PRUDENTIAL SUREPATH INCOME CURRENT RATES

Effective Date: 2/1/2025

The Prudential SurePath® Income Fixed Indexed Annuity is a single premium, long-term contract designed to provide guaranteed lifetime income and protect your principal from loss. In return for your premium payment, you receive certain benefits. It also gives you the opportunity to grow your future income without exposure to negative stock market performance.* Your money can grow by earning interest based on the performance of a stock market index, such as the S&P 500®, but it is not invested in the stock market or specifically in the indices. *You can choose a combination of indices and terms, each with a cap rate OR a participation rate, as available, along with the fixed rate strategy.*

This rate sheet provides the initial rates and percentages currently offered on SurePath Income. Rates are set by Prudential, are subject to change at any time, and are current as of the effective date listed above. Renewal rates may be different than those listed below. For the latest rates, please visit www.prudential.com/surepathincome-rates. For complete information, refer to the Important Information Disclosure Statement and product brochure which are available from your financial professional.

Income Bonus	Simple Interest Roll-Up Rate
10%	8%

Withdrawal Percentages
The Withdrawal Percentage used to establish the Guaranteed Income Amount is based on the issue age of the youngest of all owner(s) or annuitant(s) if entity is owned and will be determined in the monthly rate setting process.

Age	Single Payout	Joint Payout
45	4.50%	4.00%
46	4.65%	4.15%
47	4.75%	4.25%
48	4.90%	4.40%
49	5.05%	4.55%
50	5.10%	4.60%
51	5.20%	4.70%
52	5.30%	4.80%
53	5.45%	4.95%
54	5.55%	5.05%
55	5.65%	5.15%

Age	Single Payout	Joint Payout
56	5.75%	5.25%
57	5.85%	5.35%
58	5.90%	5.40%
59	6.00%	5.50%
60	6.10%	5.60%
61	6.20%	5.70%
62	6.30%	5.80%
63	6.45%	5.95%
64	6.55%	6.05%
65	6.65%	6.15%
66	6.70%	6.20%

Age	Single Payout	Joint Payout
67	6.75%	6.25%
68	6.75%	6.25%
69	6.80%	6.30%
70	6.85%	6.35%
71	6.95%	6.45%
72	7.00%	6.50%
73	7.10%	6.60%
74	7.15%	6.65%
75	7.25%	6.75%
76	7.30%	6.80%
77	7.35%	6.85%

Age	Single Payout	Joint Payout
78	7.45%	6.95%
79	7.50%	7.00%
80	7.55%	7.05%
81	7.65%	7.15%
82	7.75%	7.25%
83	7.85%	7.35%
84	7.95%	7.45%
85+	8.05%	7.55%

10-Year Surrender Charge Period:**
Premium Payment – $25,000 or more

Index-Based Strategies	Cap Rate 1-year term	Cap Rate 3-year term	Participation Rate 1-year term	Participation Rate 2-year term	Participation Rate 3-year term
S&P 500® Index	5.5%	15%	20%	N/A	30%
MSCI EAFE Index	5.5%	15%	20%	N/A	30%
Dimensional US Innovation Index	12%	N/A	90%	120%	145%
Goldman Sachs Voyager Index	N/A	N/A	105%	120%	135%
J.P. Morgan AQUA Index	10%	N/A	75%	100%	120%

Fixed Rate Strategies
1-year Fixed Rate Account: 3%

*Your account value is based on the previous contract anniversary, after all interest credits, withdrawals, and benefit fees are applied. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

**In California, surrender period/charges vary. Please see the California Important Information Disclosure Statement or fact card.

Annuities are issued by Pruco Life Insurance Company. **This material must be preceded or accompanied by the Important Information Disclosure Statement.**

It is not possible to invest directly in an index.

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Your needs and the suitability of annuity products and benefits should be carefully considered before investing.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% fedeVral income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value and death benefits. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs), will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

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