

PRUSECURE CURRENT RATES

Effective Date: 2/15/2026

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	Cap Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	9.55%	27%	60%
MSCI EAFE Index	10.05%	27%	60%
Dow Jones® U.S. Real Estate Index	10.05%	27%	N/A
Bloomberg Commodity Index SM	11.3%	31%	N/A

Index-Based Strategies	Participation Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	55%	70%	75%
MSCI EAFE Index	55%	70%	75%
Dow Jones® U.S. Real Estate Index	55%	70%	N/A
Bloomberg Commodity Index SM	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	Cap Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	8.05%	23%	58%
MSCI EAFE Index	8.55%	23%	58%
Dow Jones® U.S. Real Estate Index	8.55%	23%	N/A
Bloomberg Commodity Index SM	9.8%	28%	N/A

Index-Based Strategies	Participation Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	45%	50%	65%
MSCI EAFE Index	45%	50%	65%
Dow Jones® U.S. Real Estate Index	45%	50%	N/A
Bloomberg Commodity Index SM	45%	50%	N/A

Fixed Rate Strategy	
1-Year Fixed Rate Account	4%

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

Index-Based Strategies	Cap Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	9.5%	25%	55%
MSCI EAFE Index	10%	25%	55%
Dow Jones® U.S. Real Estate Index	10%	25%	N/A
Bloomberg Commodity Index SM	11%	30%	N/A

Index-Based Strategies	Participation Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	50%	55%	70%
MSCI EAFE Index	50%	55%	70%
Dow Jones® U.S. Real Estate Index	50%	55%	N/A
Bloomberg Commodity Index SM	50%	55%	N/A

Fixed Rate Strategy	
1-Year Fixed Rate Account	4%

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

Index-Based Strategies	Cap Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	8%	20%	53%
MSCI EAFE Index	8.5%	20%	53%
Dow Jones® U.S. Real Estate Index	8.5%	20%	N/A
Bloomberg Commodity Index SM	9.75%	25%	N/A

Index-Based Strategies	Participation Rate		
	1-Year Term	3-Year Term	5-Year Term
S&P 500® Index	40%	45%	60%
MSCI EAFE Index	40%	45%	60%
Dow Jones® U.S. Real Estate Index	40%	45%	N/A
Bloomberg Commodity Index SM	40%	45%	N/A

Fixed Rate Strategy	
1-Year Fixed Rate Account	4%

Minimum Guaranteed Surrender Value (MGSV) Rate
2.4%

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

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](#).

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.

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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 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.

S&P 500® Index and Dow Jones® US Real Estate Index: The “S&P 500® Index” and “Dow Jones® U.S. Real Estate Index” are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJ”) and have been licensed for use by Pruco Life Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Pruco Life Insurance Company’s Product(s) is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index and Dow Jones® U.S. Real Estate Index.

It is not possible to invest directly in an index.

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Issued on the following contracts:
ICC21-P-FIAE(10/21), P-FIAE/IND(10/21) or state variation thereof.

Issued on Endorsements:
ICC21-P-FIA-MVA(10/21), 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).

