PruSecure® Fixed Indexed Annuity: Current Rates

Effective Date: 8/15/2026

5-Year Rate Sheet

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. This rate sheet provides the initial Cap Rates, Participation Rates, and Performance Trigger 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.

Please note that under this annuity we additionally offer a product with a 7-year surrender charge with different rates. Please work with your Financial Professional to determine the option that is most appropriate for your individual needs. For the latest rates, please visit www.prudential.com/prusecure-5yr-rates. Please see page 2 for important information about renewal rates.

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

Index Crediting	Term	S&P 500®	MSCI EAFE	Dow Jones® Real Estate Index	Bloomberg Commodity Index℠
Cap Rate	1-Year	10.25%	10%	10%	11%
	3-Year	25%	25%	25%	30%
	5-Year	60%	60%	-	-
Participation Rate	1-Year	50%	50%	50%	50%
	3-Year	55%	55%	55%	55%
	5-Year	70%	70%	-	-
Performance Trigger Rate	1-Year	7.75%	6.5%	-	-

Fixed Rate Strategy	
1-Year Fixed Rate Account	4.5%

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

Index Crediting	Term	S&P 500®	MSCI EAFE	Dow Jones® Real Estate Index	Bloomberg Commodity Index℠
Cap Rate	1-Year	8.5%	8.5%	8.5%	9.75%
	3-Year	20%	20%	20%	25%
	5-Year	58%	58%	-	-
Participation Rate	1-Year	40%	40%	40%	40%
	3-Year	45%	45%	45%	45%
	5-Year	60%	60%	-	-
Performance Trigger Rate	1-Year	7.1%	6.25%	-	-

Fixed Rate Strategy	
1-Year Fixed Rate Account	4.5%

Minimum Guaranteed Surrender Value (MGSV) Guaranteed Minimum Interest Rate	
2.9%	The MGSV is equal to 100% of premium, minus gross withdrawals, accumulating at a fixed rate of 1% - 3%, less any surrender charges.

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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Annuities are issued by Pruco Life Insurance Company.

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.

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It is not possible to invest directly in an index.

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PruSecure® Fixed Indexed Annuity: Current Rates

7-Year Rate Sheet

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Please note that under this annuity we additionally offer a product with a 5-year surrender charge with different rates. Please work with your Financial Professional to determine the option that is most appropriate for your individual needs. For the latest rates, please visit www.prudential.com/prusecure-7yr-rates. Please see page 2 for important information about renewal rates.

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

Index Crediting	Term	S&P 500®	MSCI EAFE	Dow Jones® Real Estate Index	Bloomberg Commodity Index℠
Cap Rate	1-Year	10.3%	10.05%	10.05%	11.3%
	3-Year	27%	27%	27%	31%
	5-Year	65%	65%	-	-
Participation Rate	1-Year	55%	55%	55%	55%
	3-Year	70%	70%	70%	70%
	5-Year	75%	75%	-	-
Performance Trigger Rate	1-Year	7.85%	6.75%	-	-

Fixed Rate Strategy	
1-Year Fixed Rate Account	4.5%

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

Index Crediting	Term	S&P 500®	MSCI EAFE	Dow Jones® Real Estate Index	Bloomberg Commodity Index℠
Cap Rate	1-Year	8.55%	8.55%	8.55%	9.8%
	3-Year	23%	23%	23%	28%
	5-Year	63%	63%	-	-
Participation Rate	1-Year	45%	45%	45%	45%
	3-Year	50%	50%	50%	50%
	5-Year	65%	65%	-	-
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