



FlexGuard Performance Lock

**ENJOY FLEXIBILITY
TO LOCK IN GAINS
AT ANY TIME.**



What is a Performance Lock?

A client's FlexGuard® or FlexGuard® Income indexed variable annuity contract will have a Performance Lock Value that is calculated daily and fluctuates with market performance. The value provides a fair market value during your term specifically for executing a lock.

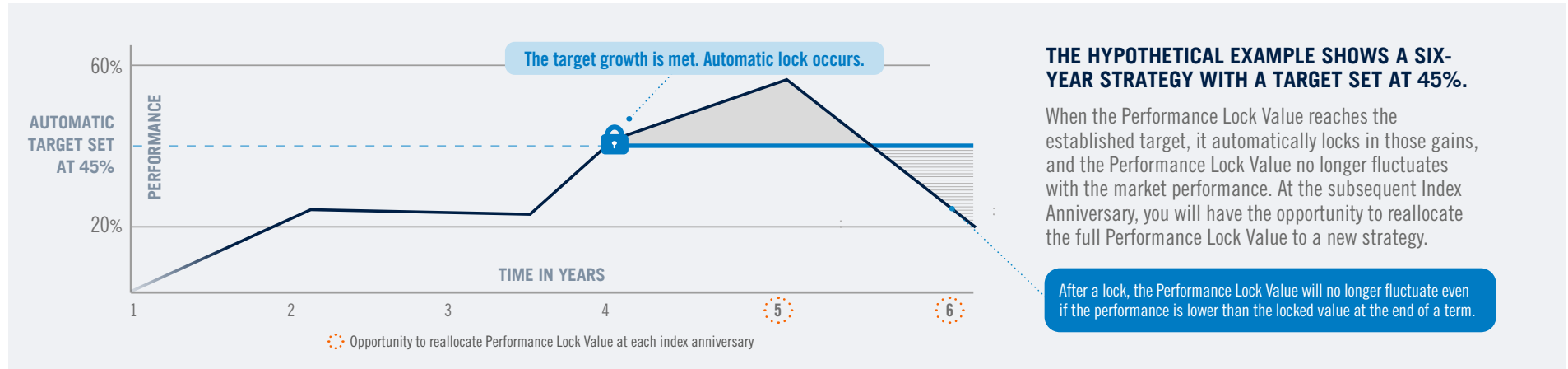
The Performance Lock feature allows you to lock in gains or limit the potential for a loss at the Performance Lock Value at any time prior to your Index Strategy End Date.



The Performance Lock is only available in the Savings Stage of a FlexGuard Income contract.
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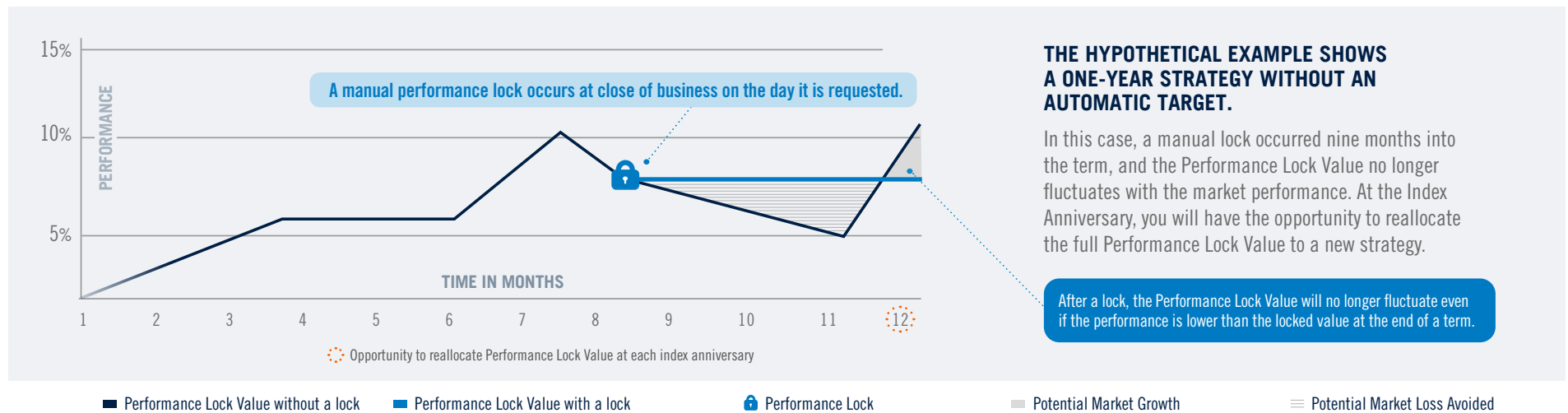
Option 1: Set an automatic lock

Set a Performance Lock target, which will automatically lock when the target is met or exceeded.



Option 2: Track performance and manually lock in

Manually lock in performance. The manual lock can be used to lock in a gain or limit the potential for a loss on the downside.



This is a hypothetical example presented to illustrate how the feature works; it is not intended to predict your index or strategy returns. This hypothetical example assumes the contract was held to full term and no withdrawals were taken and does not reflect any applicable benefit charges. You may only lock in performance on a Flexguard Income contract in the Savings Stage.

Performance Lock targets must reflect positive growth in the Performance Lock Value. Performance Locks are as of close of business on the day the automatic target was met or the manual lock-in is requested. Automatic targets are not available for strategies with a 100% buffer option or the Step Rate Plus and Dual Directional index strategies. If a Performance Lock is executed when your Performance Lock Value has declined, you will lock in any loss. It is possible that you would have realized less of a loss or no loss if the Performance Lock occurred at a later time or if the Index Strategy was not "locked." You will not receive Index Credit on any "locked" Index Strategy on the Index Strategy End Date. As a result, you may receive less than the full Index Credit, or less than the full protection of the Buffer, than you would have received if you waited for us to apply the Index Credit on the Index Strategy End Date. Refer to the prospectus for additional information.

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After the Performance Lock

After the Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index strategy performance, positive or negative, for the remainder of the existing index strategy term. Once locked, the Performance Lock Value will not fluctuate, except for withdrawals, partial reallocations, and any applicable benefit charges. At your Index Anniversary, you can reallocate the full Performance Lock Value to a new index strategy.

It is important to understand that there is an Interim Value and a Performance Lock Value, and while both are meant to provide the fair market value of an index strategy prior to term end, they could differ during an index term. The Performance Lock Value and the Interim Value use similar calculations; however, only the Interim Value recognizes the change in market index rates due to the required liquidation of the assets.

Use the chart below to understand where each value applies:

Determining Account Value, Withdrawals, or Surrenders
Executing a Performance Lock
Reallocations from one Index Strategy to another prior to Index Strategy End Date*
Prudential pays a legacy benefit
Annuitization

Performance Lock Value	Interim Value
	✓
✓	
✓	
	✓
	✓

For more information about the calculations for both values, please refer to the prospectus.

*Applies to three- and six-year strategies. Reallocations from one Index Strategy to another must occur on an Index Anniversary Date.



Protect the life's work of clients. Start a conversation with Prudential today to discuss how Performance Lock can help clients lock in gains. Call the National Sales Desk at 800-513-0805.

The Performance Lock Value, which is different than the Interim Value, is adjusted for any withdrawals or reallocations that occur prior to the Index Strategy End Date and any applicable benefit charges. Prudential will not provide advice or notify you regarding whether you should exercise a Performance Lock or the optimal time for doing so. Prudential will not warn you if you exercise a Performance Lock at a sub-optimal time. Prudential is not responsible for any losses related to your decision whether or not to exercise a Performance Lock.

Investors should consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges, and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

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

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

Index-linked variable annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. There is risk of loss of principal if negative index returns exceed the selected protection level. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

All references to guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

FlexGuard, FlexGuard Income, and all product features are not approved for use in all states or through all broker-dealers. The Performance Lock is available on new business only on applications for FlexGuard on or after January 18, 2022 and new business only for applications for FlexGuard Income on November 17, 2022.

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