81%/0.82% | - | 55273F670 |
| | **Mid-Cap Blend** | | | |
| ClearBridge Investments | ClearBridge Variable Mid Cap Portfolio—Class I | 0.82%/0.82% | - | 52467X708 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Mid Cap Portfolio—Initial Class | 0.55%/0.55% | - | 922176409 |
| Vanguard | Vanguard Variable Insurance Funds Morningstar Mid-Cap Index Portfolio | 0.17%/0.17% | 0.35% | 921925855 |

*PGIM Investments LLC is the investment manager but not the subadvisor of these funds. For a full list of subadvisors, please see the prospectus.

| INVESTMENT MANAGER | ASSET CLASS—EQUITY | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Small-Cap Growth** | | | |
| ClearBridge Investments | ClearBridge Variable Small Cap Growth Portfolio—Class I | 0.81%/0.81% | - | 52467M843 |
| MFS | MFS® New Discovery Series—Initial Class | 0.87%/0.95% | - | 55273F845 |
| | **Small-Cap Value** | | | |
| Dimensional Fund Advisors LP | Dimensional VA U.S. Targeted Value Portfolio | 0.29%/0.29% | 0.35% | 233203710 |
| | **Small-Cap Blend** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Disciplined Small Cap Portfolio—Initial Class | 0.32%/0.32% | - | 922175757 |
| PGIM Investments LLC* | PSF Small-Cap Stock Index Portfolio—Class I | 0.38%/0.38% | - | 74437G649 |

| INVESTMENT MANAGER | ASSET CLASS—INTERNATIONAL EQUITY | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Developed Markets** | | | |
| Dimensional Fund Advisors LP | Dimensional VA International Small Portfolio | 0.39%/0.39% | 0.35% | 233203686 |
| Dimensional Fund Advisors LP | Dimensional VA International Value Portfolio | 0.27%/0.27% | 0.35% | 233203694 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products International Capital Appreciation Portfolio—Initial Class | 0.78%/0.78% | - | 922177845 |
| MFS | MFS® International Intrinsic Equity Portfolio—Initial Class | 0.89%/0.91% | - | 55274F455 |
| PGIM Investments LLC* | PSF Global Portfolio—Class I | 0.73%/1.01% | - | 74437G698 |
| Vanguard | Vanguard Variable Insurance Funds International Portfolio | 0.32%/0.32% | 0.35% | 921925707 |
| Vanguard | Vanguard Variable Insurance Funds Total International Stock Market Index Portfolio | 0.09%/0.09% | 0.35% | 921925764 |
| | **Emerging Markets** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Emerging Markets Portfolio—Initial Class | 0.87%/0.87% | - | 922177324 |

| INVESTMENT MANAGER | ASSET CLASS—SECTOR EQUITY | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Sector Exposure** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Consumer Discretionary Portfolio—Initial Class | 0.61%/0.61% | - | 315917864 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Financials Portfolio—Initial Class | 0.60%/0.60% | - | 315917849 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Health Care Portfolio—Initial Class | 0.59%/0.59% | - | 315917831 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Industrials Portfolio—Initial Class | 0.60%/0.60% | - | 315917856 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Technology Portfolio—Initial Class | 0.56%/0.56% | - | 315917815 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Utilities Portfolio—Initial Class | 0.60%/0.60% | - | 315917799 |
| MFS | MFS® Technology Portfolio—Initial Class | 0.82%/0.83% | - | 55274F331 |
| MFS | MFS® Utilities Series—Initial Class | 0.78%/0.79% | - | 55273F605 |
| Vanguard | Vanguard Variable Insurance Funds Real Estate Index Portfolio | 0.26%/0.26% | 0.35% | 921925848 |

| INVESTMENT MANAGER | ASSET CLASS—ASSET ALLOCATION | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Asset Allocation** | | | |
| American Funds | American Funds Insurance Series® Asset Allocation Fund—Class 1 | 0.29%/0.29% | 0.35% | 030372601 |
| BlackRock | BlackRock Global Allocation V.I. Fund—Class I | 0.76%/0.80% | - | 09253L777 |
| Dimensional Fund Advisors LP | Dimensional VA Global Moderate Allocation Portfolio | 0.28%/0.43% | 0.35% | 25239Y584 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Balanced Portfolio—Initial Class | 0.41%/0.41% | - | 315802504 |
| MFS | MFS® Total Return Series—Initial Class | 0.61%/0.71% | - | 55273F506 |
| PGIM Investments LLC* | PSF PGIM 50/50 Balanced Portfolio—Class I | 0.58%/0.58% | - | 74437G755 |
| PGIM Investments LLC* | PSF PGIM Flexible Managed Portfolio—Class I | 0.62%/0.62% | - | 74437G714 |
| Franklin Advisers, Inc. | Franklin Multi-Asset Variable Conservative Growth Fund—Class I | 0.60%/0.60% | - | 52467W502 |
| Franklin Advisers, Inc. | Franklin Multi-Asset Variable Growth Fund—Class I | 0.79%/0.79% | - | 52467W700 |
| Franklin Advisers, Inc. | Franklin Multi-Asset Variable Moderate Growth Fund—Class I | 0.77%/0.88% | - | 52467W601 |
| Vanguard | Vanguard Variable Insurance Funds Balanced Portfolio | 0.20%/0.20% | 0.35% | 921925400 |
| Vanguard | Vanguard Variable Insurance Funds Conservative Allocation Portfolio | 0.12%/0.12% | 0.35% | 921925798 |
| Vanguard | Vanguard Variable Insurance Funds Moderate Allocation Portfolio | 0.12%/0.12% | 0.35% | 921925780 |

| INVESTMENT MANAGER | ASSET CLASS – FIXED INCOME | NET/GROSS EXPENSE | FUND ACCESS CHARGE | CUSIP |
|---|---|---|---|---|
| | **Domestic** | | | |
| American Funds | American Funds Insurance Series® The Bond Fund of America®—Class 1 | 0.22%/0.38% | 0.35% | 030372809 |
| American Funds | American Funds Insurance Series® U.S. Government Securities Fund®—Class 1 | 0.25%/0.34% | 0.35% | 030372502 |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Investment Grade Bond Portfolio—Initial Class | 0.37%/0.37% | - | 922175104 |
| MFS | MFS® Total Return Bond Series—Initial Class | 0.53%/0.54% | - | 55273F878 |
| PGIM Investments LLC* | PSF PGIM Total Return Bond Portfolio—Class I | 0.43%/0.43% | - | 74437G748 |
| Vanguard | Vanguard Variable Insurance Funds Total Bond Market Index Portfolio | 0.14%/0.14% | 0.35% | 921925202 |
| Western Asset Management, LLC | Western Asset Core Plus VIT Portfolio—Class I | 0.54%/0.60% | - | 52467K771 |
| | **Floating Rate** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Floating Rate High Income Portfolio—Initial Class | 0.73%/0.73% | - | 922174388 |
| | **Global Fixed Income** | | | |
| Dimensional Fund Advisors LP | Dimensional VA Global Bond Portfolio | 0.21%/0.21% | 0.35% | 233203728 |
| Vanguard | Vanguard Variable Insurance Funds Global Bond Index Portfolio | 0.13%/0.13% | 0.35% | 921925772 |
| | **High Yield** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products High Income Portfolio—Initial Class | 0.81%/0.82% | - | 922174206 |
| PGIM Investments LLC* | PSF PGIM High Yield Bond Portfolio—Class I | 0.57%/0.61% | - | 74437G672 |
| Vanguard | Vanguard Variable Insurance Funds High Yield Bond Portfolio | 0.24%/0.24% | 0.35% | 921925806 |
| Western Asset Management, LLC | Western Asset Variable Global High Yield Bond Portfolio—Class I | 0.81%/0.81% | - | 52467K839 |
| | **Unconstrained** | | | |
| Fidelity Management & Research Company LLC (FMR) | Fidelity® Variable Insurance Products Strategic Income Portfolio—Initial Class | 0.63%/0.63% | - | 922177852 |
| | **Short Term** | | | |
| American Funds | American Funds Insurance Series® Ultra-Short Bond Fund—Class 1 | 0.31%/0.31% | 0.35% | 030372106 |
| Dimensional Fund Advisors LP | Dimensional VA Short-Term Fixed Portfolio | 0.12%/0.12% | 0.35% | 233203678 |
| Vanguard | Vanguard Variable Insurance Funds Short-Term Investment-Grade Portfolio | 0.14%/0.14% | 0.35% | 921925863 |
| | **Money-Market** | | | |
| PGIM Investments LLC* | PSF PGIM Government Money Market Portfolio—Class I | 0.32%/0.32% | - | 74437G664 |

As with all underlying funds, the Portfolios have certain fees and expenses, such as management fees and administrative expenses. Prudential assesses a fund access charge in connection with certain subaccounts to make the associated Portfolios available to you. See the product prospectus for the fees and expenses of the Portfolios, and the Portfolios for which the fund access charge applies. You should consider all fees and charges when choosing Portfolios.

The annual net fund expenses shown are for the prospectus dated 5/1/2025, unless otherwise noted. These expenses reflect any fee waivers and/or expense reimbursements that are in effect for certain funds and without which gross annual fund expenses would be higher. Please see the product or fund prospectus for the gross annual fund expense for each fund, as well as information about any amounts waived or reimbursed, and the duration of such arrangements.

Not all funds are available at all firms.

Reach out to your financial professional to learn more about **MyRock Advisor** and see if it's right for you.

# What is a variable annuity?

Unlike other financial instruments, variable annuities bring the power of investing and insurance together in one unique retirement product with four advantages: tax deferral, choice and flexibility, legacy protection, and the opportunity for income solutions with protection.

A variable annuity is a long-term investment designed for retirement purposes. You invest money in professionally managed investment portfolios. 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. It is important to remember that annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force.

**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.**

Issuing company is 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.

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.

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.

Optional benefits may not be available in every state and have requirements for election and other restrictions. The benefit charges are in addition to fees and charges associated with the basic annuity. Please see the prospectus for more information.

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

**An investment in the PSF PGIM Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at $10.00 per share, it is possible to lose money by investing in the Portfolio.**

© 2026 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 contract: ICC19-P-VA/IND(6/19), P-VA/IND(6/19) (or state variation thereof)

Issued on contract: P-VA/IND(11/20)-NY

Prudential

ISG_BR_ANN606_01
1078431-06

1078431-00006-00 Ed. 08/2026