



**It's your retirement income.
Choose how you help grow and protect it.**
Prudential FlexGuard® Income indexed variable annuity

Issued by Pruco Life Insurance Company.

This material must be preceded or accompanied by the current variable annuity product prospectuses and current rate sheet.

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, the bank or any of its affiliates
- Subject to investment risks, including possible loss of the principal amount invested

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

When trying to create retirement income you won't outlive, you'll notice that many investments don't offer the risk protection you want. And if you avoid all risk, you may not have the opportunities for the growth that you need.

What if there was a way to create income that balances market-based growth potential with a measure of protection from market losses before—and after—you begin taking income?

Introducing FlexGuard Income

FlexGuard Income is an innovative indexed variable annuity with a built-in income benefit available for an annual benefit cost of 1.45% that offers levels of protection with growth potential to provide you with **protected lifetime income**.

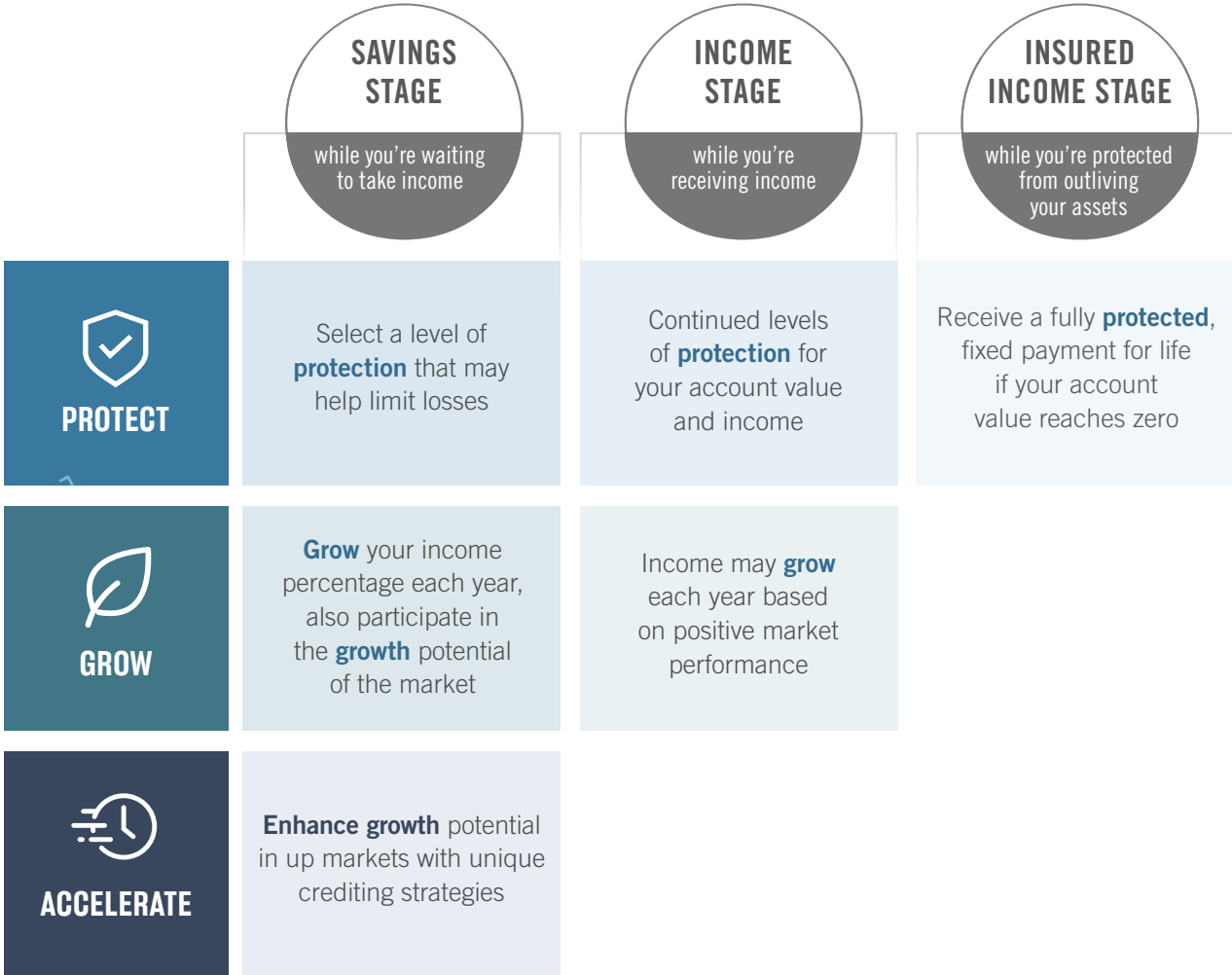
You select a level of protection against market losses for your assets and income—called a buffer—and have the opportunity to capitalize on market growth through index strategies while you're saving *and* receiving income.

With FlexGuard Income, you power your lifetime income with your ideal balance between a measure of protection and growth potential.

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.



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



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

Building and protecting income your way

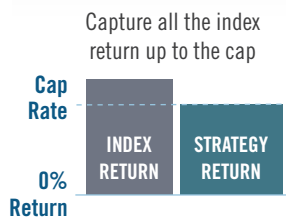
Your journey to creating lifetime income begins with the Savings Stage—which lasts for at least three years and ends when you begin income. When you start income, you move into the Income Stage.

Throughout both stages, you can create your desired balance of growth opportunity and levels of protection by allocating to the available index crediting strategies and protection levels (“buffers”). The index crediting strategies link performance to a market index or indices of your choice over a period of time that you select (“index term”). The index crediting strategies do not represent a direct investment in an index.

Here’s how each of the index crediting strategies work to help you create lifetime income

GROWTH STRATEGIES Participate in the growth potential of the market

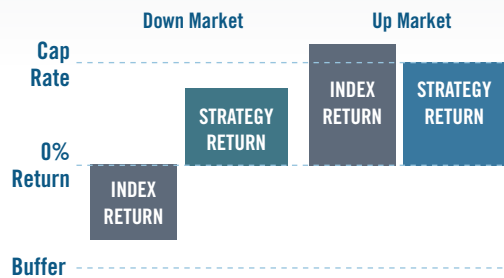
Point-to-Point with Cap Rate Strategy



You receive any positive index return up to an upper limit called a “Cap Rate.”

TERM LENGTHS	BUFFER OPTIONS
1-year term	10%, 15%, 30%, and 100%
3-year term	10%, and 20%
6-year term	20%

Dual Directional Strategy (only available in the Savings Stage)



Dual Directional is similar to a Cap Rate strategy except in a down market where it can offer growth

Down Market—Index Return is negative but within or equal to the buffer: You receive a positive Index Credit equal to the amount of the Index Return.

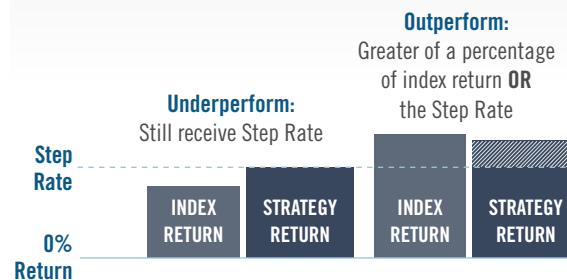
Down Market—Index Return is negative and exceeds the Buffer: You receive a negative Index Credit equal to the amount of the Index Return that exceeds the Buffer.

Up Market—You receive a positive Index Credit equal to the Index Return up to the Cap Rate.

TERM LENGTHS	BUFFER OPTIONS
6-year term	10%, 15%, and 20%

ACCELERATE STRATEGIES Enhance growth potential in up markets with these two unique strategies

Step Rate Plus Strategy (only available in the Savings Stage)



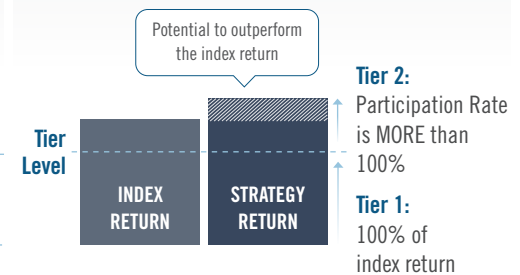
Underperform—If the Index Return underperforms the Step Rate between 0 and the Step Rate: You receive the Step Rate.

Outperform—If the Index Return outperforms the Step Rate: Accelerated growth opportunity (additional growth)—you receive the greater of: a percentage of the index return (the Participation Rate) OR the Step Rate.

■ Additional growth above the Step Rate

TERM LENGTHS	BUFFER OPTIONS
1-year term	5% and 10%

Tiered Participation Rate Strategy (only available in the Savings Stage)



Tier 1 — Index return is between 0 and the Tier Level: You receive 100% of any positive index growth.

Tier 2 — Index return is greater than the Tier Level: Participation Rate is MORE than 100% — giving you accelerated growth opportunity for any index growth above the Tier Level.

■ Additional growth above the index return

TERM LENGTHS	BUFFER OPTIONS
6-year term	5% and 10%

For illustrative purposes only. FlexGuard Income's variable subaccount, available under limited circumstances, does not offer any protection levels and it is not included in the above illustration. Please refer to the product prospectuses for fund investment strategies and fee information.

Index crediting strategies work with buffers to help grow and protect your savings and income

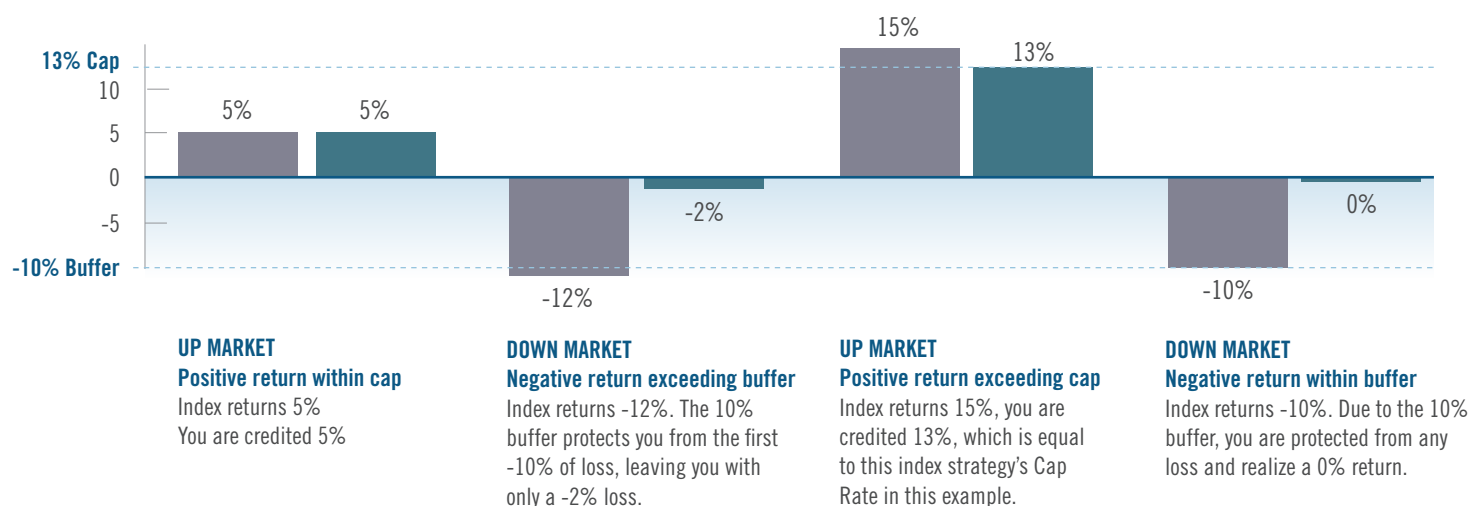
Each index crediting strategy has growth opportunities connected to buffer levels—the lower the buffer level, the higher the growth opportunity. You decide how much growth opportunity you are comfortable with, and have the flexibility to make changes at the end of each index term if your needs change or if the market evolves.

During the **Savings Stage**, you can help grow and protect your account value and future income by allocating into one or more of the index crediting strategies and their accompanying buffer levels, indices, and index terms.

During the **Income Stage**, you have increasing income potential each year with levels of protection through the Point-to-Point with Cap Rate Strategy.

- In up markets, your income amount and account value increase by any positive index returns, up to the Cap Rate.
- In down markets, your income amount and account value are protected from market losses that are within the chosen buffer level and can only decrease by the amount the negative index return exceeds the buffer.

Hypothetical illustration: Here's how the Point-to-Point with Cap Rate Strategy with a 10% buffer works to help grow and protect during market ups and downs.



This is a hypothetical example of a point-to-point crediting approach; it is not intended to predict your index or strategy returns and assumes the contract was held to full term and no withdrawals were taken. Rates presented are not guaranteed and are subject to change.

Please refer to the current rate sheet and prospectuses for more information. Renewal Cap Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates.

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



Lock in Performance in the Savings Stage

THE POWER OF GROWTH POTENTIAL WITH THE FLEXIBILITY TO LOCK IN PERFORMANCE AS YOU WAIT TO TAKE INCOME

The market can be unpredictable, and everyone has a different experience. With FlexGuard Income’s optional Performance Lock feature, you have added flexibility to lock in performance prior to the Index Strategy End Date during the Savings Stage.

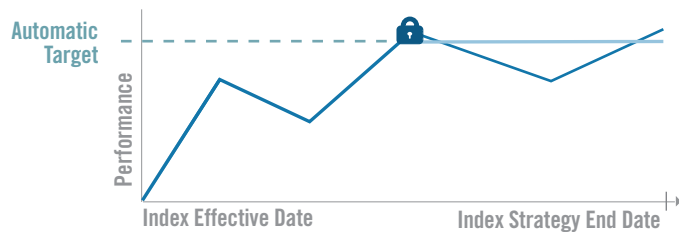
What is a Performance Lock? You will have a Performance Lock Value that is calculated daily as of the close of each business day. The Performance Lock feature allows you to lock in gains or limit potential losses at the Performance Lock Value at any time during your index term before you start income.

Check out two ways this optional feature can work.

1. SET AN AUTOMATIC LOCK OR 2. TRACK PERFORMANCE AND MANUALLY LOCK IN

You set a target that will automatically lock when it is met or exceeded.

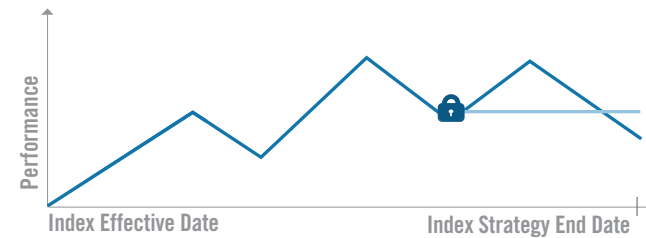
An automatic target is a positive growth target that is established to identify when you would lock in gains. It can be adjusted or cancelled at any time as long as the target has not been met.



SCENARIO 1

An individual establishes an automatic target on the Index Effective Date, which was met and locked in prior to the Index Strategy End Date.

Manually lock in performance. The manual lock can be used to lock in a gain or limit the potential for a loss on the downside.



SCENARIO 2

An individual tracks the Performance Lock Value and decides to manually lock in prior to the Index Strategy End Date.



After a Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index strategy performance, both positive or negative, for the remainder of the existing index strategy term. Once locked, the Performance Lock Value will not fluctuate, except for withdrawals, partial reallocations, and any applicable benefit charges.* On the next Index Anniversary, you can reallocate the full Performance Lock Value.

This is a hypothetical example presented to illustrate how the feature works. It is not intended to predict your index or strategy returns. This hypothetical example assumes the contract was held to full term and no withdrawals were taken and does not reflect any partial reallocations or applicable benefit charges.

*The Performance Lock Value, which is different than the Interim Value, is adjusted for any withdrawals or reallocations that occur prior to the Index Strategy End Date and any applicable benefit charges. Automatic Performance Lock targets must reflect positive growth in the Performance Lock Value. Performance Locks are as of close of business on the day the automatic target was met or the manual lock in is requested. Automatic targets are not available for strategies with a 100% buffer option or the Dual Directional and Step Rate Plus Crediting Strategy.

Prudential will not provide advice or notify you regarding whether you should exercise a Performance Lock or the optimal time for doing so. Prudential will not warn you if you exercise a Performance Lock at a suboptimal time. Prudential is not responsible for any losses related to your decision whether or not to exercise a Performance Lock.

If a Performance Lock is executed when your Performance Lock Value has declined, you will lock in any loss. It is possible that you would have realized less of a loss or no loss if the Performance Lock occurred at a later time, or if the Index Strategy was not “locked.” You will not receive Index Credit on any “locked” Index Strategy on the Index Strategy End Date. As a result, you may receive less than the full Index Credit, or less than the full protection of the Buffer, than you would have received if you waited for us to apply the Index Credit on the Index Strategy End Date. Refer to the prospectuses for additional information.

Choose how to allocate your money

Index crediting strategies

You can customize your strategy for growth and protection by allocating to one or more of FlexGuard Income’s index crediting strategies. You can reallocate at the end of the index term if your needs change or if the market evolves. If you execute on a Performance Lock, you can reallocate on your next index anniversary date. During the Income Stage, you can only allocate to the one-year Point-to-Point with Cap Rate Strategy and the accompanying buffer levels.

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

How to allocate your money

With FlexGuard Income, you can allocate your money to one or any combination of a number of index options. They work together with your chosen index crediting strategies to help increase your growth potential. Each index option offers you access to various asset classes to provide growth opportunities. Please refer to the Index Prospectuses (S3) or the product fact card for more information and a list of the index options available.

FlexGuard Income's variable subaccount, in limited circumstances, is also offered during the Savings Stage. Please see product fact card or the initial summary prospectuses for fund investment strategies and fee information.

Please note that it is not possible to invest directly in an index.

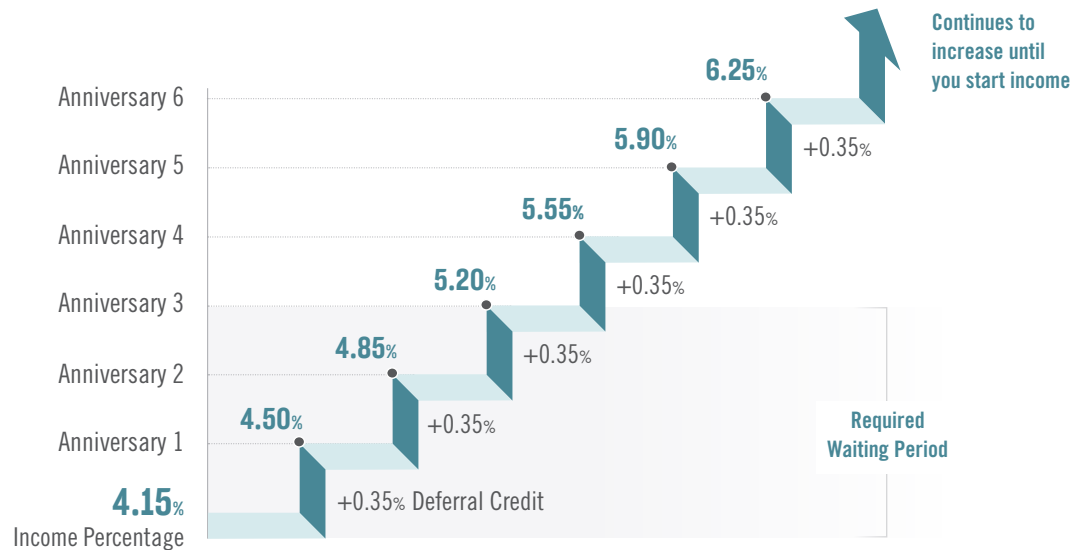
Opportunities to grow your income no matter what the market does

While you're in the Savings Stage, you have the opportunity to increase your Income Percentage each year—even if your account value fluctuates. Your Income Percentage helps to determine the initial income amount you'll receive. Each year that you wait to take income, deferral credits will increase your Income Percentage. Your Income Percentage and deferral credit are determined based on your age at the time of purchase.

You are required to wait at least three years ("Waiting Period") to start taking income. On an index anniversary after the Waiting Period that you're ready to start income, your initial Annual Income Amount is determined by multiplying the current account value by the Income Percentage plus any deferral credits.

$$\text{Account Value} \times (\text{Income Percentage} + \text{Any Deferral Credits}) = \text{Initial Annual Income Amount}$$

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



ENHANCE THE GROWTH OF YOUR FUTURE INCOME
 In the Savings Stage, combining potential market growth with deferral credits can enhance the initial income payment you'll receive.

For illustrative purposes only. Rates are hypothetical. In this example we are assuming a 4.15% Income Percentage and a 0.35% deferral credit and a six-year waiting period. Withdrawals are processed at the end of each period. Rates and Waiting Period are subject to change at any time.

Grow and protect throughout the Income Stage

You still have the potential to increase your income each year throughout the Income Stage while having the protection you need with the available index crediting strategy—Point-to-Point with Cap Rate with a one-year index term. You choose the level of protection you need by allocating to one or more of the accompanying buffer levels: 10%, 15%, 30% and 100%.

Your Annual Income Amount is recalculated each index anniversary and can increase or decrease based on the Index Credit from the Point-to-Point with Cap Rate Strategy.

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

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

Hypothetical illustration: Here's how the Point-to-Point with Cap Rate Strategy with a 10% buffer helps grow and protect in the Income Stage during market ups and downs.

	UP MARKET Positive return within cap	DOWN MARKET Negative return exceeding buffer	UP MARKET Positive return exceeding cap	DOWN MARKET Negative return within buffer
Current Annual Income Amount	\$20,000	\$20,000	\$20,000	\$20,000
Index Return	5%	-12%	15%	-10%
Index Credit	5%	-2%	13%	0%
Next Year's Annual Income Amount	\$21,000	\$19,600	\$22,600	\$20,000

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

This is a hypothetical example of a point-to-point crediting approach; it is not intended to predict your index or strategy returns and assumes the contract was held to full term and no withdrawals were taken. Rates presented are not guaranteed and are subject to change.

Please refer to the current rate sheet and prospectuses for more information. Renewal Cap Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates.

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

In the chart to the right, here's what happens over 17 years:

Annual Income Amount **EXCEEDED** initial amount
14 out of **16** years

Annual Income Amount is **FULLY PROTECTED** from loss
2 out of **3** years
 with negative index returns

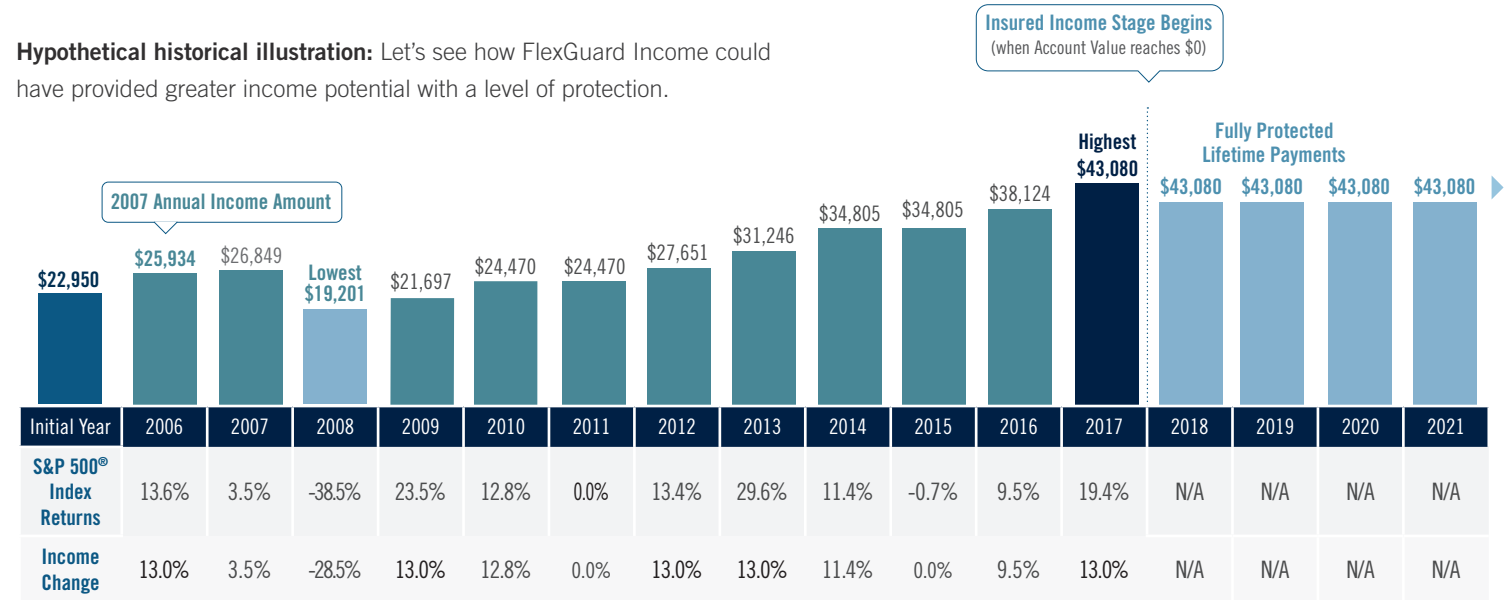
Cumulative income surpassed annuity contribution
7 years after starting income

Annual Income Amount **INCREASED**
88%
 (\$22,950 to \$43,080)

An income strategy built for the long term

With 10% or 15% buffer levels, you can achieve greater income potential while still having a level of protection from market losses. Plus, if your account value reaches \$0, you enter the Insured Income Stage and receive your last calculated Annual Income Amount for life.*

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



Purchase Payment: \$150,000 | Account Value at Income Start (10-year deferral): \$300,000
 Index Crediting Strategy: One-year Point-to-Point with Cap Rate | Buffer Level: 10% | Index: S&P 500® (01/2006 - 12/2021)

Total income after 17 years: **\$547,602**
 with an average Annual Income Amount of \$32,212

Total income over 22 years: **\$763,003**
 (if Insured Stage extended five more years)

This is a hypothetical example and should not be considered a representation of past or future performance of any Index Strategies. Actual performance may be greater or less than those shown. Similarly, Index Returns are not an estimate or guarantee of future index performance. The rates presented are for illustrative purposes only and may not reflect actual declared rates. Please refer to the current rate sheet and prospectuses for more information.

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

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

Additional information about FlexGuard Income

Fully protected, fixed payments in the Insured Income Stage

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

The security of beneficiary protection at no extra cost

FlexGuard Income provides a return-of-premium death benefit for no additional fee.

A return-of-premium death benefit means your beneficiaries will receive the greater of:

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



Accessing your money

You might need access to your money sooner than you expected. You have the flexibility to take withdrawals before you start taking income. Depending on the amount you withdraw, you may or may not be subject to an early withdrawal fee, also referred to as a Contingent Deferred Sales Charge or CDSC.

If you have money in an index crediting strategy and take a withdrawal (partial, systematic, or full surrender) prior to the end of the index term, transfer out of an index crediting strategy to another investment option, or annuitize—or in cases when Prudential deducts the benefit charge or must pay a death claim between Index Anniversaries—an Interim Value calculation is used to determine the fair market value of each index crediting strategy at the time of the transaction. The Interim Value does not reflect the actual performance of the applicable index. Refer to the product prospectuses for more details about interim value calculations.

Withdrawals during the Savings Stage

- Free Withdrawals—You can withdraw up to 10% of the purchase payment in the first year and 10% of the account value on the previous anniversary after the first year. Withdrawals greater than the Free Withdrawal are subject to Contingent Deferred Sales Charge.
- Withdrawals will be deducted first from the variable subaccount (if applicable) on a pro-rata basis. Only when the variable subaccount has been depleted will any remaining withdrawal amount be deducted from the Index Strategies, also on a pro-rata basis.
- You can also request self-directed withdrawals from the variable subaccount and index crediting strategies of your choosing. Since withdrawals from the index crediting strategies mid-term reduce the Index Strategy Base, if you are planning on withdrawing funds you should consider allocating sufficient funds to the variable subaccount to accommodate withdrawals without impacting the index crediting strategies.

Withdrawals during the Income Stage

All or any portion of a withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount in an annuity year, including any applicable Contingent Deferred Sales Charge, is considered Excess Income.

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

Choose a company you know and trust

Pruco Life Insurance Company (PRUCO)

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.

Our Financial Strength Ratings

Pruco Life Insurance Company

A.M. BEST COMPANY	FITCH RATINGS	STANDARD & POOR'S	MOODY'S INVESTORS SERVICE
A+ Superior ability to meet ongoing insurance obligations (2nd category of 13)	AA- Very strong capacity to meet policyholder and contract obligations (4th category of 21)	AA- Very strong financial security characteristics (4th category of 22)	Aa3 High quality and very low credit risk (4th category of 21)

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (in New York) are members of the Prudential Financial family of companies and are the issuers of variable annuities. Each is solely responsible for its own financial obligations. All are highly rated by the major independent rating agencies for their ability to meet financial obligations.

Pruco Life Insurance Company of New Jersey is not rated by Moody's. All ratings are as of 11/1/2022. 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.

FlexGuard Income definitions

Account Value	The total value of any allocations in the variable subaccount and the index crediting strategies ("Index Strategies") using the Interim Value for each Index Strategy.
Annual Income Amount	The annual amount that can be withdrawn without being considered Excess Income during the Income Stage. The Annual Income Amount will vary from year to year and can be lower in one Annuity Year than in the prior Annuity Year even if no Excess Income is taken.
Annuity Year	The twelve-month period beginning on the Issue Date and continuing through and including the day immediately preceding the first anniversary of the Issue Date. Subsequent Annuity Years begin on the anniversary of the Issue Date and continue through and include the day immediately preceding the next anniversary of the Issue Date.
Excess Income	All or any portion of an Income Withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount, including any applicable Contingent Deferred Sales Charge, in an Annuity Year during the Income Stage. Each withdrawal of Excess Income proportionally reduces the Annual Income Amount for future years.
Income Deferral Rate (referred to as "deferral credit")	An annual percentage added to the Income Percentage each year during the Savings Stage until the Income Effective Date. The Income Deferral Rate is based on the age of the Protected Life or the younger of the Joint Protected Lives on the Index Effective Date and does not change for the life of the Contract.
Income Effective Date	The date the client elects to start the Income Stage under the Benefit. The Income Effective Date must be on an Index Anniversary Date.
Income Percentage	The rate applied to determine the initial Annual Income Amount. The Income Percentage is based on the age of the Protected Life, or the younger of the Joint Protected Lives on the Index Effective Date. Prior to the Income Effective Date, the Income Percentage includes any applicable Income Deferral Rate credits. If the Joint Protected Life has been added, changed, or removed before the Income Effective Date, the Annual Income Amount will be based on the applicable Income Percentage and Income Deferral Rate based on the younger of the Protected Life or Joint Protected Lives as of the Index Effective Date.
Index Anniversary Date	The same day, each calendar year, as the day of the initial allocation to an Index Strategy (Index Effective Date). This is the date where a contract Owner can allocate available funds to a new Index Strategy.
Index Effective Date	The first day of the first Index Strategy allocation.
Index Strategy (referred to as "index crediting strategy")	An allocation option that provides a return based on the underlying Index associated with the Strategy, Buffer, and Index Strategy Term. A contract Owner does not directly participate in an Index.
Index Strategy End Date	The last day of an Index Strategy Term. This is the day any Index Return would be credited to the Index Strategy, if applicable.
Index Strategy Start Date	The first day of an Index Strategy Term.
Interim Value	The Interim Value is the value of an Index Strategy on any Valuation Day during an Index Strategy Term. It is a calculated value and is used when a withdrawal, death benefit payment, annuitization, or benefit charge surrender occurs mid-term.
Issue Date	The effective date of the Annuity. The Issue Date is established when Prudential receives the complete Purchase Payment and all information required for the purchase of a Contract in Good Order.
Performance Lock	Lock in performance prior to the Index Strategy End Date by either setting an automatic Performance Lock target, which will automatically lock at the Performance Lock Value as of the close of business on the day the target is met, OR manually lock in the Performance Lock Value as of the current day's close of business. ¹
Waiting Period	The length of time you must wait before electing the Income Effective Date.

¹ After Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index performance, either positive or negative, for the remainder of the existing index strategy term. The Performance Lock Value will not fluctuate for the remainder of the index strategy term unless there is a withdrawal, partial reallocation, or for any applicable benefit charges. You are able to reallocate the full Performance Lock Value to a new Index Strategy upon your next Index Anniversary.

To learn more about Prudential's FlexGuard Income indexed variable annuity or to see a real-time example of how it works, speak with your financial professional.

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

It is possible to lose money by investing in securities.

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

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

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

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

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Pruco Life Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life Insurance Company. Pruco Life Insurance Company Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

© 2023 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Issued on Contract: P-FGI/IND(10/21), issued in ID P-FGI/IND(10/21)-ID

Issued on Rider: P-RID-VIB(10/21) and Schedule Supplement: P-SCH-VIB(10/21)

Index Strategy Endorsement: P-END-RILA-P2P(10/21), P-END-RILA-TPAR(10/21) and P-END-RILA-SRP(10/21), P-END-RILA-DD(7/22) and P-END-FGI-PL(9/22)

