PRUDENTIAL SUREPATH CURRENT RATES

Effective Date: 11/1/2026

The Prudential SurePath® Fixed Indexed Annuity is a single premium, long-term contract designed to help you secure your financial future. In return for your premium payment, you receive certain benefits. SurePath is designed to protect you from loss. It also gives you the opportunity to grow your account value without exposure to the unpredictable ups and downs of the stock market. Your money can grow by earning interest based on the performance of a stock market index, such as the S&P 500®, but it is not invested in the stock market or specifically in the indexes allocated.[1] **You can choose a combination of indices and terms, each with a cap rate OR a participation rate, as available.**

We are issuing this rate sheet to provide the initial cap rates and participation rates for each index-based strategy term, and the interest rate percentage for the fixed rate strategy that we are currently offering on the SurePath Fixed Indexed Annuity. These rates are set by Prudential as of the effective date listed above. Renewal rates may be different than those listed below. Rates are subject to change at any time. For the latest rates, please visit www.prudential.com/surepath-rates.

For complete information about the annuity, please refer to the Important Information Disclosure Statement and product brochure which are available from your financial professional. If you need assistance in reading this document, click here.

10-Year Surrender Charge Period[2]: Premium Payment—$25,000 or more

	CAP RATE		PARTICIPATION RATE		
Index-Based Strategies	**1-year term**	**3-year term**	**1-year term**	**2-year term**	**3-year term**
S&P 500® Index	11%	28%	40%	N/A	50%
MSCI EAFE Index	11.25%	28%	45%	N/A	55%
Dimensional US Innovation Index	14%	N/A	99%	155%	175%
Franklin Spotlight Index	14%	N/A	99%	155%	175%
Goldman Sachs Voyager Index	N/A	N/A	180%	200%	230%
J.P. Morgan AQUA Index	11%	N/A	97%	150%	165%
PGIM Quant MAP Index	N/A	N/A	130%	180%	220%

Fixed Rate Strategies	1-year term
Fixed Rate Account	4%

7-Year Surrender Charge Period[2]: Premium Payment—$25,000 or more

	CAP RATE		PARTICIPATION RATE		
Index-Based Strategies	**1-year term**	**3-year term**	**1-year term**	**2-year term**	**3-year term**
S&P 500® Index	10.25%	25%	35%	N/A	45%
MSCI EAFE Index	10.5%	25%	40%	N/A	50%
Dimensional US Innovation Index	13.5%	N/A	95%	150%	170%
Franklin Spotlight Index	13.5%	N/A	95%	150%	170%
Goldman Sachs Voyager Index	N/A	N/A	165%	195%	225%
J.P. Morgan AQUA Index	10.5%	N/A	90%	145%	160%
PGIM Quant MAP Index	N/A	N/A	120%	170%	210%

Fixed Rate Strategies	1-year term
Fixed Rate Account	4%

[1] Your account value is credited interest based on the performance of the selected index or indices but will not be reduced for negative performance. Your beginning account value is based on the previous contract anniversary, after all interest credits and withdrawals are applied. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

[2] In California, surrender period/charges vary. Please see the California Important Information Disclosure Statement or fact card.

Annuities are issued by Pruco Life Insurance Company. **This material must be preceded or accompanied by the Important Information Disclosure Statement.**

It is not possible to invest directly in an index.

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Prudential

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