Prudential

Prudential WealthGuard™
Multi-Year Guaranteed Annuity

GUARANTEED GROWTH. ON YOUR TERMS.

Issued by Pruco Life Insurance Company.
This material must be preceded or accompanied by the Important Information Disclosure Statement.

INVESTMENT AND INSURANCE PRODUCTS ARE:
- **NOT FDIC INSURED**
- **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES**

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Get the protection and growth you need with WealthGuard

Looking for a way to grow your retirement savings without the uncertainty of the stock market? Consider Prudential's WealthGuard Multi-Year Guaranteed Annuity.

WealthGuard is a fixed-rate deferred annuity, designed for the long term, that provides tax-deferred growth for the time period you choose. Because it has a predetermined rate of return, you will know exactly what growth to expect—and because you aren't invested in the markets, you are protected from market losses.

Prudential: Meeting challenges for over 150 years

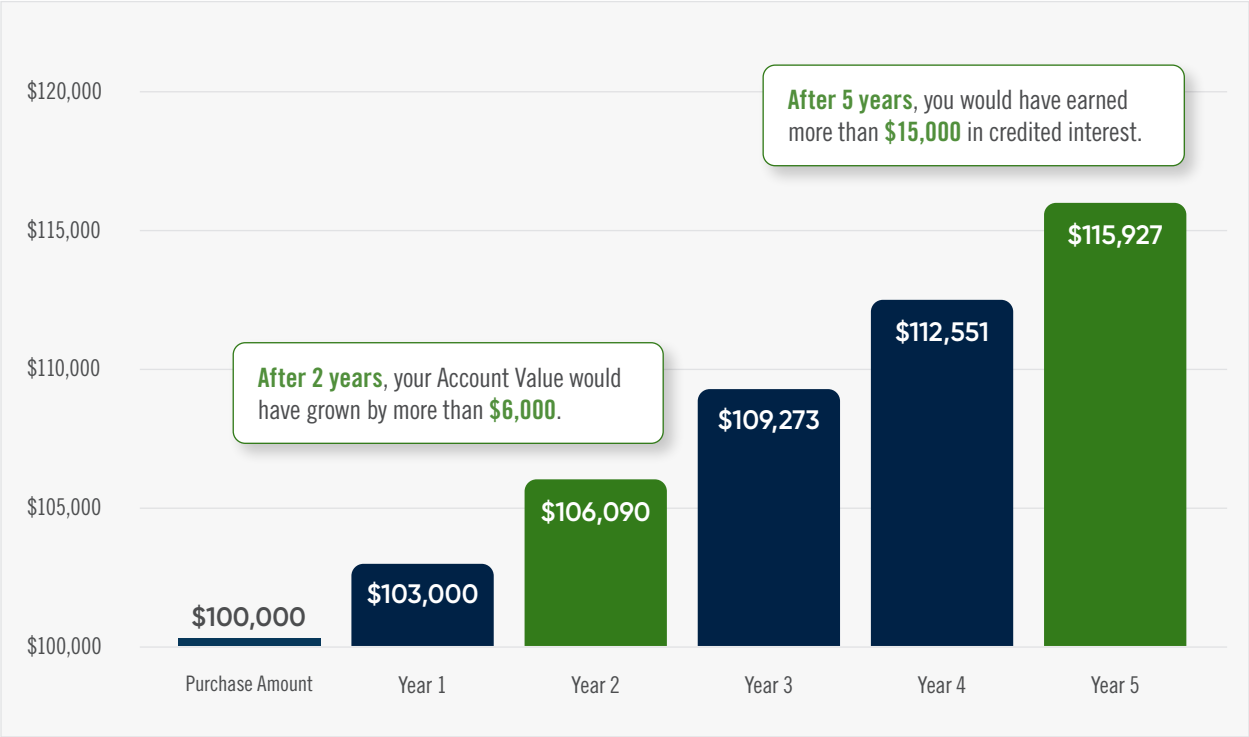
As you plan for a more secure tomorrow, you'll want to work with a brand you know and trust. Prudential has helped millions of people prepare for their future and will continue its commitment to helping more Americans protect their life's work. WealthGuard is issued by Pruco Life Insurance Company, a Prudential Financial Company.

Pick a term that works best for you

When you purchase your WealthGuard contract, you choose a term which we call the Initial Guaranteed Rate Period. During this term, the rate is guaranteed and won't change. **WealthGuard offers 3-, 5-, and 7-year Initial Guaranteed Rate Periods.** Please note that each term may not be available in all broker-dealers and/or states.

Here's how WealthGuard works:

In this hypothetical example, we show the growth of an initial annuity contribution of **$100,000** with a **3%** compounded annual rate for a **5-year** Initial Guaranteed Rate Period with no withdrawals taken. At the end of the term, the Account Value would have grown to **$115,927.**



[1] Subject to contract terms.

What you need to know about WealthGuard:

Your predetermined rate of return—Initial Guaranteed Rate—provides compounded and predictable growth.

Protection from market loss no matter what the markets do.

You'll have access to a portion of your Account Value if you need it.

Tax-deferred growth helps keep your money working for you before you make any withdrawals.

No annual or administrative fees.[1]

Access up to 10% of your account every year

Life changes all the time and unexpected expenses can arise. If that happens, your Free Withdrawal Amount provides:

- First Contract Year: 10% of your total annuity contributions (up to but not including the Account Anniversary)
- After the first Contract Year: 10% of previous anniversary Account Value (after all interest has been calculated)

If you need to take more than your Free Withdrawal Amount in any year of your term, surrender charges and a Market Value Adjustment (MVA) will apply to any amount in excess of your Free Withdrawal Amount. (See page 7 for more information.)

No surrender charges with your RMDs

If you need to withdraw money to satisfy Required Minimum Distributions (RMDs) calculated by Prudential and related to your contract, you will not have to pay any surrender charges and the MVA will not apply.

Upon renewal

At the end of your term, you will renew annually into a new 1-year guaranteed period, with a fixed interest rate, where surrender charges and MVA won't apply.

Renewal rates

Compared to your rates at contract issue, renewal rates may be **Higher, The Same, Or Lower.**

Renewal rates may be higher, the same, or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Subsequent rates may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your financial professional for more information.

The power of tax deferral

It's important to think about how taxes can affect your potential gains. With some investments, you pay taxes on any gains annually. With WealthGuard, you don't pay taxes on your gains each year because your taxes are deferred. You generally only pay taxes when you withdraw your money.

With WealthGuard:

- Your Account Value can earn interest
- You are not taxed on the interest each year
- Your contribution plus the interest compound to provide you with faster, more efficient growth

Please be sure you work closely with your financial professional and/or tax advisor to understand all potential impacts on your taxes before making any decisions.

Take care of your loved ones with a death benefit

If leaving money to your loved ones is part of your overall strategy, then WealthGuard 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 (see page 7 for more information.)

Choose a company you know and trust

We are committed to meeting America's financial challenges

When you choose an insurance company for an annuity, you want to be sure that the issuing company is financially strong and will be able to fulfill its promises, even if those promises won't come due until years later. The 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 July 30, 2025. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer and are not intended to reflect the investment performance or financial strength of the variable accounts, which are subject to market risk. **The above ratings are subject to change and do not reflect any subsequent rating agency actions. We make every effort to update our literature as soon as possible after a ratings change. Please visit our investor relations site, www.investor.prudential.com, for the most current ratings information.**

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

- With over $1.6 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 has been meeting financial challenges for over 150 years, creating innovative products and strategies that have helped individuals and institutions reach their financial goals.

[1] As of June 30, 2025.

PROTECT YOUR LIFE'S WORK

Speak to your financial professional to explore how adding WealthGuard to your overall financial plan can help you reach your retirement goals.

WealthGuard Product Highlights

Issue Ages: 0–85[1]

Purchase Payment: $25,000 minimum/$1,000,000 maximum
Subsequent payments not permitted[2]

Initial Guaranteed Rate

- The Initial Guaranteed Rate, which is stated as an annual percentage yield, is declared when the contract is issued. It is a fixed interest rate that is compounded and credited daily.
- The Initial Guaranteed Rate applies for the entirety of the Initial Guaranteed Rate Period.

Initial Guaranteed Rate Period

3-, 5-, and 7-year Initial Guaranteed Rate Periods available. The Surrender Charge Period is aligned to the Initial Guaranteed Rate Period elected. May vary by state and/or broker-dealer.

Surrender Charge Period

A Surrender Charge applies to withdrawals that happen during the Surrender Charge Period. The Surrender Charge is determined by applying the applicable Surrender Charge Percentage to the amount of your withdrawal that exceeds your Free Withdrawal Amount.

3-Year: 7%, 7%, 7%
5-Year: 7%, 7%, 7%, 6%, 5%
7-Year: 7%, 7%, 7%, 6%, 5%, 4%, 3%

There are no contractual fees (M&E, Administrative, etc.) associated with this product. May vary by state and/or broker-dealer.

Market Value Adjustment (MVA)

A positive or negative adjustment that applies during the Surrender Charge Period to any withdrawals that exceed the Free Withdrawal Amount. The MVA is based on a formula designed to respond to interest rate changes that occur after the annuity has been purchased. Generally speaking:

- If interest rates have increased at the time of withdrawal, the result will be a negative MVA
- If interest rates have decreased at the time of withdrawal, the result will be a positive MVA

Withdrawal Provisions

Free Withdrawal Amount:

- First Contract Year: 10% of total Purchase Payments
- After the first Contract Year: 10% of prior year anniversary Account Value (after all interest has been calculated)

Required Minimum Distributions:
RMD amounts calculated by Prudential are not subject to Surrender Charges or MVA.

Surrender Charge Waiver:
Medically Related Surrenders (MRS)—Surrender Charges and MVA will be waived based on the Owner meeting the following conditions (or Annuitant if entity owned): a) terminally ill or b) confinement to a medical facility for 90 consecutive days (state variations may apply).

Surrender Charges and MVA apply to withdrawals above the Free Withdrawal Amount during the Surrender Charge Period.

Minimum Guaranteed Surrender Value

The minimum value that you will receive upon Surrender, death, or annuitization.

- The Minimum Guaranteed Surrender Value is equal to 87.5% multiplied by Net Purchase Payment(s) since the date(s) applied, less any prior Withdrawals (reflecting the impact of Surrender Charges, if any, and MVA, if any), plus interest credited daily at the nonforfeiture rate.[3]

Renewal Process

At the end of the guaranteed period, the Account Value will automatically renew into a 1-Year guaranteed period.

- The interest rate will renew for a 1-year guaranteed period at no less than the Guaranteed Minimum Interest Rate outlined in the contract.
- Surrender Charges and MVA do not apply for the 1-year period.

In addition to the renewal option outlined above, you also have the option to request a Withdrawal, Surrender, or to Annuitize.

Guaranteed Minimum Interest Rate

The Guaranteed Minimum Interest Rate is 0.25%, is set at issue, and applies for the life of the policy. The Initial Guaranteed Rate, and subsequent renewal rates, will not be less than the Guaranteed Minimum Interest Rate.

[1] Please note, your specific broker-dealer guidelines may differ from the product specifications listed. For details on product availability, please contact your financial advisor.
[2] Purchase Payments in excess of $1 million for any one Owner and/or Annuitant are subject to approval by Prudential.
[3] The nonforfeiture rate is used to calculate the interest that is credited daily to the Minimum Guaranteed Surrender Value and may vary by state. The nonforfeiture rate is set on the issue date of the contract and redetermined upon the start of each new crediting period.

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

If you purchase this Annuity within a tax-advantaged retirement plan, such as an IRA, SEP-IRA, Roth IRA, 401(a) plan, or non-ERISA 403(b) plan, you will get no additional tax advantage through the Annuity itself. Because there is no additional tax advantage when an annuity is purchased through one of these plans, the reasons for purchasing the Annuity inside a qualified plan is the opportunity to annuitize the contract, which might make the Annuity an appropriate choice for you. You should consult your tax and financial advisors regarding such features and benefits prior to purchasing this Annuity for use with a tax-qualified plan.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% additional tax. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% additional tax. Withdrawals reduce the Account Value. Withdrawals taken during the surrender charge period that exceed the free withdrawal amount, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

Please note, your specific broker-dealer guidelines may differ from the product specifications listed. For details on product availability, please contact your financial advisor.

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

On Contracts: ICC23-MYGA(4/23), MYGA(4/23) or state variation
With Endorsements: ICC21-P-FIA-MVA(10/21), P-FIA-MVA(10/21) or state variation
On Schedules: ICC23-MYGA-MVA-SCH(4/23), MYGA-MVA-SCH(4/23) or state variation

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