

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

Issued by Pruco Life Insurance Company and by Pruco Life Insurance Company of New Jersey. This material must be preceded or accompanied by the current variable annuity product prospectus that includes any applicable current monthly rate sheet supplement.

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



DEFINE YOUR FUTURE



Be income sure

Prudential Defined Income Variable Annuity

A first step to defining your future could be securing retirement income you can count on. Defined Income is a long-term retirement investment that offers you lifetime income. It has a built-in benefit that provides the security of knowing exactly what your guaranteed lifetime income will be, and the flexibility to take income at any time.

This unique income product, available for a fee to investors as young as age 45, invests your money in a professionally managed portfolio, where it accumulates tax deferred. When you retire, your investment can be used to generate a stream of income payments that are guaranteed for as long as you live. It provides:

Guaranteed lifetime income

- Know your level of guaranteed lifetime income, regardless of whether you take income now or later
- If you take income later, you will enjoy immediate guaranteed growth

Flexibility and control*

Access your account value at any time

* May be subject to limitations. See page 9 for more details. All guarantees are subject to the terms and conditions of the product.

Legacy planning

- Built-in death benefit at no extra charge
- Spousal option provides guaranteed income for two lives

Investment management expertise

- Portfolio is managed by PGIM Fixed Income, who is among the largest fixed income managers in the United States
- Your money is invested into a 100% fixed income investment AST™ Multi-Sector Fixed Income Portfolio

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.

Take income now or even more income later

You can begin taking income (Lifetime Withdrawals) immediately or you can choose to wait. If you wait, your Guaranteed Income Amount, the amount that you are eligible to receive, immediately begins growing at a compounded rate until you are ready. Once you start taking income, you can rest assured that your income amount will remain unchanged for the rest of your life.* Even if your account value is reduced to zero,* you will continue to receive income uninterrupted throughout your lifetime, or your spouse's if electing the spousal version.

Determining your lifetime income is simple

To calculate your guaranteed income, we multiply your purchase payment by your applicable Income Percentage. This gives you the annual income you will receive each year for the rest of your life, or what we call your Guaranteed Income Amount. If you choose to wait to take income, the annual Income Growth Rate will immediately increase your Guaranteed Income Amount every day until you start taking income.

Hypothetical income example **Income Now** — At the time of your initial **Income Later** – If you wait, your guaranteed purchase payment, you can decide to begin lifetime income continues to grow until you decide to begin Lifetime Withdrawals guaranteed lifetime income immediately Year 3 **Guaranteed Income Amount** \$7.503 Year 2 **Income Later** \$7,079 Year 1 Income grows every day \$6,678 until you begin taking income **Income Now** \$100,000 Purchase Payment X 6.30% Income Percentage **Guaranteed Income Amount**

For illustrative purposes only. Your initial Guaranteed Income Amount could be more or less, depending on your initial purchase payment and applicable Income Percentage. Your Guaranteed Income Amount is separate from your account value, and the account value does not impact your Guaranteed Income Amount. Your account value is not guaranteed, can fluctuate, and may lose value.

To determine the compounded annual growth, take the calculated Guaranteed Income Amount and multiply by the Income Growth Rate (1.06) each year you defer. The Guaranteed Income Amount continues to grow until you decide to take your first Lifetime Withdrawal.

Prudential Defined Income Variable Annuity may adjust the Income Percentages and Income Growth Rate for new contracts. The age-based Income Percentages and Income Growth Rate shown above depends on when you purchase the product, are set at the time the application is signed and will not change for the life of that contract. Please refer to the current rate sheet prospectus supplement.

* Withdrawals in excess of the Guaranteed Income Amount impact the value of your benefit and can also affect the certainty of your income. An excess withdrawal occurs when your cumulative Lifetime Withdrawals exceed your Guaranteed Income Amount in any annuity year. If an excess withdrawal is taken, only the portion of the Lifetime Withdrawal that exceeds the remaining Guaranteed Income Amount will proportionally and permanently reduce your Guaranteed Income Amount for future years. If an excess withdrawal reduces the account value to zero, no further amount would be payable and the contract terminates.

The rates that determine your income are set at purchase

With Defined Income, your income is determined by an Income Growth Rate and age-based Income Percentages that are set at the time your application is signed** and will not change for the life of your contract.

Ask your financial professional about the current rates available or refer to the prospectus and the monthly rate sheet prospectus supplement that must accompany this brochure.

Have the flexibility you need

Access to your money

Before you start income, you can take Non-Lifetime Withdrawals. These withdrawals do not stop the income growth on your Guaranteed Income Amount. Non-Lifetime Withdrawals will proportionally reduce your income amount. The amount of the reduction is the percentage of the withdrawal in relationship to your current account value. If these withdrawals reduce your account value to zero, then no further amount would be payable to you and your annuity contract would end. Non-Lifetime Withdrawals during the first seven years of your contract (the surrender period) are subject to a Contingent Deferred Sales Charge (CDSC). It's important to carefully consider taking Non-Lifetime Withdrawals and to note that income tax and tax penalties may apply.

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 benefit, and the annual amount of living benefit available.

The Defined Income benefit is neither optional nor revocable.

^{**} Subject to the terms outlined in the prospectus or the applicable rate sheet prospectus supplement.

Take care of your loved ones

A built-in legacy benefit

After securing lifetime income, perhaps leaving your loved ones with more promise for their future is part of your plan. When you pass away, a death benefit may be paid to your beneficiaries. And if you choose the spousal version, the death benefit is paid upon the death of the last surviving spouse.

Any additional money you invest in your annuity would increase your death benefit by the amount of that purchase payment.

The death benefit is the greater of:

The sum of all your purchase payments, reduced for any withdrawals

OR

The account value

Withdrawals up to the Guaranteed Income Amount reduce the death benefit on a dollar-for-dollar basis. Non-Lifetime Withdrawals and withdrawals of excess income will reduce this death benefit by the same proportion that the account value is reduced (proportional withdrawals).

All death benefit protection terminates upon contract annuitization, or if your account value reaches zero. If the Defined Income Benefit terminates, the death benefit will equal your account value. For more information regarding provisions associated with the death benefit, please see the prospectus.

Prudential Defined Income hypothetical death benefit example

Purchase payments\$100,000

Year 1 Lifetime Withdrawal\$5,000

This hypothetical example is for illustrative purposes only. Actual investment results may be more or less than those shown. This example assumes the Guaranteed Income Amount is \$5,000.

The death benefit would be the greater of \$95,000 or the current account value



A portfolio uniquely designed for retirement income

The AST Multi-Sector Fixed Income Portfolio

When you invest in Defined Income, your money is fully allocated to a fixed income portfolio – the AST Multi-Sector Fixed Income Portfolio, which was developed exclusively for this annuity. It consists primarily of investment grade corporate bonds with intermediate to longer durations.

The portfolio's composition helps us provide the income guarantees you'll receive, and is managed by one of the most respected fixed income management companies in the country – PGIM Fixed Income.

Your Defined Income account value can benefit from four distinct advantages of the AST Multi-Sector Fixed Income Portfolio:

- Bond portfolio diversification
- Credit quality; invested in at least 90% investment grade bonds
- No equity exposure
- Investment expertise and experience

Key AST Multi-Sector Fixed Income Portfolio highlights

- Portfolio objective:
 The portfolio seeks to maximize total return consistent with the preservation of capital
- Investment strategy: A multi-sector fixed income portfolio that primarily invests in a diversified mix of investment grade quality corporates and other fixed income securities
- International exposure:* May invest up to 30% of assets outside the U.S. for additional diversification

Portfolio diversification

The portfolio is a long-term, multi-sector bond portfolio that seeks to:

- Find attractive opportunities
- Mitigate risk
- Provide asset growth

Portfolio composition: sector allocation** as of 12/31/2018



^{*} International exposure is USD denominated.

Please refer to pages 8 and 10 for more information about the AST Multi-Sector Fixed Income Portfolio.

Although the portfolio is subject to interest rate and other risks, it's important to note that it is not directly subject to equity market volatility. Diversification does not ensure against loss in a declining market.

^{**} Actual allocations and credit quality may vary over time due to performance and/or portfolio manager discretion. The Portfolio may invest up to 10% of its investable assets in bonds rated below investment grade (which are commonly referred to as "junk bonds").

Take advantage of investment expertise from a top money manager

We understand that while securing guaranteed income for life may be one of your priorities, you also may want the comfort of knowing that your assets are being responsibly managed.

PGIM Fixed Income manages Defined Income's portfolio, and is among the largest fixed income managers in the United States. PGIM Fixed Income is part of PGIM, Inc., which is one of the top 10 institutional money managers in the world.*

PGIM Fixed Income:

- Manages assets for institutional and retail investors and is headquartered in Newark, NJ with affiliated offices in London, Tokyo, and Singapore
- Has \$776 billion in assets under management**
- Has over 280 investment professionals with decades of experience in analyzing and managing credit-related fixed income portfolios using a bottom-up, research-based approach**
- Manages \$20.3 billion of assets related to pension risk transfer deals including General Motors, Verizon, Motorola, The Hartford and Bristol-Myers Squibb***
- Manages 42 of the 100 largest U.S. pension funds**
- * Pensions & Investments' Top Money Managers list, 5/30/17; based on Prudential Financial total worldwide assets under management as of 12/31/16.
- ** As of March 31, 2019.
- *** Prudential Financial, 2018: Based on market value as of December 31, 2017.

PGIM Fixed Income is a business of PGIM, Inc. (formerly Prudential Fixed Income and Prudential Investment Management, Inc., respectively).



Product specifications

Features	Specifications		
Minimum purchase payment	Initial: \$25,000 Subsequent: \$100 ¹		
Investment portfolio	100% investment in the AST Multi-Sector Fixed Income Portfolio		
Issue ages May vary by broker/dealer	Minimum 45 / Maximum 85 Contracts may not be issued on or after the 86th birthday of the oldest of all owners and annuitant		
Guaranteed Lifetime Withdrawals Not subject to CDSC ²	Income Now — your Guaranteed Income Amount (GIA) is determined at the time your variable annuity contract is issued and is based on: Whether you choose the single or spousal income option Your purchase payment multiplied by your applicable age-based Income Percentage Income Later — your GIA grows every day by an Income Growth Rate until your first Lifetime Withdrawal is taken		
Non-Lifetime Withdrawals Subject to CDSC during the surrender period	Non-Lifetime Withdrawals proportionally reduce all benefit guarantees by the percentage the withdrawal represents of the current account value Do not stop the daily income growth on your GIA Can only be taken prior to starting Lifetime Withdrawals		
Death benefit All death benefit protection terminates upon contract annuitization or if your account value reaches zero	Your beneficiaries will receive the greater of: The sum of all your purchase payments, reduced for any withdrawals³ OR The account value Please note that if electing the spousal version, the death benefit is paid upon the death of the last surviving spouse		
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		
Fees and charges			
Total annual insurance charges ⁴ Includes the fee for the guaranteed income benefit	1.90% for all years		
AST Multi-Sector Fixed Income Portfolio expense	0.74%5		
Annual maintenance fee Waived if the sum of all purchase payments totals \$100,000 or more	Lesser of \$50 per year or 2% of the account value		
Contingent Deferred Sales Charge (CDSC) schedule Payment-based; assessed on withdrawals during the first seven years after each purchase payment is made. Waived for GIA payments and RMDs	7 years: 7%, 7%, 6%, 6%, 5%, 5%, 5%		

¹ Clients may make additional purchase payments at any time within the first annuity year. At any time, with prior notice to you, we may limit your right to add additional purchase payments.

² Withdrawals in excess of the GIA are subject to CDSC.

³ Withdrawals up to the GIA reduce the death benefit on a dollar-for-dollar basis. Non-Lifetime Withdrawals and withdrawals of excess income reduce the death benefit by the same proportion that the GIA is reduced (proportional withdrawals). We reserve the right to pay a death benefit equal to the account value if we do not receive due proof of death within one year.

⁴ We reserve the right to increase the fees up to the maximum charge of 2.60% any time on or after the 7th annuity year on existing contracts. Please see the prospectus for additional information.

⁵ Reflects annual portfolio expenses as of April 30, 2019. Current portfolio operating expenses may be different than those shown above.

More information

AST Multi-Sector Fixed Income Portfolio

Investments in the portfolio are not bank deposits and are not guaranteed. Investors may lose money by investing in the portfolio. The AST Multi-Sector Fixed Income Portfolio involves exposure to debt securities, which may involve a variety of risks.

The annuity does not provide a diverse set of investment choices nor does it provide the option to allocate your purchase payments or account value among a variety of investment choices with different investment styles, objectives, strategies and risks. The performance of your account value will depend entirely on the performance of the AST Multi-Sector Fixed Income Portfolio.

How do withdrawals affect the benefits?

Non-Lifetime Withdrawals: Prior to taking your first Lifetime Withdrawal, you are allowed an unlimited number of Non-Lifetime Withdrawals, which will proportionally reduce all benefit guarantees (including your death benefit) 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 a Non-Lifetime Withdrawal. Otherwise, the first withdrawal you make will be considered a Lifetime Withdrawal. If Non-Lifetime Withdrawals reduce the account value to zero, no further amount would be payable under the benefits and the contract terminates.

Lifetime Withdrawals: Any Lifetime Withdrawals less than or equal to your Guaranteed Income Amount will reduce any remaining Guaranteed Income Amount in that annuity year, and the death benefit amount (dollar-for-dollar).

Excess Withdrawals: Withdrawals in excess of the Guaranteed Income Amount impact the value of your benefit and can also affect the certainty of your income. An excess withdrawal occurs when your cumulative Lifetime Withdrawals exceed your Guaranteed Income Amount in any annuity year. If an excess withdrawal is taken, only the portion of the Lifetime Withdrawal that exceeds the remaining Guaranteed Income Amount will proportionally and permanently reduce your Guaranteed Income Amount for future years. If an excess withdrawal reduces the account value to zero, no further amount would be payable and the contract would terminate.

Required Minimum Distributions: For qualified annuities,* Lifetime Withdrawals that exceed the Guaranteed Income Amount, but which you are required to take as a Required Minimum Distribution (RMD) from your annuity are not treated as excess withdrawals. They will reduce your death benefit dollar-for-dollar, but they will not reduce your Guaranteed Income Amount in future years. An RMD taken as a Non-Lifetime Withdrawal will reduce your benefit guarantees as described previously. If the first withdrawal from your annuity is taken to satisfy an RMD, it will be considered a Lifetime Withdrawal unless designated as a Non-Lifetime Withdrawal. No CDSC will apply to withdrawals taken to satisfy an RMD. For more information on RMDs, refer to the prospectus.

More information about your death benefit

All death benefit protection would end if your account value reaches zero, or if the contract is annuitized. If the built-in income benefit terminates, the death benefit will equal your account value.

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.

^{*} Prudential Annuities does not provide tax, accounting, or legal advice. Please consult your own attorney or accountant.

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 Jersey¹
- 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 13) Superior ability to meet ongoing insurance obligations	(4th category of 21) Very strong capacity to meet policyholder and contract obligations	(4th category of 23) Very strong financial security characteristics	(4th category of 21) 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 May 9, 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.

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.

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

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

The Prudential Defined Income Variable Annuity offered by Prudential Financial companies is available at an annual product charge of 1.10%, plus an additional benefit fee of 0.80%, for a total annual product charge of 1.90%. We reserve the right to increase the benefit fee up to a maximum of 1.50% at any time on or after the 7th annuity anniversary on existing contracts. This would increase the total annual product charge to a maximum of 2.60%. Note: There is also an additional fee for the AST Multi-Sector Fixed Income Portfolio. All products may not be available through all broker/dealers. Please see the prospectus for additional information.

The annuity has an income benefit that may not be cancelled, however upon specified events, the benefit may be terminated. 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. Please see the prospectus for more details.

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.

Important risks to consider:

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 US have begun to increase from historically low levels in recent years and may continue to increase in the future with unpredictable effects on the markets and the Portfolio's investments.

High-Yield Risk – Investments in fixed income securities rated below investment grade and unrated securities of similar credit quality (i.e., high yield securities or iunk bonds) may be more sensitive to interest rate, credit, call and liquidity risks than investments in investment grade securities, and have predominantly speculative characteristics.

International Equity/Debt Risk – International equity and debt securities may be adversely affected by: changes in currency exchange rates; differing regulatory and taxation requirements; alternative financial reporting standards, including less publicly available information; and political, social and economic changes. International markets, and in particular Emerging Markets (EM), are generally more volatile than U.S. markets,

Asset-Backed and Mortgage-Backed Securities Risk — Asset-backed and mortgage-backed securities are subject to interest rate risk, liquidity risk, and credit risk, which may be heightened in connection with investments in loans to "subprime" borrowers. Certain asset-backed and mortgage-backed securities are subject to the risk that those obligations will be repaid sooner than expected or later than expected, either of which may result in lower than expected returns. Mortgage-backed securities, because they are backed by mortgage loans, are also subject to risks related to real estate, and securities backed by private-issued mortgages may experience higher rates of default on the underlying mortgages than securities backed by government-issued mortgages.

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Issued on contract: P-BBND(2/13) or state variation thereof Issued on rider: P-RID-LI-DB(5/14) or state variation thereof

one corporate drive shelton, connecticut 06484



