

# Prudential MyRock<sup>®</sup> Advisor Variable Annuity

Designed to help grow money in a tax-advantaged way.

Features	Specifications
Minimum Issue Age	N/A
Maximum Issue Age	85, based on the age of the oldest Owner/Annuitant
Minimum Initial Purchase Payments	\$10,000*
Additional Purchase Payments	Minimum of \$100. Prudential reserves the right to limit, restrict, suspend, or reject any additional Purchase Payments
Free Withdrawal	N/A
Contingent Deferred Sales Charge	N/A
Base Death Benefit	The Base Death Benefit is equal to the Account Value
Latest Annuity Date	First of the month following the 95 <sup>th</sup> birthday of the oldest Owner/Annuitant
Annuity Options	Payments for Life with a Period Certain Joint and Last Survivor
Investment Options	A broad selection of investment options*
Annual Fee	Lesser of \$50 or 2% of the Account Value, waived if total Purchase Payments are more than \$100,000
Total Insurance Charge	<p><b>ANNUALIZED INSURANCE FEES AND CHARGES</b> (assessed daily as a percentage of the net assets of the subaccounts) The Insurance Charge is a combination of the Mortality &amp; Expense Risk Charge and the Administration Charge.</p> <p><b>Total Annualized Insurance Fees and Charges for net purchase payments less than \$1 million: 0.40%</b></p> <ul style="list-style-type: none"> <li>▪ Mortality &amp; Expense Risk Charge for net purchase payments less than \$1 million: <b>0.25%</b></li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>▪ Administration Charge: <b>0.15%</b></li> </ul> <p><b>Total Annualized Insurance Fees and Charges for net purchase payments of at least \$1 million: 0.25%</b></p> <ul style="list-style-type: none"> <li>▪ Mortality &amp; Expense Risk Charge for net purchase payments of at least \$1 million: <b>0.10%</b></li> </ul> <p><b>And</b></p> <ul style="list-style-type: none"> <li>▪ Administration Charge: <b>0.15%</b></li> </ul>
Optional Death Benefit	Return of Purchase Payments Death Benefit
Optional Living Benefit	Prudential Dynamic Income Benefit <sup>®</sup>

\*All features of the product may not be available in all states or through all broker-dealers.

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 monthly rate sheet supplement.

**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



## Optional Return of Purchase Payments (ROP) Death Benefit

<b>Description</b>	The Return of Purchase Payments Death Benefit is an optional death benefit available for an additional fee. The Return of Purchase Payments Death Benefit is equal to the greater of: <ul style="list-style-type: none"> <li>■ Adjusted Purchase Payments, less proportional withdrawals</li> </ul> <b>Or</b> <ul style="list-style-type: none"> <li>■ The Account Value</li> </ul>
<b>Cost</b>	0.10%, fee is paid through the daily insurance charge calculation
<b>Election Rules</b>	This optional death benefit may only be elected at the time you purchase the Annuity or within the first 30 days following the Issue Date
<b>Impact of Additional Purchase Payments</b>	Additional adjusted purchase payments increase the ROP Death Benefit Amount dollar-for-dollar
<b>Impact of Withdrawals</b>	Withdrawals reduce the ROP Death Benefit by the percentage of Account Value that the withdrawal represents when withdrawn
<b>Allocation Restrictions</b>	None*

\*All features of the product may not be available in all states or through all broker-dealers.

**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 companies are located in Newark, NJ (main office). Variable Annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

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

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.

A variable annuity is a long-term investment designed for retirement purposes. 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. Withdrawals or surrenders may be subject to contingent deferred sales charges.

Optional benefits may not be available in every state and have requirements for election and other restrictions. The Dynamic Income Benefit cannot be canceled in the first year following election; however, upon specified events, we may terminate the benefit. The benefit charges are in addition to fees and charges associated with the basic annuity. Please see the prospectus for more 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.

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Issued on contract: ICC19-P-VA/IND(6/19), P-VA/IND(6/19) (or state variation thereof) P-VA/IND(11/20)-NY

Issued on riders: P-RID-LW(11/19), ICC19-P-RID-ROP(6/19), P-RID-ROP(8/19), P-RID-ROP(11/20)-NY (or state variation thereof)

