

FACTS AT A GLANCE

# Prudential WealthGuard™

## Multi-Year Guaranteed Annuity



**WealthGuard** is a fixed rate deferred annuity, designed for the long term, that provides tax-deferred growth for a time period you choose. With a predetermined rate of return for the initial period, you'll know exactly what growth to expect—and because your money isn't invested in the markets or subject to interest rate fluctuations, there's no risk of market loss.

Features	Specifications
Issue Ages	0–85
Purchase Payment	<b>Minimum:</b> \$25,000 <b>Maximum:</b> \$1,000,000 <sup>1</sup> <b>Subsequent:</b> Not permitted
Initial Guaranteed Rate	<ul style="list-style-type: none"> <li>The Initial Guaranteed Rate, which is stated as an annual percentage yield, is declared when the contract is issued. It is a fixed interest rate that is compounded and credited daily.</li> <li>The Initial Guaranteed Rate applies for the entirety of the Initial Guaranteed Rate Period.</li> </ul>
Initial Guaranteed Rate Period	<b>3-,5-,7-year Initial Guaranteed Rate Periods available.</b> The Surrender Charge Period is aligned to the Initial Guaranteed Rate Period elected. May vary by state and/or broker-dealer.
Surrender Charge Period	<p>A Surrender Charge applies to withdrawals that happen during the Surrender Charge Period. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of your withdrawal that exceeds your Free Withdrawal Amount.</p> <p><b>3-Year:</b> 7%, 7%, 7%</p> <p><b>5-Year:</b> 7%, 7%, 7%, 6%, 5%</p> <p><b>7-Year:</b> 7%, 7%, 7%, 6%, 5%, 4%, 3%</p> <p>There are no contractual fees (M&amp;E, Administrative, etc.) associated with this product. May vary by state and/or broker-dealer.</p>
Market Value Adjustment (MVA)	<p>A positive or negative adjustment that applies to any withdrawals that exceed the Free Withdrawal Amount during the Surrender Charge Period. The MVA is based on a formula designed to respond to interest rate changes that occur after the annuity has been purchased. Generally speaking:</p> <ul style="list-style-type: none"> <li>If interest rates have increased at the time of withdrawal, the result will be a negative MVA.</li> <li>If interest rates have decreased at the time of withdrawal, the result will be a positive MVA.</li> </ul>
Withdrawal Provisions	<p><b>Free Withdrawal Amount:</b></p> <ul style="list-style-type: none"> <li>First Contract Year: 10% of total purchase payments</li> <li>After the first Contract Year: 10% of prior year anniversary Account Value (after all interest has been calculated)</li> </ul> <p><b>Required Minimum Distributions (RMDs):</b> RMD amounts calculated by Prudential are not subject to Surrender Charges or MVA.</p> <p><b>Surrender Charge Waiver:</b> Medically Related Surrenders (MRS)—Surrender Charges and MVA will be waived based on the Owner meeting the following conditions (or Annuitant if entity owned): a) terminally ill or b) confinement to a medical facility for 90 consecutive days (state variations may apply).</p> <p>Surrender Charges and MVA apply to withdrawals above the Free Withdrawal Amount during the Surrender Charge Period.</p>

<sup>1</sup> Purchase payment in excess of \$1 million for any one Owner and/or Annuitant are subject to approval by Prudential. Issued by Pruco Life Insurance Company. This material must be preceded or accompanied by the Important Information Disclosure Statement.

**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



Features	Specifications
<b>Minimum Guaranteed Surrender Value</b>	<p>The minimum value that you will receive upon Surrender, death, or annuitization.</p> <ul style="list-style-type: none"> <li>• The Minimum Guaranteed Surrender Value is equal to 87.5% multiplied by Net Purchase Payment(s) since the date(s) applied, less any prior Withdrawals (reflecting the impact of Surrender Charges, if any, and MVA, if any), plus interest credited daily at the Non-forfeiture Rate<sup>2</sup>.</li> </ul>
<b>Death Benefit</b>	<p>In the event of death prior to annuitization, beneficiaries will receive the greater of:</p> <ul style="list-style-type: none"> <li>• The full Account Value, or</li> <li>• The Minimum Guaranteed Surrender Value</li> </ul>
<b>Renewal Process</b>	<p>At the end of the guaranteed period, the Account Value will automatically renew into a 1-year guaranteed period.</p> <ul style="list-style-type: none"> <li>• The interest rate will renew for a 1-year guaranteed period at no less than the Guaranteed Minimum Interest Rate outlined in the contract.</li> <li>• Surrender Charges and MVA do not apply for the 1-year period.</li> </ul> <p>In addition to the renewal option outlined above, you will also have the option to request a Withdrawal, Surrender, or to Annuitize. Renewal rates are impacted by changes in various economic factors and may be higher or lower than the initial rates, but will never be less than the Guaranteed Minimum Interest Rate. Please speak with your financial professional for more information.</p>
<b>Guaranteed Minimum Interest Rate</b>	<p>The Guaranteed Minimum Interest Rate is 0.25%, is set at issue, and applies for the life of the policy. The Initial Guaranteed Rate, and subsequent renewal rates, will not be less than the Guaranteed Minimum Interest Rate.</p>

<sup>2</sup> Non-forfeiture rate on the issue date of the contract. Redetermined upon the start of each new crediting period.

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.

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. If you would like information about your particular investment needs, please contact a financial professional.

You should carefully consider your financial needs before investing in annuity products and benefits.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

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 that exceed the free withdrawal amount, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

If you purchase this Annuity within a tax-advantaged retirement plan, such as an IRA, SEP-IRA, Roth IRA, 401(a) plan, or non-ERISA 403(b) plan, you will get no additional tax advantage through the Annuity itself. Because there is no additional tax advantage when an annuity is purchased through one of these plans, the reasons for purchasing the Annuity inside a qualified plan is the opportunity to annuitize the contract, which might make the Annuity an appropriate choice for you. You should consult your tax and financial advisors regarding such features and benefits prior to purchasing this Annuity for use with a tax-qualified plan.

All guarantees, including benefit payment obligations, index strategy crediting, or annuity payout rates, are backed by the issuing company's claims-paying ability and do not apply to the underlying variable investment options. The third-party broker-dealer/agency, or any of its affiliates, selling this annuity are not responsible for making those payments, and none makes any representations or guarantees about the issuer's claims-paying ability.

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Issued on Contract: ICC23-MYGA(4/23), MYGA(4/23) or state variation.

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

Issued on Schedules: ICC23-MYGA-MVA-SCH(4/23), MYGA-MVA-SCH(4/23) or state variation.

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

