



Prudential  
Annuities®

**PruSecure Advisor<sup>SM</sup>**  
**FIXED INDEXED ANNUITY**

# PROTECTION AND GROWTH OPPORTUNITY. YOU DESERVE BOTH.

Issued by Prudential Annuities Life Assurance Corporation.

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, the bank or any of its affiliates



# PRINCIPAL PROTECTION + OPPORTUNITY FOR GROWTH

## Choose both

You've worked hard for your money and want to protect and grow it for the future. But accomplishing both is easier said than done. With today's interest rates, low-risk investment products like money market accounts, CDs and certain bonds offer you little opportunity for growth. You can turn to the stock market, although that can be a risky venture. What if you didn't have to sacrifice one for the other?

If you're looking to protect your savings from market loss and still want the potential to increase your assets, the **PruSecure Advisor Fixed Indexed Annuity** offers you both. It can be a smart choice as part of your overall financial strategy.

### WHAT IS A FIXED INDEXED ANNUITY?

A fixed indexed annuity (FIA) is a tax-deferred financial tool designed for the long term. It offers a level of protection for your money against loss with the opportunity for it to grow based on the performance of a specific market index, or combination of indices. With a FIA, your money is not actually invested in any index, but rather may earn interest based on the index's performance. There is typically an upper limit, known as a "cap," on the amount of potential interest credited in a given period, as well as a "floor" that offers downside protection.

# The challenge of uncertain markets and low interest rates

## Navigating the stock market can be risky

When you invest, market ups and downs are inevitable. Many of us remember the aftermath of the 2008 financial crisis and continue to be concerned about another market downturn. History shows that the average investor will experience three to five bear markets in their retirement.<sup>1</sup>

**73%** of Americans surveyed are at least somewhat afraid another huge financial crisis will happen.

American Concerns Study, AYTM Research, "Top Fears/Aspirations of 2016"

## The search for stability can mean lower growth

To avoid stock market risk, investors will often shift money away from equities and into fixed income investments such as CDs and Treasury bonds. The trouble is, when interest rates are low for extended periods, the return on these investments tends to be low as well. This creates a dilemma: having to choose between protecting your assets or trying to grow them.

Over the past 30 years, bank CD rates have, on average, **declined about 95%**.

Bankrate.com, Historical CD Interest Rates, 1984-2016, April 19, 2016

With **PruSecure Advisor's** guaranteed downside protection and upside opportunity, you don't have to choose.

All references to guarantees are backed by the claims-paying ability of the issuing company.

CDs are FDIC-insured up to \$250,000 per financial institution, and there may be a penalty for early withdrawal. Fixed indexed annuities, like many investments, are not FDIC-insured, and have limitations and surrender charges.

<sup>1</sup> Bloomberg Financial, Inc., January 2016

## Prudential: Meeting challenges for over 140 years

As you plan for a more secure tomorrow, you'll want to work with a company you know and trust. Prudential has helped millions of people prepare for their future. With a solid reputation for risk management, product innovation, investment expertise and financial strength, Prudential continues its commitment to helping Americans meet their financial challenges.

# Choose how your money can grow

**PruSecure Advisor** offers you two different ways to potentially grow your money: an “index-based” strategy and a “fixed rate” strategy. Choose one or the other, or a combination of both. You decide the percentage to allocate to each. The performance of your chosen strategy is used to determine the amount of any interest credited to your contract.

## The index-based strategy

With the index-based strategy, your money has the potential to grow based on the change in market indices that you choose.

Because indices perform differently under similar market conditions, **PruSecure Advisor** currently offers you four to choose from. You also have the ability to select the term – or duration – of each strategy. Selecting a longer duration will likely result in a higher limit, or “cap,” on the interest rate you can earn during that term, although any interest is credited less frequently. At the end of each term, you can renew or reallocate your money among the strategies available at that time.

## The fixed rate strategy

The fixed rate strategy is not associated with any index. It earns a fixed interest rate for a period of one year and renews annually. We declare the interest rate at the time you purchase your contract. Rates upon renewal may vary.



## Freedom and flexibility

You determine how to allocate your money

### YOUR STRATEGIES INCLUDE:

Strategies	Term Length	Description
S&P 500®	1, 3 or 5 years*	A leading gauge of the U.S. equities market, the Standard & Poor's 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.
MSCI EAFE	1, 3 or 5 years*	The MSCI EAFE Index is designed to measure the performance of a selection of stocks in 21 developed markets outside the USA and Canada. The oldest international stock index, it is the most common benchmark in the U.S. for foreign stocks funds.
Dow Jones® U.S. Real Estate	1 or 3 years	This index is designed to track the performance of real estate investment trusts (REITs) and other companies that invest directly or indirectly in the development, management or ownership of real estate.
Bloomberg Commodity <sup>SM</sup>	1 or 3 years	The Bloomberg Commodity Index tracks the futures prices of a broadly diversified set of physical commodities on various commodity markets. It is designed to minimize concentration in any one commodity or sector.
Fixed Rate Strategy	1 year	The Fixed Rate Strategy is a fixed rate account that is designed to provide a guaranteed fixed interest rate, which is credited daily for a period of one year and renews annually.

\* The 5-year index term can only be elected at contract issue and may not be renewed.

### You choose your surrender charge period

At the time you purchase your contract, you may select a 5- or 7-year surrender charge period, which is the amount of time you must wait until you can withdraw funds from your annuity without facing a penalty charge. Typically, the longer the surrender charge period, the higher the fixed rates and index-based caps. During this period, if you withdraw any or all of the money from your annuity, surrender charges and a Market Value Adjustment (MVA) may apply. (See page 12 for additional information about MVAs.)

# How your money can grow

As we covered earlier, any money you allocate to the fixed rate strategy is guaranteed to grow at a predetermined interest rate for a period of one year. Funds you allocate to the index-based strategy have the potential to grow based on the performance of your chosen indices, measured from the beginning to the end of your 1-, 3- or 5-year term. We call this “point-to-point” crediting.

## The role of the cap and floor

With the index-based strategy, the interest rate that can be credited is subject to an upper limit called a “cap” that is initially set at the time you purchase your contract. Your cap rate may be different when you choose to renew or reallocate your index-based strategy.

Also, your principal and earnings are protected by the safety of a “floor.” The floor prevents your annuity from losing value even if the index declines during your term. With **PruSecure Advisor**, your floor is 0%, which means you will never experience a negative return due to index performance. You can also never lose your principal amount, or any interest that may already be credited to your contract, as long as you take no withdrawals during the surrender charge period.

So, from the beginning of the index-based strategy term to the end (point-to-point):

	Index Performance	Cap*	Interest Credited
If the index increased by an amount equal to or greater than the cap rate, your credited interest rate will be equal to the cap	7%	4%	4%
If the index increased by an amount less than the cap rate, your credited interest rate will be the same as the index percentage change	2%	4%	2%
If the index decreased, you lose nothing; you even keep any interest that’s previously been credited to your contract	-5%	4%	0%

The index performance does not include the impact of any dividend reinvestment. For more information about each index, see page 12.

\* The actual cap may be higher or lower than the cap shown.

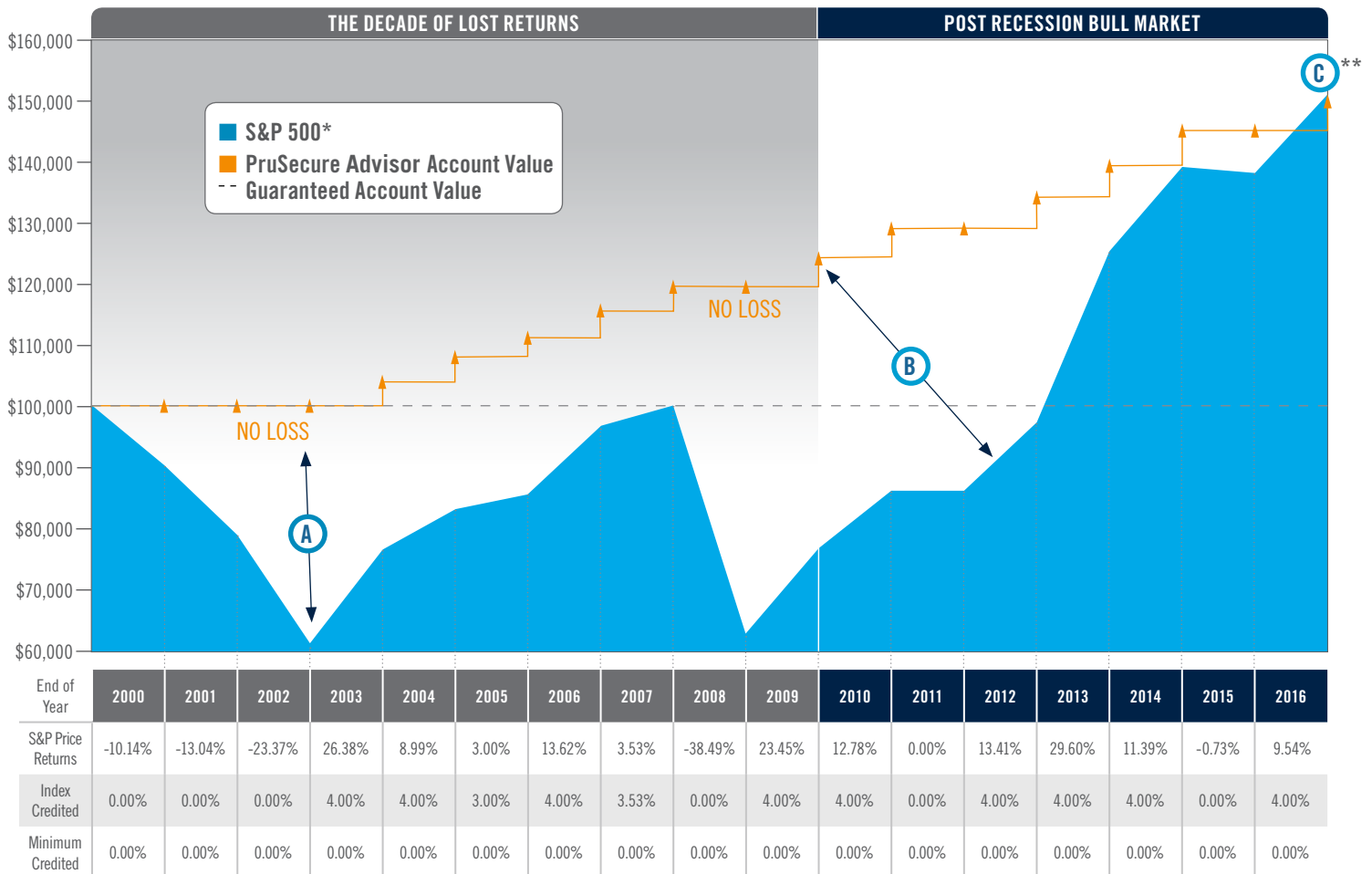


# The advantage of a fixed indexed annuity

The example below shows how a fixed indexed annuity, like **PruSecure Advisor**, can protect your account value during down markets and enable it to grow when markets increase. It illustrates how an investor would have benefited over 17 years with a premium payment of \$100,000 in the **PruSecure Advisor** Fixed Indexed Annuity, selecting the S&P 500 index-based strategy at a 4% cap with a 1-year term, and without taking any withdrawals.

## Combining the power of protection with growth opportunity

- A** **Protection in volatile markets** – With **PruSecure Advisor**, your account value would have been 100% protected from market losses, at a time when the S&P 500 was down approximately 40%. Did you let your emotions influence whether to stay invested in the market?
- B** **Growth opportunity** – These same emotions may have also prevented you from re-entering the market and capturing all or some of the gains that followed.
- C** **What's next?** – If history repeats itself, will you be prepared for the volatility and the losses that may come with it? **PruSecure Advisor** can protect your money and provide an opportunity for it to grow when markets recover.



Source: S&P 500 Price Returns, provided by Yahoo Finance.

The example above is for illustrative purposes only. It does not reflect a specific annuity, an actual account value, or the performance of any investment. Returns assume no reinvestment of dividends. The actual cap may be higher or lower than the cap shown. Different index-based strategies, as well as different time periods, may have different caps and produce different results. Any withdrawals taken from either scenario during the surrender charge period will reduce the account value, and surrender charges and an MVA will apply.

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

\*\* It is important to note that, although the values here are approximately the same, PruSecure Advisor is not designed or intended to approximate the performance of any index. Actual results will vary based on several factors.

# Accessing your money

While **PruSecure Advisor** is designed for the long term, unexpected needs can arise where you may need to access your money. If that happens, you have several options:

- **Free Withdrawals** – After your first contract anniversary, you may withdraw up to 10% of your account value annually without any penalties or fees.\*
- **Partial Withdrawals** – If you need more than the Free Withdrawal Amount, you can withdraw as much of your account value as you need, but keep in mind that surrender charges and a Market Value Adjustment (MVA) will apply.
- **Full Withdrawals** – If you make a full withdrawal of your annuity, you will receive the greater of your account value (minus any surrender charges and adjusted by any applicable MVA) and your Minimum Guaranteed Surrender Value. (See page 12 for additional information about the Minimum Guaranteed Surrender Value.)
- **Turn your annuity into income** – When you feel the time is right to start receiving income payments, you can annuitize your contract. We offer a variety of ways to provide you with guaranteed income for the rest of your life. For more information on annuitization, please consult your financial professional.

Any withdrawal taken during an index term, including Required Minimum Distributions, will not be eligible to receive interest at the end of the index term. Also, it's important to note that if you take a withdrawal or annuitize your contract, taxes will apply. The tax treatment will differ depending on whether you purchased your annuity with pre-tax (qualified) or after-tax (non-qualified) dollars. Please consult your tax advisor for more information.

\* Any withdrawals taken before your first contract anniversary will be subject to surrender charges and an MVA will apply.



# Legacy protection for your beneficiaries

**PruSecure Advisor** offers 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. If you pass away before the end of your index term, Prudential would still provide a portion of the interest credit amount (if the index has increased, subject to the applicable cap). The interest credited would be calculated proportionally based on the amount of time elapsed within the 1-, 3-, or 5-year index term.

If the contract is co-owned with your spouse, the death benefit is payable on the death of the first owner. The surviving spouse may choose to receive the death benefit as a lump-sum payment or continue the annuity at the current level.



# The power of tax deferral

One of the additional benefits of an annuity is tax deferral.\* With **PruSecure Advisor**, you pay no taxes on any interest credited until you make a withdrawal, so more of your money stays in your account and working for you. Your interest continues to compound and your assets accumulate faster than with a taxable account.

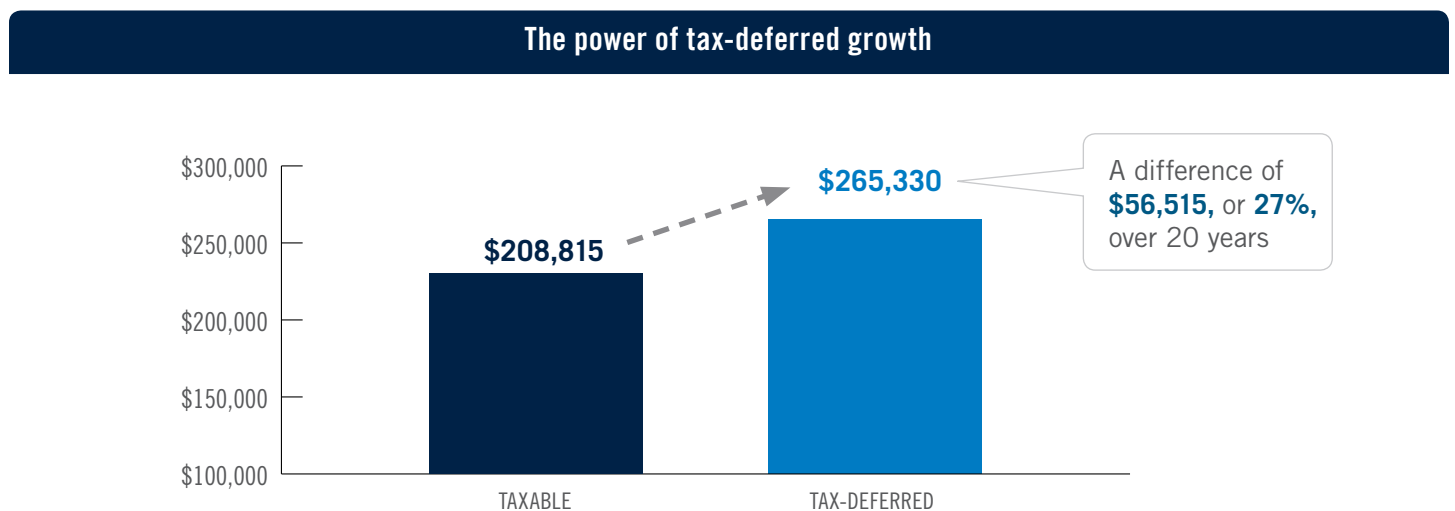
Tax deferral can have a significant impact on how much wealth you're able to accumulate.

## How tax deferral works

With **PruSecure Advisor**:

- Your account value can earn interest
- Your interest can earn interest
- You earn interest on the money you would have otherwise paid in taxes

This chart shows how a tax-deferred investment of \$100,000 can grow over time when compared to taxable investments.



Assumptions: This hypothetical example is for illustrative purposes only. It assumes a 5% annual growth. The taxable account assumes taxes are withdrawn at 25% at the end of every year. Tax-deferred accounts are subject to ordinary income tax at the time of withdrawals. The hypothetical example does not reflect a specific annuity or an actual account value. It does not include fees or expenses which would lower performance.

\* Because qualified retirement plans, IRAs and annuities offer a tax-deferral feature, you should carefully consider the other features, benefits, risks, and costs associated with an annuity before purchasing one in either a qualified plan or an IRA. Before purchasing an annuity, you should take full advantage of your 401(k) and other qualified plans.

# Why choose the PruSecure Advisor Fixed Indexed Annuity?

**PruSecure Advisor** combines all of these features into one product:

- **Protection** – Your principal and all interest credited is fully protected against negative index performance.
- **Simplicity** – One easy-to-understand crediting strategy—point-to-point—with multiple durations.
- **Greater opportunity for growth** – Our 3-year and 5-year index term options generally offer you more upside potential than shorter index term options.
- **Well-known indices** – Our index-based strategy options come from companies whose names you'll recognize, like the S&P 500, MSCI EAFE, Bloomberg Commodity, and Dow Jones U.S. Real Estate.
- **Flexibility** – When deciding how to allocate your money, choose the options that work best for you, including the available fixed rate and index-based strategies, crediting strategy durations and surrender charge periods.

## Frequently asked questions

**Q:** Am I too young to purchase an annuity? I thought annuities were just for retirees.

**A:** If you are interested in protecting a portion of your money for the long term with the opportunity to grow it safely, a fixed indexed annuity might be right for you regardless of your age. Your financial professional can help you determine the right product to meet your needs at every stage of your financial life.

**Q:** Why are interest rates capped?

**A:** A cap limits the amount of interest you can earn in a given term. This allows the issuing company to provide the protection of a floor, guaranteeing that your money is safe from market loss.

**Q:** What happens if the duration of my index term is shorter than my remaining surrender charge period?

**A:** In cases where the duration of your index term is shorter than the length of your surrender charge period, you may need to renew or reallocate your strategy selections one or more times before your surrender charge period ends. When you renew or reallocate, you may continue with the same strategy and allocation, or choose from the other strategies and terms available at that time.

**Q:** What are the fees associated with **PruSecure Advisor**?

**A:** One of the advantages of **PruSecure Advisor** is that there are no annual contract or administrative fees. However, if you withdraw any of your money during the first contract year or more than 10% of your money in any subsequent year during the surrender charge period, there will be a surrender charge. A positive or negative Market Value Adjustment will also apply.

Please see the Important Information Disclosure Statement for additional details.

# Glossary

**Account Value** – The total value of the index-based strategy option(s) and the fixed rate strategy option you have chosen, adjusted for any withdrawals you have taken and any applicable surrender charges and MVA.

**Annuitization** – The process of converting your annuity into a series of periodic income payments. Annuities may be annuitized for a specific period of time or for the life of the annuitant.

**Cap** – For the index-based strategies, the maximum interest rate percentage that can be credited at the end of an index term; the cap is set prior to the start of each index term.

**Death Benefit** – The death benefit is equal to the greater of: 1) the account value on the date we receive due proof of death, and 2) the Minimum Guaranteed Surrender Value.

**Fixed Rate** – A one-year fixed interest rate that is established at the beginning of each contract year and is applied daily to the fixed rate strategy allocation of the contract.

**Free Withdrawal Amount** – After the first contract year, the amount of money you can withdraw from your annuity each year during the surrender charge period, without incurring a surrender charge or MVA.

**Index Term** – A period of time used to measure the change in index prices for each chosen index. The initial index term begins on the annuity's issue date, and will end once the duration of the term has completed (i.e., 1, 3, or 5 years).

**Interest Credited** – The total interest credited for both the fixed rate and index-based strategies.

**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.

**Minimum Guaranteed Surrender Value** – A state-required minimum value that the contract owner will receive upon surrender, death or annuitization. It is equal to 87.5% of premiums, minus any withdrawals, accumulating at a fixed rate equal to at least 1%.

**Owner** – An eligible entity or person named as having ownership rights in relation to the annuity.

**Point-to-Point** – The type of crediting strategy available under this annuity. We compare the index price at the end of the index term to its price at the beginning of the term. If the price has increased, the interest credited to your annuity will equal the percent of the index price increase, up to a cap.

**Surrender Charge** – A type of charge that may be deducted when you either make a surrender or take a partial withdrawal from your annuity that is greater than your Free Withdrawal Amount during the surrender charge period. The charge is a percentage of the amount withdrawn from the account value applied after subtracting the Free Withdrawal Amount.

## INDEX DESCRIPTIONS

**Bloomberg Commodity Index** is designed to provide a broadly diversified representation of commodity markets and is comprised of Exchange-Traded Funds (ETFs) on physical commodities.

**Dow Jones U.S. Real Estate Index** is designed to track the performance of Real Estate Investment Trusts (REITs) and other companies that invest directly or indirectly in real estate through development, management, or ownership, including property agencies.

**MSCI EAFE Index** includes over 1000 international stocks intended to measure major developed international equity markets in Europe, Australasia and the Far East (EAFE).

**S&P 500 Index** includes 500 leading companies in leading industries of the U.S. economy, capturing 80% coverage of U.S. equities.

# PruSecure Advisor Fixed Indexed Annuity

Features	Specifications																										
Minimum Premium Payment	<p><b>Initial:</b> \$25,000  <b>Subsequent:</b> Not permitted</p>																										
Issue Ages	<p><b>Minimum:</b> None / <b>Maximum:</b> 85            Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitants</p>																										
Latest Annuity Date	No later than the first contract anniversary on or after the oldest owner's or annuitant's 95th birthday																										
Crediting Strategies & Terms	<table border="1" data-bbox="418 789 1495 1100"> <tbody> <tr> <td data-bbox="418 789 688 851" rowspan="4">Index-Based Strategy with Point-to-Point Crediting</td> <td data-bbox="688 789 1008 851">S&amp;P 500</td> <td data-bbox="1008 789 1167 851">1-Year Term</td> <td data-bbox="1167 789 1326 851">3-Year Term</td> <td data-bbox="1326 789 1495 851">5-Year Term*</td> </tr> <tr> <td data-bbox="688 851 1008 913">MSCI EAFE</td> <td data-bbox="1008 851 1167 913">1-Year Term</td> <td data-bbox="1167 851 1326 913">3-Year Term</td> <td data-bbox="1326 851 1495 913">5-Year Term*</td> </tr> <tr> <td data-bbox="688 913 1008 975">Dow Jones U.S. Real Estate</td> <td data-bbox="1008 913 1167 975">1-Year Term</td> <td data-bbox="1167 913 1326 975">3-Year Term</td> <td data-bbox="1326 913 1495 975">—</td> </tr> <tr> <td data-bbox="688 975 1008 1038">Bloomberg Commodity</td> <td data-bbox="1008 975 1167 1038">1-Year Term</td> <td data-bbox="1167 975 1326 1038">3-Year Term</td> <td data-bbox="1326 975 1495 1038">—</td> </tr> <tr> <td data-bbox="418 1038 688 1100">Fixed Rate Strategy</td> <td data-bbox="688 1038 1008 1100">Fixed Rate Account</td> <td data-bbox="1008 1038 1167 1100">1-Year Term</td> <td data-bbox="1167 1038 1326 1100">—</td> <td data-bbox="1326 1038 1495 1100">—</td> </tr> </tbody> </table> <p>* The 5-year index term can only be elected at contract issue and cannot be renewed.</p>					Index-Based Strategy with Point-to-Point Crediting	S&P 500	1-Year Term	3-Year Term	5-Year Term*	MSCI EAFE	1-Year Term	3-Year Term	5-Year Term*	Dow Jones U.S. Real Estate	1-Year Term	3-Year Term	—	Bloomberg Commodity	1-Year Term	3-Year Term	—	Fixed Rate Strategy	Fixed Rate Account	1-Year Term	—	—
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Fixed Rate Strategy	Fixed Rate Account	1-Year Term	—	—																							
Minimum Renewal Cap & Fixed Rates	<p><b>Index-Based Strategy</b></p> <ul style="list-style-type: none"> <li>Minimum renewal cap during 5-year surrender charge period 1.00%; after surrender charge period 1.00%</li> <li>Minimum renewal cap during 7-year surrender charge period 2.00%; after surrender charge period 1.00%</li> </ul> <p><b>Fixed Rate Strategy</b></p> <ul style="list-style-type: none"> <li>Minimum renewal fixed rate during the surrender charge period 1.00%; after surrender charge period 0.05%</li> </ul>																										
Surrender Charge Options	<table border="1" data-bbox="418 1377 1495 1452"> <tbody> <tr> <td data-bbox="418 1377 927 1452">5 years: 2%, 2%, 2%, 2%, 2%</td> <td data-bbox="927 1377 1495 1452">7 years: 2%, 2%, 2%, 2%, 2%, 2%, 2%</td> </tr> </tbody> </table> <p>Rates will vary based on surrender charge chosen.</p>					5 years: 2%, 2%, 2%, 2%, 2%	7 years: 2%, 2%, 2%, 2%, 2%, 2%, 2%																				
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Market Value Adjustment (MVA)	<ul style="list-style-type: none"> <li>Withdrawals in excess of the Free Withdrawal Amount are subject to an MVA during the surrender charge period</li> <li>This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to the Bloomberg Barclays U.S. Intermediate Credit Index; MVA may not apply in all states</li> </ul>																										
Free Withdrawals	After the 1st contract year, clients may withdraw up to 10% of the account value (based on the previous contract anniversary, after all index/interest credits are applied) without surrender charges or MVA																										

All options may not be available in all states or with all broker/dealers.

# Choose a company you know and trust

## Prudential Annuities<sup>®</sup>, committed to meeting America's financial challenges

- Prudential Annuities is a business of Prudential Financial, Inc. and an innovative leader in the financial services industry
- We are comprised of several insurance companies, some of which are authorized to issue annuity contracts in the United States, including Prudential Annuities Life Assurance Corporation
- We built our reputation by being steadfastly committed to: insight that drives innovation; a comprehensive approach to risk management; and sustaining financial strength

### PRUDENTIAL ANNUITIES ISSUING COMPANY RATINGS

A.M. Best Company	Fitch Ratings	Standard & Poor's
<b>A+</b> (2nd category of 16) Superior ability to meet ongoing obligations to policyholders	<b>AA-</b> (4th category of 19) Very strong capacity to meet policyholder and contract obligations	<b>AA-</b> (4th category of 23) Very strong financial security characteristics

Prudential Annuities Life Assurance Corporation (PALAC) is a member of the Prudential Financial family of companies and the issuer of the PruSecure Advisor Fixed Indexed Annuity. PALAC is solely responsible for its own financial obligations. It is highly rated by the major independent rating agencies for its ability to meet financial obligations. All ratings are as of November 1, 2017. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer. ***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](http://www.investor.prudential.com), for the most current ratings information.***

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

- With over \$1 trillion in assets under management,<sup>1</sup> Prudential Financial, Inc. is one of the most recognized and respected names in the financial services industry. In fact, more than 97% of people in the U.S. recognize the Prudential name<sup>2</sup>
- Prudential has been meeting financial challenges for more than 140 years, creating innovative products and strategies which have helped individuals and institutions reach their financial goals
- Prudential maintains its strength by spreading risk across a diversified mix of businesses including life insurance, annuities, retirement-related services, mutual funds, investment management and commercial property services

<sup>1</sup> As of June 30, 2017

<sup>2</sup> Prudential Brand Image: Wave 44 – based on data collected among general consumers, March 2014

## Prudential's History

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### 1875

The Prudential Friendly Society, founded by John Fairfield Dryden, opened for business. It was the first company in the United States to make life insurance available to working-class people.

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### 1896

The Rock of Gibraltar was used as a company symbol for the first time in advertising that read, "The Prudential has the strength of Gibraltar." Today, the "Rock" is widely recognized and continues to represent the strength of Prudential.

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### 1932

Prudential's innate conservatism protected the company from the harsher ravages of the Great Depression. Although employee salaries were cut in 1932, not one Prudential employee lost his or her job because of the economic conditions.

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### WWII

Claims of more than \$70 million were paid on nearly 100,000 policies as a result of casualties during World War II.

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### 1970

Prudential became the first major insurance company to market an individual retirement income solution called a "variable annuity" to help individuals save money for their retirement.

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### 2001

Prudential Annuities introduced its first formula-based living benefit available with variable annuities, designed to provide guaranteed lifetime income for retirees.

Prudential goes public.

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### 2012

The Prudential Insurance Company of America closed two major pension risk transfer transactions with the retirement plans of General Motors and of Verizon Communications, securing pensions for hundreds of thousands of workers.

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### 2017

For the second consecutive year, Prudential Financial earned the #1 ranking in *Fortune's* list of the World's Most Admired Life/Health Insurance Companies.

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Issuing company is located in Shelton, CT (main office). Prudential Annuities Life Assurance Corporation, a Prudential Financial company, is solely responsible for its own financial condition and contractual obligations.

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

Prudential Annuities and its distributors and representatives do not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

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 and death benefits.

S&P 500® Index and Dow Jones® US Real Estate Index: S&P® and Dow Jones® are trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's") and have been licensed for use by Prudential Annuities Life Assurance Corporation. PruSecure Advisor is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard and Poor's makes no representations regarding the advisability of purchasing PruSecure Advisor.

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