

PRUDENTIAL PREMIER® RETIREMENT

Variable Annuity B SeriesSM

Designed for investors with longer-term retirement goals who prefer a lower-cost, more traditional variable annuity

Feature	Specifications
Minimum Purchase Payments <i>*Prudential Annuities® reserves the right to limit, restrict, suspend, or reject additional purchase payments at any time on a non-discriminatory basis. Subsequent purchase payments will not be accepted on or after the 86th birthday of the oldest of all owners and annuitant</i>	Initial: \$1,000 Subsequent: \$100
Maximum Issue Age <i>May vary by state and/or broker/dealer</i>	85 Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitant
Minimum Death Benefit	<p>The minimum death benefit ensures that if you pass away before annuitization or before your account value is reduced to zero, your beneficiary will receive the greater of:</p> <ul style="list-style-type: none"> ■ The sum of all purchase payments, reduced proportionally by the amount of any withdrawals, OR ■ The current account value
Latest Annuity Date	No later than the first day of the calendar month following the 95th birthday of the oldest of all owners and annuitant, whichever occurs first
Annuitization Options <i>Minimum monthly annuity payment is \$100 (\$20 in NY) except where a lower amount is required by law</i>	<p>When the time comes to start receiving income from your annuity, you may select a payment schedule to meet your requirements from several options, including:</p> <ul style="list-style-type: none"> ■ Payments for a period certain ■ Payments for life with a period certain
Fees and Charges	
Total Annual Insurance Charge <i>Applied as a percentage of the daily net assets of the variable subaccounts</i>	1.45% in all years
Annual Maintenance Fee <i>Waived if the sum of all purchase payments totals \$100,000 or more</i>	Lesser of \$50 (\$30 in NY) per year or 2% of the account value
Contingent Deferred Sales Charge <i>Based on the age of each purchase payment. Assessed on withdrawals in excess of free withdrawal amounts during the first seven years after each purchase payment is made</i>	7 years: 7%, 7%, 6%, 6%, 5%, 4.5%, 4%
Free Withdrawal	Up to 10% of each purchase payment (non-cumulative) per annuity year. Access to 100% of each purchase payment without a CDSC seven years after it is made

This material must be accompanied by the product's current prospectus, which provides you with complete information on the product discussed. This product may not be available in all states or all broker/dealers. All references to account value assume no investment in any available market value adjustment options. Please see the prospectus for more information. Prudential Premier Retirement Variable Annuities are issued by Pruco Life Insurance Company and by Pruco Life Insurance Company of New Jersey.

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

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What is a variable annuity?

Variable annuities are long-term investments designed for retirement purposes. They can offer some attractive advantages such as:

- Predictable lifetime income options
- Tax-deferred growth (with more control over the timing of taxes)
- Access to professionally managed investment options with tax-free rebalancing
- Basic death benefit protection for your beneficiaries
- Access to adding optional living or death benefits (available for an additional fee)

Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment.

Investors should consider the features of the contract and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.

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

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 client's retirement savings. Clients seeking information regarding their particular investment needs should 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.

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

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. 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 benefit.

Tax deferral is provided by an IRA and other qualified retirement plans. When a variable annuity contract is used to fund a qualified retirement plan it is important to consider its features other than tax deferral, including lifetime income payout option, the death benefit protection, and the ability to transfer among investment options without sales or withdrawal charges.

Optional benefits may not be available in every state and may not be elected in conjunction with certain optional benefits. Optional benefits have certain investment, holding period, liquidity, and withdrawal limitations and restrictions. The benefit fees are in addition to fees and charges associated with the basic annuity.

All references to guarantees, including the benefit payment obligations arising under the annuity contract guarantees, rider guarantees, optional benefits, any fixed account crediting rates or annuity payout rates are backed by the claims-paying ability of Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey. 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. All guarantees, including optional benefits, do not apply to the underlying investment options.

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

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