

# PRUDENTIAL FLEXGUARD INCOME 2.0 REGISTERED INDEX LINKED ANNUITY

## Facts at a Glance

FlexGuard® Income 2.0 is designed for clients looking for an opportunity for retirement income growth potential through index strategy options and a Fixed Account, and for creating lifetime income with various levels of protection—even after income starts.



Features	Specifications
Minimum Premium payment	<b>Initial:</b> \$25,000 <b>Subsequent:</b> Not permitted
Issue ages	<b>Minimum:</b> 45 <b>Maximum:</b> 80 Contracts may not be issued on or after the 81st birthday of the oldest of all owners and annuitants.
Income Benefit Election, Charge, and Cancellation	The FlexGuard Income 2.0 Benefit (Single Protected Life or Joint Protected Lives) is automatically included with the purchase of the contract for an annual charge of 1.70%. The Benefit may be canceled after 3 years. Once canceled, the Benefit charge is no longer assessed. The Benefit may not be reelected once it has been canceled.
Income Percentages	Income Percentages automatically increase by an Income Deferral Rate every full year the client waits to start income (after a minimum Income Stage Waiting Period). The Income Percentages, Income Deferral Rate, and Income Stage Waiting Period can be found in the registered Index-linked Income Benefit Supplement.
Annual Income Amount	The annual amount that can be withdrawn without being considered Excess Income during the Income Stage. The Annual Income Amount will vary based on Index Strategy performance and/or fixed interest credited and can be lower in one Annuity Year than in the prior Annuity Year even if no Excess Income is taken.

Issued by Pruco Life Insurance Company.

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

Must be preceded or accompanied by the FlexGuard Income 2.0 consumer brochure and product prospectus.

Features	Specifications			
<p><b>Index Strategies</b></p> <p>FlexGuard Income 2.0 and all product features are not approved for use in all states or through all broker-dealers.</p>	<p><b>Index Strategies</b></p>	<p><b>Index Terms</b></p>	<p><b>Buffers</b></p>	<p><b>Index Options</b></p>
	<ul style="list-style-type: none"> <li>• Cap Rate</li> <li>• Participation Rate with Cap</li> <li>• Enhanced Cap Rate</li> <li>• Dual Directional</li> <li>• Step Rate Plus</li> <li>• Tiered Participation Rate</li> </ul>	<ul style="list-style-type: none"> <li>• 1-year</li> <li>• 3-year</li> <li>• 6-year</li> </ul>	<ul style="list-style-type: none"> <li>• 5%</li> <li>• 10%</li> <li>• 15%</li> <li>• 20%</li> <li>• 30%</li> <li>• 100%</li> </ul>	<ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> <li>• Invesco QQQ ETF</li> <li>• iShares® Russell 2000 ETF</li> <li>• AB 500 Plus Index<sup>SM 1</sup></li> <li>• Dimensional International Equity Focus Index</li> </ul>
	<p>Once the client has elected to start income, allocations are limited to the 1-year Index Strategies and Fixed Account only. Strategies must be held for full term for Index Credit to be applied.</p>			
<p><b>Buffer</b></p>	<p>Negative Index Return is protected from loss within the buffer associated with the selected index strategy. Available buffers, which may vary by Index Strategy and Index Strategy Term, are 5%, 10%, 15%, 20%, 30%, and 100%.</p>			
<p><b>Cap Rate Index Strategy</b></p>	<p>If the Index Return is positive and equal to or greater than the Cap Rate, then the index credit is equal to the Cap Rate. If the Index Return is positive, but less than the Cap Rate, the index credit is equal to the Index Return. If the Index Return is zero or negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative Index Return in excess of the buffer. The Cap Rate is the maximum rate that may be credited to this strategy.</p>			
<p><b>Dual Directional</b></p>	<p>If the Index Return is positive and equal to or greater than the Cap Rate, then the Index Credit is equal to the Cap Rate. If the Index Return is positive, but less than the Cap Rate, the Index Credit is equal to the Index Return. If the Index Return is zero, then the index credit will be zero. If the Index Return is negative and is within or equal to the Buffer, then the Index Credit will be positive and equal to the same percentage of the negative Index Return, not limited by the Cap Rate. Otherwise, if the Index Return is negative and exceeds the Buffer, then the Index Credit is equal to the negative Index Return in excess of the Buffer.</p>			
<p><b>Enhanced Cap Rate</b></p>	<p>If the Index Return is positive and greater than or equal to the Cap Rate plus the Spread, the Index Credit is equal to the Cap Rate. If the Index Return is positive and greater than the Spread, but less than the Cap Rate plus the Spread, the Index Credit is equal to the Index Return minus the Spread. If the Index Return is greater than or equal to zero, and less than or equal to the Spread, the Index Credit is zero. The Spread does not apply when Index Return is zero or negative. If the Index Return is zero or negative, but less than or equal to the Buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the Buffer.</p>			
<p><b>Participation Rate with Cap Strategy</b></p>	<p>If the Index Return is positive, the Index Credit is equal to the Index Return multiplied by the Participation Rate, up to the Cap Rate. If the Index Return is zero or negative, but less than or equal to the buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the buffer. The Cap Rate is the maximum rate that may be credited to this strategy.</p>			
<p><b>Step Rate Plus</b></p>	<p>If the Index Return is zero or positive and less than or equal to the declared Step Rate, then the Index Credit is equal to the Step Rate. If the Index Return is greater than the Step Rate, the index credit is equal to the greater of the Index Return multiplied by the Participation Rate or the Step Rate. If the Index Return is negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative Index Return in excess of the buffer. There is no maximum amount of index credit with this strategy.</p>			

Features	Specifications	
<b>Tiered Participation</b>	If the Index Return is between zero and the declared Tier Level, then you receive 100% of the Index Return up to that Tier Level. If the Index Return is greater than or equal to the declared Tier Level, the index credit is the sum of the Tier Level Index Return multiplied by the Participation Rate for the first tier and the remaining Index Return multiplied by the Participation Rate for the second tier. If the Index Return is zero or negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative Index Return in excess of the buffer. There is no maximum amount of index credit with this strategy.	
<b>Interim Value</b>	The value of an Index Strategy on any Valuation Day during an Index Strategy Term other than the Index Strategy Start Date and Index Strategy End Date. The Interim Value is a calculated value and is used when a withdrawal, Death Benefit payment, annuitization, Flexible Allocation, Performance Lock, or Surrender occurs between an Index Strategy Start Date and Index Strategy End Date. During an Index Strategy Term, the Interim Value is included in the Account Value and Surrender Value. Interim Value does not apply to the Fixed Account.	
<b>Flexible Allocation</b>	A feature that allows you to transfer your Index Strategy Interim Value or Fixed Account Value to any available Index Strategy more than 15 calendar days prior to any Index Anniversary. Flexible Allocation is not available in the income stage. Please refer to the product prospectus for more information.	
<b>Performance Lock<sup>2</sup></b>	Capture the current interim value of an index strategy prior to the Index Strategy End Date by either setting an automatic Performance Lock target, which will automatically lock at the Interim Value as of the close of business on the day the target is met, OR manually lock in the Interim Value as of the current day's close of business. Performance Lock is not available with the Fixed Account or during the Income Stage. Automatic performance lock may not be available with all Index Strategies.	
<b>Index Year</b>	A twelve-month period beginning on the Index Effective Date or a subsequent Index Anniversary.	
<b>Renewal Rates</b> Refer to the rate sheet for current rates.	<p>Renewal Cap, Participation and Step Rates (collectively "Rates") may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates.</p> <p>Spreads may be higher or lower than the initial Spreads, but will never be higher than the Guaranteed Maximum Spread.</p> <p>Tier Levels may be higher or lower than the initial Tier Level, but will never be higher than the Guaranteed Maximum Tier Level.</p> <p>Subsequent rates, Spreads, and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times.</p> <p>Renewal rates, Spreads, and Tier Levels are impacted by changes in various economic factors. Please speak with your financial professional for more information.</p> <p>Flexible Allocation Rates may differ from the Rates used for new Annuity contracts, renewal rates, or for other Annuity contracts issued at different times.</p>	<p><b>RENEWAL RATE GUARANTEES</b></p> <p><b>CAP RATE</b>  <b>Guaranteed Minimum Cap Rate:</b>  1-year term: 1%   3-year term: 5%   6-year term: 10%</p> <p><b>DUAL DIRECTIONAL</b>  <b>Guaranteed Minimum Cap Rate:</b>  1-year term: 1%   6-year term: 10%</p> <p><b>ENHANCED CAP RATE</b>  <b>Guaranteed Minimum Cap Rate:</b> 1-year term: 1%  <b>Guaranteed Maximum Spread:</b> 1-year term: 3%</p> <p><b>PARTICIPATION RATE WITH CAP</b>  <b>Guaranteed Minimum Cap Rate:</b> 6-year term: 10%  <b>Guaranteed Minimum Participation Rate:</b> 6-year term: 100%</p> <p><b>STEP RATE PLUS</b>  <b>Guaranteed Minimum Step Rate:</b> 1-year term: 1%  <b>Guaranteed Minimum Participation Rate:</b> 1-year term: 60%</p> <p><b>TIERED PARTICIPATION RATE</b>  <b>Guaranteed Minimum Participation Rate:</b> 6-year term: 100%  <b>Guaranteed Maximum Tier Level:</b> 6-year term: 35%</p>

Features	Specifications
<b>Fixed Account</b>	An interest-bearing account that credits a fixed rate, compounded and credited daily at an annual effective interest rate declared by us. We will declare an interest rate at least annually for the Fixed Account that will be no less than the Guaranteed Minimum Interest Rate for any amounts in or transferred to the Fixed Account.
<b>Minimum Guaranteed Surrender Value (MGSV)</b>	On or before the Annuity Date, we calculate the Minimum Guaranteed Surrender Value for any amount allocated to the Fixed Account. The amount payable or reallocated from the Fixed Account will not be less than the MGSV on the date any of the following events occur: 1) the annuity is surrendered; 2) the death benefit is determined; 3) the entire Fixed Account Value is reallocated; or, 4) the contract is annuitized.
<b>Surrender Charges</b>	Surrender Charges apply during the first six years of the contract as follows: 8%, 8%, 7%, 6%, 5%, 4%, 0%. Surrender Charges are based on the percentage of the amount withdrawn from the Account Value, not the Purchase Payment.
<b>Free Withdrawals</b>	10% of total premium allowed in the first contract year. After the first contract year, clients may withdraw up to 10% of the account value (based on the previous contract anniversary, after all index credits and/or fixed interest is applied). Not available on surrenders.
<b>Market Value Adjustment (MVA)</b>	An adjustment (positive or negative) that applies to any withdrawal(s) taken from the Index Strategies and/or Fixed Account that exceeds the Free Withdrawal Amount, or upon Surrender during an MVA Period.
<b>Market Value Adjustment Period</b>	A 6-yr period beginning on the Index Effective Date that renews every 6 years in which a MVA will apply to withdrawals above the Free Withdrawal Amount and Surrenders. For a period of 30 days prior to and including the MVA Period end date, the MVA will be waived for any Withdrawal or Surrender. For an additional period of 60 days after each MVA Period end date, the MVA will be waived for any Withdrawal or Surrender from the Fixed Account only.
<b>Death Benefit</b>	Return-of-premium death benefit is available on all contracts at no additional cost. It is equal to the greater of the Account Value (meaning the Interim Value plus the greater of (a) the Fixed Account Value or (b) the MGSV) or Purchase Payments (the total of the payments you made since the issue date, reduced proportionally by any withdrawals).
<b>Latest Annuity Date</b>	No later than the first day of the calendar month following the 95th birthday of the oldest of all owners, annuitants, or co-grantors.

Index options	Description
<b>S&amp;P 500®</b>	A leading gauge of the U.S. equities market – the Standard & Poor’s 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.
<b>iShares® Russell 2000 ETF</b>	The iShares® Russell 2000 ETF seeks to track the investment results of the Russell® 2000 Index, an index composed of small-capitalization U.S. equities. The Russell® 2000 Index measures the performance of the small capitalization sector of the U.S. equity market, as defined by FTSE Russell.
<b>Invesco QQQ ETF</b>	Invesco QQQ ETF is an exchange-traded fund that seeks to track investment results of the Nasdaq-100 Index®. The Index includes the 100 largest non-financial companies listed on the Nasdaq® based on market cap.
<b>MSCI EAFE</b>	The MSCI EAFE is designed to measure the performance of a selection of stocks in 21 developed markets outside of the U.S. and Canada. The oldest international stock index, it is the most common benchmark in the U.S. for foreign stock funds.
<b>AB 500 Plus Index<sup>SM</sup></b>	<p>The AB 500 Plus Index<sup>SM</sup> is a rules based, allocation index that utilizes the SPDR S&amp;P 500 ETF Trust as its default allocation, offering meaningful exposure to one of the most widely used equity indices. From there, the index adds a proprietary signal that reallocates to other asset classes familiar to the IVA marketplace through the use of the following ETFs;</p> <ul style="list-style-type: none"> <li>• Invesco QQQ Trust SERIES<sup>SM</sup> ETF</li> <li>• iShares® Russell 2000 ETF</li> <li>• iShares® MSCI EAFE ETF</li> <li>• iShares® MSCI Emerging Markets ETF</li> </ul> <p>The Index seeks to tactically allocate to these other asset classes when their expected return potential is elevated as compared to the expected return potential of the largest U.S. public companies. By following proprietary positioning signals, the index aims to keep a low tracking error to the SPDR S&amp;P 500 ETF Trust, while providing differentiated returns via its tactical selection.</p>
<b>Dimensional International Equity Focus Index</b>	The Dimensional International Equity Focus Index is a rules-based index that pursues size, value, and profitability premiums within Developed ex US and Canada markets in an integrated and diversified manner, leveraging Dimensional’s decades of experience in applying financial research to robust investment strategies.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF’s performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

<sup>1</sup> The rules for calculating the AB 500 Plus Index<sup>SM</sup> include an annual 0.75% reduction, which accrues daily, meaning that a small portion of that reduction is included in the published Index Value each day. The reduction is included to aid in setting the cap and participation rates and/or buffer levels of the Index Strategy with which the Index is used. Please see the prospectus for additional details.

<sup>2</sup> After a Performance Lock has occurred, the locked Interim Value will immediately begin earning fixed interest. You no longer participate in the index performance, either positive or negative, for the remainder of the current index year. You are able to reallocate the full Interim Value plus fixed interest to a new Index Strategy or the Fixed Account upon your next Index Anniversary or sooner pursuant to the Flexible Allocation feature.



**HELP PROTECT  
YOUR LIFE'S WORK.**

Registered index-linked annuity products are complex insurance and investment vehicles. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each term. Early withdrawals may result in a loss in addition to applicable surrender charges and/or Market Value Adjustment. Please reference the prospectus for information about the levels of protection available and other important product information.

**Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses. The initial summary prospectus and the statutory prospectus (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.**

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

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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.

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FlexGuard Income 2.0 and all product features are not approved for use in all states or through all broker-dealers.

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. 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.

A registered index linked annuity is a long-term investment designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges and/or market value adjustment. 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 and the living and death benefits.

Investing in FlexGuard Income 2.0 Index Strategies does not represent a direct investment in an index.

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.

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It is not possible to invest directly in an index.

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Invesco QQQ ETF is an exchange-traded fund that seeks to track investment results of the Nasdaq-100 Index®. The Index includes the 100 largest non-financial companies listed on the Nasdaq® based on market cap.

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**Issued on Rider:** FGI-VIB(11/25), FGI-VIB-SCH(11/25) (or state variation thereof) with ICC25-RID-FG-ROP(11/25) or RID-FG-ROP(11/25) (or state variation thereof)

**Issued on Endorsements and Schedule:** ICC25-FG-FR(11/25), FG-FR(11/25), ICC25-FG-CAP(11/25), FG-CAP(11/25), ICC25-FG-CWS(11/25), FG-CWS(11/25), ICC25-FG-DD(11/25), FG-DD(11/25), ICC25-FG-PAR(11/25), FG-PAR(11/25), ICC25-FG-SRP(11/25), FG-SRP(11/25), ICC25-FG-TPAR(11/25), FG-TPAR(11/25), ICC25-FG-SCH-SPC(11/25) and FG-SCH-SPC(11/25)(or state variation thereof)

