

# Prudential FlexGuard indexed variable annuity Renewal Rates

This renewal rate sheet provides the Cap Rates, Step Rates, Participation Rates, and Tier Levels currently offered on existing Prudential FlexGuard® indexed variable annuity contracts. These rates are set by Prudential Retirement Strategies and are effective as of the date indicated above. Renewal rates are subject to change at any time. FlexGuard's Index Strategies do not represent a direct investment in an index or ETF. If you need assistance in reading this document, click [here](#).

## Renewal Rate Options

### Option 1: Change current allocations by the Index Anniversary Date

A request can be submitted online by your financial professional, via fax or over the phone through the Annuities Service Center, or by returning the Allocation Change Information Form included with the Reallocation Notice. Note that all reallocation requests must be received in our office in Good Order by market close (generally 4 p.m. ET) on your Index Anniversary Date.

### Option 2: Make no changes

If no further action is taken, any completed Index Terms will automatically renew into the same strategy and index term using the new rates. We will allocate funds to the PSF PGIM Government Money Market Fund – Class III if a specific strategy or index term is no longer available.

#### Point-to-Point with Cap Rate

1-Year Term	Buffer			
	10%	15%	30%	100%
S&P 500® Index	10%	8%	5.5%	1.9%
MSCI EAFE	9.5%	7.25%	4.5%	
Invesco QQQ ETF	14.25%	11.5%	5.5%	
iShares Russell 2000 ETF	14.25%	11%	6%	

#### Point-to-Point with Cap Rate

3-Year Term	Buffer	
	10%	20%
S&P 500® Index	50%	25%
MSCI EAFE	70%	25%
iShares Russell 2000 ETF	30%	25%
AB 500 Plus Index <sup>SM1</sup>	55%	25%

#### Point-to-Point with Cap Rate

6-Year Term	Buffer	
	20%	30%
S&P 500® Index	45%	60%
MSCI EAFE	70%	65%
iShares Russell 2000 ETF	30%	60%
AB 500 Plus Index <sup>SM1</sup>	50%	65%
Dimensional International Equity Focus Index	65%	60%

#### Dual Directional

1-Year Term	Buffer	
	10%	15%
S&P 500® Index	10.50%	7.75%

This strategy turns a negative index return (within or equal to the Buffer) into a positive credit.

#### Dual Directional

6-Year Term	Buffer		
	10%	15%	20%
S&P 500® Index	45%	30%	25%

## Uncapped Growth Opportunities (no maximum amount of credit)

#### Step Rate Plus

1-Year Term	Buffer	
	5% <sup>2</sup>	10%
S&P 500® Index	Step Rate: 4% Par Rate: 80%	Step Rate: 3.5% Par Rate: 65%
MSCI EAFE	Step Rate: 4.5% Par Rate: 80%	

If the Index Return is between zero and the Step Rate, we credit the Step Rate. If the Index Return is higher than the Step Rate, we credit the greater of the Step Rate or the Participation Rate multiplied by the Index Return.

#### Tiered Participation

6-Year Term	Buffer					
	5% <sup>2</sup>			10%		
S&P 500® Index	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%
MSCI EAFE	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%
iShares Russell 2000 ETF	Tier 1 100%	Tier 2 106%	Tier Level 20%			
AB 500 Plus Index <sup>SM1</sup>	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%
Dimensional International Equity Focus Index	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%

When the Index Return is positive, you receive 100% of the Index Return up to the Tier Level plus the Tier 2 Participation Rate of any of Index Return in excess of the Tier Level.

<sup>2</sup> Index Crediting Strategies with 5% buffers are not available in Pennsylvania

<sup>1</sup>The rules for calculating the AB 500 Plus Index<sup>SM</sup> 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.

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, THE BANK OR ANY OF ITS AFFILIATES  
 • SUBJECT TO INVESTMENT RISKS INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



To start the renewal process, locate the Reallocation Notice letter you received approximately 30 days prior to the Index Anniversary Date. The Index Effective Date will determine the renewal rate sheet to be used and instructions for submitting are effective any reallocation changes.

Index-linked variable annuity products are complex insurance and investment vehicles. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

**Renewal rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. 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 and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your Financial Professional for more information.**

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 index strategies prospectus for the contract, and the summary prospectus or prospectus for the underlying portfolios (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.**

*An investment in the PSF PGIM Government Money Market Portfolio – Class III 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.*

Annuities are issued by Pruco Life Insurance Company, Newark, NJ (main office) and 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.

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 investing in annuity products and benefits.

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.

A variable annuity is a long-term investment designed for retirement purposes. 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. Withdrawals or surrenders may be subject to contingent deferred sales charges. 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 and the living and death benefits.

For complete information about the Prudential FlexGuard indexed variable annuity, please refer to the prospectus.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

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

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

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Invesco Capital Management LLC (“ICM”) serves as sponsor of Invesco QQQ Trust<sup>SM</sup>, Series 1 (“Invesco QQQ ETF”) and Invesco Distributors, Inc. (“IDI”), an affiliate of ICM, serves as distributor for Invesco QQQ ETF. The mark “Invesco” is the property of Invesco Holding Company Limited and is used under license. That trademark and the ability to offer a product based on Invesco QQQ ETF have been licensed for certain purposes by Pruco Life Insurance Company and its wholly-owned subsidiaries and affiliates (collectively, “Prudential”). Products offered by Prudential are not sponsored, endorsed, sold, or promoted by ICM or Invesco Holding Company Limited, and purchasers of such products do not acquire any interest in Invesco QQQ ETF nor enter into any relationship with ICM or its affiliates. ICM makes no representations or warranties, express or implied, to the owners of any products offered by Prudential. ICM makes no representations or warranties, express or implied, to the owners of any products offered by Prudential. ICM has no obligation or liability for any errors, omissions, interruptions, or use of Invesco QQQ ETF or any data related thereto, or with the operation, marketing trading, or sale of any products or services offered by Prudential.

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AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The prospectus contains a more detailed description of the limited relationship AB has with Licensee and any related product. The rules for computing the Index value include an annual 0.75% reduction. The published Index value is inclusive of this reduction.

The Dimensional International Equity Focus Index (the “Index”) is sponsored and published by Dimensional Fund Advisors LP (“Dimensional”). References to Dimensional include its respective directors, officers, employees, representatives, delegates or agents. The use of “Dimensional” in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by Pruco Life Insurance Company (“PRUCO”). PRUCO has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the FlexGuard indexed variable annuity (the “Financial Product”). The Financial Product is not sponsored, endorsed, sold or promoted by Dimensional, and Dimensional makes no representation regarding the advisability of the purchase of such Financial Product. Dimensional has no responsibilities, obligations or duties to purchasers of the Financial Product, nor does Dimensional make any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use with respect to the Index. Dimensional does not guarantee the accuracy, timeliness or completeness of the Index, or any data included therein or the calculation thereof or any communications with respect thereto. Dimensional has no liability for any errors, omissions or interruptions of the Index or in connection with its use. In no event shall Dimensional have any liability of whatever nature for any losses, damages, costs, claims and expenses (including any special, punitive, direct, indirect or consequential damages including lost profits) arising out of matters relating to the use of the Index, even if notified of the possibility of such damages. Dimensional has provided PRUCO with all material information related to the Index methodology and the maintenance, operation and calculation of the Index. Dimensional makes no representation with respect to the completeness of information related to the Index provided by PRUCO in connection with the offer or sale of any Financial Product. Dimensional has not published or approved this document, nor does Dimensional accept any responsibility for its contents or use.

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P-END-RILA-DD(7/22) (or state variation thereof)



# Prudential FlexGuard indexed variable annuity Renewal Rates

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## Renewal Rate Options

### Option 1: Change current allocations by the Index Anniversary Date

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### Option 2: Make no changes

If no further action is taken, any completed Index Terms will automatically renew into the same strategy and index term using the new rates. We will allocate funds to the PSF PGIM Government Money Market Fund – Class III if a specific strategy or index term is no longer available.

Point-to-Point with Cap Rate				
1-Year Term	Buffer			
	10%	15%	30%	100%
S&P 500® Index	12.25%	10%	7.25%	1.9%
MSCI EAFE	10%	8.25%	4.5%	
Invesco QQQ ETF	16.5%	13.25%	6.25%	
iShares Russell 2000 ETF	17.25%	13.5%	6.75%	

Point-to-Point with Cap Rate		
3-Year Term	Buffer	
	10%	20%
S&P 500® Index	50%	25%
MSCI EAFE	70%	25%
iShares Russell 2000 ETF	35%	25%
AB 500 Plus Index <sup>SM1</sup>	55%	25%

Point-to-Point with Cap Rate		
6-Year Term	Buffer	
	20%	30%
S&P 500® Index	45%	60%
MSCI EAFE	70%	65%
iShares Russell 2000 ETF	30%	60%
AB 500 Plus Index <sup>SM1</sup>	50%	65%
Dimensional International Equity Focus Index	65%	60%

Dual Directional			
1-Year Term	Buffer		
	10%	15%	
S&P 500® Index	10.75%	7.5%	

This strategy turns a negative index return (within or equal to the Buffer) into a positive credit.

Dual Directional			
6-Year Term	Buffer		
	10%	15%	20%
S&P 500® Index	45%	30%	25%

## Uncapped Growth Opportunities (no maximum amount of credit)

Step Rate Plus			
1-Year Term	Buffer		
	5% <sup>2</sup>	10%	
S&P 500® Index	Step Rate: 4% Par Rate: 80%	Step Rate: 3.5% Par Rate: 65%	
MSCI EAFE	Step Rate: 4.5% Par Rate: 80%		

If the Index Return is between zero and the Step Rate, we credit the Step Rate. If the Index Return is higher than the Step Rate, we credit the greater of the Step Rate or the Participation Rate multiplied by the Index Return.

Tiered Participation							
6-Year Term	Buffer						
	5% <sup>2</sup>			10%			
S&P 500® Index	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%	
MSCI EAFE	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%	
iShares Russell 2000 ETF	Tier 1 100%	Tier 2 106%	Tier Level 20%				
AB 500 Plus Index <sup>SM1</sup>	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%	
Dimensional International Equity Focus Index	Tier 1 100%	Tier 2 106%	Tier Level 20%	Tier 1 100%	Tier 2 105%	Tier Level 20%	

When the Index Return is positive, you receive 100% of the Index Return up to the Tier Level plus the Tier 2 Participation Rate of any of Index Return in excess of the Tier Level.

<sup>2</sup> Index Crediting Strategies with 5% buffers are not available in Pennsylvania

<sup>1</sup>The rules for calculating the AB 500 Plus Index<sup>SM</sup> 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.

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 • SUBJECT TO INVESTMENT RISKS INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED





To start the renewal process, locate the Reallocation Notice letter you received approximately 30 days prior to the Index Anniversary Date. The Index Effective Date will determine the renewal rate sheet to be used and instructions for submitting are effective any reallocation changes.

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**Renewal rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. 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 and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your Financial Professional for more information.**

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

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.

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For complete information about the Prudential FlexGuard indexed variable annuity, please refer to the prospectus.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

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

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted, or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with Pruco Life Insurance Company and any related annuity contracts. The iShares® Russell 2000 ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Pruco Life Insurance Company for certain purposes. Pruco Life Insurance Company's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares® Russell 2000 ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by Pruco Life Insurance Company or any member of the public regarding the advisability of purchasing any product or service offered by Pruco Life Insurance Company. BlackRock has no obligation or liability for any errors, omissions, interruptions, or use of the iShares® Russell 2000 ETF or any data related thereto, or in connection with the operation, marketing, trading, or sale of any Pruco Life Insurance Company product or service offered by Pruco Life Insurance Company.

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