



Daily Income Growth, Lifetime Income Flexibility

Prudential Fixed Annuity with Daily Advantage Income Benefit®

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 of its affiliates

Issued by Pruco Life Insurance Company.

This material must be preceded or accompanied by the Important Information Disclosure Statement.
May not be available in all states.

Every day can make a difference for your future.

If you're like a lot of people, you've been planning and saving for retirement for your entire working life. But as you approach retirement, there are some key challenges you're likely to face. For instance, you may be unsure if you've saved enough money to last for the rest of your life. Or, due to illness or job loss, you may have to retire sooner than you expected. Although you can't control what will happen, you can prepare for these types of challenges with a retirement income solution that can deliver the income growth you need for the future.

The daily difference

A **Prudential Fixed Annuity with the Daily Advantage Income Benefit** provides guaranteed lifetime income that grows daily at a specified annual rate until you decide to start taking income, all without exposure to market risks. Daily Advantage Income helps you optimize your income by immediately crediting your growth rate to your income – every single day. So, no matter when you retire, you'll capture every bit of income growth. It's an advantage that sets it apart from other income benefits that only credit income growth on contract anniversaries.

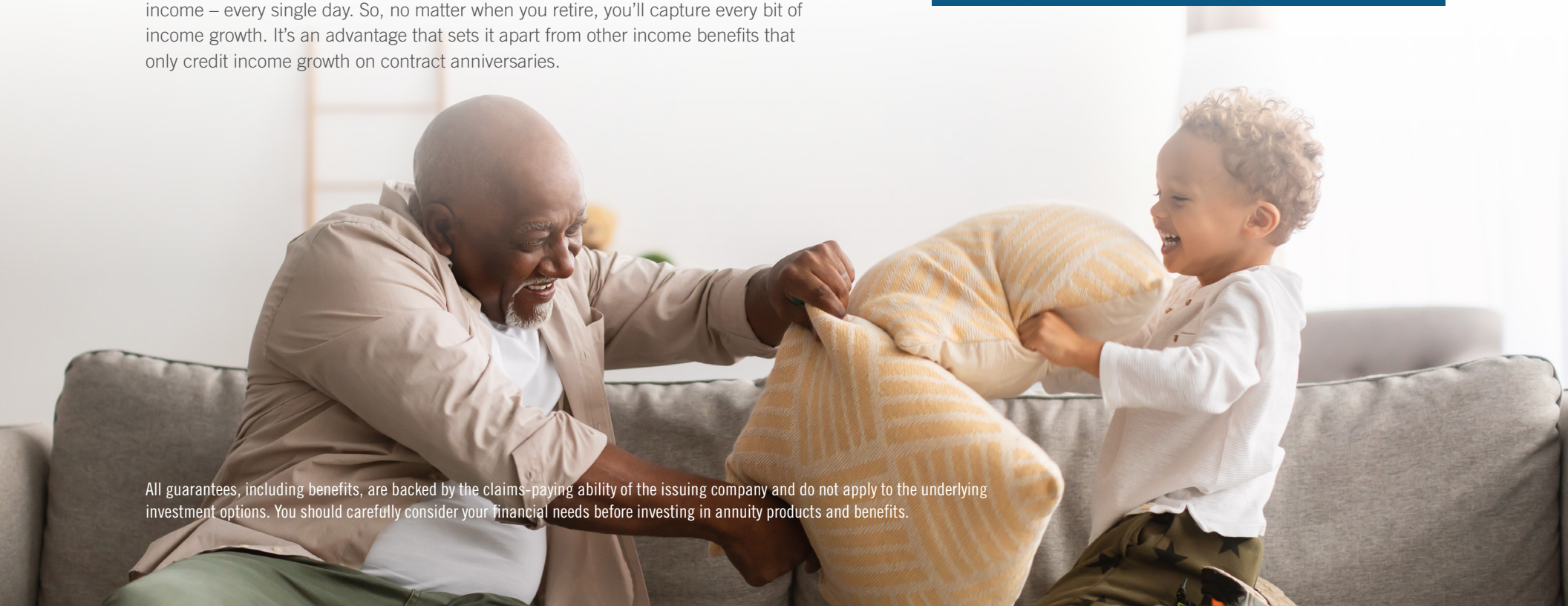
Prudential Fixed Annuity with Daily Advantage Income Benefit® can help if you are:

Retiring sooner than planned: With income growth credited daily, you can start income any day of any contract year and receive lifetime income that is calculated as of that day.

Working longer than expected: Future income grows every day until you are ready to start income.

Changing your coverage options: Toggle between single and spousal benefit options any time before starting income.

Looking for income flexibility: Adjust income flow with built-in Income Reserve feature – take what you need and store any unused income for later.



All guarantees, including benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options. You should carefully consider your financial needs before investing in annuity products and benefits.

Lifetime income that you can depend on

With **Daily Advantage Income**, you know exactly what your lifetime income will be and have the flexibility to start taking it through Lifetime Withdrawals at any time. And the longer you wait, the more your future guaranteed income amount will grow. It's designed to help protect retirement income and make it last for life.

Lifetime income that's guaranteed

- Know what your guaranteed lifetime income will be today or on any date in the future.
- Even if your Account Value is reduced to zero by Lifetime Withdrawals,* you will continue to receive uninterrupted lifetime income.
- Help protect yourself and your spouse by choosing the spousal version that ensures lifetime income will continue for the surviving spouse's life.

Your income amount will grow **DAILY**

- Start income when it is right for your personal situation – your guaranteed lifetime income grows DAILY until you start taking income, so you don't have to wait until your contract anniversary to receive more income for life.

Have the protection, control and flexibility you need

- Help protect your Account Value from market risk, with the ability to access it at any time before or after you begin taking lifetime income.**
- You decide how much of your income amount to take each year. Use what you need and “store” what you don't – tax deferred – until you're ready to take it.
- If your personal situation evolves, you can change between the single and spousal benefit option at any time before you start taking income.
- Leave a legacy for your beneficiaries with the built-in death benefit.

* See page 11 for more information on withdrawals of Excess Income.

** See page 11 for information on Non-Lifetime Withdrawals, withdrawals of Excess Income, and other restrictions.

All references to guarantees, including the benefit payment obligations arising under the annuity contract guarantees, rider guarantees, any fixed account crediting rates, and annuity payout rates are backed by the claims-paying ability of Pruco Life Insurance Company. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer or agency from which this annuity is purchased or any of its affiliates.

Start income now or wait and enjoy **daily** growth

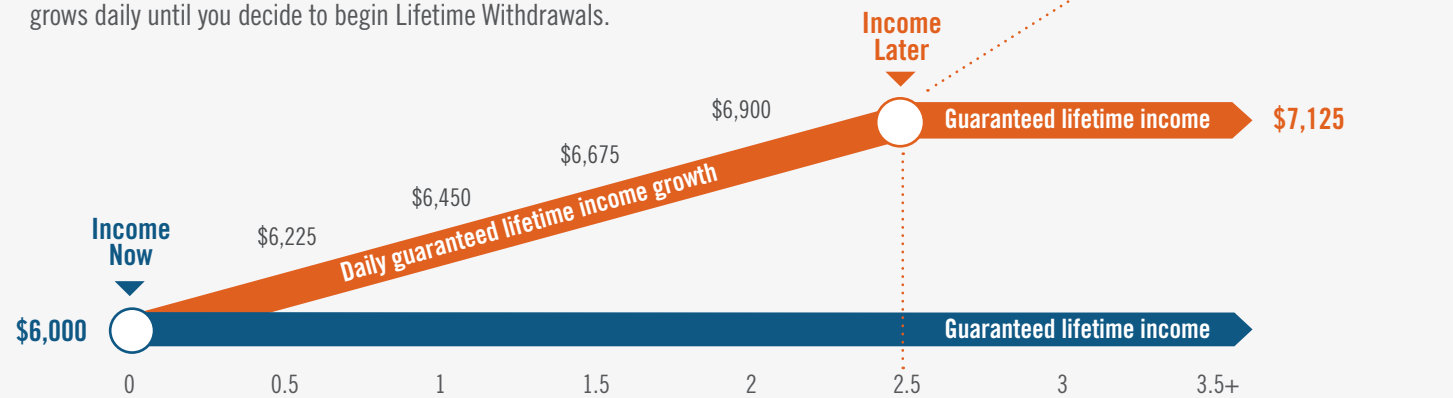
Let's compare taking income now and waiting to take income. In this hypothetical example, you'll see how much Guaranteed Income Amount – the income you will receive annually for the rest of your life – you can receive if you choose to take income immediately, and how your income would increase if you wait.

Daily Advantage Income credits annual income growth **daily**, so you have the flexibility to take your guaranteed income whenever you need it, without leaving any of your earned growth behind.

Income Now – At the time of your initial purchase payment, you can decide to begin guaranteed lifetime income immediately.

OR

Income Later – If you wait, your guaranteed lifetime income grows daily until you decide to begin Lifetime Withdrawals.



For illustrative purposes only. In this example, we are assuming: \$100,000 total Purchase Payments, single coverage, 6.00% Withdrawal Percentage, 7.5% Income Growth Rate, and no withdrawals before Lifetime Withdrawals begin. Your initial Guaranteed Income Amount could be more or less, depending on your circumstances. Please note that some of the values have been rounded down for illustrative purposes. Rates are subject to change.

Determine what your lifetime income will be

If you need income now:

At the time of purchase, you will be assigned a Withdrawal Percentage that's based on your age. Your Withdrawal Percentage is used to calculate your Guaranteed Income Amount.

Initial Guaranteed Income Amount

$$\begin{array}{|c|} \hline \$100,000 \text{ total} \\ \hline \text{purchase payments} \\ \hline \end{array} \times \begin{array}{|c|} \hline 6.00\% \\ \hline \text{Withdrawal Percentage} \\ \hline \end{array} = \begin{array}{|c|} \hline \$6,000 \\ \hline \text{per year} \\ \hline \end{array}$$

If you're looking to grow your income for the future:

Every day that you delay starting income, your guaranteed income grows daily by an annualized simple fixed rate (referred to as the Income Growth Rate) until you are ready.

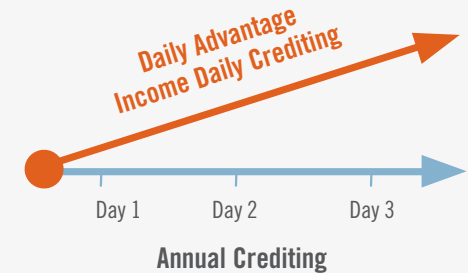
Income Growth Rate Credit

$$\begin{array}{|c|} \hline \$6,000 \text{ total} \\ \hline \text{Guaranteed Income Amount} \\ \hline \end{array} \times \begin{array}{|c|} \hline 7.50\% \\ \hline \text{Income Growth Rate} \\ \hline \end{array} = \begin{array}{|c|} \hline \$450 \\ \hline \text{Per year credited daily} \\ \hline \text{That's } \$1.23 \text{ a day} \\ \hline \end{array}$$

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the Account Value. See page 11 for information on Non-Lifetime Withdrawals and withdrawals of Excess Income, which reduce living benefits and death benefits. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA). See page 10 for more information.

The advantage of **daily**

The growth of your income from **Daily Advantage Income** is credited daily. This means you lock in higher Guaranteed Income Amounts every day – and not just on one day a year.



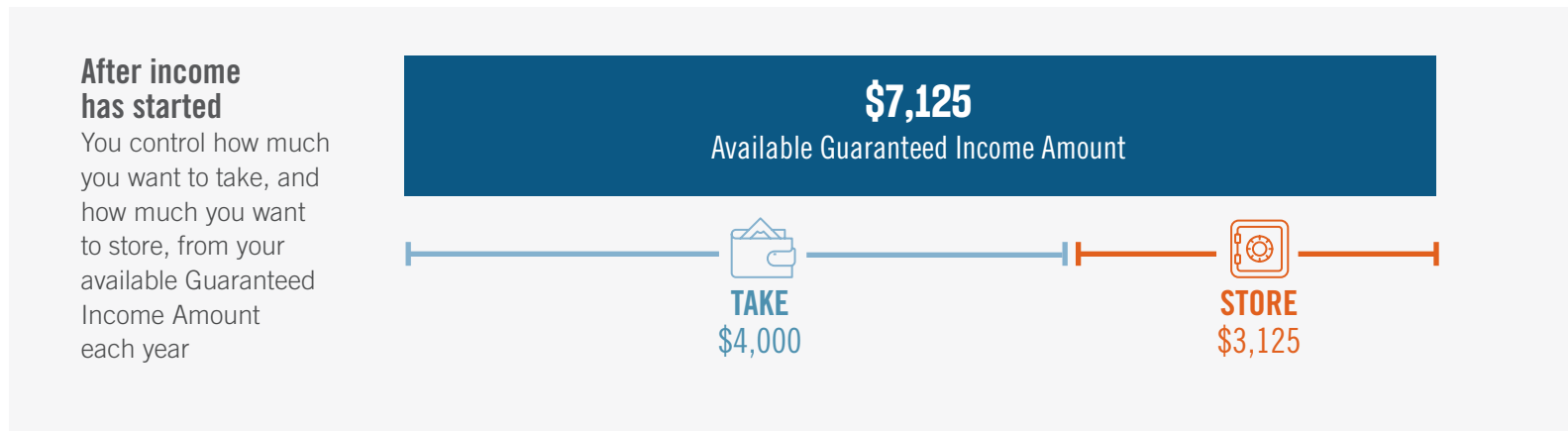
Your income your way

Take control of your retirement income with an Income Reserve feature

Since your unique retirement needs can evolve as time goes on, your income solution should be flexible enough to change with you. Daily Advantage Income's built-in Income Reserve feature puts you in the driver's seat of your retirement income strategy and can help you always be prepared for what's next.

After you've started taking income, you control how much you want to receive from your available Guaranteed Income Amount each year. Any amount you don't take will remain in your Account Value and is carried over into future years as Stored Income until you're ready to use it. There is no maximum amount that can be stored, and any Stored Income is yours to use whenever and however you want, as long as you have an Account Value.

After income has started, you control how much you want to take, and how much you want to store, from your available Guaranteed Income Amount each year.

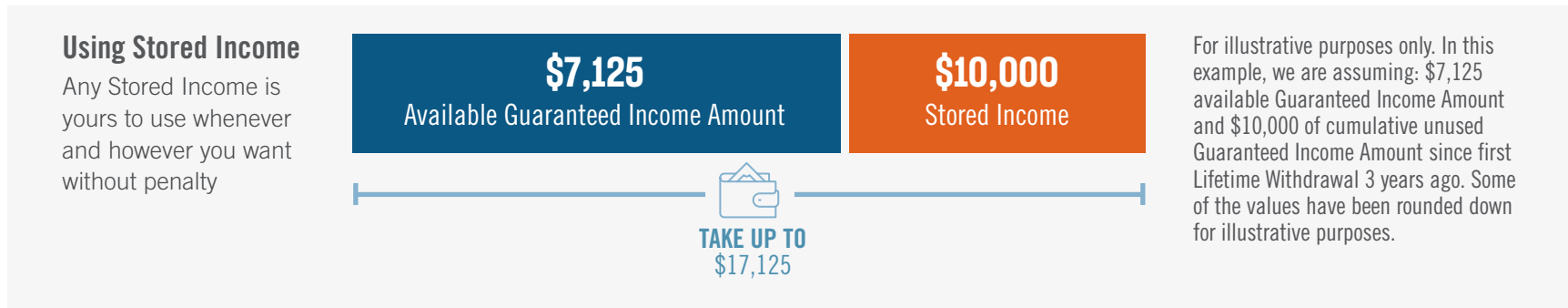


For illustrative purposes only. In this example, we are assuming: \$100,000 total Purchase Payments, single coverage, 6.00% Withdrawal Percentage, 7.50% Income Growth Rate, waiting 2.5 years before taking Lifetime Withdrawals and no withdrawals before Lifetime Withdrawals begin. Your initial Guaranteed Income Amount could be more or less, depending on your circumstances. Please note that some of the values have been rounded down for illustrative purposes. Rates are subject to change.

When you're ready, you have options for accessing Stored Income

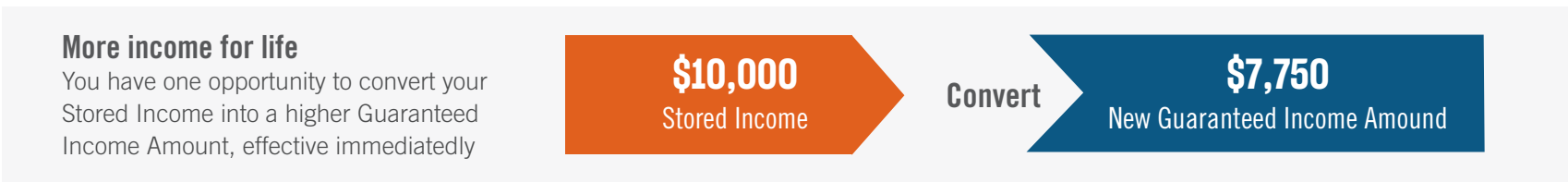
Option 1: Withdraw any amount at any time without penalty

Whether you need a little extra money or are saving up for a big purchase, you can take your Guaranteed Income Amount plus any amount of your Stored Income. Even if you withdraw all of your Stored Income, you can continue to receive the Guaranteed Income Amount each year.



Option 2: Increase your Guaranteed Income Amount

Once you have Stored Income, you have one opportunity to convert it into higher lifetime income payments. This can help in situations where you need less income now but may need more lifetime income in the future.



Here's how we convert your Stored Income

First: We calculate the Increase to your Guaranteed Income Amount

Stored Income x Withdrawal Percentage (from those assigned at issue, but for your age at the time of the increase) = Increase

Then: Determine New Guaranteed Income Amount

Available Guaranteed Income Amount + Increase = New Guaranteed Income Amount that will continue for the rest of your life

For illustrative purposes only. In this example, we are assuming: 3 years since first lifetime withdrawal, \$7,125 available Guaranteed Income Amount, \$10,000 of cumulative Stored Income, no withdrawals of Excess Income, 6.00% initial Withdrawal Percentage, 6.25% one-time increase Withdrawal Percentage (from rates assigned at issue, but for age at the time of income). Your Guaranteed Income Amount could be more or less, depending on your circumstances. Please note that some of the values have been rounded down for illustrative purpose. Rates are hypothetical and are subject to change.



You have options on how to access your money

Life happens and sometimes you need flexibility. You have several ways to withdraw your money.

When you need access to your contract value, but aren't ready to take Lifetime Withdrawals

- During your first contract year, you can take a withdrawal of up to 10% of your total purchase payment(s) without surrender charges or Market Value Adjustment. After your first contract anniversary, you can withdraw up to 10% of your Account Value on the previous contract anniversary each contract year.
- If you need more money than your 10% Free Withdrawal allowance, you may take an unlimited number of what we refer to as Non-Lifetime Withdrawals. You should carefully consider the following:
 - ▶ They do not lock in your Guaranteed Income Amount
 - ▶ They proportionately reduce the Income Growth amount credited and proportionally and permanently reduce your Guaranteed Income Amount for future years, but do not stop the daily growth of your Guaranteed Income Amount
 - ▶ If taken during the first seven years of your contract, they are subject to applicable Surrender Charges and Market Value Adjustment (see page 11 for more information)

After you've started taking Lifetime Withdrawals

Any withdrawals that exceed your annual Guaranteed Income Amount and, if applicable, Stored Income will proportionately and permanently reduce your Guaranteed Income Amount for future years by the ratio of the Excess Income to the Account Value immediately after the Lifetime Withdrawal.

It's important to remember that any Stored Income is yours to take whenever you want – without penalty charges, as long as you have an Account Value. Any withdrawals are first taken from your Guaranteed Income Amount, and then if applicable, your Stored Income.

Leave a legacy to your beneficiaries

If leaving money to your loved ones is part of your overall strategy, then the **Prudential Fixed Annuity with Daily Advantage Income** can help. It comes with a built-in death benefit for your loved ones that is equal to the greater of:

- Your Account Value OR
- The Minimum Guaranteed Surrender Value OR
- Stored Income (if applicable)

Choose a brand 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 it 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 Investors Service
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

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 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 May 2, 2023. 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.**

Prudential Financial, Inc.: a legacy of stability and leadership

- With over \$1.4 trillion in assets under management,¹ Prudential Financial, Inc. is one of the most recognized and respected names in the financial services industry. Our Rock® symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.
- Prudential Financial and its affiliated companies have helped millions of people strengthen their financial health and security for over 145 years. We are committed to helping our clients meet financial challenges of all shapes and sizes. How can we help you?

¹ August, 2022

Prudential Fixed Annuity specifications

Features	Specifications																		
Minimum Purchase Payment	<p>Initial: \$25,000 / Subsequent: \$100</p> <p>Subsequent purchase payments are permitted in the first 60 days from contract issue.</p>																		
Issue Ages: May vary by broker-dealer	<p>Minimum: 45 / Maximum: 85</p> <ul style="list-style-type: none"> ■ If the contract is jointly owned, the Issue Age is based on the age of the oldest owner. ■ Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants. 																		
Interest Crediting: Amount of credited interest to the Account Value during the initial crediting period	<ul style="list-style-type: none"> ■ The initial Interest Crediting Rate is compounded and credited daily to your Account Value to reach the annual effective yield as specified in your contract. ■ Initial crediting period is 7 years. Rates are established at issue. See rate sheet for current rates. ■ At the end of the Initial Crediting Period, a renewal rate will be assigned every year thereafter and guaranteed for one year. 																		
Guaranteed Minimum Interest Rate	<ul style="list-style-type: none"> ■ The renewal rate will never be less than the Guaranteed Minimum Interest Rate specified in your contract. 																		
Minimum Guaranteed Surrender Value	<p>Upon surrender, death, or annuitization, you will never receive less than the Minimum Guaranteed Surrender Value, which is equal to 87.5% of your total Purchase Payment(s), less any net withdrawals, accumulating at a fixed interest rate credited daily at the annual yield of at least 1.00%</p>																		
Free Withdrawals: Amount available to withdraw each contract year without Surrender Charges or Market Value Adjustment	<ul style="list-style-type: none"> ■ 10% of total Purchase Payment(s) allowed in the first contract year. ■ After the first contract year, you may withdraw up to 10% of your Account Value on the previous contract anniversary. 																		
Surrender Charge Period and schedule: Charge that is deducted for surrenders or withdrawals greater than the Free Withdrawal Amount during the seven-year Initial Crediting Period	<p>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.</p> <p>The Surrender Charge schedule is as follows:</p> <table border="1" data-bbox="592 971 1411 1052"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>After year 7</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	After year 7	Surrender Charge	7%	6%	5%	4%	3%	2%	1%	0%
Contract Year	1	2	3	4	5	6	7	After year 7											
Surrender Charge	7%	6%	5%	4%	3%	2%	1%	0%											
Market Value Adjustment (MVA): A positive or negative adjustment (depending on the current interest rate environment) that applies to any withdrawals that exceed the Free Withdrawal Amount during the Surrender Charge Period	<ul style="list-style-type: none"> ■ Generally, if interest rates have remained the same or risen since contract issue at the time of withdrawal, the MVA will reduce the amount distributed. ■ If interest rates have fallen, the MVA can increase the amount distributed, up to a specified maximum. ■ The MVA will never cause the Surrender Value to be less than the Minimum Guaranteed Surrender Value and does not apply to Required Minimum Distributions (RMDs) that Prudential calculates, medically related surrenders, or Death Benefit proceeds. 																		
Latest Annuity Date: When annuity payments must begin	<p>No later than the first contract anniversary on or after the oldest owner or annuitants' 95th birthday.</p>																		
Death Benefit: The amount beneficiaries will receive upon death of the owner	<ul style="list-style-type: none"> ■ Equal to the greater of the Account Value, or the Minimum Guaranteed Surrender Value or Stored Income (if applicable). ■ If the contract is co-owned with a spouse, the Death Benefit is payable upon the death of the first owner. 																		

Daily Advantage Income Benefit specifications

Features	Specifications
<p>Guaranteed Lifetime Withdrawal Benefit (GLWB)</p>	<ul style="list-style-type: none"> Automatically elected with your purchase of the contract. May be canceled after 5 years and cannot be re-elected – the final benefit charge will be prorated upon cancellation.
<p>Annual Benefit Charge</p>	<ul style="list-style-type: none"> The annual benefit charge for both single and spousal contracts is equal to 0.95% of the Account Value on the contract anniversary and is deducted on the contract anniversary.
<p>Guaranteed Income Amount: The amount of lifetime income available to you every year for life</p>	<ul style="list-style-type: none"> Your initial Guaranteed Income Amount is equal to your total Purchase Payment(s) multiplied by your applicable age-based Withdrawal Percentage. Your Guaranteed Income Amount continues to grow daily by an annualized simple fixed interest rate (the Income Growth Rate) until you begin taking Lifetime Withdrawals.
<p>Withdrawal Percentages: A factor used to determine the initial Guaranteed Income Amount</p>	<ul style="list-style-type: none"> Based on the youngest Designated Life's age, on the issue date and your selection of single life or spousal lives You may change your choice between single and spousal at any time prior to taking Lifetime Withdrawals. Subject to owner/annuitant designation requirements. Rates are established at issue. See rate sheet for current rates.
<p>Income Growth Rate: Annualized rate of simple interest credited daily to the Guaranteed Income Amount until Lifetime Withdrawals begin</p>	<ul style="list-style-type: none"> Prior to your first Lifetime Withdrawal, the Guaranteed Income Amount will increase by the Income Growth Rate credit every day. The amount credited each day is reduced by any Non-Lifetime Withdrawals. The daily credited value is calculated by multiplying the initial Guaranteed Income Amount by the Income Growth Rate, divided by 365 days (366 in a leap year). Rates are established at issue. See rate sheet for current rates.
<p>Non-Lifetime Withdrawals: Withdrawals prior to beginning Lifetime Withdrawals</p>	<ul style="list-style-type: none"> You are allowed an unlimited number of Non-Lifetime Withdrawals prior to beginning Lifetime Withdrawals. These withdrawals proportionately reduce the Income Growth amount credited and permanently reduce your Guaranteed Income Amount for future years, but do not stop the daily growth of your Guaranteed Income Amount. Non-Lifetime Withdrawals above the Free Withdrawal Amount are also subject to applicable Surrender Charges and Market Value Adjustment. A Non-Lifetime Withdrawal that reduces the Account Value to zero will terminate the benefit and contract.
<p>Income Reserve Feature and Stored Income: Availability may vary by broker-dealer</p>	<ul style="list-style-type: none"> With the Income Reserve feature, once Lifetime Withdrawals have begun and as long as there is still an Account Value, if your full Guaranteed Income Amount has not been taken in any given contract year, the unused portion is automatically carried over into future years as Stored Income. Stored Income is a tracked value within your Account Value composed of the cumulative total of any carried-over portion(s) of annual Guaranteed Income Amount(s) that: <ul style="list-style-type: none"> Is not subject to tax implications until you decide to withdraw it Must be withdrawn or used as the one-time increase to the Guaranteed Income Amount prior to electing to receive annuity payments or before the Account Value is reduced to zero Any withdrawals are taken first from the Guaranteed Income Amount, and then any available Stored Income. Any amount withdrawn from Stored Income <ul style="list-style-type: none"> Does not count toward your available Free Withdrawal amount Is not treated as Excess Income
<p>Excess Income: Occurs when cumulative Lifetime Withdrawals in a particular year exceed the Guaranteed Income Amount and if applicable, any Stored Income</p>	<ul style="list-style-type: none"> Withdrawals of Excess Income proportionately reduce the value of the Guaranteed Income Amount in future years. The Guaranteed Income Amount is proportionally reduced by the ratio of the Excess Income to the Account Value immediately after any Lifetime Withdrawal and prior to the withdrawal of Excess Income. If Excess Income reduces the Account Value to zero, no further amount would be payable and the contract would terminate. Required Minimum Distributions calculated by Prudential are not considered Excess Income.

Issuing company is located in Newark, NJ (main office). Pruco Life Insurance Company, a Prudential Financial company, 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.

The benefit fees are in addition to fees and charges associated with the basic annuity.

Your needs and the suitability of annuity products and benefits should be carefully considered before investing.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

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Issued on Riders: ICC21-P-F-GLWB(10/21), P-F-GLWB(10/21) or state variation thereof

Issued on endorsements: P-END-FIA-MVA(10/21), ICC21-P-FIA-MVA(10/21), ICC21-P-F-GLWB-SCH(10/21), P-F-GLWB-SCH(10/21), P-END-FIA-MVA-SCH(10/21), ICC21-P-FIA-MVA-SCH(10/21)