

IMPORTANT INFORMATION DISCLOSURE STATEMENTS

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PRUDENTIAL WEALTHGUARDSM MULTI-YEAR GUARANTEED ANNUITY IMPORTANT INFORMATION DISCLOSURE STATEMENT

This Disclosure Statement describes how the Prudential WealthGuardSM Multi-Year Guaranteed Annuity works. Please review it carefully and keep it for future reference. **Please note that the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract we issue to you contains the complete terms, conditions and additional details. If any statements in this document conflict with the contract, the contract will govern.** In this Disclosure Statement, “you” and “your” refer to the contract owner and “we,” “us” and “our” refer to Pruco Life Insurance Company (“Prudential”), the company issuing the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract.

What is the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a single premium deferred fixed annuity issued on form numbers ICC23-MYGA(4/23) or MYGA(4/23) (or state variation thereof). The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a financial planning tool designed for someone who wants an opportunity for earning tax-deferred interest until they are ready to begin taking Annuity Payments. Your Purchase Payment will be allocated to the Guaranteed Interest Crediting Period you choose at time of application from the durations available to you. The Interest Crediting Rate is an effective annual yield of interest which is compounded and credited daily. The interest credited for the initial Crediting Period is based on the Initial Interest Crediting Rate effective on the Issue Date of the Annuity for the requested Crediting Period.

The following example shows how interest is credited annually for an initial Guaranteed Interest Crediting Period of 7 years assuming the annual Interest Crediting Rate is 3.00% and no withdrawals have been taken:

Example of interest crediting amounts below

Contract Year	Beginning Account Value	Interest Credited	Ending Account Value
Issue	\$100,000	0	\$100,000
1	\$100,000	\$3,000	\$103,000
2	\$103,000	\$3,090	\$106,090
3	\$106,090	\$3,183	\$109,273
4	\$109,273	\$3,278	\$112,551
5	\$112,551	\$3,377	\$115,927
6	\$115,927	\$3,478	\$119,405
7	\$119,405	\$3,582	\$122,987

Who Are the Key Parties to the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

Owner/Designated Life – The person(s) who purchases the contract, and the person(s) from whom we accept instructions regarding the contract. You may name up to two Owners or an Entity.

Annuitant/Joint Annuitant– The person whose life or lives are used to determine the Annuity Payments. Joint Annuitants are allowed on Non-Qualified contracts only.

Contingent Annuitant- The person who becomes the Annuitant if the Annuitant dies before the Annuity Date. We will only accept a Contingent Annuitant on Custodially owned Qualified contracts.

Beneficiary(ies) – The person or persons who will receive any Death Benefit if the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) dies before the Annuity Date.

How do I Establish a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You must work with your Financial Professional to determine if the Prudential WealthGuardSM Multi-Year Guaranteed Annuity meets your investment time horizon, goals, objectives, financial situation and needs. If so, your Financial Professional can help you apply for the Prudential WealthGuardSM Multi-Year Guaranteed Annuity. The minimum cumulative Purchase Payments required to issue a contract is \$25,000. The minimum Purchase Payment includes any direct funds you provide to us and all amounts that result from an exchange, transfer or rollover from another annuity contract or retirement plan. We will not issue your contract until we receive at least the Minimum Purchase Payment and either (a) all of the expected purchase payment indicated on your Prudential WealthGuardSM Multi-Year Guaranteed Annuity application within 120 days from the date you sign the application or b) until you instruct us to issue the contract without all expected purchase payments within 120 days. If the aforementioned conditions have not been met within 120 days, we will not issue your contract. We will not credit interest to Purchase Payment until after the contract is issued.

What if I Change my Mind About Opening a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You may cancel this Annuity for a refund by notification to us in Good Order or by returning the Annuity to our Service Office or to the representative who sold it to you within 10 days after you receive it, or 30 days if the Annuity is being issued as a replacement for another annuity contract or a life insurance policy, or longer if required by applicable state law for a refund of the Purchase Payment.

What Initial Crediting Periods and Rates Are Available in my Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has 3, 5, 7 - Years Initial Crediting Periods available. The Interest Crediting Rate for the Initial Crediting Period is assigned on the Issue Date of your Annuity. The rate will be expressed as the effective annual yield of the interest credited daily.

What Happens at the End of a Crediting Period and Surrender Schedule?

Upon completion of the Crediting Period, the Account Value will automatically renew into a 1 Year Crediting Period, at the current interest rate, with no Surrender Charges or Market Value adjustment, if any.

What is The Minimum Amount I am Guaranteed?

The Annuity provides a Minimum Guaranteed Surrender Value (MGSV). If the contract is terminated by a Surrender, a Death Benefit becomes payable, or on the Annuity Date, the MGSV is equal to:

- a) 87.5% of your Purchase Payment(s) reduced for any state or local premium taxes and any other applicable tax, less
- b) withdrawals net of any applicable Surrender Charge and Market Value Adjustment; plus
- c) interest credited daily at the annual yield of at least 0.15%. This item will be redetermined upon the start of each new Crediting Period.

What Charges are Associated with Withdrawals from the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

A Surrender Charge applies to Withdrawals or Surrenders that occur during the Surrender Charge Period. The Surrender Charge Percentage is based on the number of years that have elapsed since the Issue Date. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of the Withdrawal or Surrender that exceeds the Free Withdrawal Amount (See "When Can I Access Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?" below).

The Initial Surrender Charge schedule is as follows:

The Surrender Charge is applied against the amount of the Withdrawal taken in excess of Free Withdrawal Amount, when applicable. The amount of any applicable Surrender Charge is based on the number of years that have elapsed since the Issue Date (Initial Surrender Charge Period).

Contract Year											
Initial Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
3 Year	7.0%	7.0%	7.0%	0%	-	-	-	-	-	-	-
5 Year	7.0%	7.0%	7.0%	6.0%	5.0%	0%	-	-	-	-	-
7 Year	7.0%	7.0%	7.0%	6.0%	5.0%	4.0%	3.0%	0%	-	-	-

Contract Years Since the Most Recent Renewal Period											
Subsequent Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
1 Year	-	-	-	-	-	-	-	-	-	-	-

What is a Market Value Adjustment?

The Market Value Adjustment ("MVA") is an adjustment (either positive or negative) that is applied when you make a Withdrawal or Surrender request during the Surrender Charge Period. We calculate the MVA according to the formula described in your contract. In general, if interest rates have **increased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contract's Issue Date, the result will be a **negative** MVA (reduction in value). Conversely, if interest rates have **decreased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contracts Issue Date, the result will be a **positive** MVA (increase in value).

When Can I Access Any Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?

Surrender Charges and Market Value Adjustment do not apply in the following scenarios:

- **Free Withdrawal Amount:** During the first contract year, you may withdraw a "Free Withdrawal Amount" equal to or less than 10% of the total Purchase Payment(s). After the first contract year, until the surrender period is complete, you may withdraw up to 10% of the Account Value as of the previous contract anniversary, reduced for any prior withdrawals since the contract anniversary. Any unused Free Withdrawal Amount cannot be carried over into future years.
- A Withdrawal or Surrender taken as a Medically Related Surrender where the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) is diagnosed with a terminal illness or confined to a Medical Care Facility for 90 consecutive days (subject to regulatory approval) after the Annuity Issue Date;
- The 1 year Crediting Period.
- A Death Benefit is paid.
- The Account Value applied to an Annuity Option on the Annuity Date
- Withdrawals taken to satisfy distributions required by the tax law ("Required Minimum Distributions") if the amount of the Withdrawal is calculated by Prudential based solely on the value of your Prudential WealthGuardSM Multi-Year Guaranteed Annuity.

What Happens to my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Contract Upon Death?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has a Death Benefit which becomes payable to the Beneficiary if an Owner/Joint Owner (or Annuitant/Joint Annuitant if owned by an entity) dies before the Annuity Date. The Death Benefit is the greater of 1) the Account Value, or 2) the MGSV, as of the date we receive Due Proof of Death in Good Order.

- **Payment of the Death Benefit** – The Death Benefit may be taken in one lump sum immediately, and the Prudential WealthGuardSM Multi-Year Guaranteed Annuity will terminate. The Death Benefit must be fully distributed either:
a) over the life (or life expectancy) of the Beneficiary with payments beginning i.) within one year of the Owner's death for Non-Qualified contracts, ii.) by December 31st of the year following the Owner's death for Qualified contracts; or
b) within 5 years of the Owner's death (or Annuitant/Joint Annuitant's death, if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity).
- **Continuation of the Prudential WealthGuardSM Multi-Year Guaranteed Annuity by a spouse** – Instead of taking the Death Benefit, the surviving spouse may continue the contract and become the owner provided the spouse is the sole primary beneficiary and continue any payments, if applicable. The Surrender Charge and MVA no longer apply for the then current Crediting Period in which the Spousal Continuance occurs. Please note that a civil union or registered domestic partnership is generally not recognized as a marriage under federal law.

How do I Begin Annuity Payments?

As you approach the Annuity Date, you may choose an Annuity Option. We apply the greater of your 1) Account Value, or 2) the Minimum Guaranteed Surrender Value based on the Annuity Option chosen and begin paying you Annuity Payments. The latest available Annuity Date is the first contract anniversary on or after the oldest Owner's or Annuitant's 95th birthday. You may choose an earlier Annuity Date as long as you have not surrendered the Annuity, provided it occurs after the fifth contract anniversary, unless otherwise required by applicable law.

Once you elect an Annuity Option and the frequency of payments, you will no longer have Account Value to access. You or your designated payee will receive the Annuity Payments. Once established, however, your Annuity Payments may not be altered or surrendered. There are three Annuity Options available:

- **Payments for Life** – Annuity Payments based on the single life of the Annuitant, as designated by you. There are no further applicable payments after the death of the designated Annuitant.
- **Payments for Life with a Period Certain** – Annuity Payments are based on the single life of either the Annuitant or Joint Annuitant, as designated by you, and are guaranteed for at least the certain period you select, subject to IRS regulations, and continue beyond that time for as long as the designated Annuitant lives.
- **Joint and Last Survivor**- Annuity Payments are based on the lives of the Joint Annuitants and continue for as long as the last surviving Annuitant lives.

If you do not elect an Annuity Option, on the Annuity Date we will begin making monthly Annuity Payments for the life of the named Annuitant with up to a 10-year period certain subject to IRS regulations. The minimum annuity rates for the Annuity Options are described in the contract and guaranteed. On the Annuity Date, Annuity Payments will not be less than those provided by any single

premium immediate annuity contract offered by us to the same class of annuitants for the same amount applied to the same Annuity Option.

Federal Tax Status – Tax Considerations

An annuity contract is a tax deferred financial instrument. You are not taxed on the interest credited to the contract until it is paid to you. At that time, you will pay tax at the same rate as other ordinary income. You may also be subject to a 10% federal tax penalty if the Withdrawal occurs before age 59½, unless an exception applies (e.g., death, disability, substantially equal periodic payments).

Non-Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity purchased with after-tax dollars by an individual or entity. A Non-Qualified annuity does not include an Individual Retirement Annuity under the Internal Revenue Code. Generally, the “cost basis” in a Non-Qualified annuity is the amount you pay into the annuity, or into annuities exchanged for your annuity, on an after-tax basis less any Withdrawals of such payments.

Withdrawals or Surrenders from a Non-Qualified annuity will be taken first from the taxable portion of your Account Value. All Withdrawals or Surrenders taken prior to the Annuity Date will be taxed as ordinary income until all gain has been withdrawn. Once all gain has been withdrawn, Withdrawals or Surrenders will be treated as a non-taxable return of cost basis until all cost basis has been returned. The portion of a distribution from a Non-Qualified annuity that is considered taxable earnings is also subject to the 3.8% Medicare surtax which impacts higher income taxpayers.

If you elect Annuity Payments from a Non-Qualified annuity a portion of each Annuity Payment you receive will be treated as a partial return of your cost basis and will not be taxed. The remaining portion will be taxed as ordinary income. Please consult with your tax advisor for more information.

Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity with applicable endorsements for a tax-favored plan or a Non-Qualified annuity held by a tax-favored retirement plan.

For Qualified annuities not issued as a Roth Individual Retirement Annuity (IRA), taxation of the purchase payment and earnings on the purchase payment are deferred until benefits are paid. For contracts issued as a Roth IRA, qualified distributions of earnings are not subject to federal income tax upon distribution. Buying an annuity within an IRA or other qualified plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

If you hold an annuity under an IRA (or other tax-favored plan), Required Minimum Distribution rules must be satisfied. This means that generally payments must start by April 1 of the year after the year you reach age 73 and must be made for each year thereafter. Roth IRAs are not subject to these rules during the Owner’s lifetime. Please consult with your tax advisor for more information.

This material is for informational or educational purposes only. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. In providing these materials, Pruco Life Insurance Company (Pruco) is not acting as your fiduciary as defined by any applicable laws and regulations. Please consult your own independent advisor as to any tax or legal statements made herein.

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Annuitant/Joint Annuitant– The person whose life or lives are used to determine the Annuity Payments. Joint Annuitants are allowed on Non-Qualified contracts only.

Contingent Annuitant- The person who becomes the Annuitant if the Annuitant dies before the Annuity Date. We will only accept a Contingent Annuitant on Custodially owned Qualified contracts.

Beneficiary(ies) – The person or persons who will receive any Death Benefit if the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) dies before the Annuity Date.

How do I Establish a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You must work with your Financial Professional to determine if the Prudential WealthGuardSM Multi-Year Guaranteed Annuity meets your investment time horizon, goals, objectives, financial situation and needs. If so, your Financial Professional can help you apply for the Prudential WealthGuardSM Multi-Year Guaranteed Annuity. The minimum cumulative Purchase Payments required to issue a contract is \$25,000. The minimum Purchase Payment includes any direct funds you provide to us and all amounts that result from an exchange, transfer or rollover from another annuity contract or retirement plan. We will not issue your contract until we receive at least the Minimum Purchase Payment and either (a) all of the expected purchase payment indicated on your Prudential WealthGuardSM Multi-Year Guaranteed Annuity application within 120 days from the date you sign the application or b) until you instruct us to issue the contract without all expected purchase payments within 120 days. If the aforementioned conditions have not been met within 120 days, we will not issue your contract. We will not credit interest to Purchase Payment until after the contract is issued.

What if I Change my Mind About Opening a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You may cancel this Annuity for a refund by notification to us in Good Order or by returning the Annuity to our Service Office or to the representative who sold it to you within 20 days after you receive it, or 30 days if the Annuity is being issued as a replacement for another annuity contract or a life insurance policy, or longer if required by applicable state law for a refund of the Purchase Payment.

What Initial Crediting Periods and Rates Are Available in my Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has 3, 5, 7 - Years Initial Crediting Periods available. The Interest Crediting Rate for the Initial Crediting Period is assigned on the Issue Date of your Annuity. The rate will be expressed as the effective annual yield of the interest credited daily.

What Happens at the End of a Crediting Period and Surrender Schedule?

Upon completion of the Crediting Period, the Account Value will automatically renew into a 1 Year Crediting Period, at the current interest rate, with no Surrender Charges or Market Value adjustment, if any.

What is The Minimum Amount I am Guaranteed?

The Annuity provides a Minimum Guaranteed Surrender Value (MGSV). If the contract is terminated by a Surrender, a Death Benefit becomes payable, or on the Annuity Date, the MGSV is equal to:

- a) 87.5% of your Purchase Payment(s) reduced for any state or local premium taxes and any other applicable tax, less
- b) withdrawals net of any applicable Surrender Charge and Market Value Adjustment; plus
- c) interest credited daily at the annual yield of at least 0.15%. This item will be redetermined upon the start of each new Crediting Period.

What Charges are Associated with Withdrawals from the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

A Surrender Charge applies to Withdrawals or Surrenders that occur during the Surrender Charge Period. The Surrender Charge Percentage is based on the number of years that have elapsed since the Issue. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of the Withdrawal or Surrender that exceeds the Free Withdrawal Amount (See "When Can I Access Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?" below).

The Initial Surrender Charge schedule is as follows:

The Surrender Charge is applied against the amount of the Withdrawal taken in excess of Free Withdrawal Amount, when applicable. The amount of any applicable Surrender Charge is based on the number of years that have elapsed since the Issue Date (Initial Surrender Charge Period).

Contract Year								
Initial Surrender Charge Period	1	2	3	4	5	6	7	8+
3 Year	7.0%	7.0%	7.0%	0%	-	-	-	-
5 Year	7.0%	7.0%	7.0%	6.0%	5.0%	0%	-	-
7 Year	7.0%	7.0%	7.0%	6.0%	5.0%	4.0%	2.75%	0%

Subsequent Surrender Charge Period	1	2	3	4	5	6	7	8+
1 Year	-	-	-	-	-	-	-	-

What is a Market Value Adjustment?

The Market Value Adjustment ("MVA") is an adjustment (either positive or negative) that is applied when you make a Withdrawal or Surrender request during the Surrender Charge Period. We calculate the MVA according to the formula described in your contract. In general, if interest rates have **increased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contract's Issue Date, the result will be a **negative** MVA (reduction in value). Conversely, if interest rates have **decreased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contracts Issue Date, the result will be a **positive** MVA (increase in value).

When Can I Access Any Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?

Surrender Charges and Market Value Adjustment do not apply in the following scenarios:

- **Free Withdrawal Amount:** During the first contract year, you may withdraw a "Free Withdrawal Amount" equal to or less than 10% of the total Purchase Payment(s). After the first contract year, until the surrender period is complete, you may withdraw up to 10% of the Account Value as of the previous contract anniversary, reduced for any prior withdrawals since the contract anniversary. Any unused Free Withdrawal Amount cannot be carried over into future years.
- The 1 year Crediting Period.
- A Death Benefit is paid.
- The Account Value applied to an Annuity Option on the Annuity Date
- Withdrawals taken to satisfy distributions required by the tax law ("Required Minimum Distributions") if the amount of the Withdrawal is calculated by Prudential based solely on the value of your Prudential WealthGuardSM Multi-Year Guaranteed Annuity.

What Happens to my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Contract Upon Death?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has a Death Benefit which becomes payable to the Beneficiary if an Owner/Joint Owner (or Annuitant/Joint Annuitant if owned by an entity) dies before the Annuity Date. The Death Benefit is the greater of 1) the Account Value, or 2) the MGSV, as of the date we receive Due Proof of Death in Good Order.

- **Payment of the Death Benefit** – The Death Benefit may be taken in one lump sum immediately, and the Prudential WealthGuardSM Multi-Year Guaranteed Annuity will terminate. The Death Benefit must be fully distributed either:
a) over the life (or life expectancy) of the Beneficiary with payments beginning i.) within one year of the Owner's death for Non-Qualified contracts, ii.) by December 31st of the year following the Owner's death for Qualified contracts; or
b) within 5 years of the Owner's death (or Annuitant/Joint Annuitant's death, if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity).
- **Continuation of the Prudential WealthGuardSM Multi-Year Guaranteed Annuity by a spouse** – Instead of taking the Death Benefit, the surviving spouse may continue the contract and become the owner provided the spouse is the sole primary beneficiary and continue any payments, if applicable. The Surrender Charge and MVA no longer apply for the then current Crediting Period in which the Spousal Continuance occurs. Please note that a civil union or registered domestic partnership is generally not recognized as a marriage under federal law.

How do I Begin Annuity Payments?

As you approach the Annuity Date, you may choose an Annuity Option. We apply the greater of your 1) Account Value, or 2) the Minimum Guaranteed Surrender Value based on the Annuity Option chosen and begin paying you Annuity Payments. The latest available Annuity Date is the first contract anniversary on or after the oldest Owner's or Annuitant's 95th birthday. You may choose an earlier Annuity Date as long as you have not surrendered the Annuity, provided it occurs after the fifth contract anniversary, unless otherwise required by applicable law.

Once you elect an Annuity Option and the frequency of payments, you will no longer have Account Value to access. You or your designated payee will receive the Annuity Payments. Once established, however, your Annuity Payments may not be altered or surrendered. There are three Annuity Options available:

- **Payments for Life** – Annuity Payments based on the single life of the Annuitant, as designated by you. There are no further applicable payments after the death of the designated Annuitant.
- **Payments for Life with a Period Certain** – Annuity Payments are based on the single life of either the Annuitant or Joint Annuitant, as designated by you, and are guaranteed for at least the certain period you select, subject to IRS regulations, and continue beyond that time for as long as the designated Annuitant lives.
- **Joint and Last Survivor**- Annuity Payments are based on the lives of the Joint Annuitants and continue for as long as the last surviving Annuitant lives.

If you do not elect an Annuity Option, on the Annuity Date we will begin making monthly Annuity Payments for the life of the named Annuitant with up to a 10-year period certain subject to IRS regulations. The minimum annuity rates for the Annuity Options are described in the contract and guaranteed. On the Annuity Date, Annuity Payments will not be less than those provided by any single premium immediate annuity contract offered by us to the same class of annuitants for the same amount applied to the same Annuity Option.

Federal Tax Status – Tax Considerations

An annuity contract is a tax deferred financial instrument. You are not taxed on the interest credited to the contract until it is paid to you. At that time, you will pay tax at the same rate as other ordinary income. You may also be subject to a 10% federal tax penalty if the Withdrawal occurs before age 59½, unless an exception applies (*e.g.*, death, disability, substantially equal periodic payments).

Non-Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity purchased with after-tax dollars by an individual or entity. A Non-Qualified annuity does not include an Individual Retirement Annuity under the Internal Revenue Code. Generally, the “cost basis” in a Non-Qualified annuity is the amount you pay into the annuity, or into annuities exchanged for your annuity, on an after-tax basis less any Withdrawals of such payments.

Withdrawals or Surrenders from a Non-Qualified annuity will be taken first from the taxable portion of your Account Value. All Withdrawals or Surrenders taken prior to the Annuity Date will be taxed as ordinary income until all gain has been withdrawn. Once all gain has been withdrawn, Withdrawals or Surrenders will be treated as a non-taxable return of cost basis until all cost basis has been returned. The portion of a distribution from a Non-Qualified annuity that is considered taxable earnings is also subject to the 3.8% Medicare surtax which impacts higher income taxpayers.

If you elect Annuity Payments from a Non-Qualified annuity a portion of each Annuity Payment you receive will be treated as a partial return of your cost basis and will not be taxed. The remaining portion will be taxed as ordinary income. Please consult with your tax advisor for more information.

Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity with applicable endorsements for a tax-favored plan or a Non-Qualified annuity held by a tax-favored retirement plan.

For Qualified annuities not issued as a Roth Individual Retirement Annuity (IRA), taxation of the purchase payment and earnings on the purchase payment are deferred until benefits are paid. For contracts issued as a Roth IRA, qualified distributions of earnings are not subject to federal income tax upon distribution. Buying an annuity within an IRA or other qualified plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

If you hold an annuity under an IRA (or other tax-favored plan), Required Minimum Distribution rules must be satisfied. This means that generally payments must start by April 1 of the year after the year you reach age 73 and must be made for each year thereafter. Roth IRAs are not subject to these rules during the Owner’s lifetime. Please consult with your tax advisor for more information.

This material is for informational or educational purposes only. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. In providing these materials, Pruco Life Insurance Company (Pruco) is not acting as your fiduciary as defined by any applicable laws and regulations. Please consult your own independent advisor as to any tax or legal statements made herein.

Pruco Life Insurance Company, Phoenix, AZ

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PRUDENTIAL WEALTHGUARDSM MULTI-YEAR GUARANTEED ANNUITY IMPORTANT INFORMATION DISCLOSURE STATEMENT

This Disclosure Statement describes how the Prudential WealthGuardSM Multi-Year Guaranteed Annuity works. Please review it carefully and keep it for future reference. **Please note that the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract we issue to you contains the complete terms, conditions and additional details. If any statements in this document conflict with the contract, the contract will govern.** In this Disclosure Statement, “you” and “your” refer to the contract owner and “we,” “us” and “our” refer to Pruco Life Insurance Company (“Prudential”), the company issuing the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract.

What is the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a single premium deferred fixed annuity issued on form number MYGA(4/23)-FL. The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a financial planning tool designed for someone who wants an opportunity for earning tax-deferred interest until they are ready to begin taking Annuity Payments. Your Purchase Payment will be allocated to the Guaranteed Interest Crediting Period you choose at time of application from the durations available to you. The Interest Crediting Rate is an effective annual yield of interest which is compounded and credited daily. The interest credited for the initial Crediting Period is based on the Initial Interest Crediting Rate effective on the Issue Date of the Annuity for the requested Crediting Period.

The following example shows how interest is credited annually for an initial Guaranteed Interest Crediting Period of 7 years assuming the annual Interest Crediting Rate is 3.00% and no withdrawals have been taken:

Example of interest crediting amounts below

Contract Year	Beginning Account Value	Interest Credited	Ending Account Value
Issue	\$100,000	0	\$100,000
1	\$100,000	\$3,000	\$103,000
2	\$103,000	\$3,090	\$106,090
3	\$106,090	\$3,183	\$109,273
4	\$109,273	\$3,278	\$112,551
5	\$112,551	\$3,377	\$115,927
6	\$115,927	\$3,478	\$119,405
7	\$119,405	\$3,582	\$122,987

Who Are the Key Parties to the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

Owner/Designated Life – The person(s) who purchases the contract, and the person(s) from whom we accept instructions regarding the contract. You may name up to two Owners or an Entity.

Annuitant/Joint Annuitant– The person whose life or lives are used to determine the Annuity Payments. Joint Annuitants are allowed on Non-Qualified contracts only.

Contingent Annuitant- The person who becomes the Annuitant if the Annuitant dies before the Annuity Date. We will only accept a Contingent Annuitant on Custodially owned Qualified contracts.

Beneficiary(ies) – The person or persons who will receive any Death Benefit if the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) dies before the Annuity Date.

How do I Establish a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You must work with your Financial Professional to determine if the Prudential WealthGuardSM Multi-Year Guaranteed Annuity meets your investment time horizon, goals, objectives, financial situation and needs. If so, your Financial Professional can help you apply for the Prudential WealthGuardSM Multi-Year Guaranteed Annuity. The minimum cumulative Purchase Payments required to issue a contract is \$25,000. The minimum Purchase Payment includes any direct funds you provide to us and all amounts that result from an exchange, transfer or rollover from another annuity contract or retirement plan. We will not issue your contract until we receive at least the Minimum Purchase Payment and either (a) all of the expected purchase payment indicated on your Prudential WealthGuardSM Multi-Year Guaranteed Annuity application within 120 days from the date you sign the application or b) until you instruct us to issue the contract without all expected purchase payments within 120 days. If the aforementioned conditions have not been met within 120 days, we will not issue your contract. We will not credit interest to Purchase Payment until after the contract is issued.

What if I Change my Mind About Opening a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You may cancel this Annuity for a refund by notification to us in Good Order or by returning the Annuity to our Service Office or to the representative who sold it to you within 21 days after you receive it, or 30 days if the Annuity is being issued as a replacement for another annuity contract or a life insurance policy, or longer if required by applicable state law for a refund of the Purchase Payment.

What Initial Crediting Periods and Rates Are Available in my Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has 3, 5, 7 - Years Initial Crediting Periods available. The Interest Crediting Rate for the Initial Crediting Period is assigned on the Issue Date of your Annuity. The rate will be expressed as the effective annual yield of the interest credited daily.

What Happens at the End of a Crediting Period and Surrender Schedule?

Upon completion of the Crediting Period, the Account Value will automatically renew into a 1 Year Crediting Period, at the current interest rate, with no Surrender Charges or Market Value adjustment, if any.

What is The Minimum Amount I am Guaranteed?

The Annuity provides a Minimum Guaranteed Surrender Value (MGSV). If the contract is terminated by a Surrender, a Death Benefit becomes payable, or on the Annuity Date, the MGSV is equal to:

- a) 87.5% of your Purchase Payment(s) reduced for any state or local premium taxes and any other applicable tax, less
- b) withdrawals net of any applicable Surrender Charge and Market Value Adjustment; plus
- c) interest credited daily at the annual yield of at least 0.15%. This item will be redetermined upon the start of each new Crediting Period.

What Charges are Associated with Withdrawals from the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

A Surrender Charge applies to Withdrawals or Surrenders that occur during the Surrender Charge Period. The Surrender Charge Percentage is based on the number of years that have elapsed since the Issue Date. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of the Withdrawal or Surrender that exceeds the Free Withdrawal Amount (See "When Can I Access Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?" below).

The Initial Surrender Charge schedule is as follows:

The Surrender Charge is applied against the amount of the Withdrawal taken in excess of Free Withdrawal Amount, when applicable. The amount of any applicable Surrender Charge is based on the number of years that have elapsed since the Issue Date (Initial Surrender Charge Period).

Contract Year											
Initial Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
3 Year	7.0%	7.0%	7.0%	0%	-	-	-	-	-	-	-
5 Year	7.0%	7.0%	7.0%	6.0%	5.0%	0%	-	-	-	-	-
7 Year	7.0%	7.0%	7.0%	6.0%	5.0%	4.0%	3.0%	0%	-	-	-

Contract Years Since the Most Recent Renewal Period											
Subsequent Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
1 Year	-	-	-	-	-	-	-	-	-	-	-

What is a Market Value Adjustment?

The Market Value Adjustment ("MVA") is an adjustment (either positive or negative) that is applied when you make a Withdrawal or Surrender request during the Surrender Charge Period. We calculate the MVA according to the formula described in your contract. In general, if interest rates have **increased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contract's Issue Date, the result will be a **negative** MVA (reduction in value). Conversely, if interest rates have **decreased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contracts Issue Date, the result will be a **positive** MVA (increase in value).

When Can I Access Any Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?

Surrender Charges and Market Value Adjustment do not apply in the following scenarios:

- **Free Withdrawal Amount:** During the first contract year, you may withdraw a "Free Withdrawal Amount" equal to or less than 10% of the total Purchase Payment(s). After the first contract year, until the surrender period is complete, you may withdraw up to 10% of the Account Value as of the previous contract anniversary, reduced for any prior withdrawals since the contract anniversary. Any unused Free Withdrawal Amount cannot be carried over into future years.
- A Withdrawal or Surrender taken as a Medically Related Surrender where the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) is diagnosed with a terminal illness or confined to a Medical Care Facility for 90 consecutive days (subject to regulatory approval) after the Annuity Issue Date;
- The 1 year Crediting Period.
- A Death Benefit is paid.
- The Account Value applied to an Annuity Option on the Annuity Date
- Withdrawals taken to satisfy distributions required by the tax law ("Required Minimum Distributions") if the amount of the Withdrawal is calculated by Prudential based solely on the value of your Prudential WealthGuardSM Multi-Year Guaranteed Annuity.

What Happens to my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Contract Upon Death?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has a Death Benefit which becomes payable to the Beneficiary if an Owner/Joint Owner (or Annuitant/Joint Annuitant if owned by an entity) dies before the Annuity Date. The Death Benefit is the greater of 1) the Account Value, or 2) the MGSV, as of the date we receive Due Proof of Death in Good Order.

- **Payment of the Death Benefit** – The Death Benefit may be taken in one lump sum immediately, and the Prudential WealthGuardSM Multi-Year Guaranteed Annuity will terminate. The Death Benefit must be fully distributed either: **a)** over the life (or life expectancy) of the Beneficiary with payments beginning i.) within one year of the Owner's death for Non-Qualified contracts, ii.) by December 31st of the year following the Owner's death for Qualified contracts; or **b)** within 5 years of the Owner's death (or Annuitant/Joint Annuitant's death, if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity).
- **Continuation of the Prudential WealthGuardSM Multi-Year Guaranteed Annuity by a spouse** – Instead of taking the Death Benefit, the surviving spouse may continue the contract and become the owner provided the spouse is the sole primary beneficiary and continue any payments, if applicable. The Surrender Charge and MVA no longer apply for the then current Crediting Period in which the Spousal Continuance occurs. Please note that a civil union or registered domestic partnership is generally not recognized as a marriage under federal law.

How do I Begin Annuity Payments?

As you approach the Annuity Date, you may choose an Annuity Option. We apply the greater of your 1) Account Value, or 2) the Minimum Guaranteed Surrender Value based on the Annuity Option chosen and begin paying you Annuity Payments. The latest available Annuity Date is the first contract anniversary on or after the oldest Owner's or Annuitant's 95th birthday. You may choose an earlier Annuity Date as long as you have not surrendered the Annuity, provided it occurs after the first contract anniversary, unless otherwise required by applicable law.

Once you elect an Annuity Option and the frequency of payments, you will no longer have Account Value to access. You or your designated payee will receive the Annuity Payments. Once established, however, your Annuity Payments may not be altered or surrendered. There are three Annuity Options available:

- **Payments for Life** – Annuity Payments based on the single life of the Annuitant, as designated by you. There are no further applicable payments after the death of the designated Annuitant.
- **Payments for Life with a Period Certain** – Annuity Payments are based on the single life of either the Annuitant or Joint Annuitant, as designated by you, and are guaranteed for at least the certain period you select, subject to IRS regulations, and continue beyond that time for as long as the designated Annuitant lives.
- **Joint and Last Survivor**- Annuity Payments are based on the lives of the Joint Annuitants and continue for as long as the last surviving Annuitant lives.

If you do not elect an Annuity Option, on the Annuity Date we will begin making monthly Annuity Payments for the life of the named Annuitant with up to a 10-year period certain subject to IRS regulations. The minimum annuity rates for the Annuity Options are described in the contract and guaranteed. On the Annuity Date, Annuity Payments will not be less than those provided by any single

premium immediate annuity contract offered by us to the same class of annuitants for the same amount applied to the same Annuity Option.

Federal Tax Status – Tax Considerations

An annuity contract is a tax deferred financial instrument. You are not taxed on the interest credited to the contract until it is paid to you. At that time, you will pay tax at the same rate as other ordinary income. You may also be subject to a 10% federal tax penalty if the Withdrawal occurs before age 59½, unless an exception applies (*e.g.*, death, disability, substantially equal periodic payments).

Non-Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity purchased with after-tax dollars by an individual or entity. A Non-Qualified annuity does not include an Individual Retirement Annuity under the Internal Revenue Code. Generally, the “cost basis” in a Non-Qualified annuity is the amount you pay into the annuity, or into annuities exchanged for your annuity, on an after-tax basis less any Withdrawals of such payments.

Withdrawals or Surrenders from a Non-Qualified annuity will be taken first from the taxable portion of your Account Value. All Withdrawals or Surrenders taken prior to the Annuity Date will be taxed as ordinary income until all gain has been withdrawn. Once all gain has been withdrawn, Withdrawals or Surrenders will be treated as a non-taxable return of cost basis until all cost basis has been returned. The portion of a distribution from a Non-Qualified annuity that is considered taxable earnings is also subject to the 3.8% Medicare surtax which impacts higher income taxpayers.

If you elect Annuity Payments from a Non-Qualified annuity a portion of each Annuity Payment you receive will be treated as a partial return of your cost basis and will not be taxed. The remaining portion will be taxed as ordinary income. Please consult with your tax advisor for more information.

Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity with applicable endorsements for a tax-favored plan or a Non-Qualified annuity held by a tax-favored retirement plan.

For Qualified annuities not issued as a Roth Individual Retirement Annuity (IRA), taxation of the purchase payment and earnings on the purchase payment are deferred until benefits are paid. For contracts issued as a Roth IRA, qualified distributions of earnings are not subject to federal income tax upon distribution. Buying an annuity within an IRA or other qualified plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

If you hold an annuity under an IRA (or other tax-favored plan), Required Minimum Distribution rules must be satisfied. This means that generally payments must start by April 1 of the year after the year you reach age 73 and must be made for each year thereafter. Roth IRAs are not subject to these rules during the Owner’s lifetime. Please consult with your tax advisor for more information.

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PRUDENTIAL WEALTHGUARDSM MULTI-YEAR GUARANTEED ANNUITY IMPORTANT INFORMATION DISCLOSURE STATEMENT

This Disclosure Statement describes how the Prudential WealthGuardSM Multi-Year Guaranteed Annuity works. Please review it carefully and keep it for future reference. **Please note that the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract we issue to you contains the complete terms, conditions and additional details. If any statements in this document conflict with the contract, the contract will govern.** In this Disclosure Statement, “you” and “your” refer to the contract owner and “we,” “us” and “our” refer to Pruco Life Insurance Company (“Prudential”), the company issuing the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract.

What is the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a single premium deferred fixed annuity issued on form numbers ICC23-MYGA(4/23) or MYGA(4/23) (or state variation thereof). The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a financial planning tool designed for someone who wants an opportunity for earning tax-deferred interest until they are ready to begin taking Annuity Payments. Your Purchase Payment will be allocated to the Guaranteed Interest Crediting Period you choose at time of application from the durations available to you. The Interest Crediting Rate is an effective annual yield of interest which is compounded and credited daily. The interest credited for the initial Crediting Period is based on the Initial Interest Crediting Rate effective on the Issue Date of the Annuity for the requested Crediting Period.

The following example shows how interest is credited annually for an initial Guaranteed Interest Crediting Period of 7 years assuming the annual Interest Crediting Rate is 3.00% and no withdrawals have been taken:

Example of interest crediting amounts below

Contract Year	Beginning Account Value	Interest Credited	Ending Account Value
Issue	\$100,000	0	\$100,000
1	\$100,000	\$3,000	\$103,000
2	\$103,000	\$3,090	\$106,090
3	\$106,090	\$3,183	\$109,273
4	\$109,273	\$3,278	\$112,551
5	\$112,551	\$3,377	\$115,927
6	\$115,927	\$3,478	\$119,405
7	\$119,405	\$3,582	\$122,987

Who Are the Key Parties to the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

Owner/Designated Life – The person(s) who purchases the contract, and the person(s) from whom we accept instructions regarding the contract. You may name up to two Owners or an Entity.

Annuitant/Joint Annuitant– The person whose life or lives are used to determine the Annuity Payments. Joint Annuitants are allowed on Non-Qualified contracts only.

Contingent Annuitant- The person who becomes the Annuitant if the Annuitant dies before the Annuity Date. We will only accept a Contingent Annuitant on Custodially owned Qualified contracts.

Beneficiary(ies) – The person or persons who will receive any Death Benefit if the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) dies before the Annuity Date.

How do I Establish a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You must work with your Financial Professional to determine if the Prudential WealthGuardSM Multi-Year Guaranteed Annuity meets your investment time horizon, goals, objectives, financial situation and needs. If so, your Financial Professional can help you apply for the Prudential WealthGuardSM Multi-Year Guaranteed Annuity. The minimum cumulative Purchase Payments required to issue a contract is \$25,000. The minimum Purchase Payment includes any direct funds you provide to us and all amounts that result from an exchange, transfer or rollover from another annuity contract or retirement plan. We will not issue your contract until we receive at least the Minimum Purchase Payment and either (a) all of the expected purchase payment indicated on your Prudential WealthGuardSM Multi-Year Guaranteed Annuity application within 120 days from the date you sign the application or b) until you instruct us to issue the contract without all expected purchase payments within 120 days. If the aforementioned conditions have

not been met within 120 days, we will not issue your contract. We will not credit interest to Purchase Payment until after the contract is issued.

What if I Change my Mind About Opening a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You may cancel this Annuity for a refund by notification to us in Good Order or by returning the Annuity to our Service Office or to the representative who sold it to you within 10 days after you receive it, or 30 days if the Annuity is being issued as a replacement for another annuity contract or a life insurance policy, or longer if required by applicable state law for a refund of the Purchase Payment.

What Initial Crediting Periods and Rates Are Available in my Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has 3, 5, or 7- Years Initial Crediting Periods available. The Interest Crediting Rate for the Initial Crediting Period is assigned on the Issue Date of your Annuity. The rate will be expressed as the effective annual yield of the interest credited daily.

What Happens at the End of a Crediting Period and Surrender Schedule?

Upon completion of the Crediting Period the Account Value will automatically renew into a 1 Year Crediting Period, at the current interest rate, with no Surrender Charges or Market Value adjustment, if any.

What is The Minimum Amount I am Guaranteed?

The Annuity provides a Minimum Guaranteed Surrender Value (MGSV). If the contract is terminated by a Surrender, a Death Benefit becomes payable, or on the Annuity Date, the MGSV is equal to:

- a) 87.5% of your Purchase Payment(s) reduced for any state or local premium taxes and any other applicable tax, less
- b) withdrawals net of any applicable Surrender Charge and Market Value Adjustment; plus
- c) interest credited daily at the annual yield of at least 0.15%. This item will be redetermined upon the start of each new Crediting Period.

What Charges are Associated with Withdrawals from the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

A Surrender Charge applies to Withdrawals or Surrenders that occur during the Surrender Charge Period. The Surrender Charge Percentage is based on the number of years that have elapsed since the Issue Date. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of the Withdrawal or Surrender that exceeds the Free Withdrawal Amount (See “When Can I Access Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?” below).

The Initial Surrender Charge schedule is as follows:

The Surrender Charge is applied against the amount of the Withdrawal taken in excess of Free Withdrawal Amount, when applicable. The amount of any applicable Surrender Charge is based on the number of years that have elapsed since the Issue Date (Initial Surrender Charge Period).

Contract Year											
Initial Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
3 Year	7.0%	7.0%	7.0%	-	-	-	-	-	-	-	-
5 Year	7.0%	7.0%	7.0%	6.0%	5.0%	0%	-	-	-	-	-
7 Year	7.0%	7.0%	7.0%	6.0%	5.0%	4.0%	3.0%	0%	-	-	-

Contract Years Since the Most Recent Renewal Period											
Subsequent Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
1 Year	-	-	-	-	-	-	-	-	-	-	-

What is a Market Value Adjustment?

The Market Value Adjustment (“MVA”) is an adjustment (either positive or negative) that is applied when you make a Withdrawal or Surrender request during the Surrender Charge Period. We calculate the MVA according to the formula described in your contract. In general, if interest rates have **increased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contract’s Issue Date, the result will be a **negative** MVA (reduction in value). Conversely, if interest rates have

decreased at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contracts Issue Date, the result will be a **positive** MVA (increase in value).

When Can I Access Any Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?

Surrender Charges and Market Value Adjustment do not apply in the following scenarios:

- **Free Withdrawal Amount:** During the first contract year, you may withdraw a "Free Withdrawal Amount" equal to or less than 10% of the total Purchase Payment(s). After the first contract year, until the surrender period is complete, you may withdraw up to 10% of the Account Value as of the previous contract anniversary, reduced for any prior withdrawals since the contract anniversary. Any unused Free Withdrawal Amount cannot be carried over into future years.
- A Withdrawal or Surrender taken as a Medically Related Surrender where the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) is diagnosed with a terminal illness or confined to a Medical Care Facility for 90 consecutive days (subject to regulatory approval) after the Annuity Issue Date;
- The 1 year Crediting Period.
- A Death Benefit is paid.
- The Account Value applied to an Annuity Option on the Annuity Date
- Withdrawals taken to satisfy distributions required by the tax law ("Required Minimum Distributions") if the amount of the Withdrawal is calculated by Prudential based solely on the value of your Prudential WealthGuardSM Multi-Year Guaranteed Annuity.

What Happens to my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Contract Upon Death?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has a Death Benefit which becomes payable to the Beneficiary if an Owner/Joint Owner (or Annuitant/Joint Annuitant if owned by an entity) dies before the Annuity Date. The Death Benefit is the greater of 1) the Account Value, or 2) the MGSV, as of the date we receive Due Proof of Death in Good Order.

- **Payment of the Death Benefit** – The Death Benefit may be taken in one lump sum immediately, and the Prudential WealthGuardSM Multi-Year Guaranteed Annuity will terminate. The Death Benefit must be fully distributed either: **a)** over the life (or life expectancy) of the Beneficiary with payments beginning i.) within one year of the Owner's death for Non-Qualified contracts, ii.) by December 31st of the year following the Owner's death for Qualified contracts; or **b)** within 5 years of the Owner's death (or Annuitant/Joint Annuitant's death, if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity).
- **Continuation of the Prudential WealthGuardSM Multi-Year Guaranteed Annuity by a spouse** – Instead of taking the Death Benefit, the surviving spouse may continue the contract and become the owner provided the spouse is the sole primary beneficiary and continue any payments, if applicable. The Surrender Charge and MVA no longer apply for the then current Crediting Period in which the Spousal Continuance occurs. Please note that a civil union or registered domestic partnership is generally not recognized as a marriage under federal law.

How do I Begin Annuity Payments?

As you approach the Annuity Date, you may choose an Annuity Option. We apply the greater of your 1) Account Value, or 2) the Minimum Guaranteed Surrender Value based on the Annuity Option chosen and begin paying you Annuity Payments. The latest available Annuity Date is the first contract anniversary on or after the oldest Owner's or Annuitant's 95th birthday. You may choose an earlier Annuity Date as long as you have not surrendered the Annuity, provided it occurs after the fifth contract anniversary, unless otherwise required by applicable law. Once you elect an Annuity Option and the frequency of payments, you will no longer have Account Value to access. You or your designated payee will receive the Annuity Payments. Once established, however, your Annuity Payments may not be altered or surrendered. There are three Annuity Options available:

- **Payments for Life** – Annuity Payments based on the single life of the Annuitant, as designated by you. There are no further applicable payments after the death of the designated Annuitant.
- **Payments for Life with a Period Certain** – Annuity Payments are based on the single life of either the Annuitant or Joint Annuitant, as designated by you, and are guaranteed for at least the certain period you select, subject to IRS regulations, and continue beyond that time for as long as the designated Annuitant lives.
- **Joint and Last Survivor**- Annuity Payments are based on the lives of the Joint Annuitants and continue for as long as the last surviving Annuitant lives.

If you do not elect an Annuity Option, on the Annuity Date we will begin making monthly Annuity Payments for the life of the named Annuitant with up to a 10-year period certain subject to IRS regulations. The minimum annuity rates for the Annuity Options are described in the contract and guaranteed. On the Annuity Date, Annuity Payments will not be less than those provided by any single

premium immediate annuity contract offered by us to the same class of annuitants for the same amount applied to the same Annuity Option.

Federal Tax Status – Tax Considerations

An annuity contract is a tax deferred financial instrument. You are not taxed on the interest credited to the contract until it is paid to you. At that time, you will pay tax at the same rate as other ordinary income. You may also be subject to a 10% federal tax penalty if the Withdrawal occurs before age 59½, unless an exception applies (e.g., death, disability, substantially equal periodic payments).

Non-Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity purchased with after-tax dollars by an individual or entity. A Non-Qualified annuity does not include an Individual Retirement Annuity under the Internal Revenue Code. Generally, the “cost basis” in a Non-Qualified annuity is the amount you pay into the annuity, or into annuities exchanged for your annuity, on an after-tax basis less any Withdrawals of such payments.

Withdrawals or Surrenders from a Non-Qualified annuity will be taken first from the taxable portion of your Account Value. All Withdrawals or Surrenders taken prior to the Annuity Date will be taxed as ordinary income until all gain has been withdrawn. Once all gain has been withdrawn, Withdrawals or Surrenders will be treated as a non-taxable return of cost basis until all cost basis has been returned. The portion of a distribution from a Non-Qualified annuity that is considered taxable earnings is also subject to the 3.8% Medicare surtax which impacts higher income taxpayers. If you elect Annuity Payments from a Non-Qualified annuity a portion of each Annuity Payment you receive will be treated as a partial return of your cost basis and will not be taxed. The remaining portion will be taxed as ordinary income. Please consult with your tax advisor for more information.

Qualified annuity- A Prudential WealthGuardSM Multi-Year Guaranteed Annuity with applicable endorsements for a tax-favored plan or a Non-Qualified annuity held by a tax-favored retirement plan. For Qualified annuities not issued as a Roth Individual Retirement Annuity (IRA), taxation of the purchase payment and earnings on the purchase payment are deferred until benefits are paid. For contracts issued as a Roth IRA, qualified distributions of earnings are not subject to federal income tax upon distribution. Buying an annuity within an IRA or other qualified plan does not give you any extra tax benefits. Choose your annuity based on its other features and benefits as well as its risks and costs, not its tax benefits.

If you hold an annuity under an IRA (or other tax-favored plan), Required Minimum Distribution rules must be satisfied. This means that generally payments must start by April 1 of the year after the year you reach age 73 and must be made for each year thereafter. Roth IRAs are not subject to these rules during the Owner’s lifetime. Please consult with your tax advisor for more information.

This material is for informational or educational purposes only. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. In providing these materials, Pruco Life Insurance Company (Pruco) is not acting as your fiduciary as defined by any applicable laws and regulations. Please consult your own independent advisor as to any tax or legal statements made herein.

Owner’s Signature and Date

Joint Owner’s Signature and Date

Annuitant’s Signature (if different from Owner)

Additional Annuitant (if applicable)

Financial Professional Signature and Date

Service Office Address:

1600 Malone Street
Millville, NJ 08332

1-888-PRU-2888
www.prudential.com

PRUDENTIAL WEALTHGUARDSM MULTI-YEAR GUARANTEED ANNUITY IMPORTANT INFORMATION DISCLOSURE STATEMENT

This Disclosure Statement describes how the Prudential WealthGuardSM Multi-Year Guaranteed Annuity works. Please review it carefully and keep it for future reference. **Please note that the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract we issue to you contains the complete terms, conditions and additional details. If any statements in this document conflict with the contract, the contract will govern.** In this Disclosure Statement, “you” and “your” refer to the contract owner and “we,” “us” and “our” refer to Pruco Life Insurance Company (“Prudential”), the company issuing the Prudential WealthGuardSM Multi-Year Guaranteed Annuity contract.

What is the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a single premium deferred fixed annuity issued on form numbers ICC23-MYGA(4/23). The Prudential WealthGuardSM Multi-Year Guaranteed Annuity is a financial planning tool designed for someone who wants an opportunity for earning tax-deferred interest until they are ready to begin taking Annuity Payments. Your Purchase Payment will be allocated to the Guaranteed Interest Crediting Period you choose at time of application from the durations available to you. The Interest Crediting Rate is an effective annual yield of interest which is compounded and credited daily. The interest credited for the initial Crediting Period is based on the Initial Interest Crediting Rate effective on the Issue Date of the Annuity for the requested Crediting Period.

The following example shows how interest is credited annually for an initial Guaranteed Interest Crediting Period of 7 years assuming the annual Interest Crediting Rate is 3.00% and no withdrawals have been taken:

Example of interest crediting amounts below

Contract Year	Beginning Account Value	Interest Credited	Ending Account Value
Issue	\$100,000	0	\$100,000
1	\$100,000	\$3,000	\$103,000
2	\$103,000	\$3,090	\$106,090
3	\$106,090	\$3,183	\$109,273
4	\$109,273	\$3,278	\$112,551
5	\$112,551	\$3,377	\$115,927
6	\$115,927	\$3,478	\$119,405
7	\$119,405	\$3,582	\$122,987

Who Are the Key Parties to the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

Owner/Designated Life – The person(s) who purchases the contract, and the person(s) from whom we accept instructions regarding the contract. You may name up to two Owners or an Entity.

Annuitant/Joint Annuitant– The person whose life or lives are used to determine the Annuity Payments. Joint Annuitants are allowed on Non-Qualified contracts only.

Contingent Annuitant- The person who becomes the Annuitant if the Annuitant dies before the Annuity Date. We will only accept a Contingent Annuitant on Custodially owned Qualified contracts.

Beneficiary(ies) – The person or persons who will receive any Death Benefit if the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) dies before the Annuity Date.

How do I Establish a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You must work with your Financial Professional to determine if the Prudential WealthGuardSM Multi-Year Guaranteed Annuity meets your investment time horizon, goals, objectives, financial situation and needs. If so, your Financial Professional can help you apply for the Prudential WealthGuardSM Multi-Year Guaranteed Annuity. The minimum cumulative Purchase Payments required to issue a contract is \$25,000. The minimum Purchase Payment includes any direct funds you provide to us and all amounts that result from an exchange, transfer or rollover from another annuity contract or retirement plan. We will not issue your contract until we receive at least the Minimum Purchase Payment and either (a) all of the expected purchase payment indicated on your Prudential WealthGuardSM Multi-Year Guaranteed Annuity application within 120 days from the date you sign the application or b) until you instruct us to issue the contract without all expected purchase payments within 120 days. If the aforementioned conditions have not been met within 120 days, we will not issue your contract. We will not credit interest to Purchase Payment until after the contract is issued. Your Account value is equal to the total of all Purchase Payments used to issue your Prudential WealthGuardSM

Multi-Year Guaranteed Annuity plus interest credited minus any withdrawals and expense charges. At any time after the Issue Date, your Account Value equals the sum of the amounts allocated to the Interest Crediting Periods you elect.

What if I Change my Mind About Opening a Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

You may cancel this Annuity for a refund by notification to us in Good Order or by returning the Annuity to our Service Office or to the representative who sold it to you within 10 days after you receive it, or 30 days if the Annuity is being issued as a replacement for another annuity contract or a life insurance policy, or longer if required by applicable state law for a refund of the Purchase Payment.

What Initial Crediting Periods and Rates Are Available in my Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has 3, 5 or 7- Years Initial Crediting Periods available. The Interest Crediting Rate for the Initial Crediting Period is assigned on the Issue Date of your Annuity. The rate will be expressed as the effective annual yield of the interest credited daily.

What Happens at the End of a Crediting Period and Surrender Schedule?

Upon completion of the Crediting Period the Account Value will automatically renew into a 1 Year Crediting Period, at the current interest rate, with no Surrender Charges or Market Value adjustment, if any.

What is The Minimum Amount I am Guaranteed?

The Annuity provides a Minimum Guaranteed Surrender Value (MGSV). If the contract is terminated by a Surrender, a Death Benefit becomes payable, or on the Annuity Date, the MGSV is equal to:

- a) 87.5% of your Purchase Payment(s) reduced for any state or local premium taxes and any other applicable tax, less
- b) withdrawals net of any applicable Surrender Charge and Market Value Adjustment; plus
- c) interest credited daily at the annual yield of at least 0.15%. This item will be redetermined upon the start of each new Crediting Period.

What Charges are Associated with Withdrawals from the Prudential WealthGuardSM Multi-Year Guaranteed Annuity?

A Surrender Charge applies to Withdrawals or Surrenders that occur during the Surrender Charge Period. The Surrender Charge Percentage is based on the number of years that have elapsed since the Issue Date. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of the Withdrawal or Surrender that exceeds the Free Withdrawal Amount (See “When Can I Access Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges or Market Value Adjustment?” below).

The Initial Surrender Charge schedule is as follows:

The Surrender Charge is applied against the amount of the Withdrawal taken in excess of Free Withdrawal Amount, when applicable. The amount of any applicable Surrender Charge is based on the number of years that have elapsed since the Issue Date (Initial Surrender Charge Period).

Contract Year											
Initial Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
3 Year	7.0%	7.0%	7.0%	0%	-	-	-	-	-	-	-
5 Year	7.0%	7.0%	7.0%	6.0%	5.0%	0%	-	-	-	-	-
7 Year	7.0%	7.0%	7.0%	6.0%	5.0%	4.0%	3.0%	0%	-	-	-

Contract Years Since the Most Recent Renewal Period											
Subsequent Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11+
1 Year	-	-	-	-	-	-	-	-	-	-	-

What is a Market Value Adjustment?

The Market Value Adjustment (“MVA”) is an adjustment (either positive or negative) that is applied when you make a Withdrawal or Surrender request during the Surrender Charge Period. We calculate the MVA according to the formula described in your contract. In general, if interest rates have **increased** at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contract’s Issue Date, the result will be a **negative** MVA (reduction in value). Conversely, if interest rates have

decreased at the time of the Withdrawal or Surrender request in comparison to the interest rates on the contracts Issue Date, the result will be a **positive** MVA (increase in value).

When Can I Access Any Money From my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Without Surrender Charges [or Market Value Adjustment]?

Surrender Charges [and Market Value Adjustment] do not apply in the following scenarios:

- **Free Withdrawal Amount:** During the first contract year, you may withdraw a “Free Withdrawal Amount” equal to or less than 10% of the total Purchase Payment(s). After the first contract year, until the surrender period is complete, you may withdraw up to 10% of the Account Value as of the previous contract anniversary, reduced for any prior withdrawals since the contract anniversary. Any unused Free Withdrawal Amount cannot be carried over into future years.
- A Withdrawal or Surrender taken as a Medically Related Surrender where the Owner (or Annuitant if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity) is diagnosed with a terminal illness or confined to a Medical Care Facility for 90 consecutive days (subject to regulatory approval) after the Annuity Issue Date;
- The 1 year Crediting Period.
- A Death Benefit is paid.
- The Account Value applied to an Annuity Option on the Annuity Date
- Withdrawals taken to satisfy distributions required by the tax law (“Required Minimum Distributions”) if the amount of the Withdrawal is calculated by Prudential based solely on the value of your Prudential WealthGuardSM Multi-Year Guaranteed Annuity.

What Happens to my Prudential WealthGuardSM Multi-Year Guaranteed Annuity Contract Upon Death?

The Prudential WealthGuardSM Multi-Year Guaranteed Annuity has a Death Benefit which becomes payable to the Beneficiary if an Owner/Joint Owner (or Annuitant/Joint Annuitant if owned by an entity) dies before the Annuity Date. The Death Benefit is the greater of 1) the Account Value, or 2) the MGSV, as of the date we receive Due Proof of Death in Good Order.

- **Payment of the Death Benefit** – The Death Benefit may be taken in one lump sum immediately, and the Prudential WealthGuardSM Multi-Year Guaranteed Annuity will terminate. The Death Benefit must be fully distributed either:
a) over the life (or life expectancy) of the Beneficiary with payments beginning i.) within one year of the Owner's death for Non-Qualified contracts, ii.) by December 31st of the year following the Owner's death for Qualified contracts; or
b) within 5 years of the Owner's death (or Annuitant/Joint Annuitant's death, if your Prudential WealthGuardSM Multi-Year Guaranteed Annuity is owned by an entity).
- **Continuation of the Prudential WealthGuardSM Multi-Year Guaranteed Annuity by a spouse** – Instead of taking the Death Benefit, the surviving spouse may continue the contract and become the owner provided the spouse is the sole primary beneficiary and continue any payments, if applicable. The Surrender Charge and MVA no longer apply for the then current Crediting Period in which the Spousal Continuance occurs. Please note that a civil union or registered domestic partnership is generally not recognized as a marriage under federal law.

How do I Begin Annuity Payments?

As you approach the Annuity Date, you may choose an Annuity Option. We apply the greater of your 1) Account Value, or 2) the Minimum Guaranteed Surrender Value based on the Annuity Option chosen and begin paying you Annuity Payments. The latest available Annuity Date is the first contract anniversary on or after the oldest Owner's or Annuitant's 95th birthday. You may choose an earlier Annuity Date as long as you have not surrendered the Annuity, provided it occurs after the fifth contract anniversary, unless otherwise required by applicable law.

Once you elect an Annuity Option and the frequency of payments, you will no longer have Account Value to access. You or your designated payee will receive the Annuity Payments. Once established, however, your Annuity Payments may not be altered or surrendered. There are three Annuity Options available:

- **Payments for Life** – Annuity Payments based on the single life of the Annuitant, as designated by you. There are no further applicable payments after the death of the designated Annuitant.
- **Payments for Life with a Period Certain** – Annuity Payments are based on the single life of either the Annuitant or Joint Annuitant, as designated by you, and are guaranteed for at least the certain period you select, subject to IRS regulations, and continue beyond that time for as long as the designated Annuitant lives.
- **Joint and Last Survivor-** Annuity Payments are based on the lives of the Joint Annuitants and continue for as long as the last surviving Annuitant lives.

If you do not elect an Annuity Option, on the Annuity Date we will begin making monthly Annuity Payments for the life of the named Annuitant with up to a 10-year period certain subject to IRS regulations. The minimum annuity rates for the Annuity Options are described in the contract and guaranteed. On the Annuity Date, Annuity Payments will not be less than those provided by any single premium immediate annuity contract offered by us to the same class of annuitants for the same amount applied to the same Annuity Option.

Federal Tax Status – Tax Considerations

An annuity contract is a tax deferred financial instrument. You are not taxed on the interest credited to the contract until it is paid to you. At that time, you will pay tax at the same rate as other ordinary income. You may also be subject to a 10% federal tax penalty if the Withdrawal occurs before age 59½, unless an exception applies (e.g., death, disability, substantially equal periodic payments). A tax deferred annuity can be exchanged for another tax deferred annuity without paying taxes on the earnings.

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Withdrawals or Surrenders from a Non-Qualified annuity will be taken first from the taxable portion of your Account Value. All Withdrawals or Surrenders taken prior to the Annuity Date will be taxed as ordinary income until all gain has been withdrawn. Once all gain has been withdrawn, Withdrawals or Surrenders will be treated as a non-taxable return of cost basis until all cost basis has been returned. The portion of a distribution from a Non-Qualified annuity that is considered taxable earnings is also subject to the 3.8% Medicare surtax which impacts higher income taxpayers.

If you elect Annuity Payments from a Non-Qualified annuity a portion of each Annuity Payment you receive will be treated as a partial return of your cost basis and will not be taxed. The remaining portion will be taxed as ordinary income. Please consult with your tax advisor for more information.

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If you hold an annuity under an IRA (or other tax-favored plan), Required Minimum Distribution rules must be satisfied. This means that generally payments must start by April 1 of the year after the year you reach age 73 and must be made for each year thereafter. Roth IRAs are not subject to these rules during the Owner’s lifetime. Please consult with your tax advisor for more information.

Transactions in the State of New Jersey - This annuity, the solicitation, negotiation and sale are subject to regulatory oversight by the State of New Jersey Department of Banking and Insurance. For questions, contact us via our toll-free consumer assistance hotline at 1.800.446.7467. Or, you may write to us at the following address:

NJ Department of Banking and Insurance
20 West State Street, PO Box 325
Trenton, NJ 08625

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