

Prudential
MyRock Advisor
Variable Annuity

INVESTMENT GUIDE

Create a custom portfolio from a wide range of
INVESTMENT CHOICES

Issued by Pruco Life Insurance Company and by Pruco Life Insurance Company of New Jersey. This material must be preceded or accompanied by a current variable annuity product prospectus that includes any applicable current rate sheet supplement.

INVESTMENT AND INSURANCE PRODUCTS:

- 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
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



Prudential

Design a custom portfolio from select funds to help meet your financial goals.

In preparing for a retirement that can last 30 years or more, you're faced with many challenges. One of those challenges is knowing which investment options to choose in your various retirement vehicles. We can help you take on that challenge.

Our Strategic Investment Research Group (SIRG), part of PGIM Investments LLC, is our fully dedicated and seasoned team of investment professionals who are committed to finding best-in-class asset managers. They conduct the intensive research that's needed for your financial professional to make intelligent choices for you. They focus on today's trends and tomorrow's opportunities to help ensure the 90+ funds offered with MyRock® Advisor Variable Annuity will help to meet your goals.

Investment partners you know

BlackRock



© 2025 BlackRock, Inc. All Rights Reserved. BLACKROCK is a registered trademark of BlackRock, Inc. or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners.

Dimensional and the Dimensional Logo are registered trademarks of Dimensional Fund Advisors LP.

The Fidelity, the Fidelity Investments Logo, and Contrafund, are registered trademarks of FMR LLC.

Vanguard and the ship logo are registered trademarks of The Vanguard Group, Inc., used with permission.

Investment options

Create your own portfolio for MyRock Advisor by choosing from a complete list of funds. An additional Fund Access Charge of 0.35% will be charged for allocations to certain investment options. Please see [page five](#) for additional explanation.

INVESTMENT MANAGER	ASSET CLASS—EQUITY	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
Large-Cap Growth				
American Funds	American Funds Insurance Series® Growth Fund—Class 1	0.34%/0.34%	0.35%	030372403
BlackRock	BlackRock Capital Appreciation V.I. Fund—Class I	0.80%/0.92%	-	09253L843
BlackRock	BlackRock Large Cap Focus Growth V.I. Fund—Class I	0.79%/0.96%	-	09253L579
ClearBridge Investments	ClearBridge Variable Growth Portfolio—Class I	0.87%/0.87%	-	52467X203
ClearBridge Investments	ClearBridge Variable Large Cap Growth Portfolio—Class I	0.74%/0.74%	-	52467X609
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Contrafund® Portfolio—Initial Class	0.56%/0.56%	-	922175500
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Growth Opportunities Portfolio—Initial Class	0.57%/0.57%	-	315802207
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Growth Portfolio—Initial Class	0.56%/0.56%	-	922174404
MFS	MFS® Growth Series—Initial Class	0.72%/0.73%	-	55273F100
MFS	MFS® Massachusetts Investors Growth Stock Portfolio—Initial Class	0.72%/0.79%	-	55274F612
PGIM Investments LLC*	PSF PGIM Jennison Growth Portfolio—Class I	0.60%/0.62%	-	74437G847
Vanguard	Vanguard Variable Insurance Fund Capital Growth Portfolio	0.34%/0.34%	0.35%	921925822
Vanguard	Vanguard Variable Insurance Fund Growth Portfolio	0.34%/0.34%	0.35%	921925509
Large-Cap Value				
BlackRock	BlackRock Basic Value V.I. Fund—Class I	0.72%/0.86%	-	09253L405
BlackRock	BlackRock Equity Dividend V.I. Fund—Class I	0.67%/0.88%	-	09253L512
ClearBridge Investments	ClearBridge Variable Dividend Strategy Portfolio—Class I	0.75%/0.75%	-	52467W833
Dimensional Fund Advisors LP	Dimensional VA U.S. Large Value Portfolio	0.21%/0.21%	0.35%	233203777
MFS	MFS® Value Series—Initial Class	0.69%/0.72%	-	55273F654
PGIM Investments LLC*	PSF PGIM Jennison Value Portfolio—Class I	0.42%/0.42%	-	74437G722
Vanguard	Vanguard Variable Insurance Fund Diversified Value Portfolio	0.28%/0.28%	0.35%	921925871
Vanguard	Vanguard Variable Insurance Fund Equity Income Portfolio	0.29%/0.29%	0.35%	921925608
Large-Cap Blend				
American Funds	American Funds Insurance Series® Washington Mutual Investors Fund SM —Class 1	0.25%/0.40%	0.35%	030372692
American Funds	American Funds Insurance Series® Growth-Income Fund—Class 1	0.28%/0.28%	0.35%	030372304
BlackRock	BlackRock Advantage Large Cap Core V.I. Fund—Class I	0.66%/0.82%	-	09253L611
ClearBridge Investments	ClearBridge Variable Appreciation Portfolio—Class I	0.70%/0.70%	-	52467W882
MFS	MFS® Investors Trust Series—Initial Class	0.74%/0.79%	-	55273F407
MFS	MFS® Research Series—Initial Class	0.76%/0.79%	-	55273F308
PGIM Investments LLC*	PSF PGIM Jennison Blend Portfolio—Class I	0.45%/0.46%	-	74437G730
PGIM Investments LLC*	PSF Stock Index Portfolio—Class I	0.29%/0.29%	-	74437G631
Vanguard	Vanguard Variable Insurance Fund Equity Index Portfolio	0.14%/0.14%	0.35%	921925301
Vanguard	Vanguard Variable Insurance Fund Total Stock Market Index Portfolio	0.13%/0.13%	0.35%	921925814
Mid-Cap Growth				
MFS	MFS® Mid Cap Growth Series—Initial Class	0.80%/0.81%	-	55273F670
Mid-Cap Blend				
ClearBridge Investments	ClearBridge Variable Mid Cap Portfolio—Class I	0.81%/0.81%	-	52467X708
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Mid Cap Portfolio—Initial Class	0.57%/0.57%	-	922176409
Vanguard	Vanguard Variable Insurance Fund Mid-Cap Index Portfolio	0.17%/0.17%	0.35%	921925855

* PGIM Investments LLC is the investment manager but not the subadvisor of these funds. For a full list of subadvisors, please see the prospectus.

INVESTMENT MANAGER	ASSET CLASS—EQUITY	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
	Small-Cap Growth			
ClearBridge Investments	ClearBridge Variable Small Cap Growth Portfolio—Class I	0.80%/0.80%	-	52467M843
MFS	MFS® New Discovery Series—Initial Class	0.87%/0.95%	-	55273F845
	Small-Cap Value			
Dimensional Fund Advisors LP	Dimensional VA U.S. Targeted Value Portfolio	0.28%/0.28%	0.35%	233203710
	Small-Cap Blend			
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Disciplined Small Cap Portfolio—Initial Class	0.32%/0.32%	-	922175757
PGIM Investments LLC*	PSF Small-Cap Stock Index Portfolio—Class I	0.38%/0.38%	-	74437G649
INVESTMENT MANAGER	ASSET CLASS—INTERNATIONAL EQUITY	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
	Developed Markets			
Dimensional Fund Advisors LP	Dimensional VA International Small Portfolio	0.39%/0.39%	0.35%	233203686
Dimensional Fund Advisors LP	Dimensional VA International Value Portfolio	0.28%/0.28%	0.35%	233203694
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products International Capital Appreciation Portfolio—Initial Class	0.78%/0.78%	-	922177845
MFS	MFS® International Intrinsic Value Portfolio—Initial Class	0.89%/0.92%	-	55274F455
PGIM Investments LLC*	PSF Global Portfolio—Class I	0.71%/1.04%	-	74437G698
Vanguard	Vanguard Variable Insurance Fund International Portfolio	0.31%/0.31%	0.35%	921925707
Vanguard	Vanguard Variable Insurance Fund Total International Stock Market Index Portfolio	0.08%/0.08%	0.35%	921925764
	Emerging Markets			
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Emerging Markets Portfolio—Initial Class	0.88%/0.88%	-	922177324
INVESTMENT MANAGER	ASSET CLASS—SECTOR EQUITY	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
	Sector Exposure			
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Consumer Discretionary Portfolio—Initial Class	0.61%/0.61%	-	315917864
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Financials Portfolio—Initial Class	0.61%/0.61%	-	315917849
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Health Care Portfolio—Initial Class	0.59%/0.59%	-	315917831
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Industrials Portfolio—Initial Class	0.61%/0.61%	-	315917856
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Technology Portfolio—Initial Class	0.57%/0.57%	-	315917815
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Utilities Portfolio—Initial Class	0.61%/0.61%	-	315917799
MFS	MFS® Technology Portfolio—Initial Class	0.86%/0.87%	-	55274F331
MFS	MFS® Utilities Series—Initial Class	0.79%/0.80%	-	55273F605
Vanguard	Vanguard Variable Insurance Fund Real Estate Index Portfolio	0.26%/0.26%	0.35%	921925848
INVESTMENT MANAGER	ASSET CLASS—ASSET ALLOCATION	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
	Asset Allocation			
American Funds	American Funds Insurance Series® Asset Allocation Fund—Class I	0.29%/0.29%	0.35%	030372601
BlackRock	BlackRock Global Allocation V.I. Fund—Class I	0.77%/0.85%	-	09253L777
Dimensional Fund Advisors LP	Dimensional VA Global Moderate Allocation Portfolio	0.28%/0.44%	0.35%	25239Y584
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Balanced Portfolio—Initial Class	0.42%/0.42%	-	315802504
MFS	MFS® Total Return Series—Initial Series	0.61%/0.71%	-	55273F506
PGIM Investments LLC*	PSF PGIM 50/50 Balanced Portfolio—Class I	0.58%/0.58%	-	74437G755
PGIM Investments LLC*	PSF PGIM Flexible Managed Portfolio—Class I	0.63%/0.63%	-	74437G714
Franklin Advisers, Inc.	Franklin Multi-Asset Variable Conservative Growth Fund—Class I	0.75%/0.75%	-	52467W502
Franklin Advisers, Inc.	Franklin Multi-Asset Variable Growth Fund—Class I	0.83%/0.83%	-	52467W700
Franklin Advisers, Inc.	Franklin Multi-Asset Variable Moderate Growth Fund—Class I	0.86%/1.03%	-	52467W601
Vanguard	Vanguard Variable Insurance Fund Balanced Portfolio	0.20%/0.20%	0.35%	921925400
Vanguard	Vanguard Variable Insurance Fund Conservative Allocation Portfolio	0.12%/0.12%	0.35%	921925798
Vanguard	Vanguard Variable Insurance Fund Moderate Allocation Portfolio	0.12%/0.12%	0.35%	921925780

INVESTMENT MANAGER	ASSET CLASS – FIXED INCOME	NET/GROSS EXPENSE	FUND ACCESS CHARGE	CUSIP
Domestic				
American Funds	American Funds Insurance Series® The Bond Fund of America®—Class 1	0.23%/0.38%	0.35%	030372809
American Funds	American Funds Insurance Series® U.S. Government Securities Fund®—Class 1	0.25%/0.33%	0.35%	030372502
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Investment Grade Bond Portfolio—Initial Class	0.38%/0.38%	-	922175104
MFS	MFS® Total Return Bond Series—Initial Class	0.53%/0.54%	-	55273F878
PGIM Investments LLC*	PSF PGIM Total Return Bond Portfolio—Class I	0.43%/0.43%	-	74437G748
Vanguard	Vanguard Variable Insurance Fund Total Bond Market Index Portfolio	0.14%/0.14%	0.35%	921925202
Western Asset Management, LLC	Western Asset Core Plus VIT Portfolio—Class I	0.52%/0.52%	-	52467K771
Floating Rate				
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Floating Rate High Income Portfolio—Initial Class	0.73%/0.73%	-	922174388
Global Fixed Income				
Dimensional Fund Advisors LP	Dimensional VA Global Bond Portfolio	0.21%/0.21%	0.35%	233203728
Vanguard	Vanguard Variable Insurance Fund Global Bond Index Portfolio	0.13%/0.13%	0.35%	921925772
High Yield				
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products High Income Portfolio—Initial Class	0.81%/0.82%	-	922174206
PGIM Investments LLC*	PSF PGIM High Yield Bond Portfolio—Class I	0.57%/0.61%	-	74437G672
Vanguard	Vanguard Variable Insurance Fund High Yield Bond Portfolio	0.24%/0.24%	0.35%	921925806
Western Asset Management, LLC	Western Asset Variable Global High Yield Bond Portfolio—Class I	0.81%/0.81%	-	52467K839
Unconstrained				
Fidelity Management & Research Company LLC (FMR)	Fidelity® Variable Insurance Products Strategic Income Portfolio—Initial Class	0.64%/0.64%	-	922177852
Short Term				
American Funds	American Funds Insurance Series® Ultra-Short Bond Fund—Class 1	0.31%/0.31%	0.35%	030372106
Dimensional Fund Advisors LP	Dimensional VA Short-Term Fixed Portfolio	0.12%/0.12%	0.35%	233203678
Vanguard	Vanguard Variable Insurance Fund Short-Term Investment-Grade Portfolio	0.14%/0.14%	0.35%	921925863
Money-Market				
PGIM Investments LLC*	PSF PGIM Government Money Market Portfolio—Class I	0.33%/0.33%	-	74437G664

As with all underlying funds, the Portfolios have certain fees and expenses, such as management fees and administrative expenses. Prudential assesses a fund access charge in connection with certain subaccounts to make the associated Portfolios available to you. See the product prospectus for the fees and expenses of the Portfolios, and the Portfolios for which the fund access charge applies. You should consider all fees and charges when choosing Portfolios.

The annual net fund expenses shown are for the prospectus dated 5/1/2025, unless otherwise noted. These expenses reflect any fee waivers and/or expense reimbursements that are in effect for certain funds and without which gross annual fund expenses would be higher. Please see the product or fund prospectus for the gross annual fund expense for each fund, as well as information about any amounts waived or reimbursed, and the duration of such arrangements.

Not all funds are available at all firms.

Reach out to your financial professional to learn more about **MyRock Advisor** and see if it's right for you.

What is a variable annuity?

Unlike other financial instruments, variable annuities bring the power of investing and insurance together in one unique retirement product with four advantages: tax deferral, choice and flexibility, legacy protection, and the opportunity for income solutions with protection.

A variable annuity is a long-term investment designed for retirement purposes. You invest money in professionally managed investment portfolios. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. It is important to remember that annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force.

Investors should consider the features of the contract 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.

Issuing company is located in Newark, NJ (main office). Variable Annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each 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.

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.

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.

Optional benefits may not be available in every state and have requirements for election and other restrictions. The benefit charges are in addition to fees and charges associated with the basic annuity. Please see the prospectus for more information.

An investment in the PSF PGIM Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio.

© 2025 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Issued on contract: ICC19-P-VA/IND(6/19), P-VA/IND(6/19) (or state variation thereof)

Issued on contract: P-VA/IND(11/20)-NY