



Prudential
PREMIER® ADVISOR
VARIABLE ANNUITY

A TAX-EFFICIENT PATH TO A MORE SECURE FUTURE

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

PRUDENTIAL PREMIER ADVISOR

A strategy with opportunities for today and tomorrow

We created the **Premier Advisor Variable Annuity** to help you and your financial professional navigate the challenges of managing your wealth in a more efficient and effective way. **Premier Advisor** offers a wide range of investment options to help diversify your retirement portfolio, as well as tax advantages that can help you keep more of your money invested and working for you.

Work with your financial professional to design a strategy with **Premier Advisor** to help you:

- Grow your money tax deferred for retirement
- Decrease your annual year-end tax burden
- Access leading-edge, brand name investment options and strategies
- Provide for loved ones with a built-in legacy benefit
- Take advantage of optional lifetime income guarantees for retirement with our Highest Daily Lifetime Income v3.0 benefit, available for an additional fee



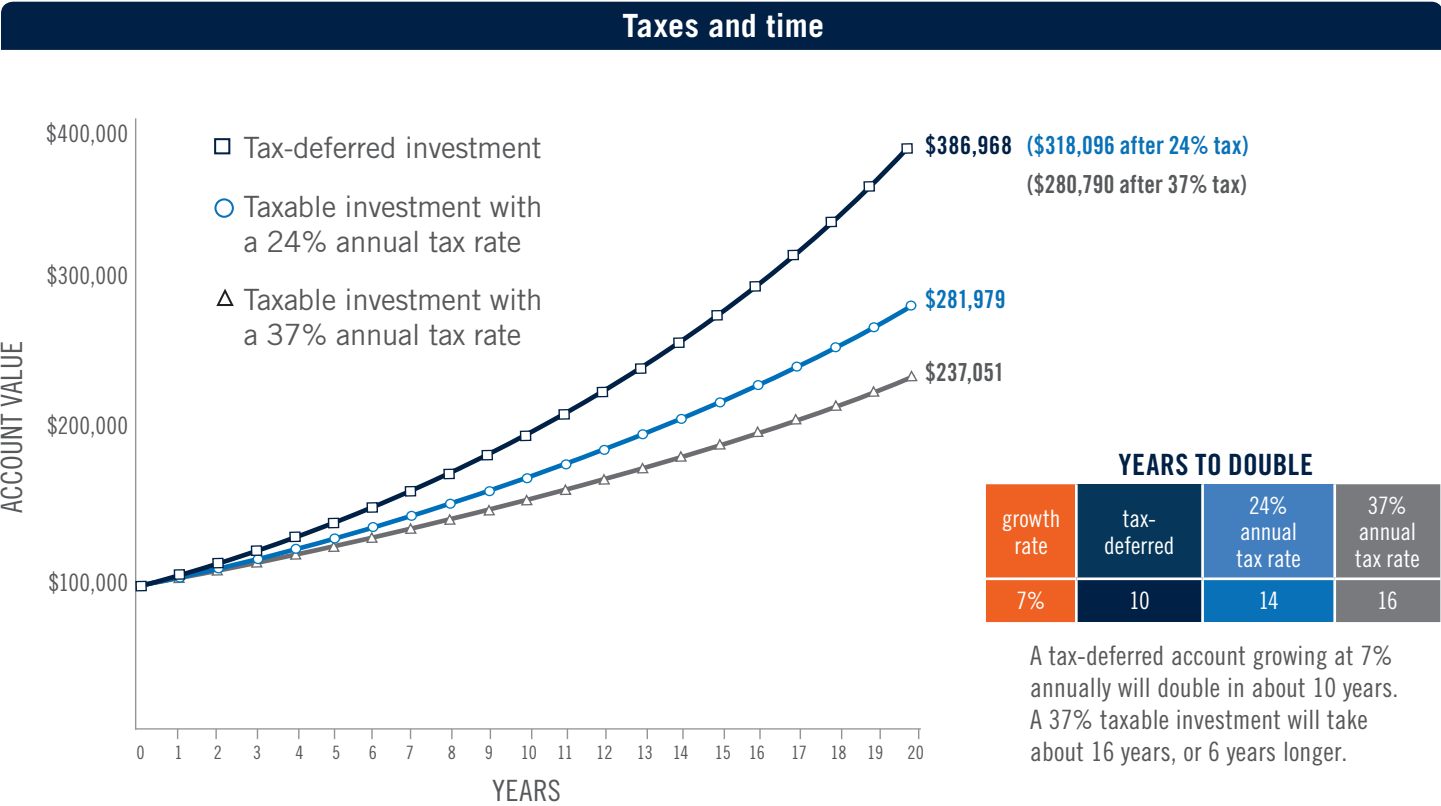
All guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

The power of tax-deferred growth

With Premier Advisor, you can defer taxes on any growth of your money until you begin taking withdrawals. This can help manage your tax burden today since you won't pay any annual taxes on your earnings. Postponing some of your tax liability until later in retirement can have a significant impact on how much wealth you're able to accumulate.

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 any lifetime income payout option, the death benefit protection, and the ability to transfer among investment options without sales or withdrawal charges.

The chart below shows how a tax-deferred investment can grow over time when compared to taxable investments.



The hypothetical example above is for illustrative purposes only. It is not intended to represent an investment. The example assumes a 7% annual growth for all hypothetical accounts. The taxable investments assume taxes are withdrawn at 24% and 37% at the end of every year. Tax-deferred accounts are subject to ordinary income tax at the time of withdrawals. The parenthetical results show the remaining values after the 24% and 37% taxes are withdrawn from all gains at the end of the 20-year period. The chart uses constant rates of return, unlike actual investments which will fluctuate in value, and is not guaranteed. It does not include fees, taxes or portfolio expenses, which would lower performance. It assumes no distributions are made during these periods. Withdrawals from a tax-deferred account are subject to income tax which may reduce the amount of a distribution available for use. However, lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable. Changes in tax rates and tax treatment of investment earnings may impact the comparative results. Actual returns will vary.

It is important to note that the years to double example does not guarantee investment results or function as a predictor of how your investment will perform. It is simply an approximation of the impact a targeted rate of return would have. Investments are subject to fluctuating returns and there can never be a guarantee that any investment will double in value.

Investment opportunities for your life in retirement

Today, more than ever, you have a lot of investment choices to consider as you plan for your retirement. How can you know which are the best fit to help you achieve your goals? You'll want to be sure to work with an investment leader.

Expertise from a name you trust

Prudential is one of the most recognized and respected companies in the world. And our "Rock" symbol has become an icon for financial strength and stability.



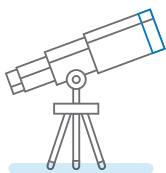
Over **\$1.3 Trillion**
In Assets Under Management*

1875 **140+ YEARS** → 2019

Extensive research and oversight

To help us create and manage our investment platform, we look to Prudential's Strategic Investment Research Group (SIRG, part of PGIM Investments LLC), which researches portfolios across various asset classes, strategies and styles to uncover who we believe are the best-in-class managers. With over 30 years of manager research experience, SIRG uses intensive and rigorous oversight that allows us to offer you investments that strive to outperform their peers.

RESEARCH
supporting platforms
totaling over **\$370**
billion in assets*



EXPERIENCED
PROFESSIONALS serve as
portfolio managers to over
\$42 billion in assets*



Access to
300+
ASSET MANAGEMENT
RELATIONSHIPS*



*As of 12/31/2018

Our full range of investment options can help
you create a diversified portfolio based on your
specific goals, risk tolerance and time horizon.

Investment choice and flexibility to help meet your goals

Premier Advisor offers a broad array of investment choices. Work with your financial professional to create a retirement portfolio using any combination of investment options listed below.

All portfolios are placed according to the investment objectives contained in the current prospectus.

EQUITY

LARGE-CAP GROWTH

AST Jennison Large Cap Growth
AST Loomis Sayles Large-Cap Growth
AST MFS Growth
AST T. Rowe Price Large-Cap Growth

LARGE-CAP BLEND

AST AQR Large-Cap
AST ClearBridge Dividend Growth
AST QMA Large-Cap
AST QMA US Equity Alpha
PSF Stock Index

LARGE-CAP VALUE

AST Hotchkis & Wiley Large-Cap Value
AST MFS Large-Cap Value
AST T. Rowe Price Large-Cap Value

MID-CAP GROWTH

AST Mid-Cap Growth

MID-CAP VALUE

AST Neuberger Berman / LSV Mid-Cap Value
AST WEDGE Capital Mid-Cap Value

SMALL-CAP GROWTH

AST Small-Cap Growth
AST Small-Cap Growth Opportunities

SMALL-CAP BLEND

PSF Small Capitalization Stock

SMALL-CAP VALUE

AST Goldman Sachs Small-Cap Value
AST Small-Cap Value

INTERNATIONAL EQUITY

DEVELOPED MARKETS

AST International Growth
AST International Value
AST J.P. Morgan International Equity
AST MFS Global Equity

EMERGING MARKETING

AST AQR Emerging Markets Equity
AST Parametric Emerging Markets Equity

FIXED INCOME

DOMESTIC

AST BlackRock/Loomis Sayles Bond
AST BlackRock Low Duration Bond
AST Government Money Market
AST Prudential Core Bond
AST Western Asset Core Plus Bond

HIGH YIELD

AST High Yield

GLOBAL

AST Templeton Global Bond

EMERGING MARKETS

AST Western Asset Emerging Markets Debt

PROFUNDS® VP

ProFunds VP Consumer Goods
ProFunds VP Consumer Services
ProFunds VP Financials
ProFunds VP Health Care
ProFunds VP Industrials
ProFunds VP Large-Cap Growth
ProFunds VP Large-Cap Value
ProFunds VP Mid-Cap Growth
ProFunds VP Mid-Cap Value
ProFunds VP Real Estate
ProFunds VP Small-Cap Growth
ProFunds VP Small-Cap Value
ProFunds VP Telecommunications
ProFunds VP Utilities

ALTERNATIVE

AST Cohen & Steers Global Realty
AST Cohen & Steers Realty
AST Neuberger Berman Long/Short
AST T. Rowe Price Natural Resources

ASSET ALLOCATION

AST Academic Strategies Asset Allocation*
AST Advanced Strategies*
AST AllianzGI World Trends*
AST American Funds Growth Allocation*
AST Balanced Asset Allocation*
AST BlackRock 60/40 Target Allocation ETF*
AST BlackRock 80/20 Target Allocation ETF*
AST BlackRock Global Strategies*
AST Capital Growth Asset Allocation*
AST Fidelity Institutional AM® Quantitative Portfolio*
AST Goldman Sachs Multi-Asset*
AST J.P. Morgan Global Thematic*
AST J.P. Morgan Strategic Opportunities*
AST Legg Mason Diversified Growth*
AST Managed Alternatives
AST MFS Growth Allocation*
AST Preservation Asset Allocation*
AST Prudential Growth Allocation*
AST Quantitative Modeling
AST T. Rowe Price Asset Allocation*
AST T. Rowe Price Growth Opportunities*
AST Wellington Management Hedged Equity*

Fidelity Institutional AM is a registered service mark of FMR LLC. Used with permission.

* These portfolios are available when choosing one of our optional Highest Daily benefits. See page 8 for additional information.

QMA is a wholly-owned subsidiary of PGIM, Inc. (formerly Prudential Investment Management Inc.) and an indirect, wholly-owned subsidiary of Prudential Financial, Inc.



Choose a company you know and trust

Prudential Annuities® – committed to meeting America's financial challenges

Prudential Annuities is a business of Prudential Financial, Inc. and an innovative leader in the guaranteed retirement income industry. We are comprised of several insurance companies, some of which are authorized to issue variable annuity contracts in the United States, namely Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey.¹

We built our reputation by being steadfastly committed to: insight that drives innovation; a comprehensive approach to risk management; and sustaining financial strength.

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

- 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 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

Prudential Annuities Issuing Company Ratings

A.M. Best Company	Fitch Ratings	Standard & Poor's	Moody's
A+ (2nd category of 16) Superior ability to meet ongoing obligations to policyholders	AA- (4th category of 19) Very strong capacity to meet policyholder and contract obligations	AA- (4th category of 23) Very strong financial security characteristics	A1 (5th category of 21) Good financial security

Pruco Life Insurance Company of New Jersey is not rated by Moody's. All ratings are as of February 6, 2019. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to the investment performance or financial strength of the underlying variable investment options, which are subject to market risk. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies. **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 consult with your financial professional or visit our investor relations site, www.investor.prudential.com, for the most current ratings information.**

¹ The issuing companies of Prudential Annuities are each solely responsible for their ability to meet their financial obligations.

Product summary PRUDENTIAL PREMIER ADVISOR VARIABLE ANNUITY

Features	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.</i>	Initial: \$10,000 (May vary by broker/dealer) Subsequent: \$100 Subsequent purchase payments will not be accepted on or after the 86th birthday of the oldest of all owners and annuitant
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	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: <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>	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: <ul style="list-style-type: none"> ■ Payments for a period certain ■ Payments for life with a period certain
Highest Daily Lifetime® Income v3.0 Optional Benefit <i>Available for an additional fee</i>	<ul style="list-style-type: none"> ■ Daily lock-ins* of account highs to create income for retirement ■ Immediate daily compounded growth of guaranteed lifetime income, no matter how the markets perform ■ Spousal option provides guaranteed income for two lives
Fees and Charge	
Total Annual Insurance Charge <i>Applied as a percentage of the daily net assets of the variable subaccounts</i>	0.35% 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
Full Liquidity	Access to your full account value at any time, with no initial sales charge or Contingent Deferred Sales Charge (CDSC)
Free Transfers	Change investment allocations up to 20 times per year. Subsequent transfers incur a \$10 fee

* Please note lock-ins do not apply to the account value. The account value is not guaranteed, can fluctuate, and may lose value.

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 retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Annuity contracts contain exclusions, limitations and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

Your needs and suitability of annuity products 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.

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 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.

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.

The Highest Daily Lifetime Income v3.0 suite of benefits uses a predetermined mathematical formula to mitigate some of the financial risks we incur in providing the guarantee under the benefit through all market cycles. Each business day, the formula determines if any of the account value in the permitted subaccounts (asset allocation portfolios), including any Dollar Cost Averaging (DCA) Market Value Adjustment (MVA) options, needs to be automatically transferred into or out of the AST Investment Grade Bond Portfolio (the "Bond Portfolio"). On any given day, no more than 30% of the account value in the permitted subaccounts (plus any DCA MVA options) may be transferred to the Bond Portfolio pursuant to the formula. Therefore, at any given time, some, most or none of the account value from the permitted subaccounts may be allocated to the Bond Portfolio. The formula could mean that you miss opportunities for investment gains in permitted subaccounts while amounts are allocated to the Bond Portfolio. The formula's allocation of amounts to the Bond Portfolio, however, could also protect your account value from losses. We are not providing investment advice through the formula. See the prospectus for complete details.

Equity Securities Risk – The value of a particular stock or equity-related security held by a Portfolio could fluctuate, perhaps greatly, in response to a number of factors, such as changes in the issuer's financial condition or the value of the equity markets or a sector of those markets. Such events may result in losses to the Portfolio.

Fixed-Income Securities Risk – Investment in fixed income securities involves a variety of risks, including that: an issuer or guarantor of a security will be unable to pay obligations when due; due to decreases in liquidity, the Portfolio may be unable to sell its securities holdings at the price it values the security or at any price; and the Portfolio's investment may decrease in value when interest rates rise. Volatility in interest rates and in fixed income markets may increase the risk that the Portfolio's investment in fixed income securities will go down in value. Risks associated with rising interest rates are currently heightened because interest rates in the U.S. are at or near historic lows but may be expected to increase in the future with unpredictable effects on the markets and the Portfolio's investments.

Investment Risk – Investing in the Portfolios involves risk. Some Portfolios have more risk than others. The investment return and value will fluctuate and may be worth more or less than the original cost.

© 2019 Prudential Financial, Inc. and its related entities. Prudential Annuities, Prudential, the Prudential logo, the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Issued on contracts: P-CR/IND(2/10), et al. or state variation thereof.

Issued on riders: P-RID-HD(2/14), P-RID-HD(2/14)-NY, P-RID-HD-HDB(2/14) and P-RID-HD-HAB(2/14)-NY

**one corporate drive
shelton, connecticut 06484**



[REF# 4405808]

