PRUSECURE CURRENT RATES **Effective Date: 11/15/2025**

The Prudential PruSecure® Fixed Indexed Annuity is a single premium, long-term contract that gives you the opportunity to grow your account value by earning interest based on the performance of one or a combination of indices and terms, each with a cap rate OR participation rate, as shown below. This rate sheet provides the initial cap rates and participation rates for each index-based strategy term and the interest rate percentage for the fixed rate strategy currently offered. Rates set by Prudential are subject to change at any time. For the latest rates, please visit prudential.com/prusecure-par-rates, Please see page 2 for important information about renewal rates,

7-Year Surrender Charge Period: Premium Payment - \$100,000 or more

Index-Based Strategies
S&P 500 [®] Index
MSCI EAFE Index
Dow Jones® U.S. Real Estate Index
Bloomberg Commodity Index SM

Cap Rate			
1-Year Term	3-Year Term	5-Year Term	
9.3%	27%	60%	
10.05%	27%	60%	
10.05%	27%	N/A	
11.3%	31%	N/A	

Participation Rate

Tartiorpation mate			
1-Year Term	3-Year Term	5-Year Term	
55%	70 %	75%	
55%	70%	75%	
55%	70%	N/A	
55%	70%	N/A	

Fixed Rate Strategy		
1-Year Fixed Rate Account	4%	

7-Year Surrender Charge Period: Premium Payment — \$10,000 to \$99,999

Index-Based Strategies
S&P 500 [®] Index
MSCI EAFE Index
Dow Jones® U.S. Real Estate Index
Bloomberg Commodity Index SM

Cap Rate			
3-Year Term	5-Year Term		
23%	58%		
23%	58%		
23%	N/A		
28%	N/A		
	23% 23% 23%		

F	Participation Rate	
-Year Term	3-Year Term	
45%	50%	

-Year Term	3-Year Term	5-Year Term
45%	50%	65%
45%	50%	65%
45%	50%	N/A
45%	50%	N/A

Fixed Rate Strategy		
1-Year Fixed Rate Account	4%	

5-Year Surrender Charge Period: Premium Payment — \$100,000 or more

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Index-Based Strategies
S&P 500® Index
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ı	1-Year Term	3-Year Term	5-Year Term	
	9.25%	25%	55%	
	10%	25%	55%	
	10%	25%	N/A	
	11%	30%	N/A	

Participation Rate

1-Year Term	3-Year Term	5-Year Term
50%	55%	70%
50%	55%	70%
50%	55%	N/A
50%	55%	N/A

Fixed Rate Strategy		
Tixou Mate Strategy		
1-Year Fixed Rate Account	4%	

5-Year Surrender Charge Period: Premium Payment - \$10,000 to \$99,999

Cap Rate

Index-Based Strategies	
S&P 500® Index	
MSCI EAFE Index	
Dow Jones® U.S. Real Estate Index	
Bloomberg Commodity Index SM	

Minimum Guaranteed

Surrender Value (MGSV) Rate

2.75%

The state of the s		
1-Year Term	3-Year Term	5-Year Term
7.75%	20%	53%
8.5%	20%	53%
8.5%	20%	N/A
9.75%	25%	N/A

The MGSV is equal to 100% of net premium, minus gross withdrawals, accumulating at a fixed rate of 1% - 3%, less any surrender charges.

Participation Rate

1-Year Term	3-Year Term	5-Year Term
40%	45%	60%
40%	45%	60%
40 %	45%	N/A
40%	45%	N/A

Fixed Rate Strategy		
1-Year Fixed Rate Account	4%	

The 5-year index term can only be elected at contract issue and cannot be renewed. Cap Rate: The maximum amount of potential gain if the index return is positive. Participation Rate: The percentage applied to any positive index return used in calculating the index credit.

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



Renewal rates may be higher, or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Subsequent rates 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.

For complete information about the annuity, please refer to the Important Information Disclosure Statement and product brochure, which are available from your financial professional. All products and/or options may not be available in all states or with all broker-dealers. If you need assistance in reading this document, click here.

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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 a 10% additional tax. Withdrawals reduce the Account Value. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges.

All references to guarantees arising under the annuity contract guarantees, any fixed account crediting rates, index-based interest crediting or annuity payout rates are backed by the claims-paying ability of the issuing company. 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.

Bloomberg Commodity Index reflects changes in a broad range of commodity futures prices, from crude oil and coffee to gold and cattle.

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Dow Jones[®] U.S. Real Estate Index is designed to track the performance of Real Estate Investment Trusts (REIT) and other companies that invest directly or indirectly in real estate through development, management, or ownership, including property agencies.

MSCI EAFE (Europe, Australasia, Far East) is a widely accepted benchmark for international stock performance. It is a free float-adjusted market capitalization index that is designed to measure the equity market performance of 21 developed markets, excluding the U.S. and Canada.

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 Disclosure Statement contains a more detailed description of the limited relationship MSCI has with Pruco Life Insurance Company and any related annuity contracts.

S&P 500® Index is a market capitalization-weighted index of the 500 widely held stocks often used as a proxy for the stock market. S&P chooses the member companies for the 500 based on market size, liquidity and industry group representation.

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It is not possible to invest directly in an index.

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Issued on Endorsements: ICC21-P-FIA-P2P(10/21), ICC21-P-FIA-P2P-PAR(10/21), P-END-FIA-MVA(10/21), P-END-FIA-P2P(10/21), P-END-FIA-P2P-PAR(10/21), or state variation thereof with schedules ICC21-P-FIA-MVA-SCH(10/21), ICC21-P-FIA-P2P-SCH(10/21), ICC21-P-FIA-P2P-PAR-SCH(10/21), P-END-FIA-MVA-SCH(10/21), P-END-FIA-P2P-SCH(10/21), P-SCH-FIA-P2P-PAR(10/21).

