# **Prudential Fixed Annuity with Daily Advantage Income Select Benefit: Current Rates**

# Effective Date: 5/15/2025

WITHDRAWAL PERCENTAGES						
AGE AT ISSUE	SINGLE	SPOUSAL				
45	5.45%	4.95%				
46	5.55%	5.05%				
47	5.65%	5.15%				
48	5.75%	5.25%				
49	5.85%	5.35%				
50	5.95%	5.45%				
51	6.05%	5.55%				
52	6.15%	5.65%				
53	6.25%	5.75%				
54	6.35%	5.85%				
55	6.45%	5.95%				
56	6.55%	6.05%				
57	6.65%	6.15%				
58	6.75%	6.25%				
59	6.85%	6.35%				
60	6.95%	6.45%				
61	7.05%	6.55%				
62	7.15%	6.65%				
63	7.25%	6.75%				
64	7.35%	6.85%				
65	7.45%	6.95%				
66	7.55%	7.05%				
67	7.65%	7.15%				
68	7.80%	7.30%				
69	7.95%	7.45%				
70	8.15%	7.65%				
70	8.25%	7.75%				
72	8.35%	7.85%				
72	8.45%	7.95%				
73	8.50%	8.00%				
74	8.55%	8.00%				
76	8.65%	8.15%				
77	8.75%	8.25%				
78	8.85%	8.35%				
79	8.95%	8.45%				
80	9.00%	8.50%				
81	9.00%	8.50%				
82	9.00%	8.50%				
83	9.00%	8.50%				
84	9.00%	8.50%				
85	9.00%	8.50%				

The Prudential Fixed Annuity with Daily Advantage Income Select Benefit<sup>®</sup> 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 Select. Rates are set by Prudential and are subject to change at any time. For the latest rates, please visit <a href="https://www.prudential.com/dais-rates">www.prudential.com/dais-rates</a>.

#### 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	7.45% Withdrawal Percentage	=	\$7,450 Initial Guaranteed Income Amount		

#### **DAILY Income Growth Rate**

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						
\$7,450 Guaranteed Income Amount	x	8.50% Income Growth Rate	=	<b>\$633 Per year credited daily</b> That's \$1.73 a day		

## **Fixed Interest Crediting Rate**

Your Account Value is protected from market risk and is 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. At the end of the Initial Crediting Period, a renewal rate will be assigned every year thereafter and guaranteed for one year. This hypothetical example assumes an individual at age 65. Please note some values have been rounded down for illustrative purposes.

## **Benefit Designations**

If your personal situation evolves, you can change between single and spousal benefit options at any time before you start taking income. 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. (Continued)

National version

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

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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 charge 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 thirdparty 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 Rider: ICC21-P-F-GLWB(10/21)NI, P-F-GLWB(10/21)NI or state variation thereof.

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