



Prudential FlexGuard® Income 2.0
registered index linked annuity

**IT'S YOUR INCOME.
CHOOSE HOW YOU
HELP GROW AND
PROTECT IT.**

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

Issued by Pruco Life Insurance Company, Newark, NJ.

This material must be preceded or accompanied by a product prospectus.

For additional information, please reference the marketing product fact card and current rate sheet.

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Enjoy lifetime income with the opportunity for growth even after income begins.

When trying to create lasting retirement income, you might notice that many investments don't offer the risk protection you want. And if you avoid all risk, you could miss out on the growth you need.

What if you could help protect and grow your life's work with a level of protection from market losses and the potential for market-based growth, both before and after you start taking income?

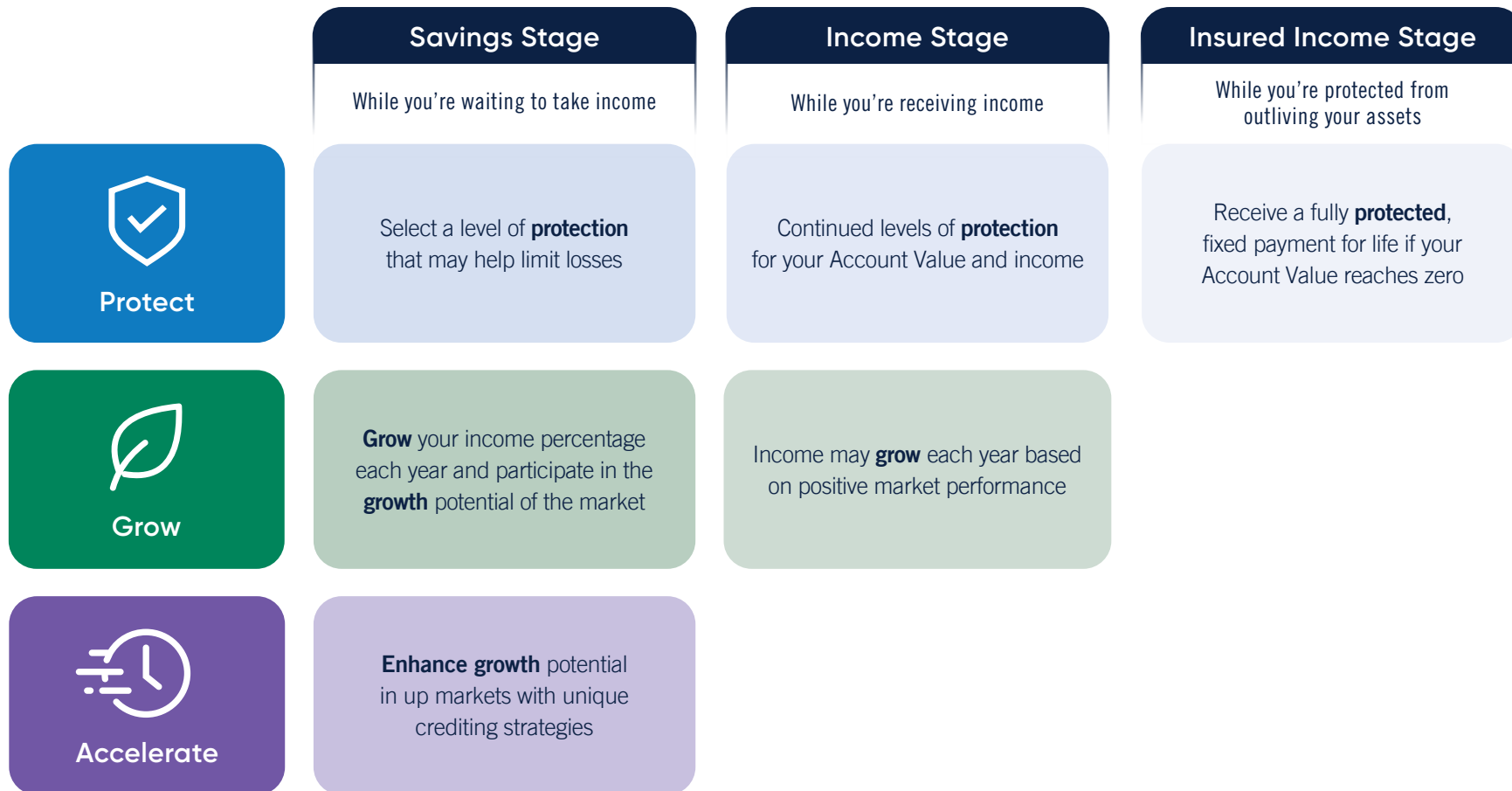
Introducing FlexGuard Income 2.0

FlexGuard Income 2.0 is a registered index linked annuity designed to help protect and grow your life's work. Unlike traditional annuities, which offer little choice, FlexGuard Income 2.0, gives you control, with customizable protection levels and growth options that can evolve with your goals, at an annual benefit cost of 1.70%. So, you can feel confident and secure—today and tomorrow.

Throughout this brochure, we'll refer to FlexGuard Income 2.0 simply as "FlexGuard Income."



There are three stages on your journey to and through retirement **with FlexGuard Income**



Please note that income may decrease in the Income Stage due to negative market performance if allocated to index strategies. Registered index linked annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. When allocated to Index Strategies, 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 and/or Market Value Adjustment. Please reference the prospectus for information about the levels of protection available and other important product information.

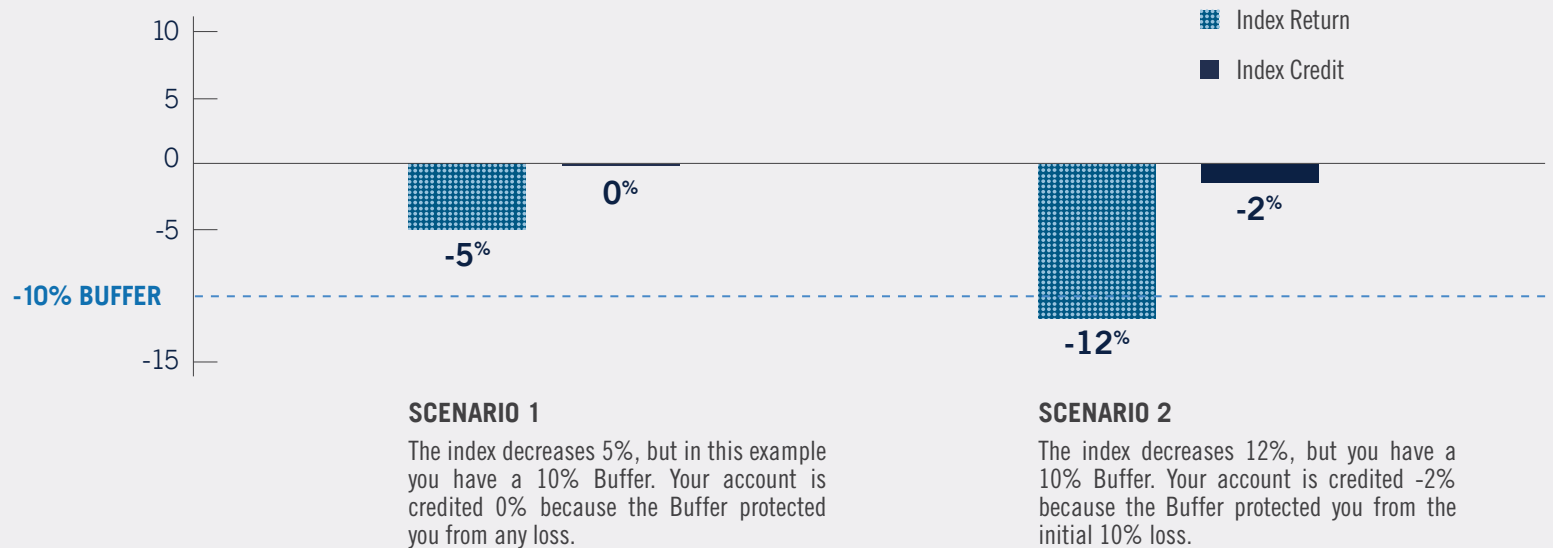


Protection during downturns

One of the key benefits of FlexGuard Income is downside protection. When allocated to an index strategy, you select a Buffer and the duration of this protection, known as the Index Term.

The Buffer reduces the negative Index Credit that can be applied at the end of the Index Term. Any negative Index Return beyond the Buffer will reduce the Account Value.

Here's how a Buffer works:





This is a hypothetical example; it is not intended to predict your index return or index credit and assumes the contract was held to full term and no withdrawals were taken. Rates presented on this marketing material are not guaranteed and are subject to change. All Buffers, terms, and indices may not be available with all index strategies. Please refer to the current rate sheet and prospectus for more information.

Index credit is credited to the Index Strategy Base, minus any withdrawals taken during the term at the end of the Index Term. Index credit can be positive, zero, or negative at the end of each Index Term. The index return is exclusive of dividends. Buffers do not apply to the Fixed Account.

Built for growth

FlexGuard Income offers several index crediting strategies: Four that offer growth opportunities up to a Cap Rate and two that offer accelerated growth potential that is uncapped, and a Fixed Account. You can choose one or combine them. The chart below provides an overview of each of the index crediting strategies.

During the Savings Stage, you can help grow and protect your Account Value and future income by allocating into one or more of any available index strategy and a Fixed Account. During the Income Stage, you have the potential to increase your income each year with various levels of protection through our 1-year Index Term index strategies and a Fixed Account.

|  Growth Opportunities | |
|--|--|
| INDEX STRATEGY | DESCRIPTION |
| Cap Rate | This strategy offers the opportunity to receive any positive index growth up to an upper limit (called a “Cap”) during the chosen crediting period. |
| Participation Rate with Cap | This strategy offers growth potential equal to or more than 100% of the Index Return , subject to a Cap Rate. |
| Enhanced Cap Rate | This strategy offers higher Cap Rates than the Cap Rate strategy, giving you the opportunity to capture more market growth . In exchange, you will give up a percentage of positive returns, known as the Spread. |
| Dual Directional | This strategy offers growth potential up to a Cap Rate when Index Return is positive, and can still provide growth potential when the Index Return is negative (within or equal to the Buffer). |
|  Uncapped Growth Opportunities (no maximum amount of credit) | |
| INDEX STRATEGY | DESCRIPTION |
| Step Rate Plus | This strategy provides advantages beyond a traditional Step Rate index strategy by offering accelerated growth potential in times when the Index Return exceeds the preset Step Rate, known as the “ceiling.” You benefit from the greater of the Step Rate or a Participation Rate multiplied by the Index Return. |
| Tiered Participation Rate | This strategy provides the unique potential to outperform the Index Return. The strategy offers you 100% of any positive index growth up to a Tier Level. Growth exceeding the Tier Level results in an Index Credit equal to or more than 100% of the Index Return, potentially leading to additional growth. |

Before making a selection, be sure to review each **index crediting strategy flyer and the current rate sheet** with your financial professional. New business Spreads, Cap Rates, Step Rates, Participation Rates, and Tier Levels set by Prudential are subject to change at any time. It’s important to fully understand each crediting strategy to assess whether it aligns with your unique goals and objectives.




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

All Buffers, terms, and indices may not be available with all index strategies. Please refer to the current rate sheet and prospectus for more information.

Lock in growth. Reach for more.

The market can be unpredictable, and everyone has a different experience. That's why FlexGuard Income offers two powerful tools in the savings stage—**Flexible Allocation and Performance Lock**—designed to help you lock in performance and reallocate early, so you can stay on track for growth.

During the Savings Stage with Flexible Allocation and Performance Lock, you can:

-  **Lock in your current Interim Value** to capture gains or limit losses
-  **Immediately access new growth opportunities** through a same-day reallocation to a new Index Strategy or by earning fixed interest until you're ready to reinvest.
-  **Pursue growth your way** with two features designed to give you flexibility and control. Use them together or separately—the choice is yours.

How does Flexible Allocation work?

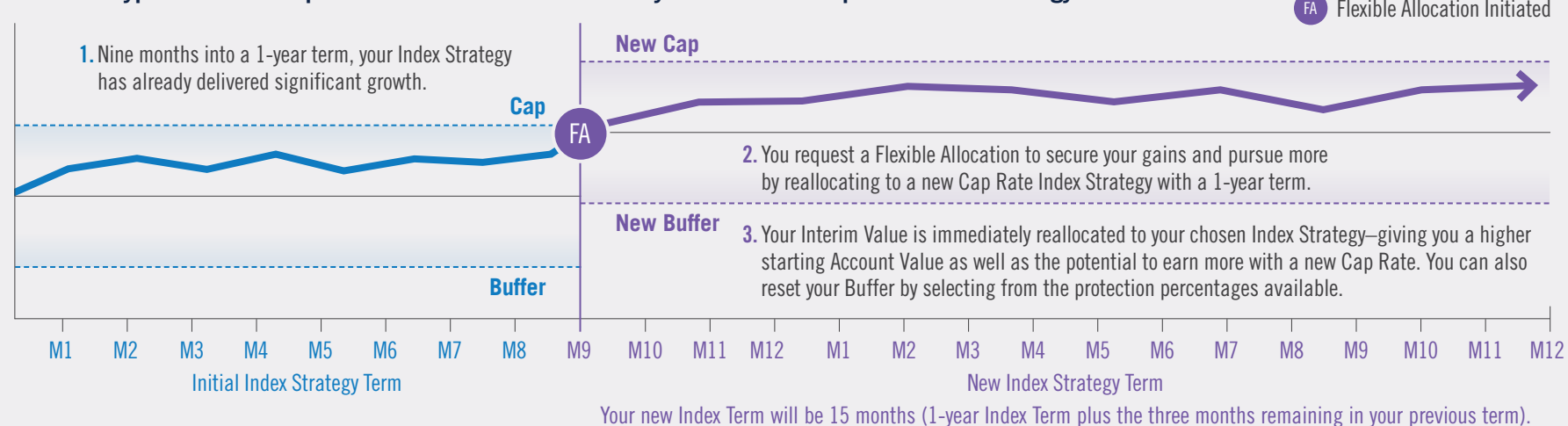
Flexible Allocation gives you the power to take advantage of early gains when your current strategy has delivered strong growth and reposition to keep your momentum going.

With it, you can immediately capture and reallocate your Index Strategy Interim Value and/or Fixed Account Value to any available Index Strategy and Term—all on the same day—to target new growth opportunities.

You can request a Flexible Allocation at any time more than 15 days before any Index Anniversary Date. Your new Index Term will adjust to include the months remaining in your current Index Year with updated rates to reflect the lengthened investment period.

Any new purchase payments are automatically allocated to the Fixed Account, but you can request a Flexible Allocation into an Index Strategy to take advantage of growth opportunities right away.

Here's a hypothetical example of Flexible Allocation on a 1-year term with Cap Rate Index Strategy:



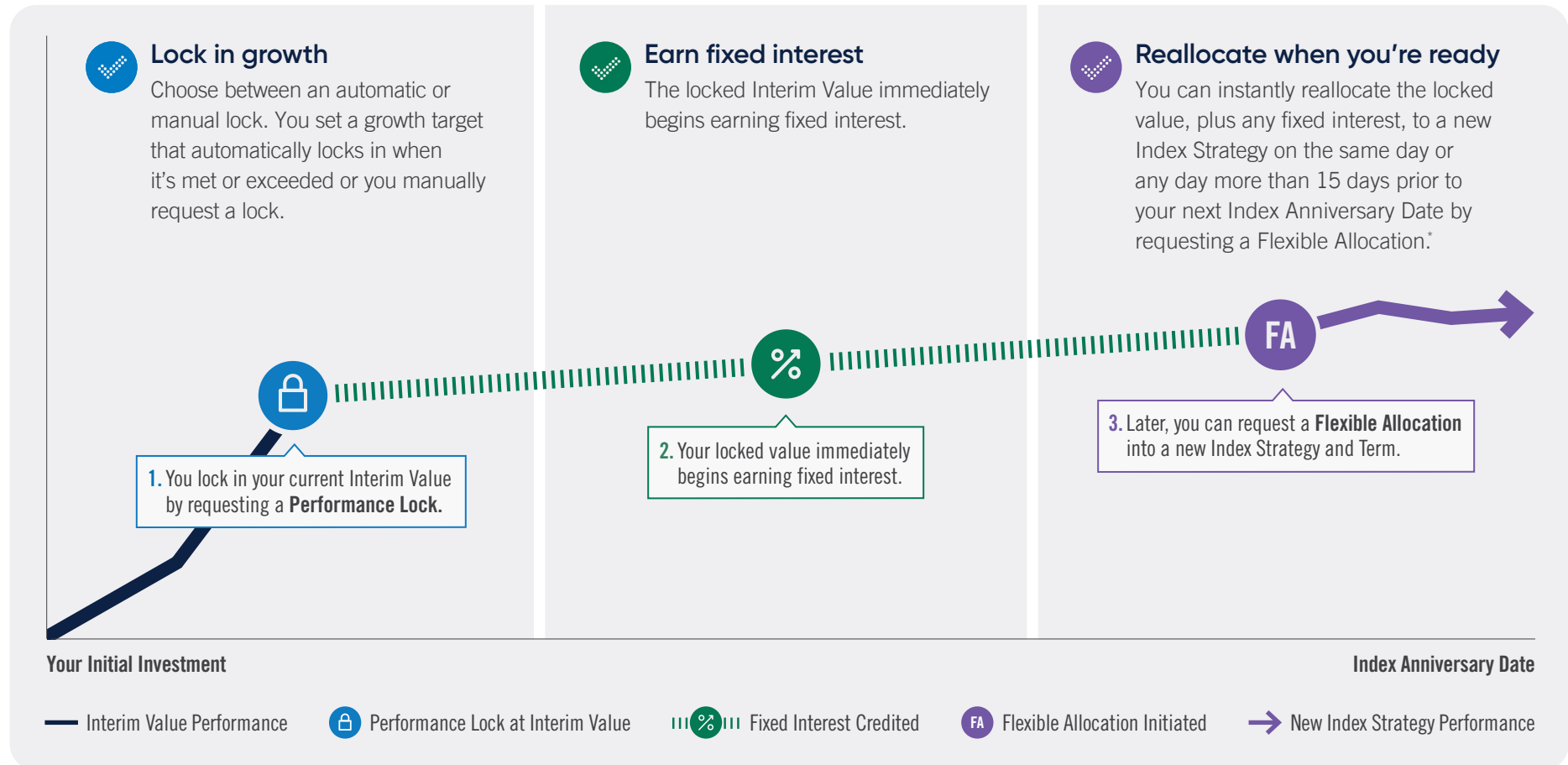
This is a hypothetical example presented to illustrate how the feature works.

Flexible Allocation Rates may differ from the Rates used for new Annuity contracts, renewal rates, or for other Annuity contracts issued at different times.

The Fixed Account is not an available allocation option following a Flexible Allocation request. We may limit or expand the options available for, and features relative to, Flexible Allocation at any time. You are limited to 20 Flexible Allocation requests per Index Year. Please refer to the prospectus for more details. Flexible Allocation is not available during the Income Stage.

How does Performance Lock work?

During the Savings Stage, Performance Lock gives you a way to secure your gains or limit potential losses and keep building on your momentum while you decide on your next move.



* If no reallocation instructions are received, the locked Interim Value plus fixed interest will automatically be reallocated on the next Index Anniversary Date into the same Index Strategy and Term subject to then current renewal Rates, Caps, and/or Spreads. For those who execute Performance Lock, but do not request Flexible Allocation, locked Index Strategy Interim Value will be credited fixed interest until the next Index Anniversary Date when it will be reallocated based on client instructions.

This is a hypothetical example presented to illustrate how the feature works. It is not intended to predict your index return, index credit, or fixed interest and assumes no withdrawals were taken.

Automatic Performance Lock targets must reflect positive growth in the Interim Value. Performance Locks are as of close of business on the day the automatic target was met or the manual lock in is requested. Performance Lock may not be available for all Index Strategies and is not available for the Fixed Account. Prudential will not provide advice or notify you regarding whether you should exercise a Flexible Allocation and/or Performance Lock or the optimal time for doing so. Prudential will not warn you if you exercise a Performance Lock and/or Flexible Allocation at a suboptimal time. Prudential is not responsible for any losses related to your decision whether or not to exercise a Flexible Allocation and/or Performance Lock. If a Flexible Allocation and/or Performance Lock is executed when your Interim 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 Flexible Allocation and/or Performance Lock occurred at a later time, or for performance lock if the Index Strategy was not "locked." Refer to the prospectus for additional information.

Choose how to allocate your money

With FlexGuard Income, you can allocate your money to any combination of index crediting strategies and a Fixed Account.

Index crediting strategies

Interest is credited on a point-to-point basis—i.e., at the end of that term—based on the performance of the underlying index, specific index crediting strategy, and Buffer you select. At the end of the Index Term, or sooner, through a Flexible Allocation, you can reallocate to any index crediting strategy available at that time. The following terms, Buffers, and Index Crediting strategies are currently offered during the Savings Stage. During the Income Stage, only the 1-year index term index strategies are available.

| | | Choose your strategy for growth | | | | | | | | |
|---------------------------------|---------------|---------------------------------|--------------------------|-------------------------|-----------------------|-----------------|-----------------|------------------------------------|-------------------------|-----------------------------|
| | Buffer Levels | 1-year Cap Rate | 1-year Enhanced Cap Rate | 1-year Dual Directional | 1-year Step Rate Plus | 3-year Cap Rate | 6-year Cap Rate | 6-year Participation Rate with Cap | 6-year Dual Directional | 6-year Tiered Participation |
| Choose your level of protection | 5% | | | | ✓ | | | | | ✓ |
| | 10% | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ |
| | 15% | ✓ | ✓ | ✓ | | | | | ✓ | |
| | 20% | | | | | ✓ | ✓ | ✓ | ✓ | |
| | 30% | ✓ | | | | | ✓ | | | |
| | 100% | ✓ | | | | | ✓ | | | |

Renewal rates may be higher, the same, or lower:

Renewal Cap Rates, Step Rates, and Participation Rates may be higher or lower than the initial rates; but will never be less than the Guaranteed Minimum Rates. Spreads may be higher or lower than the initial Spreads but will never be higher than the Guaranteed Maximum Spread. Tier Levels may be higher or lower than the initial Tier Level but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates, Spreads, and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Rates, Spreads, and Tier Levels are impacted by changes in various economic factors.

Flexible Allocation rates offered on the Flexible Allocation Date may be different than Flexible Allocation rates that become available later in the Index Year or renewal rates available on the Index Strategy Term End Date. We can change Flexible Allocation rates at our discretion, subject to the guaranteed minimums.

Fixed account

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 or any amounts in or transferred to the Fixed Account. The Fixed Account is available during the Savings Stage and Income Stage.

If an Index Strategy is not available for reallocation and an Owner does not provide timely instructions to reallocate among Index Strategies, this will result in amounts being transferred into the Fixed Account. Such transfers will remain in the Fixed Account until an Index Anniversary Date, or sooner, pursuant to the Flexible Allocation feature where they may be reallocated to the Index Strategies or remain in the Fixed Account.

Opportunities to grow your income no matter what the market does

When you open your account, you'll receive an initial Income Percentage based on your age, which helps to determine your initial income amount. During the Savings Stage, you can increase your Income Percentage, by deferring income—even if your Account Value fluctuates. For each full year that you wait, a predetermined deferral credit (based on age at time of purchase) boosts your Income Percentage.

Please note, you are required to wait at least one year ("Income Stage Waiting Period") to start taking income.

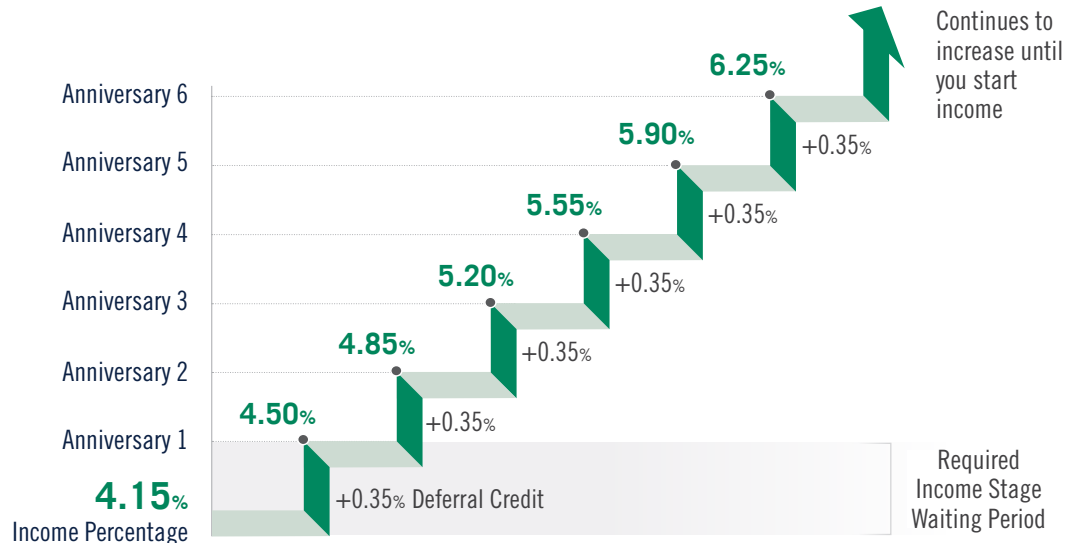
Assuming you begin income on an Index Anniversary after the Income Stage Waiting Period, your initial Annual Income Amount is determined by multiplying the current account value by the Income Percentage plus any deferral credits.*

Account Value \times (Income Percentage + Any Deferral Credits)

=

Initial Annual Income Amount

Hypothetical illustration: Here's how deferral credits work. Let's say you started with an Income Percentage of 4.15%. You will receive a deferral credit each full year that you wait to take income, even during the required Income Stage Waiting Period.



ENHANCE THE GROWTH OF YOUR FUTURE INCOME

In the Savings Stage, combining potential market growth with deferral credits can enhance the initial income payment you'll receive.

For illustrative purposes only. Rates are hypothetical. In this example we are assuming a 4.15% Income Percentage, a 0.35% deferral credit, and waiting six years to start taking income. Rates and Income Stage Waiting Period are subject to change at any time.

* Income not beginning on an Index Anniversary date may be calculated differently.

Grow and protect throughout the Income Stage

Once you start taking income, you still have the opportunity to grow your income each year during the Income Stage—while maintaining the protection you need—with the available one-year Index Strategies and the Fixed Account.

Your Annual Income Amount is recalculated each index anniversary and can increase or decrease based on the Index Credit and/or fixed interest.

- **If the Index Return is positive**, your Annual Income Amount increases. You receive an Index Credit equal to that return, up to the Cap Rate.
- **If the Index Return is negative**, your Annual Income Amount may decrease. You may receive a negative Index Credit—but only when the negative Index Return is greater than the Buffer you selected. For example, if you chose a 10% Buffer, your Annual Income Amount and Account Value would be protected from the first 10% of negative Index Return that year.

Hypothetical illustration: Here’s how the Cap Rate Strategy with a 10% Buffer helps grow and protect in the Income Stage during market ups and downs.

$$\text{Current Annual Income Amount} \times (1 + \text{Index Credit}) = \text{Next Year's Annual Income Amount}$$

| | UP MARKET Positive return within cap | DOWN MARKET Negative return exceeding Buffer | UP MARKET Positive return exceeding cap | DOWN MARKET Negative return within Buffer |
|----------------------------------|---|---|--|--|
| Current Annual Income Amount | \$20,000 | \$20,000 | \$20,000 | \$20,000 |
| Index Return | 5% | -12% | 15% | -9% |
| Index Credit | 5% | -2% | 13% | 0% |
| Next Year's Annual Income Amount | \$21,000 | \$19,600 | \$22,600 | \$20,000 |

Initial Annual Income Amount: \$20,000 | **Strategy Type:** One-year 13% Cap Rate | **Buffer:** 10%

This is a hypothetical example of a Cap Rate Index Strategy; it is not intended to predict your Index Credit or Index Returns and assumes the contract was held to full term and no withdrawals were taken. Rates presented are not guaranteed and are subject to change.

Please refer to the current rate sheet and prospectuses for more information.

All Buffers, terms, and indices may not be available with all index strategies. Index Credit can be positive, negative, or zero at the end of each Index Term. The index return is exclusive of dividends.

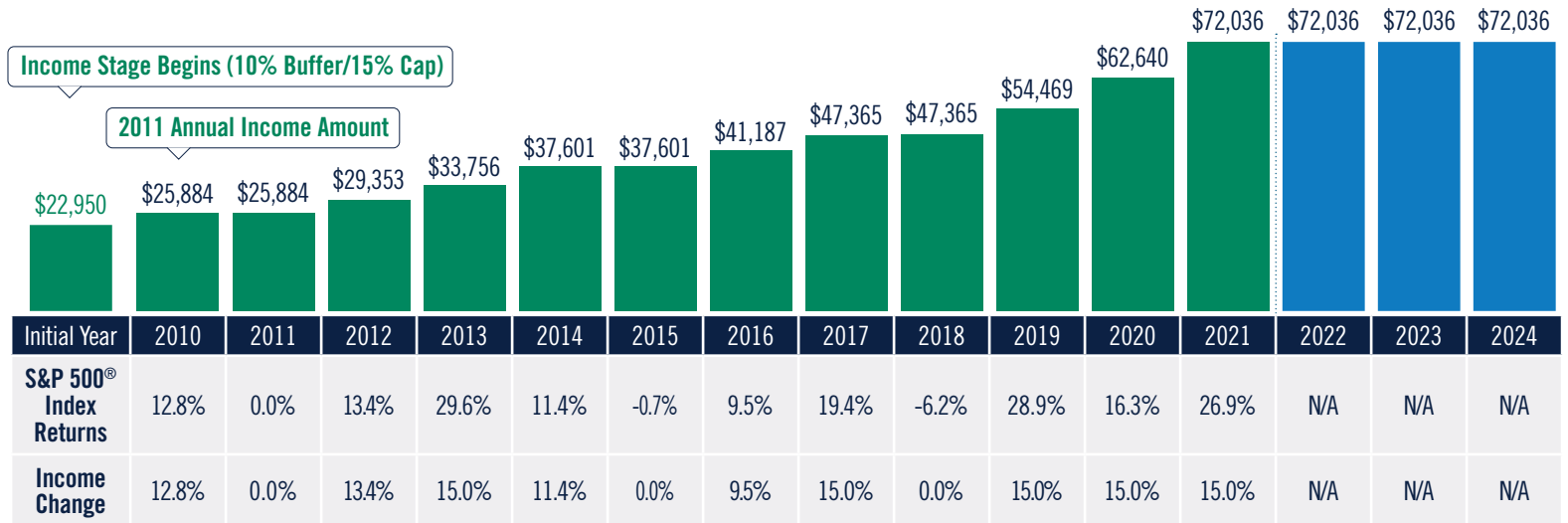
An Income Strategy built for the long term

With a range of Buffer levels and the Fixed Account, you can achieve a steady balance between income growth potential and a level of protection from market losses. Plus, if your Account Value reaches \$0, you enter the Insured Income Stage and receive your last calculated Annual Income Amount for life.*

Hypothetical historical illustration: Let's see how FlexGuard Income could have provided greater income potential with a level of protection.

Insured Income Stage Begins
(when Account Value reaches \$0)

Fully Protected Lifetime Payments



Purchase Payment: \$150,000 | **Account Value at Income Start (10-year deferral):** \$300,000
Index Crediting Strategy: One-year Cap Rate | **Buffer Level:** 10% | **Index:** S&P 500® (01/2010 – 12/2024)

Total income after 15 years: \$682,161
 with an average Annual Income Amount of \$45,477

Total income over 20 years: \$1,042,340
 (if Insured Stage is extended five more years)

This is a hypothetical example and assumes income begins on the index anniversary. It should not be considered a representation of past or future performance of any Index Strategies. Actual performance may be greater or less than those shown. Values are rounded. Similarly, Index Returns are not an estimate or guarantee of future index performance. The rates presented are for illustrative purposes only and may not reflect actual current rates. **During the Income Stage, income will decrease in years where a negative Index Return exceeds the buffer.** Please refer to the current rate sheet and prospectuses for more information.

All Buffers, terms, and indices may not be available with all Index Strategies. Index Credit can be positive, negative, or zero at the end of each Index Term. The Index Return is exclusive of dividends. In addition, Annual Income Amount, Index Return, and Income Change values are rounded for display purposes. Therefore, applying a displayed Income Change value to the prior year's Annual Income Amount value may not result in an exact match to the following year's new Annual Income Amount.

* If the Account Value is reduced to \$0 as a result of Excess Income Withdrawals, Prudential will terminate the Benefit and the Annuity.

In the chart to the right, here's what happens over 15 years:

Annual Income Amount **EXCEEDED** initial amount
15 out of **15** years

Annual Income Amount is **FULLY PROTECTED** from loss
3 out of **3** years
 with negative Index Returns

Cumulative income surpassed annuity contribution
6 years after starting income

Annual Increase Amount **INCREASED** more than
3.1 times
 (\$22,950 to \$72,036)

Additional information about FlexGuard Income

Fully protected, fixed payments in the Insured Income Stage

If your Account Value is reduced to \$0, you move into the Insured Income Stage, and will continue to receive the last calculated Annual Income Amount as a guaranteed payment, for the rest of your life.

The security of beneficiary protection at no extra cost

FlexGuard Income provides a return-of-premium death benefit for no additional fee. A return-of-premium death benefit means your beneficiaries will receive the greater of:

- Account Value, **OR**
- Annuity contributions reduced proportionally by any withdrawals

Contract charges

The surrender charge is the charge you may pay at the time you surrender the annuity or make a withdrawal during the first six years of your contract and is applied against the amount of the Account Value being withdrawn. The surrender charge is separate from the benefit charge. For instances when surrender charges may be waived, please refer to the prospectus.

| | |
|-------------------------|---------------------------------------|
| Surrender Charge | Six Years: 8%, 8%, 7%, 6%, 5%, 4%, 0% |
|-------------------------|---------------------------------------|



Accessing your money

You may need to access your money sooner than planned. With FlexGuard Income, you have the flexibility to take withdrawals before you start taking income. Depending on the amount you withdraw, you may or may not be subject to a surrender charge and/or Market Value Adjustment.

Withdrawals during the Savings Stage

- **Free Withdrawals**—you can withdraw up to 10% of the purchase payment in the first year and 10% of the prior anniversary Account Value after the first year without being subject to Market Value Adjustment and/or surrender charges. Not available for surrenders.
- **Withdrawal**—when you make a withdrawal, unless otherwise requested, deductions are taken on a pro rata basis from all allocations.
- **Market Value Adjustment (MVA)**—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.

Withdrawals during the Income Stage

All or a portion of a withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount in an annuity year, including any applicable Surrender Charge and/or Market Value Adjustment, is considered Excess Income. For RMDs, please check your prospectus for treatment.

- Excess Income during the Income Stage proportionately reduces the Annual Income Amount that will be used in the recalculation of the Annual Income Amount on the next Index Anniversary Date. If an Excess Income withdrawal reduces the contract value to zero, the contract will terminate.



HELP PROTECT YOUR LIFE'S WORK.

Speak with your financial professional to discover how a strategy such as FlexGuard Income can help you reach your retirement goals—on your terms.

FlexGuard Income definitions and specifications

| | |
|--|---|
| Account Value | The Interim Value for each Index Strategy plus the Fixed Account Value on any Valuation Day other than the Index Strategy Start Date and Index Strategy End Date. |
| 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 from year to year and can be lower in one Annuity Year than in the prior Annuity Year even if no Excess Income is taken. |
| Annuity Year | The 12-month period beginning on the Issue Date and continuing through and including the day immediately preceding the first anniversary of the Issue Date. Subsequent Annuity Years begin on the anniversary of the Issue Date and continue through and include the day immediately preceding the next anniversary of the Issue Date. |
| Excess Income | All or any portion of an Income Withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount, including any applicable Surrender charge and/or MVA, in an Annuity Year during the Income Stage. Each withdrawal of Excess Income proportionally reduces the Annual Income Amount for future years. For RMDs, please check your prospectus for treatment. |
| Fixed Account | 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. |
| Flexible Allocation | A feature that allows you to transfer your Index Strategy Interim Value or Fixed Account Value to any available Index Strategy and Index Term prior to the Index Anniversary. Please refer to the prospectus for more information. Flexible Allocation isn't available during the Income Stage. |
| Income Deferral Rate (referred to as "deferral credit") | An annual percentage added to the Income Percentage each year during the Savings Stage until the Income Effective Date. The Income Deferral Rate is based on the age of the Protected Life or the younger of the Joint Protected Lives on the Index Effective Date and does not change for the life of the Contract. |
| Income Effective Date | The date the client elects to start the Income Stage under the Benefit. |
| Income Percentage | The rate applied to determine the initial Annual Income Amount. The Income Percentage is based on the age of the Protected Life, or the younger of the Joint Protected Lives on the Index Effective Date. Prior to the Income Effective Date, the Income Percentage includes any applicable Income Deferral Rate credits. If the Joint Protected Life has been added, changed, or removed before the Income Effective Date, the Annual Income Amount will be based on the applicable Income Percentage and Income Deferral Rate based on the younger of the Protected Life or Joint Protected Lives as of the Index Effective Date. |
| Index Anniversary Date | The same day, each calendar year, as the day of the initial allocation to an Index Strategy and/or the Fixed Account. |
| Index Effective Date | The first day of the first allocation to an Index Strategy or Fixed Account. |
| Index Strategy (referred to as "Index Crediting Strategy") | An allocation option that provides a return based on the underlying Index associated with the Strategy, Buffer, and Index Strategy Term. A contract Owner does not directly participate in an Index. |
| Index Strategy End Date | The last day of an Index Strategy Term. This is the day any Index Credit would be credited to the Index Strategy, if applicable. |
| Index Strategy Start Date | The first day of an Index Strategy Term. |
| Index Year | A 12-month period beginning on the Index Effective Date or a subsequent Index Anniversary. |
| Interim Value | An Interim Value is a calculated value and is used when a withdrawal, Death Benefit payment, annuitization, reallocation, Performance Lock, Surrender, or in cases when Prudential deducts the benefit charge between an Index Strategy Start Date and Index Strategy End Date. For any Index Strategy where a Performance Lock has occurred, the Interim Value is adjusted proportionately for any fixed interest, withdrawals, and partial reallocations that occur prior to the next Index Anniversary date. |
| Issue Date | The effective date of the annuity. The Issue Date is established when Prudential receives the complete Purchase Payment and all information required for the purchase of a Contract in Good Order. |

FlexGuard Income definitions and specifications (continued)

| | |
|---|---|
| Market Value Adjustment Period | A six year period beginning at Index Effective Date that renews every six years, in which a MVA will apply to withdrawal amounts 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. |
| Minimum Guaranteed Surrender Value | 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. |
| Performance Lock | A feature that allows you to capture the Interim Value. A Performance Lock Request may be submitted on any Valuation Day prior to the Index Strategy End Date. Only one Performance Lock may be active for any given Index Strategy during a respective Index Strategy Term. Performance Locks may not be applied retroactively and must be for the full amount of the Interim Value. Partial “locking” of an Index Strategy is not permitted. Once “locked,” the Index Credits will not apply on the Index Strategy End Date. Please see the prospectus for additional information. Performance Lock is not available with the Fixed Account or during the Income Stage. |
| Income Stage Waiting Period | The length of time you must wait before choosing the Income Effective Date. |

Choose a company you know and trust

We are committed to meeting America’s financial challenges

When you choose an insurance company for an annuity, you want to be sure that the issuing company is financially strong and will be able to fulfill its promises, even if those promises won’t come due until years later. Pruco Life Insurance Company is a member of the Prudential Financial family of companies and is the issuer of annuities. It is highly rated by the major independent rating agencies for its ability to meet financial obligations.

Pruco Life Insurance Company Ratings

| A.M. Best Company | Fitch Ratings | Standard & Poor’s | Moody’s |
|--|--|--|---|
| A+ (2nd category of 13) Superior ability to meet ongoing obligations to policyholders | AA- (4th category of 21) Very strong capacity to meet policyholder and contract obligations | AA- (4th category of 22) Very strong financial security characteristics | Aa3 (4th category of 21) High quality and very low credit risk |

As of July 30, 2025.

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (in New York) are members of the Prudential Financial family of companies and are the issuers of variable annuities. Each is solely responsible for its own financial obligations. All are highly rated by the major independent rating agencies for their ability to meet financial obligations. Pruco Life Insurance Company of New Jersey is not rated by Moody’s. All ratings are as of July 30, 2025. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer and are not intended to reflect the investment performance or financial strength of the variable accounts, which are subject to market risk. The above ratings are subject to change and do not reflect any subsequent rating agency actions. We make every effort to update our literature as soon as possible after a ratings change. Please visit our investor relations site, www.investor.prudential.com, for the most current ratings 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.

Issuing company located in Newark, NJ (main office). Registered index linked 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.

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

Annuity income payments and any distribution made under the annuity are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% tax.

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.

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

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.

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