

## Dimensional International Equity Focus Index

A Systematic Approach for Higher Return Potential

Available exclusively with Prudential's suite of FlexGuard indexed variable annuities<sup>1</sup>



<sup>1</sup> References to the Prudential FlexGuard Suite of products refers to FlexGuard and FlexGuard Income  
**For Financial Professional Use Only. Not For Use with the Public.**

1066602-00002-00 Ed. 04/2023



## Offer FlexGuard Clients the Potential for More Growth<sup>1</sup>

When investing for the long run, clients are faced with a variety of decisions—such as where to invest to pursue the growth they need and how to manage their investments through market volatility. An indexed variable annuity (IVA) may be a good option for clients looking to take advantage of the upside potential of equity markets while receiving a level of protection during market downturns.

Now, exclusively available as part of Prudential's FlexGuard indexed variable annuities product suite, the **Dimensional International Equity Focus Index** provides clients with the potential for higher returns.

## Rely on Financial Research

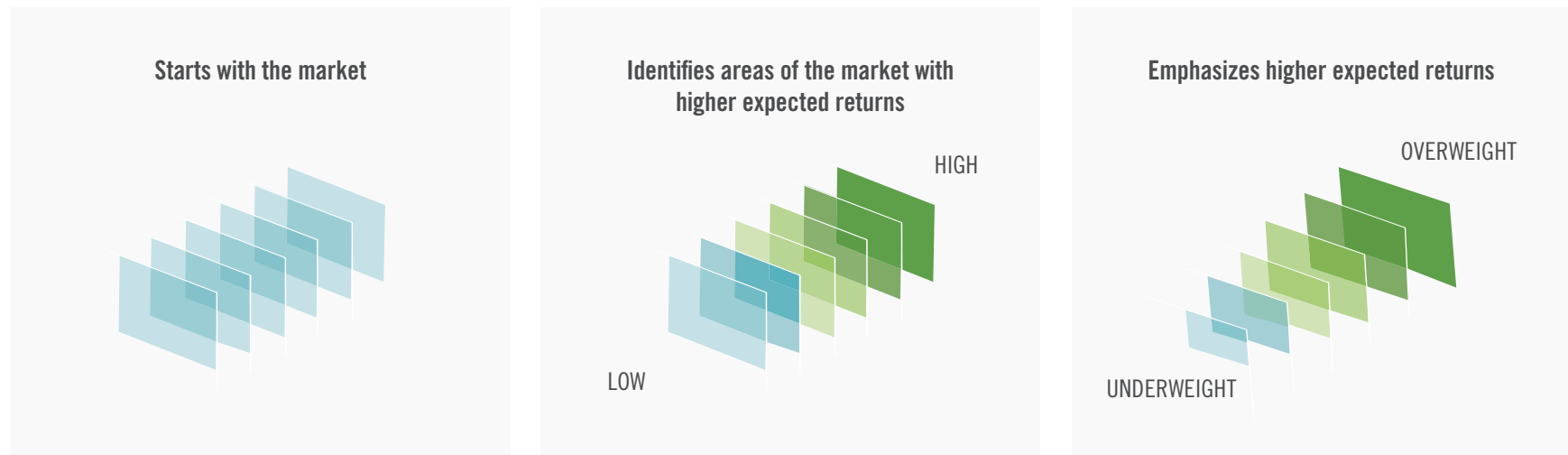
### The Dimensional Approach

Decades of market data show that not every security provides the same return. With over 40 years of experience, Dimensional draws on research by leading scholars and Nobel laureates to identify what drives higher returns over time, and translates that research into robust investment solutions.

The Dimensional International Equity Focus Index provides exposure to developed markets ex United States and Canada. The Index systematically emphasizes areas of the market with higher expected returns—smaller cap, lower relative price, and higher profitability stocks—in a broadly diversified manner.

<sup>1</sup>Compared to a more traditional, market-cap weighted index approach to international equities, such as the MSCI EAFE.

### Here's how it Works



## Performance Potential: A Look Back

The chart below shows how the Dimensional International Equity Focus Index would have performed over the past 15 years.<sup>1</sup>

Dimensional International Equity Focus Index	
6 Years	
Average return	17.9%
# Of gains	93
# Of losses	16
# Of periods	109
Index loss less than or equal to 5%	3
Index loss between 5% and 10%	7
Index loss between 10% and 20%	6
Index loss greater than 20%	0

**Over the last 15 years, the Dimensional International Equity Focus Index would have helped avoid a loss**

**88%** of the time a loss would not have occurred with a **5%** buffer

**94%** of the time a loss would not have occurred with a **10%** buffer

**100%** of the time a loss would not have occurred with a **20%** buffer

<sup>1</sup> Developed markets ex United States and Canada

Individuals cannot invest directly in an index. All periods mentioned above are based on price only rolling monthly six-year point-to-point terms. from 12/1/2007 - 11/30/2022.

Profitability is measured as operating income before depreciation and amortization minus interest expense scaled by book. Diversification does not eliminate the risk of market loss.

Past performance, including hypothetical performance, is no guarantee of future results. Data shown prior to the live date of December 28, 2022 is hypothetical. The Dimensional International Equity Focus Index has been retrospectively calculated with the benefit of hindsight and did not exist prior to the index inception date. Accordingly, results shown during the periods prior to the index's index inception date does not represent actual returns of the index. Other periods selected may have different results, including losses. Backtested index performance is hypothetical and is provided for informational purposes only to indicate historical performance had the index been calculated over the relevant time periods. Backtested performance results assume the reinvestment of dividends and capital gains. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio.

## To offer FlexGuard clients the opportunity for higher returns, or to learn more about the Dimensional International Equity Focus Index, call our National Sales Desk at 800-513-0805.

Annuities are issued by Pruco Life Insurance Company located in Newark, NJ (main office) and distributed by Prudential Annuities Distributors, Inc. located in Shelton, CT (main office).

**Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses. This and other important information are contained in 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") which can be obtained by contacting the National Sales Desk. Clients should read the prospectuses carefully before investing.**

**It is possible to lose money by investing in securities.**

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 clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing a client's retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

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.

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

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 and FlexGuard Income indexed variable annuities (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, or as to results to be obtained by a Financial Product or any other person or entity from the use of the Index, trading based on the Index, the levels of the Index at any particular time on any particular date, or any data included therein, either in connection with the Financial Product or for any other use. Dimensional has no obligation or liability in connection with the administration, marketing or selling of the Financial Product. In certain circumstances, Dimensional may suspend or terminate the Index. Dimensional has appointed a third-party agent (the "Index Calculation Agent") to calculate and maintain the Index. While Dimensional is responsible for the operation of the Index, certain aspects have thus been outsourced to the Index Calculation Agent. 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 acts as principal and not as agent or fiduciary of any other person. Dimensional has not published or approved this document, nor does Dimensional accept any responsibility for its contents or use.

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.

**[Please note that the information regarding the Dimensional International Equity Focus is proprietary and confidential. It is material, non-public information until we make the information publicly available through our prospectus supplement filing. Please limit the access to, and dissemination and use of, this information to, or by, only persons having a need to know such information.]**

© 2023 Prudential Financial, Inc. and its related entities. Prudential Annuities, Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

