

You can choose from one or a combination of the index strategies listed below as well as buffers that can help limit loss. You also have the option to invest in variable investment options; refer to the client brochure or prospectus for the list of available options. If you need assistance in reading this document, [click here](#).

| Index Crediting Strategy | Term | Buffer | S&P 500 | MSCI EAFE | Invesco QQQ ETF | iShares Russell 2000 ETF | AB 500 Plus Index ¹ | Dimensional International Equity Focus Index |
|------------------------------|--------|--------|----------|-----------|-----------------|--------------------------|--------------------------------|--|
| Point-to-Point with Cap Rate | 1-year | 10% | 17% | 18% | 21% | 25% | - | - |
| | | 15% | 12.75% | 14.5% | 17% | 19% | | |
| | | 30% | 10% | 10.75% | 10.75% | 10.75% | | |
| | | 100% | 8% | - | - | - | | |
| | 3-year | 10% | 110% | Uncapped | - | 110% | Uncapped | - |
| | | 20% | 50% | 350% | | 65% | 65% | |
| 6-year | 20% | 100% | Uncapped | - | 150% | Uncapped | Uncapped | |
| | 30% | 70% | 150% | | 70% | 75% | 70% | |

| Index Crediting Strategy | Term | Buffer | S&P 500 | MSCI EAFE |
|--------------------------|--------|--------|----------------------------------|------------------------------------|
| Enhanced Cap Rate | 1-year | 10% | Spread A: 1.25% Cap Rate: 20% | Spread A: 1.25% Cap Rate: 32% |
| | | | Spread B: 2% Cap Rate: 25% | Spread B: 2% Cap Rate: Uncapped |
| | | 15% | Spread A: 1.25% Cap Rate: 17% | Spread A: 1.25% Cap Rate: 20% |
| | | | Spread B: 2% Cap Rate: 19% | Spread B: 2% Cap Rate: 25% |



View FlexGuard Income rates online at prudential.com/flexguard-income-rates

| Index Crediting Strategy | Term | Buffer | S&P 500 |
|--------------------------|--------|--------|---------|
| Dual Directional | 1-year | 10% | 13.5% |
| | | 15% | 7.75% |
| | 6-year | 10% | 110% |
| | | 15% | 80% |
| | | 20% | 75% |

UNCAPPED GROWTH OPPORTUNITY INDEX CREDITING STRATEGIES (NO MAXIMUM AMOUNT OF CREDIT)

| Index Crediting Strategy | Term | Buffer | S&P 500 | MSCI EAFE | Invesco QQQ ETF | iShares Russell 2000 ETF | AB 500 Plus Index | Dimensional International Equity Focus Index |
|---------------------------|--------|--------|---------------------------------------|---------------------------------------|-----------------|---------------------------------------|---------------------------------------|--|
| Step Rate Plus | 1-year | 5% | Step Rate: 11% Par Rate: 60% | Step Rate: 12.5% Par Rate: 60% | - | - | - | - |
| | | 10% | Step Rate: 9% Par Rate: 60% | - | - | - | - | |
| Tiered Participation Rate | 6-year | 5% | Tier 1 0-20% 100% Tier 2 >20% 113% | Tier 1 0-10% 100% Tier 2 >10% 145% | - | Tier 1 0-20% 100% Tier 2 >20% 105% | Tier 1 0-20% 100% Tier 2 >20% 125% | Tier 1 0-20% 100% Tier 2 >20% 125% |
| | | 10% | Tier 1 0-20% 100% Tier 2 >20% 110% | Tier 1 0-10% 100% Tier 2 >10% 140% | - | - | Tier 1 0-20% 100% Tier 2 >20% 115% | Tier 1 0-20% 100% Tier 2 >20% 120% |

WORDS TO KNOW

- Term:** Length of time in the chosen crediting strategy.
- Buffer:** The level of downside protection where index losses are protected. Index losses that exceed the buffer will result in a loss of Account Value.
- Cap Rate:** The maximum amount of potential gain, if index return is positive, that can be credited. The cap rate can be “uncapped” in which case the maximum Index Credit is equal to the Index Return.
- Spread:** A percentage that reduces positive index return, in exchange for greater Cap Rates.
- Participation Rate:** The percentage applied to any positive index return used in calculating the index credit.
- Tier Level:** The declared Index Return that is used to determine which tier applies in the calculation of Index Credit.
- Index Return:** Percentage change in the index value.

Your rate sheet has been customized to include only the index crediting strategies you selected. Visit www.prudential.com/flexguard-income-rates for all index crediting strategies offered. Cap Rates, Step Rates, Participation Rates, Spreads and Tier Levels set by Prudential are subject to change at any time. **To ensure you have the most up-to-date rate information**, visit www.prudential.com/flexguard-income-rates. This material is intended to be used with the consumer brochure, index crediting strategy flyers, and must be preceded or accompanied by the prospectus, which should be referred to for complete product and strategy information.

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The rules for calculating the AB 500 Plus IndexSM include an annual 0.75% reduction, which accrues daily, meaning that a small portion of that reduction is included in the published Index Value each day. The reduction is included to aid in setting the cap and participation rates and/or buffer levels of the Index Strategy with which the Index is used. Please see the prospectus for additional details.

Prudential FlexGuard Income's index strategies do not represent a direct investment in an index or ETF. To receive the rates shown, your application needs to be signed on or after the date shown above and before new rates are established through a new rate sheet. From the date you sign your Annuity Application, we must also receive that paperwork in good order within 15 calendar days of the application signed date. Your Index Effective Date must then be within 45 calendar days of your application signed date. If these conditions are not met, we will issue your contract using the current Index Strategy Rates in effect on your Index Effective Date.

Renewal Cap Rates, Step Rates, and Participation Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Spreads may be higher or lower than the initial Spreads but will never be higher than the Guaranteed Maximum Spread. Tier Levels may be higher or lower than the initial Tier Level but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates, Spreads, and Tier Levels may differ from the rates, Spreads, and Tier Levels used for new contracts or for other contracts issued at different times. Renewal rates, Spreads and Tier Levels are impacted by changes in various economic factors. Please speak with your financial professional for more information.

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Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses. The initial summary prospectus and the statutory prospectus (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

It is possible to lose money by investing in securities.

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All guarantees are backed by the claims-paying ability of the issuing company, do not apply to the underlying variable investment options and are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

FlexGuard Income and all product features are not approved for use in all states or through all broker-dealers.

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Issued on Rider: P-RID-RILA-ROP(10/21), P-RID-VIB(10/21) and Schedule Supplement: P-SCH-VIB(10/21) (or state variation thereof)

Issued on Endorsements: P-END-RILA-P2P(7/24), P-END-RILA-TPAR(7/24), P-END-RILA-SRP(7/24), P-END-RILA-DD(7/24), P-END-FGI-PL(7/24), and P-END-FG-CWS(7/24) (or state variations thereof)

**PRUDENTIAL FLEXGUARD INCOME
SINGLE PREMIUM DEFERRED INDEX-LINKED AND VARIABLE ANNUITY**

**Issued by
PRUCO LIFE INSURANCE COMPANY and PRUCO LIFE FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT**

Index Linked Variable Income Benefit Supplement

Supplement dated May 1, 2026

To

**Prospectus dated May 1, 2026 and
Initial Summary Prospectus dated May 1, 2026**

This Index Linked Variable Income Benefit Supplement (this “Supplement”) applies only to the product noted above and should be read and retained with the Prospectus and Initial Summary Prospectus (“Prospectus”) for the Prudential FlexGuard Income Index-Linked and Variable Annuity (the “Annuity”). If you would like another copy of the Prospectus, please call us at 1-888-PRU-2888.

This Supplement provides the Income Percentages, Income Deferral Rates, Waiting Period, and Benefit Charge we are currently offering for the Prudential FlexGuard Income Index Linked Variable Income Benefit (the “Benefit”) available with the Annuity. This Supplement replaces and supersedes any previously published Index Linked Variable Income Benefit Supplement(s) and must be used with an effective prospectus for the Annuity.

This Supplement discloses the Income Percentages, Income Deferral Rates, Waiting Period, and Benefit Charge (collectively known as “Benefit Terms”) that are effective beginning on the date of the Supplement disclosed above. Once a Supplement is effective, it will remain in effect until it is superseded at any time when we publish a new Supplement. This Supplement has no specified end date. If we change one or more of the Benefit Terms, we will publish a new Supplement that will supersede this Supplement. We will publish any changes to the Benefit Terms at least seven calendar days before they take effect on our website and on EDGAR at www.sec.gov under Form N-4 File Number 333-256966 and File Number 333-288857.

To confirm the most current Benefit Terms, Index Linked Variable Income Benefit Supplements are available by contacting the Prudential Annuity Service Center at 1-888-PRU-2888 or online at www.prudential.com/personal/annuities/annuity-prospectuses.

The Benefit Terms below apply for applications signed* on or after October 1, 2024 until a new Index Linked Variable Income Benefit Supplement is published with updated Benefit Terms.

*Please Note: In order for you to receive the Benefit Terms reflected in this Supplement, your Annuity application must be signed on or after the date set forth above and before new Benefit Terms are established through a new Supplement. From the date you sign your Annuity application, we must also receive that paperwork in Good Order within 15 calendar days, and the new Annuity must be issued within 45 calendar days of the date the application was signed. If these conditions are not met, and you decide to proceed with the purchase of the Annuity, you will receive the Benefit Terms that are in effect on your Issue Date. Under certain circumstances we may waive these conditions or extend these time periods in a nondiscriminatory manner.

| | |
|-----------------------|---|
| Waiting Period | 1 Year from Index Effective Date** |
| Benefit Charge | 1.45% Annually |

**Subject to state approval.

Income Percentages and Income Deferral Rates

The applicable Income Percentage and Income Deferral Rate is based on the attained age of the Protected Life (or younger of the Joint Protected Lives) on the Index Effective Date, according to the tables below:

| Age | Single Protected Life Income Percentages | Joint Protected Lives Income Percentages | Income Deferral Rates |
|------------|---|---|------------------------------|
| 45 | 3.55% | 3.00% | 0.25% |
| 46 | 3.60% | 3.05% | 0.25% |
| 47 | 3.65% | 3.10% | 0.25% |
| 48 | 3.70% | 3.15% | 0.25% |
| 49 | 3.75% | 3.20% | 0.25% |
| 50 | 3.80% | 3.25% | 0.25% |
| 51 | 3.90% | 3.35% | 0.25% |
| 52 | 4.00% | 3.45% | 0.25% |
| 53 | 4.10% | 3.55% | 0.25% |
| 54 | 4.20% | 3.65% | 0.25% |
| 55 | 4.30% | 3.75% | 0.30% |
| 56 | 4.40% | 3.85% | 0.30% |
| 57 | 4.50% | 3.95% | 0.30% |
| 58 | 4.60% | 4.05% | 0.30% |
| 59 | 4.70% | 4.15% | 0.30% |
| 60 | 4.80% | 4.25% | 0.35% |
| 61 | 4.90% | 4.35% | 0.35% |
| 62 | 5.00% | 4.45% | 0.35% |
| 63 | 5.10% | 4.55% | 0.35% |
| 64 | 5.20% | 4.65% | 0.35% |
| 65 | 5.30% | 4.75% | 0.40% |
| 66 | 5.40% | 4.85% | 0.40% |
| 67 | 5.50% | 4.95% | 0.40% |
| 68 | 5.60% | 5.05% | 0.40% |
| 69 | 5.70% | 5.15% | 0.40% |
| 70 | 5.80% | 5.25% | 0.45% |
| 71 | 5.90% | 5.35% | 0.45% |
| 72 | 6.00% | 5.45% | 0.45% |
| 73 | 6.10% | 5.55% | 0.45% |
| 74 | 6.20% | 5.65% | 0.45% |
| 75 | 6.30% | 5.75% | 0.50% |
| 76 | 6.40% | 5.85% | 0.50% |
| 77 | 6.50% | 5.95% | 0.50% |
| 78 | 6.60% | 6.05% | 0.50% |
| 79 | 6.70% | 6.15% | 0.50% |
| 80 | 6.80% | 6.25% | 0.55% |

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE