

Prudential Fixed Annuity with Daily Advantage Income Benefit®: Current Rates

Effective Date: 5/15/2025

The Prudential Fixed Annuity with Daily Advantage Income Benefit provides predictable and protected lifetime income that is guaranteed to grow daily until you decide to start taking income, all without exposure to market risks.

This rate sheet provides the current initial rates and percentages we are offering on the Prudential Fixed Annuity with Daily Advantage Income. Rates are set by Prudential and are subject to change at any time. For the latest rates, please visit www.prudential.com/daily-advantage-rates.

Withdrawal Percentages

At the time of purchase, you will be assigned a Withdrawal Percentage that's based on your age, or the age of the youngest spouse if electing the spousal benefit option.

The applicable Withdrawal Percentage is multiplied by your total Purchase Payment(s) to determine your initial Guaranteed Income Amount.

Guaranteed Income Amount				
\$100,000 Total Purchase Payment(s)	X	7.35% Withdrawal Percentage	=	\$7,350 Initial Guaranteed Income Amount

DAILY Growth

Every day that you delay starting income means more guaranteed income for life. Your Guaranteed Income Amount grows daily by the 8.50% annualized simple fixed rate, referred to as the Income Growth Rate, until you are ready. This gives you the flexibility to start income, known as Lifetime Withdrawals, any day of your contract year AND still receive all lifetime income growth up to that point.

Income Growth Rate Credit				
\$7,350 Initial Guaranteed Income Amount	X	8.50% Income Growth Rate	=	\$624 Per year credited daily <i>That's \$1.70 a day</i>

Your Account Value is also guaranteed to grow every day during the seven-year Initial Crediting Period by a fixed 3.00% Interest Crediting Rate that is compounded and credited daily. This hypothetical example assumes an individual at age 65. Please note some values have been rounded down for illustrative purposes.

Income Control and Flexibility

Daily Advantage Income is flexible enough to change with you as your retirement income needs evolve. You control when you start income, and after you've started, you can adjust how much you receive from your available Guaranteed Income Amount each year. Whatever you don't take is automatically carried over into future years and is yours to use how and when you want, whether you take it through withdrawals or choose to use it as a one-time increase to your Guaranteed Income Amount.

The annual benefit charge for the Guaranteed Lifetime Withdrawal Benefit for both single and spousal options is 0.95% of the Account Value on the contract anniversary.

Annuities are issued by Pruco Life Insurance Company.

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

WITHDRAWAL PERCENTAGES		
AGE AT ISSUE	SINGLE	SPOUSAL
45	5.35%	4.85%
46	5.45%	4.95%
47	5.55%	5.05%
48	5.65%	5.15%
49	5.75%	5.25%
50	5.85%	5.35%
51	5.95%	5.45%
52	6.05%	5.55%
53	6.15%	5.65%
54	6.25%	5.75%
55	6.35%	5.85%
56	6.45%	5.95%
57	6.55%	6.05%
58	6.65%	6.15%
59	6.75%	6.25%
60	6.85%	6.35%
61	6.95%	6.45%
62	7.05%	6.55%
63	7.15%	6.65%
64	7.25%	6.75%
65	7.35%	6.85%
66	7.45%	6.95%
67	7.55%	7.05%
68	7.65%	7.15%
69	7.75%	7.25%
70	7.85%	7.35%
71	7.95%	7.45%
72	8.05%	7.55%
73	8.15%	7.65%
74	8.25%	7.75%
75	8.35%	7.85%
76	8.45%	7.95%
77	8.55%	8.05%
78	8.55%	8.05%
79	8.55%	8.05%
80	8.55%	8.05%
81	8.55%	8.05%
82	8.55%	8.05%
83	8.55%	8.05%
84	8.55%	8.05%
85	8.55%	8.05%

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If you need assistance in reading this document, click [here](#).

For complete information about the annuity, please refer to the Important Information Disclosure Statement and product brochure, which are available from your financial professional.

Product and/or all options may not be available in all states and/or broker-dealers.

Issuing company is located in Newark, NJ (main office). Pruco Life Insurance Company, a Prudential Financial company, 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.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with costs and complete details. Your needs and suitability of annuity products and benefits should be carefully considered before investing.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value and the living and death benefits. Withdrawals greater than the free withdrawal amount in your contract taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA). Please note that withdrawals are not eligible for any future credits and may be subject to a Market Value Adjustment.

The surrender schedule for this product is 7%, 6%, 5%, 4%, 3%, 2%, and 1%.

All annuity contract guarantees, including benefit payment obligations and any account crediting or payout rates 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.

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Issued on Contract: ICC21-P-F-IND(10/21), P-F-IND(10/21) or state variation thereof

Issued on Riders: ICC21-P-F-GLWB(10/21), P-F-GLWB(10/21) or state variation thereof

Issued on Endorsement: P-END-FIA-MVA(10/21), ICC21-P-FIA-MVA(10/21) or state variation thereof with schedules ICC21-P-F-GLWB-SCH(10/21), P-F-GLWB-SCH(10/21), P-END-FIA-MVA-SCH(10/21), ICC21-P-FIA-MVA-SCH(10/21)

