



Prudential FlexGuard[®] Income Select
Indexed variable annuity

IT'S YOUR INCOME. CHOOSE HOW YOU HELP GROW AND PROTECT IT.

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
- SUBJECT TO INVESTMENT RISKS INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Issued by Pruco Life Insurance Company, Newark, NJ.

This material must be preceded or accompanied by a product prospectus.

For additional information please reference the marketing product fact card and current rate sheet.

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Wells Fargo Version

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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 Select

FlexGuard Income Select is an innovative indexed variable annuity with a built-in income benefit, available for an annual benefit cost of 1.60%, that offers levels of protection with growth potential to provide you with **protected lifetime income**.

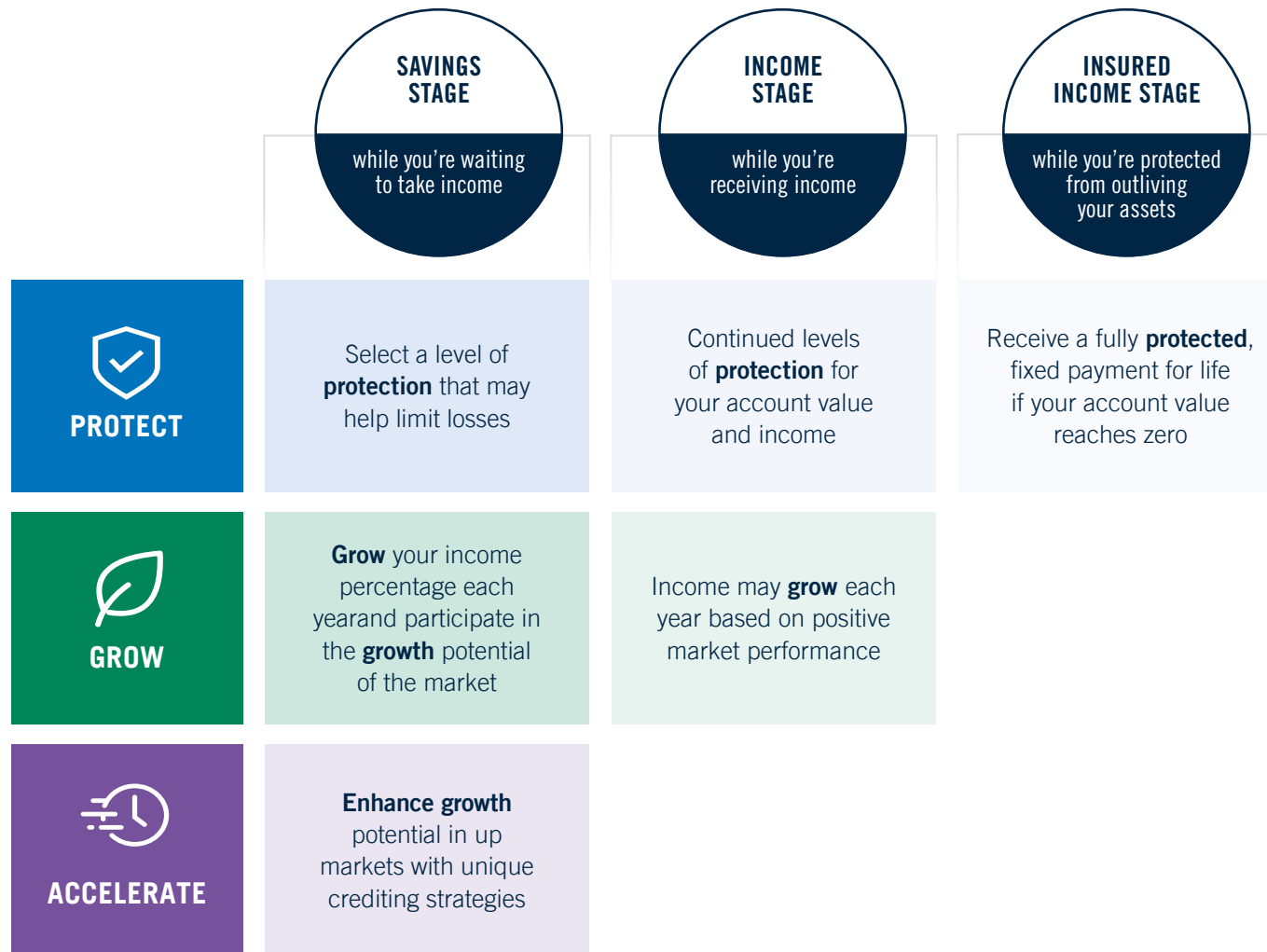
You select a level of protection against market losses for your assets and income—called a buffer—and have the opportunity to capitalize on market growth through index strategies while you're saving *and* receiving income.

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 Select



Please note that income may decrease in the Income Stage due to negative market performance. Index-linked variable annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. There is risk of loss of principal if negative index returns exceed the selected protection level. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

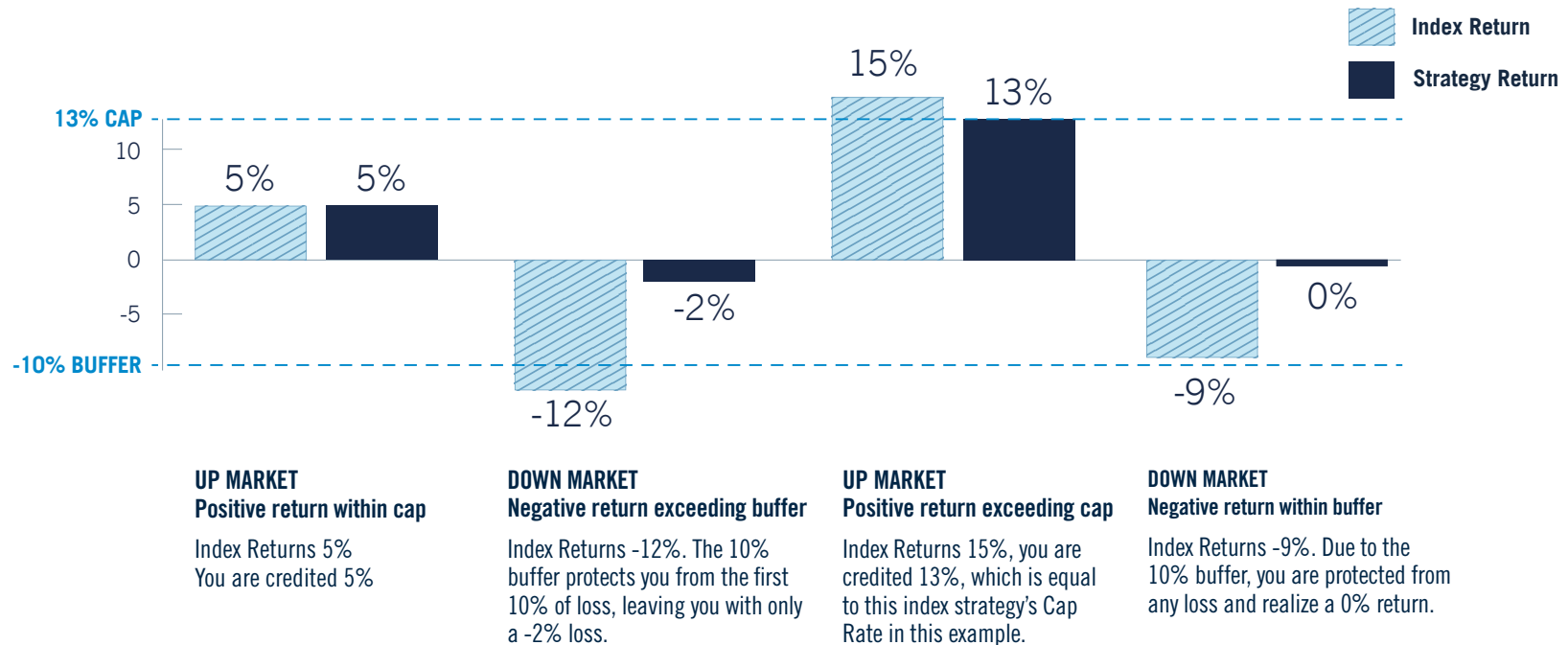
Protection During Downturns

One of the most valuable aspects of FlexGuard Income Select is the opportunity for downside protection during both the Savings and Income Stages. Choose your buffer as well as the amount of time you want that protection (called the index term).

Each Index Crediting strategy (discussed on the following page) has different buffer levels and growth opportunities—the lower the buffer level, the higher the growth opportunity. You decide the protection and growth levels you are comfortable with, and you have the flexibility to make changes at the end of each index term if your needs change or if the market evolves.

- 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 Credit or Index 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.


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


Index Crediting Strategies Work With Buffers to Help Grow and Protect Your Savings and Income

Your journey to creating lifetime income begins in the Savings Stage which lasts for at least one year. You then move into the Income Stage once you start income. Throughout each stage, you can create a desired balance of growth and protection opportunity, choosing from the available Index Crediting strategies.

Growth Opportunities

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 and the Dual Directional Strategies.

 GROWTH OPPORTUNITIES	
INDEX STRATEGY	DESCRIPTION
Point-to-Point with Cap Rate	This strategy offers the opportunity to receive any positive index growth up to an upper limit (called a “Cap”) during the chosen crediting period.
Dual Directional	This strategy offers growth potential up to a Cap Rate when the Index Return is positive, and can still provide growth potential when the Index Return is negative (within or equal to the Buffer).

 UNCAPPED GROWTH OPPORTUNITIES (no maximum amount of credit)	
INDEX STRATEGY	DESCRIPTION
Tiered Participation Rate	This strategy provides the unique potential to outperform the Index Return. The strategy offers you 100% of any positive index growth up to a Tier Level. Growth exceeding the Tier Level results in an Index Credit of MORE than 100% , leading to additional growth.

*Before making a selection, be sure to review each **Index Crediting strategy flyer and the current rate sheet** with your financial professional. New business Cap Rates, Participation Rates, and Tier Levels set by Prudential are determined at contract issue and are subject to change at any time. It’s important to fully understand each crediting strategy to assess whether it aligns with your unique goals and objectives.*

FlexGuard Income Select and all product features are not approved for use in all states or through all broker-dealers. All buffers, terms, and indices may not be available with all index strategies. Please refer to the current rate sheet and prospectus for more information.



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

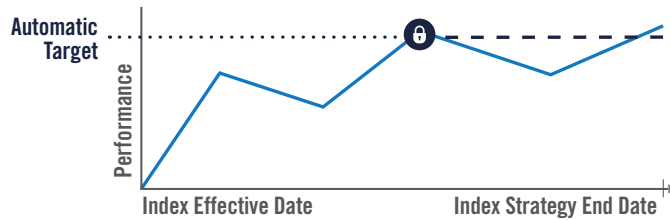
The market can be unpredictable, and everyone has a different experience. With FlexGuard Income Select’s optional Performance Lock feature, you have added flexibility to lock in performance prior to the Index Strategy End Date during the Savings Stage.

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

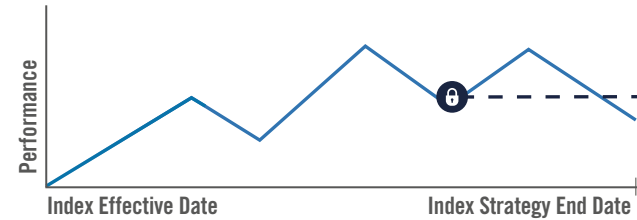
You set a target that will automatically lock when it is met or exceeded. An automatic target is a positive growth target that is established to identify when you would lock in gains. It can be adjusted or canceled at any time as long as the target has not been met.



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.

--- Performance Lock Value with a lock — Performance Lock Value without a lock ⊕ Performance Lock

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 and any applicable benefit charges.* On the next Index Anniversary, you can reallocate some or all of the Performance Lock Value.

This is a hypothetical example presented to illustrate how the feature works. It is not intended to predict your Index Return or Index Credit and assumes the contract was held to full term and no withdrawals were taken.

*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 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

With FlexGuard Income Select, you can allocate your money to one or any combination of Index Crediting strategies.

Index Crediting Strategies

Index Crediting strategies offer levels of protection from market loss (buffers). You choose a length of time, or term, to invest. Interest is credited on a point-to-point basis—i.e., at the end of that term—based on the performance of the underlying index, specific Index Crediting strategy, and buffer you select.

At the end of the index term, you can renew or reallocate to any growth strategy available at that time.

The following terms, buffers, and Index Crediting strategies are currently offered during the Savings Stage. During the Income Stage only the 1-year Point-to-Point with Cap Rate and the 1-year Dual Directional Strategies are available.

		Choose your strategy for growth				
Choose your level of protection		1-year Point-to-Point with Cap	1-year Dual Directional	6-year Point-to-Point with Cap	6-year Dual Directional	6-year Tiered Participation
10%		✓				✓
15%		✓	✓		✓	
20%				✓	✓	
30%		✓				
100%		✓				

Please note that not all options may be available in all states or through all broker-dealers.

During the Savings Stage, if an Index Strategy is not available for reallocation and an Owner does not provide timely instructions to reallocate among Index Strategies, this may result in amounts being transferred into the Holding Account (PSF PGIM Government Money Market Portfolio). Such transfers will remain in the Holding Account until an Index Anniversary Date where they may be reallocated to the Index Strategies. Please note that you may not allocate directly into the Holding Account.

Compared to Your Rates at Contract Issue, Renewal Rates May Be:



**HIGHER,
THE SAME,
OR LOWER**

Renewal Cap Rates and Participation Rates may be higher or lower than the initial rates, but will never be less than the Guaranteed Minimum Rates. Tier Levels may be higher or lower than the initial Tier Level, but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates and Tier Levels may differ from the rates and Tier Levels used for new contracts or for other contracts issued at different times. Rates are impacted by changes in various economic factors.

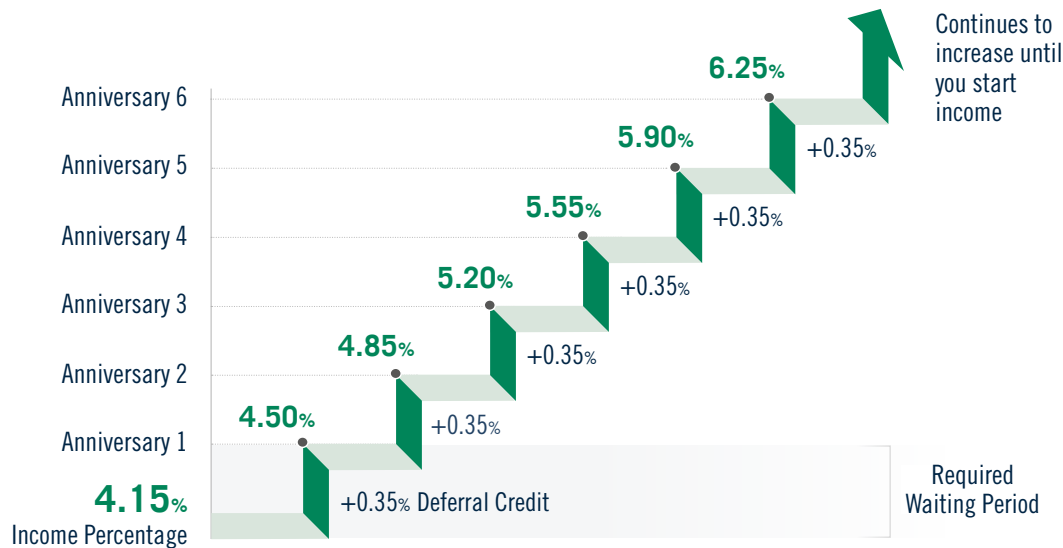
Opportunities to Grow Your Income No Matter What the Market Does

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 one year ("Waiting Period") to start taking income. On an index anniversary after the Waiting Period when 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, a 0.35% deferral credit, and waiting six years to start taking income. 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 maintaining the protection you need with the available Index Crediting strategies—1-year Point-to-Point with Cap Rate and a 1-year Dual Directional. You choose the level of protection you need by allocating to one or more of the buffer levels available on each strategy.

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%	-9%
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: **1-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 Credit or Index 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.

All buffers, terms, and indices may not be available with all index strategies. Index Credit 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 15 years:

Annual Income Amount EXCEEDED initial amount

15 out of 15 years

Annual Income Amount is FULLY PROTECTED from loss

3 out of 3 years

with negative Index Returns

Cumulative income surpassed annuity contribution

6 years after starting income

Annual Increase Amount INCREASED more than

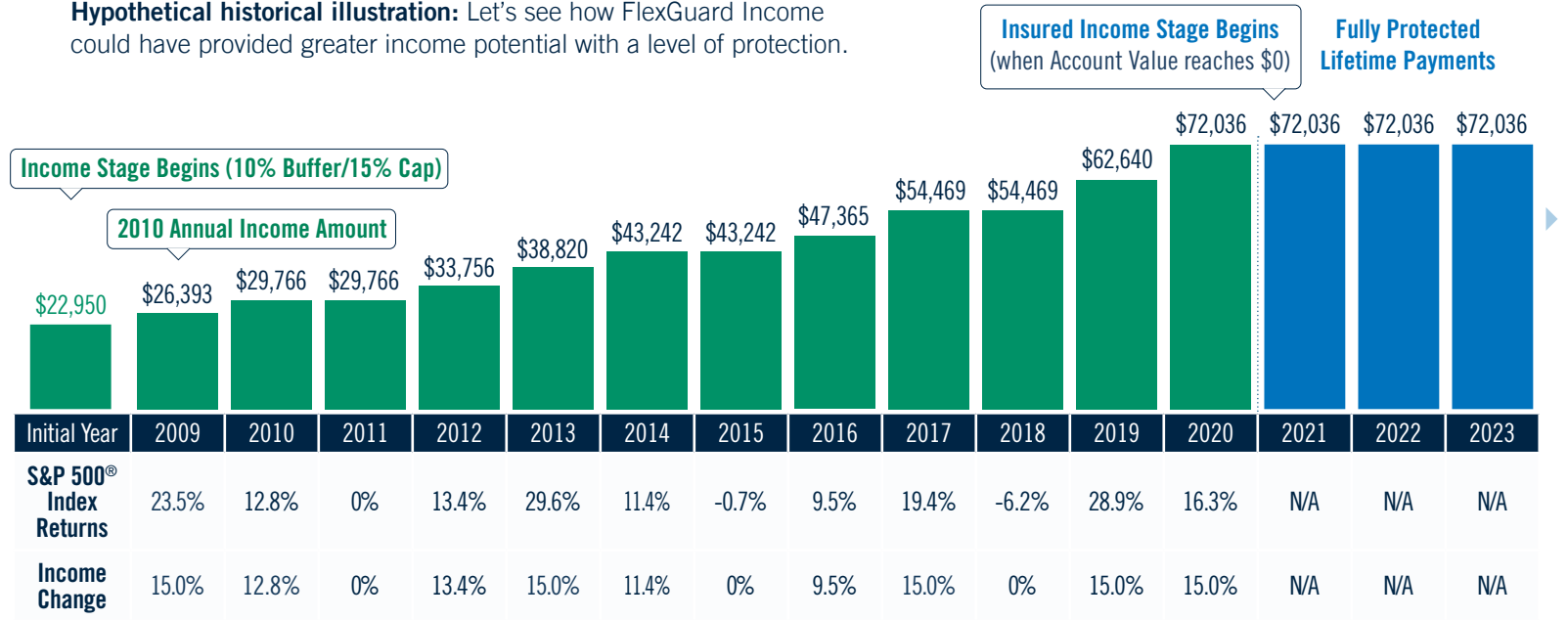
3.1 times

(\$22,950 to \$72,036)

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® (01/2009 - 12/2023)

Total income after 15 years: **\$702,984**
with an average Annual Income Amount of \$46,866

Total income over 20 years: **\$1,063,162**
(if Insured Stage extended four 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. Values are rounded. 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 current rates. **During the Income Stage, income will decrease in years where a negative Index Return exceeds the buffer.** 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 Credit 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's 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 Select

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 Select 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

Contract Charges

The surrender charge is the charge you may pay at the time you surrender the Annuity or make a partial withdrawal during the first six years of your contract and is applied against the amount of the Account Value being withdrawn. The surrender charge is separate from the benefit charge. Required Minimum Distributions calculated by Prudential and free withdrawals are not subject to surrender charges.

Surrender Charge	Six Years: 8%, 8%, 7%, 6%, 5%, 4%, 0%
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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 (CDSC), or surrender charge.

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, or annuitize—or in cases when Prudential deducts the benefit charge or must pay a death claim between Index Anniversaries—an Interim Value Interim Value Calculations 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 a CDSC.
- Withdrawals will be deducted from the Holding Account first (if applicable). Only when the Holding Account has been depleted, if applicable, will any remaining withdrawal amount be deducted from the Index Strategies on a proportional basis. You can also request self-directed withdrawals from the Holding Account, if applicable, and/or Index Strategies of your choosing.

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 CDSC, is considered Excess Income. For RMDs, please check your prospectus for treatment.

- 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 October 30, 2024. 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 Select Definitions

Account Value	The total value of any allocations in the variable subaccount and the Index Crediting strategies ("Index Strategies") using the Interim Value during the Index Strategy Term 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. For RMDs, please check your prospectus for treatment.
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 Credit 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 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 Lock Value 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.*
Waiting Period	The length of time you must wait before choosing the Income Effective Date.

* 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 any or all of the Performance Lock Value to a new Index Strategy upon your next Index Anniversary.

To learn more about Prudential's FlexGuard Income Select 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

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An investment in the PSF PGIM Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio.

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% tax.

All guarantees, including benefit payment obligations, index strategy crediting, or annuity payout rates, are backed by the issuing company's claims-paying ability and do not apply to the underlying variable investment options. The third-party broker-dealer/agency, or any of its affiliates, selling this annuity are not responsible for making those payments, and none makes any representations or guarantees about the issuer's claims-paying ability.

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FlexGuard Income Select and all product features are not approved for use in all states or through all broker-dealers.

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