

Prudential ActiveIncomeSM
Contingent Deferred Annuity

LIFETIME INCOME DESIGNED FOR MANAGED ACCOUNTS.



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, Newark, NJ.

This material must be preceded or accompanied by a prospectus.

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When your Account Value reaches zero due to non-excess withdrawals, your Annual Income Amount will no longer vary. The Insured Income Payment equals the Annual Income Amount as of the date your Account Value reaches zero, adjusted for any Additional Account Value Contributions on that day or Excess Withdrawals that occurred in the same Contract Year as the Insured Income Payments begin.

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Now you can easily manage lifetime income directly alongside your portfolio.

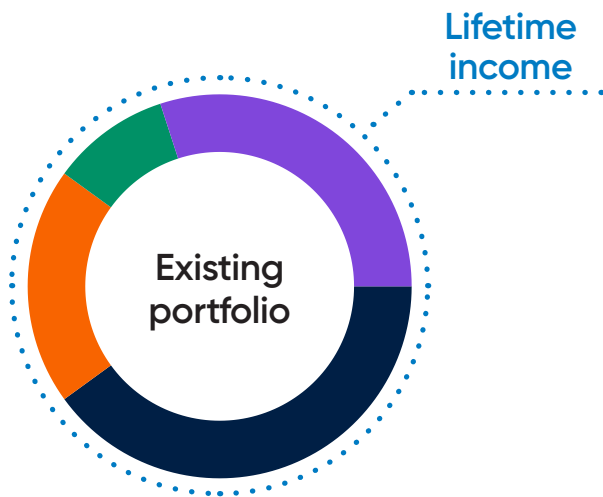
Your retirement vision is unique, and achieving it requires a strategy that addresses key financial concerns like managing inflation, longevity planning, dealing with low interest rates that can hinder growth, and ensuring your income lasts as long as you and your spouse are alive.

Prudential ActiveIncomeSM Contingent Deferred Annuity helps you meet these challenges head-on by allowing your advisor to seamlessly complement your existing portfolio with lifetime income.

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Retirement income. Reinvented.

You work with your investment advisor to stay invested in the market and prepare for retirement. But what if you could continue investing while also wrapping a portion of your managed assets to generate lifetime income? Now you can—with Prudential ActiveIncome which complements your existing investments by adding:



Guaranteed lifetime income: When you're ready to take income, you'll receive an Annual Income Amount that will fluctuate based on your investment's net performance. You and your spouse will have lifetime income, even if your Account Value reaches zero,¹ at which point your income becomes fixed.



Investment flexibility: You and your investment advisor maintain full control of your assets, continuing to invest as you always have.



Integrated strategies: Work with your investment advisor to manage and adjust your growth and retirement income strategies all in one place.

¹ Guaranteed income continues when your Account Value reaches zero due to Income Withdrawals. Contract will be negatively impacted by Excess Withdrawals.

Investment restrictions may apply and can vary on a firm-by-firm basis. Please consult your firm's policies and guidelines before making any investment decisions.

How ActiveIncome works:

ActiveIncome is designed to seamlessly integrate lifetime income into your retirement portfolio, offering flexibility and control through its **three stages of the retirement journey**.

1

The Pre-Income Stage:

During this initial stage, your Account Value will increase or decrease while you remain invested in your choice of underlying investment options.

You have the flexibility to start taking income immediately, but deferring income will increase your Income Percentage daily, giving you, and your spouse if elected, more income potential for the future.

2

The Income Stage:

Once you start taking income, you continue to invest in the market and your Income Percentage locks in. This, along with your Income Base value is the amount of the benefit that is adjusted annually based on performance of the underlying funds. Your Income Percentage and Income Base determine your Annual Income Amount.¹

The Annual Income Amount will fluctuate based on the net performance of the underlying investments. Income Base is not affected by Income Withdrawals. Withdrawals in excess of the Annual Income Amount will negatively impact the future annual income. If you never take the first income withdrawal, the income stage will never occur.

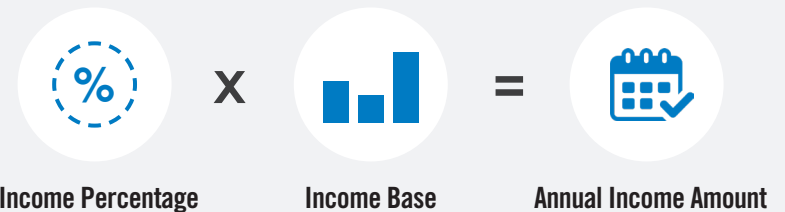
3

The Insured Income Stage:

Once your permitted withdrawals reduce the Account Value to \$0, the Insured Income Stage begins. At this point, you and your spouse's Annual Income Amount locks in and you'll now receive a fixed, guaranteed payment equal to your last annual income payment for the rest of your life.²



How your annual income is calculated:

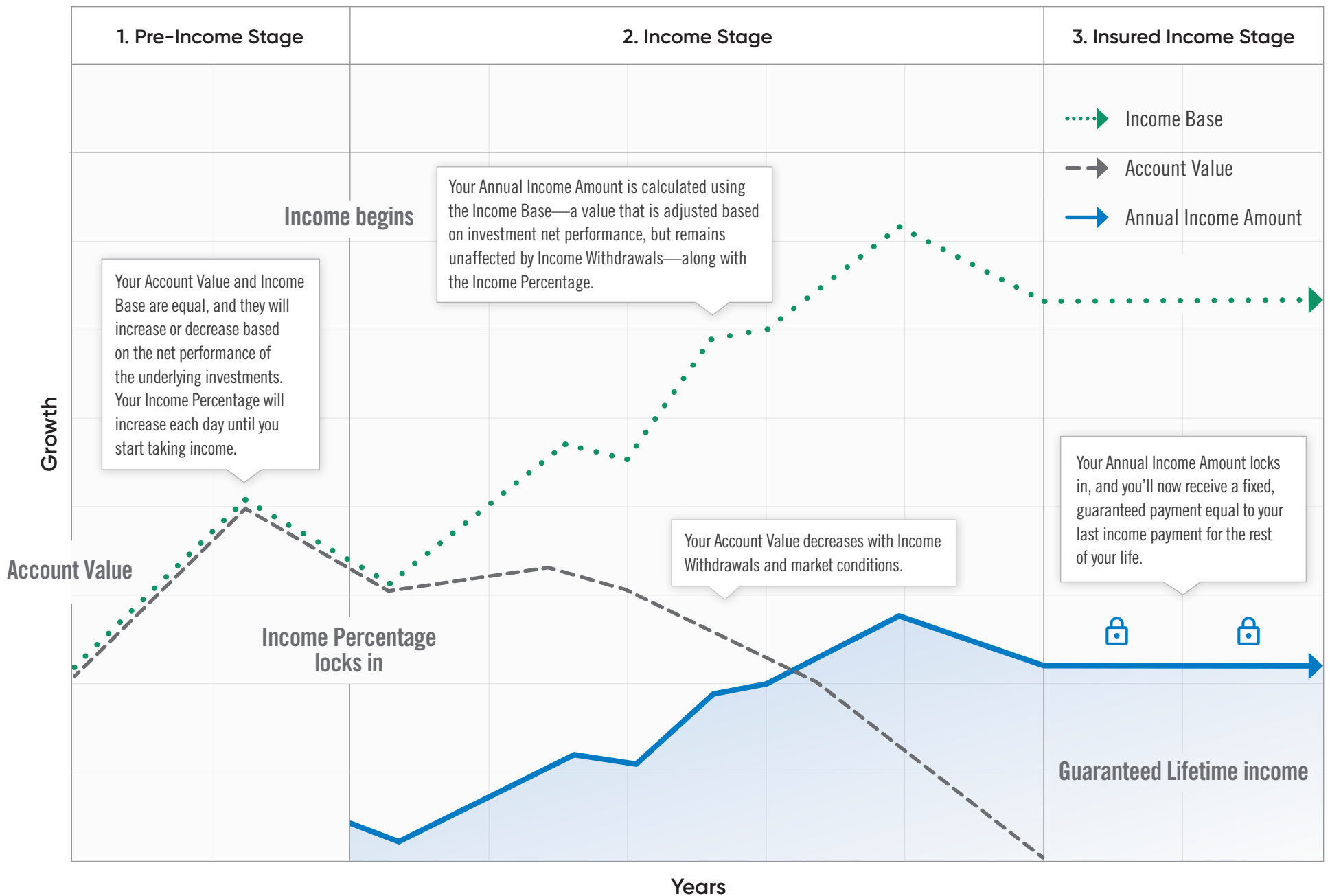


¹ The Income Base will be negatively impacted by withdrawals in excess of the Annual Income Amount.

² When your Account Value reaches zero due to non-excess withdrawals, your Annual Income Amount will no longer vary. The Insured Income Payment equals the Annual Income Amount as of the date your Account Value reaches zero, adjusted for any Additional Account Value Contributions on that day or Excess Withdrawals that occurred in the same Contract Year as the Insured Income Payments begin.

Investment restrictions may apply and can vary on a firm-by-firm basis. Please consult your firm's policies and guidelines before making any investment decisions.

Withdrawals in excess of the Annual Income Amount reduce the income you receive in future years and can also affect the certainty of the income. An excess withdrawal occurs when all or any portion of a withdrawal exceeds the remaining Annual Income Amount for that Contract Year and any Unused Annual Income Amount. The excess portion of the withdrawal proportionally and permanently reduces future Annual Income Amounts. If an excess withdrawal reduces the account value to \$0, no further income is payable and the contract terminates.



This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual Account Value, or the net performance of any investment.

The Income Base is a notional value that is not available for withdrawals.

The Insured Income Payment equals the Annual Income Amount as of the day the account value is depleted, adjusted for any Excess Withdrawals that occurred in the current Contract Year.

This product is a complex insurance vehicle and may not be suitable for all investors.

Prudential—a brand you know and trust.



150 YEARS

helping our customers achieve financial security



\$15 BILLION¹

annual lifetime income payments to customers including fixed, immediate annuity, and traditional variable annuity with guaranteed living benefit withdrawal payments



50 MILLION CUSTOMERS



Doing business in 40 COUNTRIES



NEARLY A CENTURY offering annuities

When you choose an insurance company for an annuity, you want to be sure that the issuing company is financially strong and will be able to fulfill its promises, even if those promises won't come due until years later. Pruco Life Insurance Company is a member of the Prudential Financial family of companies and is the issuer of annuities. It is highly rated by the major independent rating agencies for its ability to meet financial obligations.

Pruco Life Insurance Company Ratings

A.M. Best Company	Fitch Ratings
<p>A+</p> <p>(2nd category of 13)</p> <p>Superior ability to meet ongoing obligations to policyholders</p>	<p>AA-</p> <p>(4th category of 21)</p> <p>Very strong capacity to meet policyholder and contract obligations</p>
Standard & Poor's	Moody's Investors Service
<p>AA-</p> <p>(4th category of 22)</p> <p>Very strong financial security characteristics</p>	<p>Aa3</p> <p>(4th category of 21)</p> <p>High quality and very low credit risk</p>

As of Oct 29, 2025

¹ Customer, income payments and relationship data for Prudential Financial as-of the most recent quarterly or annual data available at time of publishing and Prudential internal sources.

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Important definitions and product specifications.

Account Value Contribution	Minimum: \$50,000 Maximum: \$2,000,000. Accounts over \$2M are subject to review.
Account Value	The value of the assets in your Account as of the close of business on a Valuation Day. For the purposes of the Contract, once the Account Value has been determined on a Valuation Day, it does not change until the close of business on the next Valuation Day.
Annual Income Amount	<p>During the Income Stage, the annual amount determined for each Contract Year that can be withdrawn without being considered an Excess Withdrawal. During the Income Stage, the Annual Income Amount will vary and can be higher or lower in one Contract Year than in the prior Contract Year. During the Insured Income Stage, the Annual Income Amount is the annual amount distributed in the form of Insured Income Payments. The Annual Income Amount will not change during the Insured Income Stage.</p> <p>Once your remaining Annual Income Amount for a contract year equals \$0, any additional amounts withdrawn during that Contract Year will be deemed to be Excess Withdrawals.</p>
Cancellation	ActiveIncome can be canceled at any time. Contract fees will be refunded if cancelled within the first 30 days of issuance (or longer if required by law).
Contract Fee	The annual fee is equal to 1% of the Account Value and is assessed on a quarterly basis.
Excess Withdrawals	An Excess Withdrawal will proportionally reduce your Income Base by the ratio of the Excess Withdrawal amount, or percentage it represents, to the Account Value immediately prior to the Excess Withdrawal. The percentage reduction to your Income Base may be greater than the Excess Withdrawal amount.

Income Base	The benefit base that is used to determine the Annual Income Amount. The Income Base is not a cash value available for withdrawal or annuitization Annual Income Amount is calculated once a year and will fluctuate based on the net performance of the wrapped underlying investments.
Income Deferral Rate	The annual percentage that is added on a daily basis to the Income Percentage on each Valuation Day during the Pre-Income Stage.
Income Percentage	A percentage assigned to the Initial Account Value Contribution on the Contract Date. Also, a percentage assigned to each Additional Account Value Contribution after the Contract Date. The applicable percentage is based on the attained age of the Annuitant, or the younger of the Annuitants, as applicable, on the Contract Date or on the Valuation Day of the Additional Account Value Contribution.
Income Withdrawal	A withdrawal during the Income Stage that does not exceed the remaining Annual Income Amount for that Contract Year including any Unused Annual Income Amount. Income Withdrawals will not reduce your Contract's future Annual Income Amount.
Issue Ages	Ages 50 – 85, based on the ages of both covered lives.
Net Performance	The actual return on an investment after all fees, expenses, and taxes have been deducted.
Surrender Value	Not applicable.
Tax Deferral	Contingent deferred annuities do not offer tax deferral.
Unused Annual Income Amount	Any annual income amount not withdrawn during the contract year is carried over to allow for additional income in future years. This unused annual income also fluctuates based on performance of the investment options.



Protect Your Life's Work

Speak to your investment advisor to discover strategies that can help make you feel more confident to live the retirement you've envisioned.

[ActiveIncome Prospectus - Dimensional Funds](#)

[ActiveIncome Prospectus - Franklin Templeton](#)

Registered annuities are long-term, complex investments designed for retirement purposes and may not be suitable for all investors. Investors should consider the features of the contract before investing. Please read the prospectus carefully before investing. This and other important information can be obtained from your financial professional. Prospective purchasers should also understand the underlying investments' investment objectives, policies, management, risks, charges and expenses carefully before investing.

It is possible to lose money by investing in securities.

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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 annuity contract guarantees, including benefit payment obligations, are backed by the issuing company's claims-paying ability. 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 ability to pay claims.

The events that trigger Insured Income Payments from us may never occur. We set the Withdrawal Percentage and Deferral Credits for the Contract based on the average assumed lifetime of expected contract holders. You may only receive Insured Income Payments if you outlive this average future lifetime.

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 purchasing a registered annuity.

You may only receive Insured Income Payments if you outlive your life expectancy. Refer to the Prospectus for any additional risks to consider.

Not available through all registered investment advisors. If your investment advisor no longer services the product, you may be required to move your assets or lose the contract guarantees.

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Issued on Contract: P-CDA/IND(11/21) or state variation thereof

Issued on Rider: P-RID-CIF(11/21)B or state variation thereof

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