Issued by Pruco Life Insurance Company.

This material must be preceded or accompanied by a current variable annuity product prospectus that includes any applicable current monthly rate sheet supplement and the applicable variable annuity summary card.

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
Bring Your Challenges®

1002818-00004-00 Ed. 11/2019

Every successful retirement begins with a plan

Retirement can be an exciting time of adventure and discovery. You can start a new chapter of your life and do the things you never had the time to do.

A well thought-out income strategy can help you prepare for expected – and unexpected – financial challenges and start you on your way towards a fulfilling and secure retirement. Your strategy can take into consideration key issues such as how to navigate uncertain market conditions, how long you'll live, rising costs, and the uncertainty of taxes. You may also want to think about how to turn your savings into guaranteed retirement income that can last a lifetime.

Planning starts by understanding the income challenges you may face

Navigating uncertain markets

When you invest, it is inevitable that there will be market ups and downs. In fact, **on average, you'll likely face an extended market downturn – a "bear market" – every 3.5 years**.[1] And the closer you are to retirement, the harder it is to recover from an investment loss.

The truth is, you can have a good plan, make regular contributions and allocate sensibly, but you may still have the misfortune of facing a down market just before you retire. This can cause you to delay retirement or alter your lifestyle expectations.

Since 1945:

- There have been 15 separate bear markets
- Only 3 of these bear markets produced losses exceeding 40%
- 3 of the downturns had losses in the 30% to 40% range
- The median drop in stocks was 26%

Source: Prepare for the Next Bear Market in Stocks, Ben Carlson, January 10, 2018, Bloomberg.com

Longer life spans

Today, we are living longer and have more time to enjoy our loved ones, and that means you could be preparing for a retirement that lasts 30 years or more.

So how long are you going to live? Of course, there's no way to know for sure. But, the very real prospect of living longer than your parents or grandparents means it is more important than ever to carefully plan to help reduce the risk of outliving your retirement savings.

50% OF INDIVIDUALS AND COUPLES AGE 65 ARE EXPECTED TO LIVE TO AGE:

MEN	87
WOMEN	90
COUPLES (surviving spouse)	94

Source: Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2014, 2016

[1] What Should Retirees Do During A Bear Market? by Aristofanis Papadatos, June 23, 2017, https://seekingalpha.com/article/4083584-retirees-bear-market

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.

Additional income challenges

Rising costs

Prices for basic needs (food, transportation, utilities, etc.) tend to increase over time. But most of us underestimate the cumulative impact inflation can have on our standard of living in retirement.

In addition to basic expenses, the cost of healthcare is the number one financial worry in retirement[1] facing Americans today. In fact, only 30% of retirees are very confident about having enough money to cover medical expenses.[2] And healthcare costs can be an even bigger concern in retirement, when health issues are more likely to arise.

It is estimated that an average, healthy, 65-year-old couple will need **$280,000** to pay for medical expenses throughout retirement, excluding long-term care expenses.

Source: Fidelity Benefits Consulting, How to Plan for Rising Health Care Costs, 4/18/2018. Healthcare and nursing home costs may vary by state.

Taxes

And of course, there's the impact of taxes on your retirement income. While taxes today are relatively low across all income brackets, a U.S. national debt of over $21 trillion[3] could mean that sometime in the future you may be faced with an increased tax bill that can take a bigger bite out of your retirement income.

And keep in mind, the national debt could also have a ripple effect on state and local taxes if government subsidies are reduced.

According to the Tax Policy Center, the recent tax cuts are not free; they eventually have to be financed with higher taxes or lower spending.

Source: The Tax Policy Center, Who Will Pay for the Tax Cuts and Jobs Act? by William G. Gale, January 2, 2018, Taxpolicycenter.org

[1] Finances in Retirement: New Challenges, New Solutions, A Merrill Lynch Retirement Study, conducted in partnership with Age Wave, 2017

[2] Employee Benefit Research Institute (EBRI), *The 2018 Retirement Confidence Survey®*, April 2018

[3] www.usdebtclock.org, accessed November 2018

Discover what a variable annuity can offer you

While stocks, bonds and mutual funds have been familiar ground for investors, fewer people are familiar with variable annuities. Put simply, a variable annuity is a long-term investment designed to provide payout options to help meet your needs in retirement.

A variable annuity can provide:

- Tax-deferred growth of your investment
- Access to professionally managed investment options with tax-free rebalancing
- Standard minimum death benefit protection for your beneficiaries

Consider adding an optional lifetime income guarantee

Today's variable annuities offer optional living benefits that provide guarantees, often for life. When you buy a Prudential Premier Retirement Variable Annuity, you can add our Highest Daily Lifetime Income benefit* for an additional fee.

Highest Daily can:

- Provide guaranteed daily growth of your future retirement income
- Protect your income from market downturns
- Ensure your income lasts a lifetime. (We also offer a spousal version of Highest Daily, for an additional fee, that provides lifetime income guarantees for both you and your spouse.)

Choose where to invest your money

The final step of investing in a variable annuity is deciding where to invest your money. You and your financial professional can work together to choose the asset allocation portfolios that are right for you. We offer a wide variety of asset allocation portfolios that help you spread your money across many different investment types.

You can:

- Choose individual asset allocation portfolios
- Blend any combination of asset allocation portfolios

*The currently available Highest Daily Lifetime Income benefit listed above is referred to as Highest Daily Lifetime Income v3.0 benefit in the prospectus.

Prudential Premier Retirement Variable Annuities is also offered with an optional death benefit. If you elect an optional death benefit, different investment options will be available to you and you may not have access to other features. Please see the prospectus or contact your financial advisor for more information.

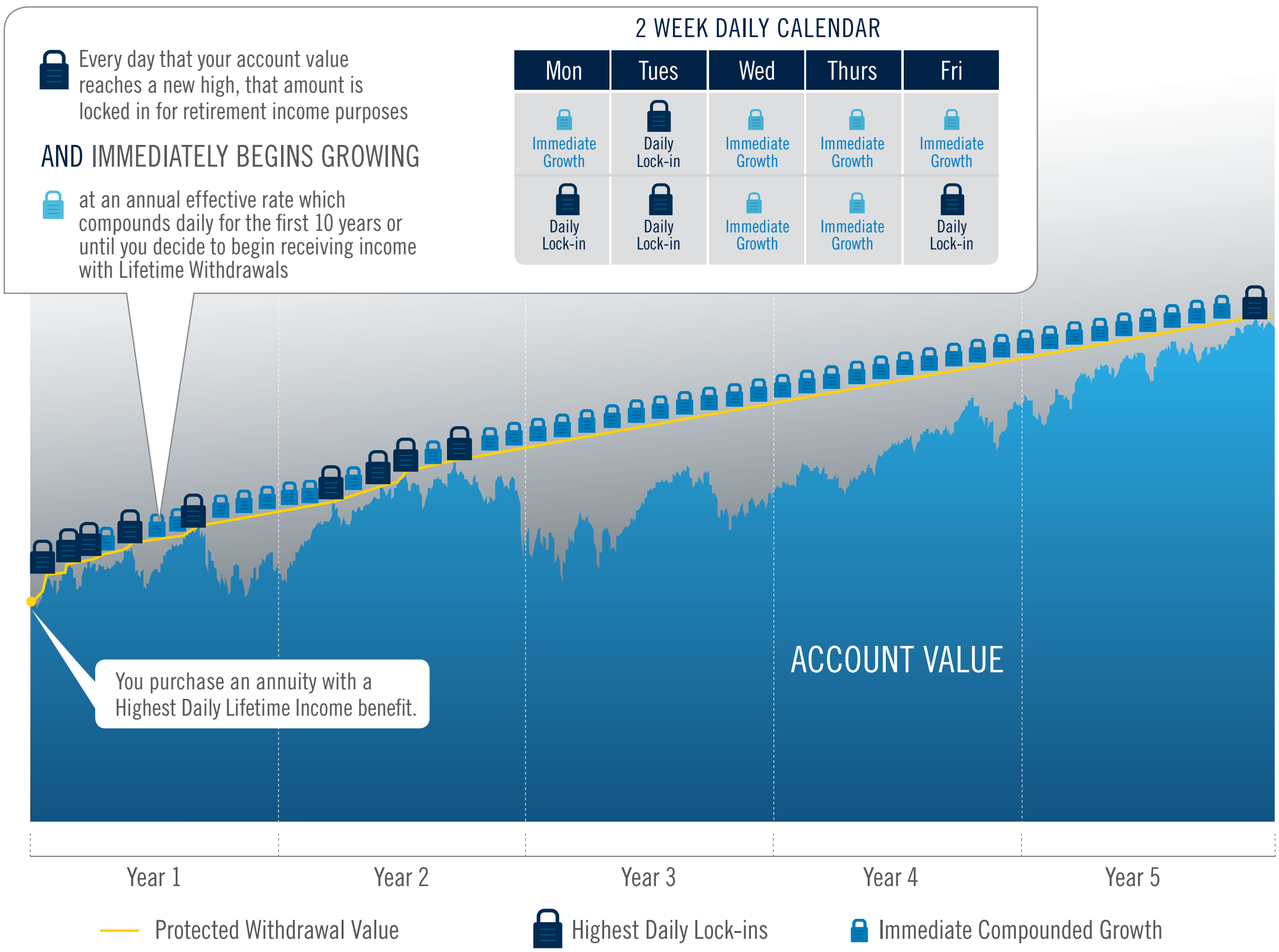
All references to income certainty and guarantees, including optional benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options.

Make every day count with Highest Daily®

When you retire, you'll want to make the most of each and every day. The same can be said about your investments for retirement. When you add Highest Daily to your variable annuity, you'll enjoy guaranteed daily growth of your future income regardless of how the financial markets perform. Plus each day, you'll have the opportunity for additional income growth based on the investment performance of your account.

So, no matter how the markets perform, the value that we base your future retirement income on – what we call the Protected Withdrawal Value (PWV)[1] – will continue to grow for the first 10 years, as long as you don't start Lifetime Withdrawals.

HOW HIGHEST DAILY WORKS



After the 10th Benefit Anniversary

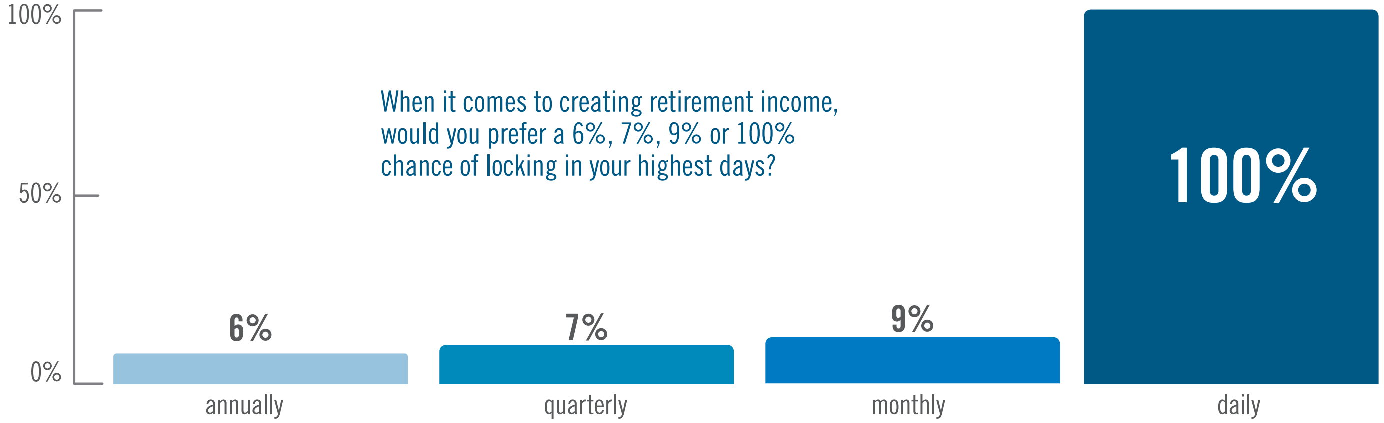
- The compounded growth rate is no longer applied to the Protected Withdrawal Value
- However, the Highest Daily Lifetime Income benefits will continue to lock in your annuity's highest daily account value as the Protected Withdrawal Value (if higher than the previous Protected Withdrawal Value), until you begin taking Lifetime Withdrawals

Assumes no withdrawals are taken. This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value or the performance of any investment. It is important to note that the Protected Withdrawal Value is only used to calculate the guaranteed lifetime income and the charge for the benefit. It is separate from the account value and is not available as a lump sum withdrawal.

[1] Please note lock-ins only apply to the Protected Withdrawal Value and do not apply to your account value. The account value is not guaranteed, can fluctuate, and may lose value.

Why are daily lock-ins so important?

Most other retirement income benefits capture account highs with annual, quarterly or monthly lock-ins. This means you'll only have the opportunity to capture a small percentage of your highest days. Highest Daily locks in every account high 100% of the time for income purposes, which gives you more opportunity for growth compared to what other benefits can offer.



An annual lock-in only locks in the account value high **6% of the time.**

A quarterly lock-in doesn't improve your odds much, locking in the account value high **7% of the time.**

Even a monthly lock-in would only capture the account value high **9% of the time.**

The daily lock-in from Prudential Annuities gives you opportunities to lock in your account value high **100% of the time**, providing more certainty to your lifetime income.

Continue income for two lives with Spousal Highest Daily Lifetime Income

Planning for the future now can help you or your spouse through a very difficult time when one of you passes away. Many situations can arise where a surviving spouse's retirement income declines and creates an income gap. Spousal Highest Daily, available for an additional fee, is designed to protect both you and your spouse.

With Spousal Highest Daily the surviving spouse can:

- Continue the income uninterrupted for the rest of his or her life
- Maintain a measure of access to any remaining account value
- Continue to grow future income with daily lock-ins and the compounded growth rate for up to 10 years from benefit election or until first Lifetime Withdrawal, if sooner (refer to page 16 for more details)

Source: Standard & Poor's, Bloomberg Barclays. For the period from January 3, 1989 through June 30, 2014. Represents the percentage of ten-year periods, rolling daily, where each step-up frequency captured the highest market point in that ten-year period (3,929 periods total). Assumes an 80% allocation to U.S. equities and 20% allocation to U.S. bonds. Equities are represented by the total returns of the S&P Composite Index of 500 Stocks, which is generally considered representative of the U.S. stock market. Bonds are represented by the total returns of the Bloomberg Barclays U.S. Aggregate index, which measures the performance of the broad investment grade bond market. The investment experience, and the resulting step-up frequency shown above, would vary if the allocation to U.S. equities and U.S. bonds was different. It is not possible to invest directly in an index. All figures are rounded to the nearest percentage. Past performance is not a guarantee of future results.

Retirement income for life. Guaranteed.

Let's fast forward to the point where you've decided to retire. It's now time to put your Highest Daily benefit to work creating guaranteed lifetime income. When you elect to begin receiving Lifetime Withdrawals:

- The amount of income you'll receive depends on the benefit you elect, the amount of your Protected Withdrawal Value, and your age at first Lifetime Withdrawal
- Your Annual Income Amount locks in, but still has the ability to capture account value growth for income purposes
- You determine how often you take your Lifetime Withdrawals (i.e., monthly, quarterly, annually)
- The withdrawals come from your account value. If your account value declines, or eventually even goes to zero, your Lifetime Withdrawals will continue for the remainder of your life[1]

HYPOTHETICAL INCOME EXAMPLE:

$100,000 PWV **X** **5%** withdrawal percentage

= $5,000/year Annual Income Amount

For illustrative purposes only. Your Annual Income Amount could be more or less, depending on your initial purchase payment and applicable withdrawal percentage.

Access the money in your annuity if you need it

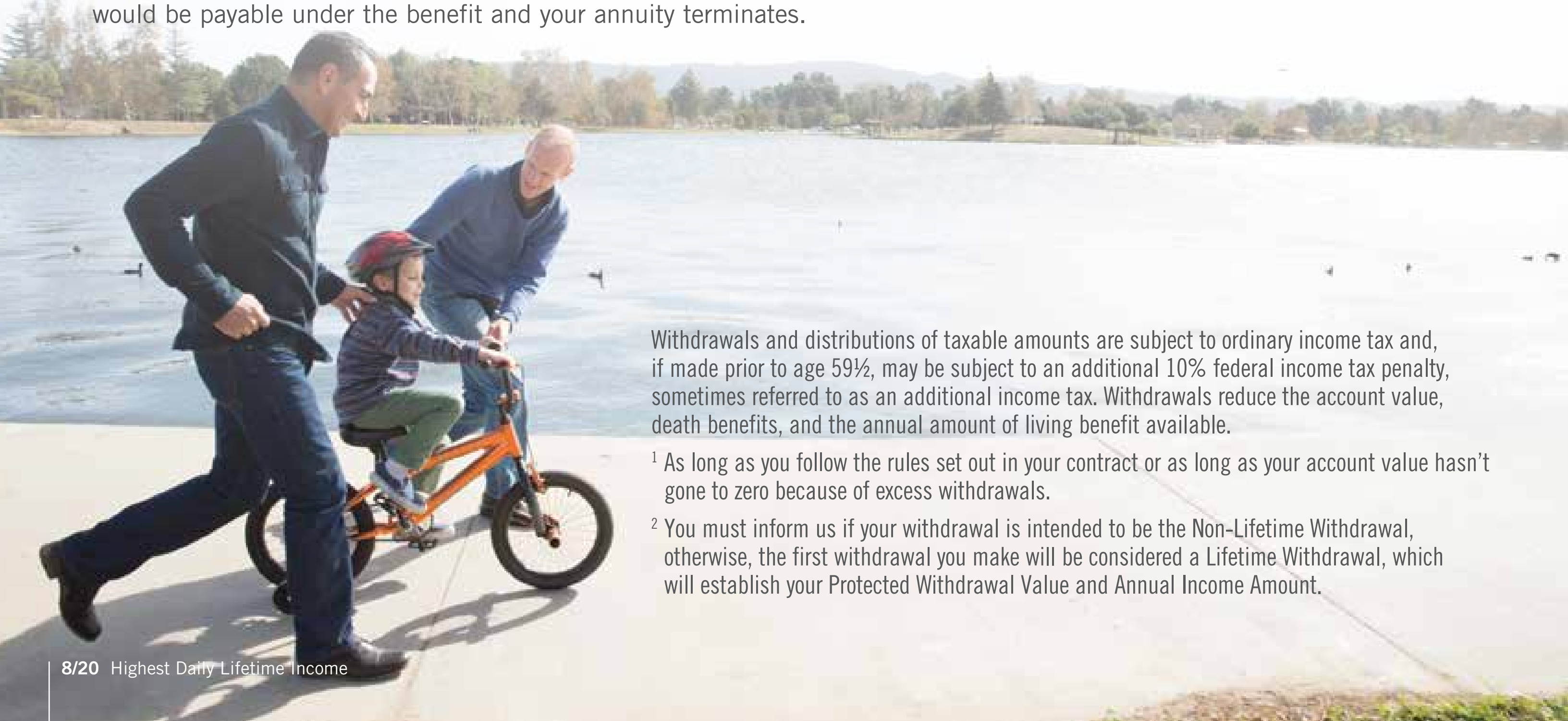
Before you begin taking income, you can take one Non-Lifetime Withdrawal[2] from your annuity. This type of withdrawal will not interrupt your daily lock-ins or the compounded growth of your Protected Withdrawal Value. But a Non-Lifetime Withdrawal will proportionally reduce all benefit guarantees by the percentage the withdrawal represents of the current account value. Please see page 16 for more information.

The longer you wait, the higher your income

The income withdrawal percentage which determines your Annual Income Amount depends on your age when you start taking income. With Spousal Highest Daily, this percentage is based on the age of the youngest spouse. So within the first 10 years of your contract, the longer you wait to start taking income, the higher your income will be.

Excess withdrawals will reduce your income

An excess withdrawal occurs when you withdraw more income than your allotted Annual Income Amount during any given contract year. If this happens, the part of the withdrawal that exceeds your Annual Income Amount will proportionally reduce all benefit guarantees for future years. If an excess withdrawal reduces your account value to zero, then no further amount would be payable under the benefit and your annuity terminates.



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, death benefits, and the annual amount of living benefit available.

[1] As long as you follow the rules set out in your contract or as long as your account value hasn't gone to zero because of excess withdrawals.

[2] You must inform us if your withdrawal is intended to be the Non-Lifetime Withdrawal, otherwise, the first withdrawal you make will be considered a Lifetime Withdrawal, which will establish your Protected Withdrawal Value and Annual Income Amount.

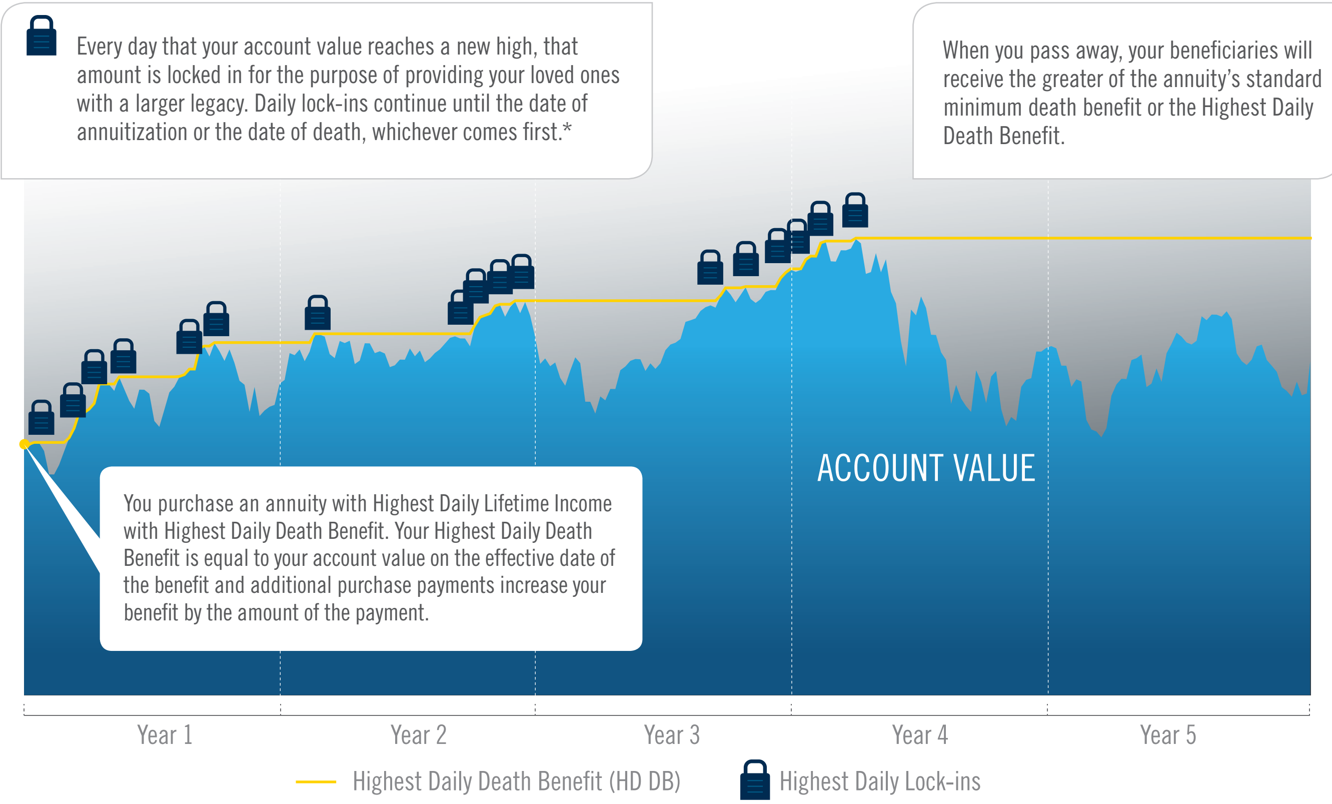
Highest Daily can help you leave a legacy

After securing your lifetime income with Highest Daily, perhaps protecting your family from an unexpected tragedy or leaving money to your loved ones is part of your overall retirement plan. Even though your annuity comes with a standard minimum death benefit, you may want the opportunity to leave more to your loved ones by adding the Highest Daily Death Benefit to your Highest Daily benefit. For an additional fee, you can elect:

- Highest Daily Lifetime Income with Highest Daily Death Benefit®
- Spousal Highest Daily Lifetime Income with Highest Daily Death Benefit

If you take a withdrawal that is lower than or equal to your Annual Income Amount, it reduces the Highest Daily Death Benefit dollar-for-dollar. But, if you withdraw more than your Annual Income Amount, your benefit will be reduced proportionally.

HOW HIGHEST DAILY DEATH BENEFIT WORKS



This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value or the performance of any investment. There is no compounded growth rate associated with the HD DB value. The HD DB value only locks in your account value's highest days. All death benefit protection terminates upon contract annuitization or if your account value reaches zero. For more information regarding provisions associated with death benefits, please see the prospectus.

Your annuity's standard minimum death benefit

Even if you don't choose any optional living or death benefits, the annuity provides a minimum death benefit ensuring that if you pass away before annuitization or before your account value is reduced to zero, your beneficiary will receive the greater of:

- The sum of all purchase payments, reduced proportionally by the amount of any withdrawals, or
- The current account value

* If electing Spousal Highest Daily Lifetime Income with Highest Daily Death Benefit, the death benefit will be paid upon the death of the last surviving spouse.

In New York, the Highest Daily Lifetime Income benefits with Highest Annual Death Benefit(s) are available. Highest Daily Death Benefit is not available in New York. Please see the prospectus for more details.

Managing your guarantees

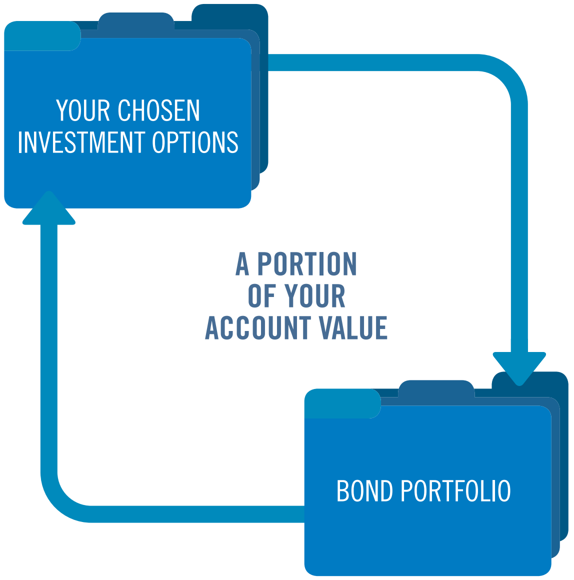
To help ensure that your guaranteed lifetime income will be there for you, we've designed Highest Daily with built-in risk management features. Our predetermined mathematical formula and Secure Value Account both help us mitigate the financial risk associated with managing your guarantees during all market cycles.

Predetermined mathematical formula

Every day, our predetermined mathematical formula monitors your annuity to help:

- Protect a portion of your account value through extended market downturns
- Alleviate some of the emotion involved with investment decisions

Each day the formula determines if a portion of your account value in your chosen asset allocation portfolios should be automatically transferred into or out of the AST Investment Grade Bond Portfolio ("Bond Portfolio"). The formula will transfer no more than 30% of your chosen investments into the Bond Portfolio and will not make a transfer that results in more than 90% being allocated to the Bond Portfolio and Secure Value Account.* Transfers are triggered by daily events in the financial markets and their impact on your annuity's account value.



Secure Value Account

The Secure Value Account is a fixed account that provides a guaranteed interest rate each year for a portion of your account value. You cannot invest directly in the Secure Value Account. When you elect Highest Daily, 10% of your initial purchase payment and 10% of any additional purchase payments will be allocated to the Secure Value Account. The other 90% of your purchase payments will be allocated into the investments you choose. The portion of your account value allocated to the Secure Value Account is not affected by the mathematical formula.

For more details on how your guarantee is managed, please refer to page 15.

*The formula could mean that you miss opportunities for investment gains in the permitted subaccounts while amounts are allocated to the Bond Portfolio.

Product specifications

There are four versions of the Highest Daily optional benefit:

	Highest Daily Lifetime Income	Spousal Highest Daily Lifetime Income	Highest Daily Lifetime Income with HD DB	Spousal Highest Daily Lifetime Income with HD DB
Total Annual Benefit Charge	1.00%[1]	1.10%[1]	1.50%[1]	1.60%[1]
Minimum Issue Age	50 (annuitant)	50 (youngest spouse)	50 (annuitant)	50 (youngest spouse)
Maximum Issue Age	May vary by broker/dealer		79 (annuitant)	79 (oldest spouse)
Dynamic Rate Setting	• Withdrawal percentages and the compounded growth rate are set at the time your application is signed[2] and do not change for the life of your benefit. • For the current rates, talk to your financial professional, and refer to the prospectus or the applicable rate sheet prospectus supplement that must accompany this brochure.			
Subsequent Purchase Payments	**Up to a maximum of $50,000 per year[3]** Subsequent purchase payments will increase the Protected Withdrawal Value and HD DB (if elected) dollar-for-dollar by the amount of the purchase payment. After your first Lifetime Withdrawal, additional purchase payments will increase the Protected Withdrawal Value and the HD DB dollar-for-dollar, and the Annual Income Amount by the additional purchase payment multiplied by the income percentage established at the time of your first Lifetime Withdrawal.			
Election Options	May be elected either at issue or within the first 30 calendar days following the contract issue date. The benefit cannot be elected after the 30-day period. If elected, the benefit may only be cancelled on or after the first benefit anniversary.[4] If cancelled, you must wait at least 90 days before re-electing a benefit.			
Investment Options	Ability to invest in one or a combination of our permitted turnkey asset allocation portfolios. See pages 13-14 for more information.			

In New York, the Highest Daily Lifetime Income benefits with Highest Annual Death Benefit(s) are available for an additional fee of 1.40% and 1.50% for the spousal version. Highest Daily Death Benefit is not available in New York. Please see the prospectus for more details.

[1] Benefit charges are calculated as a percentage of the greater of the account value and the Protected Withdrawal Value. The charges are deducted quarterly and taken pro-rata across the permitted subaccounts. Charges are not taken from amounts allocated to the Secure Value Account or an MVA option. Please note that upon a step-up, the fees may be higher. Prudential reserves the right to increase the benefit charge up to the maximum of 2.00% upon any new election of the benefit or upon a step-up after Lifetime Withdrawals begin.

[2] Subject to the terms outlined in the prospectus or the applicable rate sheet prospectus supplement.

[3] After the first benefit year, we reserve the right to limit, restrict, suspend or reject subsequent purchase payments at any time on a non-discriminatory basis.

[4] After cancellation, you will no longer be charged for the benefit. Please note that any and all guarantees are lost upon cancellation.

Please refer to the prospectus for complete details on benefit charges and election options.

Investment expertise from a name you trust

Put the advantages of Prudential's brand and scale to work for you

For over 140 years, Prudential Financial has been helping individuals and institutions manage and grow their wealth. Today, Prudential is one of the most recognized and respected companies in the world with over $1.4 trillion in assets under management.* The size and scale of Prudential provides us access to investment ideas from the industry's premier money management firms. The result is a diverse range of investments to help you plan and build for your future.

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. Their intensive research and rigorous oversight allows us to offer you investments that strive to outperform their peers.

SIRG has over 30 years of manager research experience, and its members have an average of 15+ years of industry experience. SIRG provides:

- Research to platforms totaling over $417 billion in assets*
- Experienced professionals that serve as portfolio managers to over $44 billion in assets*
- Access to 300+ asset management relationships*

Leading-edge investment options

Our full range of investment options can help you create a diversified portfolio based on your specific goals, risk tolerance and time horizon. And each of our products offers investment(s) to help you plan for a more secure future.

* As of 06/30/2019

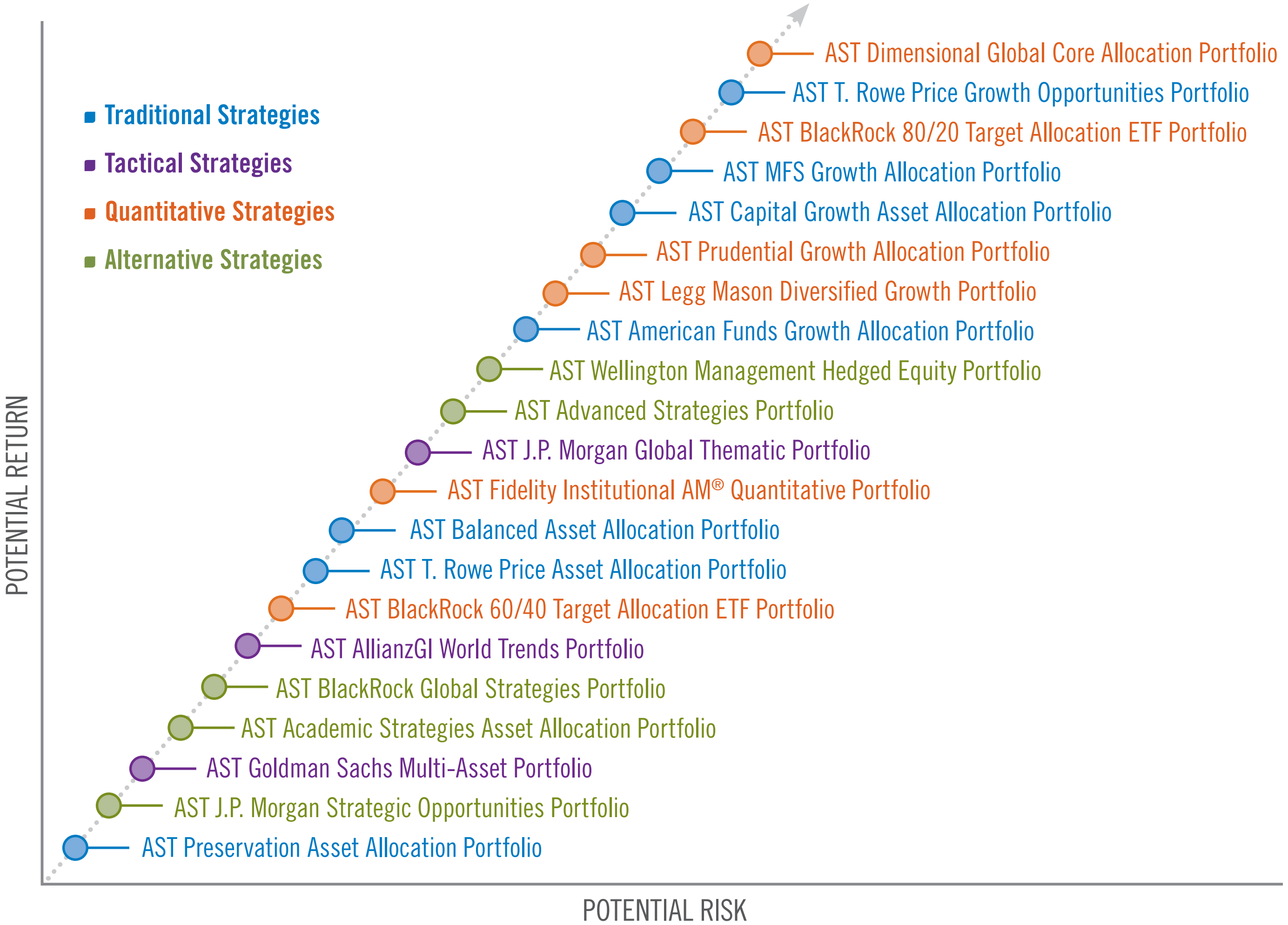
Investments to help grow your retirement income

With Highest Daily, you can choose from a group of investment portfolios we've selected that are designed to help drive the growth of your guaranteed retirement income.[1] Highest Daily provides investment portfolios that you won't find with any other annuity, from some of the world's leading brand-name and boutique firms and spanning four diverse strategies.

Traditional	Tactical	Quantitative	Alternative
Portfolios offering management based on longer-term views of capital markets	Portfolios offering management based on shorter-term views of capital markets	Portfolio management based on a disciplined, quantitative approach	Portfolio management offering exposure to both traditional and non-traditional investments

Potential risk vs. potential return spectrum

The diagram below illustrates our asset allocation portfolios, each of which has been crafted with its own set of potential risk and return characteristics.



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

This illustration is hypothetical and is based on how we might expect these portfolios to perform over time, based on their risk and return characteristics. Past performance does not guarantee future results.

[1] If you purchase Prudential Premier Retirement Variable Annuity and do not elect the Highest Daily benefit, additional investment options are available.

A closer look at our portfolios

Our investment portfolios are built with specific objectives and guidelines in mind. This table highlights the mix of assets found within each portfolio.[1] You'll see that some of the portfolios are comprised of traditional asset classes, such as stocks and bonds, while others may include non-traditional asset classes, such as real estate, commodities and infrastructure.

Our Asset Allocation Portfolios	Allocations		
	Equity	**Fixed Income** (including cash)	**Alternatives**
Traditional			
AST T. Rowe Price Growth Opportunities Portfolio+	85%	15%	0%
AST MFS Growth Allocation Portfolio+	80%	20%	0%
AST Capital Growth Asset Allocation Portfolio+	75%	25%	0%
AST American Funds Growth Allocation Portfolio[1, +]	70%	30%	0%
AST Balanced Asset Allocation Portfolio+	60%	40%	0%
AST T. Rowe Price Asset Allocation Portfolio+	60%	40%	0%
AST Preservation Asset Allocation Portfolio+	35%	65%	0%
Tactical			
AST J.P. Morgan Global Thematic Portfolio+	65%	35%	0%
AST AllianzGI World Trends Portfolio	60%	40%	0%
AST Goldman Sachs Multi-Asset Portfolio	50%	50%	0%
Quantitative			
AST Dimensional Global Core Allocation[1, +]	85%	15%	0%
AST BlackRock 80/20 Target Allocation ETF Portfolio	80%	20%	0%
AST Prudential Growth Allocation Portfolio+	70%	30%	0%
AST Legg Mason Diversified Growth Portfolio+	85%	15%	0%
AST BlackRock 60/40 Target Allocation ETF Portfolio	60%	40%	0%
AST Fidelity Institutional AM® Quantitative Portfolio+	65%	35%	0%
Alternative[2]			
AST Wellington Management Hedged Equity Portfolio+	100%	0%	0%
AST Advanced Strategies Portfolio	60%	30%	10%
AST BlackRock Global Strategies Portfolio	40%	40%	20%
AST Academic Strategies Asset Allocation Portfolio	40%	25%	35%
AST J.P. Morgan Strategic Opportunities Portfolio+	40%	30%	30%

[1] Sample allocation weights are as of 11/18/2019. Actual allocations may vary over time due to performance and/or portfolio manager discretion.

[2] The asset allocation portfolios that employ alternative strategies may use leverage, short sales, and derivatives or engage in other speculative practices within their alternative investments. These practices include a high degree of risk, and may increase the risk, size, and velocity of investment losses. Although certain alternative strategies seek to reduce risk by attempting to reduce correlation with equity and bond markets, no guarantee can be given that such efforts will be successful. The fees and expenses associated with alternative investments are generally higher than those for traditional investments.

[+] These asset allocation portfolios use a liquidity strategy involving investments ranging from 5% to 12% of the portfolio in derivatives (e.g., futures and options) and in short-term money market instruments. Under certain market conditions short term performance may be adversely affected as a result of this strategy. (Ask your financial professional for a fund prospectus for additional information concerning derivatives.)

Additional information

What is a variable annuity?

A variable annuity is a long-term investment designed to create income in retirement. Your money is allocated to professionally managed investment portfolios that you select, where it accumulates tax-deferred. When you retire, your savings can be used to generate a stream of regular income payments that are guaranteed for as long as you live. In addition, variable annuities may provide a death benefit for your beneficiaries.

Your financial professional can help you decide what would be an appropriate portion of your retirement savings to invest in a variable annuity, then help choose the specific product, benefits and investment options that are right for you. Investment returns will fluctuate and the principal value, when redeemed, may be worth more or less than the original investment.

How do we manage your guarantee?

The Highest Daily Lifetime Income suite of benefits uses a predetermined mathematical formula to mitigate some of the financial risks we incur in providing the guarantees under the optional benefits through all market cycles. Each business day, the formula determines if any portion of your 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"). Amounts transferred by the formula depend on a number of factors unique to your individual annuity and include:

(i) The difference between the account value and the Protected Withdrawal Value;

(ii) How long you have owned the benefit;

(iii) The amount invested in, and the performance of, the permitted subaccounts, the Bond Portfolio and the Secure Value Account and;

(iv) The impact of additional purchase payments made to and withdrawals taken from the annuity.

The formula will not transfer amounts to or from the Secure Value Account. 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. Transfers to and from the Bond Portfolio do not impact any income guarantees that have already been locked in. You may not allocate purchase payments or transfer account value into or out of the Bond Portfolio.

The formula could mean that you miss opportunities for investment gains in the 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 that may occur in the permitted subaccounts. Please note: We are not providing investment advice through the formula. See the prospectus for complete details.

How will I be notified when amounts are transferred to and from the Bond Portfolio?

You will receive a confirmation statement indicating that a transfer of a portion of your account value either to or from the Bond Portfolio has taken place. Confirmation statements may be obtained electronically (subject to broker/dealer restrictions).

How does the Secure Value Account (SVA) work?

We will automatically allocate 10% of each purchase payment to the SVA. You cannot make transfers into or out of the SVA. The SVA will earn interest daily at a crediting rate declared annually. The percentage of your overall account value in the SVA may change over time due to the performance of the permitted subaccounts and interest credited to the SVA. If this happens, we will not rebalance your account value in order to maintain the 10% allocation to the SVA. The required allocation to the SVA could mean that you miss opportunities for investment gains that would be possible if you were entirely invested in the permitted subaccounts. The required allocation to the SVA, however, could also protect your account value from losses that may have otherwise occurred if your entire account value was allocated to the permitted subaccounts. The SVA is supported by our general account, which also supports our obligations to other parties and is subject to the claims of creditors.

What happens if I pass away while owning any of the Highest Daily Lifetime Income benefits (including Spousal and Highest Daily Death Benefit versions)?

Highest Daily Lifetime Income and Highest Daily Lifetime Income with Highest Daily Death Benefit terminate upon the death of the annuitant. With Spousal Highest Daily Lifetime Income, the income benefit remains intact even if one spouse passes away. With Spousal Highest Daily Lifetime Income with Highest Daily Death Benefit, the income and death benefits remain intact if one spouse passes away. The Protected Withdrawal Value will continue to grow by the compounded rate until the earlier of 10 years from initial benefit election or the surviving spouse begins taking Lifetime Withdrawals. If you've already started taking Lifetime Withdrawals, income payments can continue to the surviving spouse, and terminate upon his/her death. Spousal Highest Daily Lifetime Income and Spousal Highest Daily Lifetime Income with Highest Daily Death Benefit will terminate automatically upon the death of the last surviving spouse. Your death benefit will be equal to the greater of:

1. The minimum death benefit under the annuity[1]; or

2. The amount of the Highest Daily Death Benefit if elected that remains in effect.

When using Spousal Highest Daily Lifetime Income with Highest Daily Death Benefit, the death benefit is paid upon the death of the last surviving spouse.

In the event that withdrawals reduce the account value to zero, or if you decide to annuitize the contract, no death benefit will be payable under the annuity contract or any optional benefit. For Highest Annual Death Benefit in New York, please see the prospectus.

How do withdrawals affect the benefits?

Non-Lifetime Withdrawals: Non-Lifetime Withdrawals are taken on a pro-rata basis from all investment options and the SVA. You are allowed a one-time Non-Lifetime Withdrawal which will proportionally reduce all benefit guarantees by the percentage the withdrawal represents of the current account value immediately prior to the withdrawal. You must inform us if your withdrawal is intended to be the Non-Lifetime Withdrawal. Otherwise, the first withdrawal you make will be considered a Lifetime Withdrawal which will establish your Protected Withdrawal Value and Annual Income Amount.

Lifetime Withdrawals: Lifetime Withdrawals are taken on a pro-rata basis from all investment options and the SVA. Any Lifetime Withdrawals less than or equal to your Annual Income Amount will reduce all benefit guarantees in that annuity year by the amount of the withdrawal (dollar-for-dollar).

Excess Withdrawals: An excess withdrawal occurs when your cumulative Lifetime Withdrawals exceed your Annual Income Amount in any annuity year. If an excess withdrawal is taken, only the portion of the Lifetime Withdrawal that exceeds the remaining Annual Income Amount will proportionally reduce all benefit guarantees for future years. If a withdrawal in excess of the Annual Income Amount reduces the account value to zero, no further amount would be payable under the benefits and the annuity terminates.

Required Minimum Distributions: For qualified annuities[2], if the first withdrawal from your annuity is taken to satisfy a Required Minimum Distribution (RMD) it will be considered a Lifetime Withdrawal unless designated as a Non-Lifetime Withdrawal. Lifetime Withdrawals that exceed the Annual Income Amount, but which you are required to take as an RMD from your annuity, are not treated as excess withdrawals and will not reduce the Annual Income Amount for future years or proportionally reduce the Highest Daily Death Benefit (if elected). An RMD taken as a Non-Lifetime Withdrawal will reduce your benefit guarantees as described above. For more information regarding RMDs, please see the prospectus.

Will I be required to begin receiving annuity payments under the benefits?

While you are not required to receive annuity payments under any of the Highest Daily Lifetime Income benefits (including Spousal and Highest Daily Death Benefit versions), once the latest annuity date is reached under the terms of the annuity contract (generally age 95 of the oldest of any owner and annuitant), you must elect to begin receiving annuity payments.

The owner may elect to continue to receive the Annual Income Amount under the benefits through a series of annuity payments over the annuitant's life, or choose from any of the other available annuity payout options. Additionally, any death benefit provided under the contract, including the Highest Daily Death Benefit (if elected), will terminate.

Are step-ups possible after income begins?

- After the first Lifetime Withdrawal, each year on your contract anniversary the benefit will look back at your highest daily account value for the previous year (adjusted for any subsequent purchase payments and withdrawals). It will then multiply that value by the withdrawal percentage applicable to your current age.
- If this value is greater than your current Annual Income Amount, it will automatically be locked in as your new Annual Income Amount going forward and you can elect to receive greater Lifetime Withdrawals. It is important to understand that after you begin taking Lifetime Withdrawals, your Annual Income Amount will not automatically step up simply because you reach a new age-based withdrawal percentage.

1 The minimum death benefit ensures that if you pass away before annuitization or before your account value is reduced to zero, your beneficiary would receive the greater of the sum of all purchase payments, reduced proportionally by the amount of any withdrawals, or the current account value.

2 Prudential Annuities does not provide tax, accounting, or legal advice. Please consult your own attorney or accountant. Because qualified retirement plans, IRAs and variable annuities offer a tax-deferral feature, you should carefully consider the other features, benefits, risks, and costs associated with a variable annuity before purchasing one in either a qualified plan or an IRA. Before purchasing a variable annuity you should take full advantage of your 401(k) and other qualified plans.

Important information: asset allocation portfolios

Investments in the portfolios are not bank deposits and are not guaranteed. Investors may lose money by investing in a portfolio. Portfolios managed by the same investment advisor with similar objectives and policies may perform differently.

All of our asset allocation portfolios may involve exposure to:

Asset Transfer Program Risk – Predetermined, nondiscretionary mathematical formulas used by the Participating Insurance Companies to manage the guarantees offered in connection with certain benefit programs under the Contracts may result in systematic transfers of assets among the investment options under the Contracts, including the Portfolio. These formulas may result in large-scale asset flows into and out of the Portfolio, which could adversely affect the Portfolio, including its risk profile, expenses and performance. For example, the asset flows may adversely affect performance by requiring the Portfolio to purchase or sell securities at inopportune times, by otherwise limiting the subadviser's ability to fully implement the Portfolio's investment strategies, or by requiring the Portfolio to hold a larger portion of its assets in highly liquid securities than it otherwise would hold. The asset flows may also result in high turnover, low asset levels and high operating expense ratios for the Portfolio. The efficient operation of the asset flows depends on active and liquid markets. If market liquidity is strained, the asset flows may not operate as intended which in turn could adversely affect performance.

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; 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 US are at, or near, historic lows.

Quantitative Model Risk – The Portfolio and certain underlying portfolios, if applicable, may use quantitative models as part of its investment process. Securities or other investments selected using quantitative methods may perform differently from the market as a whole or from their expected performance for many reasons, including factors used in building the quantitative analytical framework, the weights placed on each factor, and changing sources of market returns. There can be no assurance that these methodologies will enable the Portfolio to achieve its objective.

Choose a company you know and trust

Prudential Annuities®, committed to meeting America's retirement income 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 ANNUITIES ISSUING COMPANY RATINGS

A.M. Best Company	Fitch Ratings	Standard & Poor's	Moody's
A+	**AA-**	**AA-**	**Aa3**
(2nd category of 16)	(4th category of 19)	(4th category of 23)	(4th category of 21)
Superior ability to meet ongoing obligations to policyholders	Very strong capacity to meet policyholder and contract obligations	Very strong financial security characteristics	High quality and very low credit risk

Pruco Life Insurance Company of New Jersey is not rated by Moody's. All ratings are as of July 31, 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 at Prudential.com for the most current ratings information.

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

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

Prudential's History

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.

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.

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.

WWII

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

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.

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.

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.

2019

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

Investors should consider 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 company is 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. 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, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

Asset allocation is a method of diversification that positions assets among major investment categories. Asset allocation can be used to manage investment risk and potentially enhance returns. However, use of asset allocation or diversification does not guarantee a profit or protect against a loss. Inclusion of a subaccount in an asset allocation model does not indicate that it is superior to a subaccount not included in a model.

Variable annuities offered by Prudential Financial companies are available at a total annual insurance cost of 0.55% to 1.95%, with an additional fee related to the professionally managed investment options. Note: All products may not be available through all third-party broker/dealers.

Optional living and death 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.

PGIM Investments LLC (PGIM) and AST Investment Services, Inc. (AST) serve as the investment advisors to all of the asset allocation portfolios. These asset allocation portfolios represent separate investment portfolios within Advanced Series Trust, a registered investment company. The asset allocation portfolios have been developed by PGIM and AST. All rights reserved.

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

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

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PRU

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Sustainable Future.

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