

# PRUSECURE® CURRENT RATES

Effective Date: 9/15/2020

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

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

For complete information about the annuity, please refer to the Important Information Disclosure Statement and product brochure which are available from your financial professional. All products and/or options may not be available in all states or with all broker/dealers.

## 7-Year Surrender Charge Period: Premium Payment – \$100,000 or more

Index-Based Strategies	Cap Rate			Participation Rate			Fixed Rate Strategy	
	1-year term	3-year term	5-year term	1-year term	3-year term	5-year term		
S&P 500® Index	2.50%	8.00%	14.00%	20%	24%	40%	One-Year Fixed Rate Account	1.65%
MSCI EAFE Index	2.50%	8.00%	14.00%	20%	24%	40%		
Dow Jones® U.S. Real Estate Index	2.50%	8.00%	N/A	20%	24%	N/A		
Bloomberg Commodity Index <sup>SM</sup>	2.50%	8.00%	N/A	20%	24%	N/A		

## 7-Year Surrender Charge Period: Premium Payment – \$10,000 to \$99,999

Index-Based Strategies	Cap Rate			Participation Rate			Fixed Rate Strategy	
	1-year term	3-year term	5-year term	1-year term	3-year term	5-year term		
S&P 500® Index	2.05%	7.50%	12.00%	15%	22%	35%	One-Year Fixed Rate Account	1.35%
MSCI EAFE Index	2.05%	7.50%	12.00%	15%	22%	35%		
Dow Jones® U.S. Real Estate Index	2.05%	7.50%	N/A	15%	22%	N/A		
Bloomberg Commodity Index <sup>SM</sup>	2.05%	7.50%	N/A	15%	22%	N/A		

## 5-Year Surrender Charge Period: Premium Payment – \$100,000 or more

Index-Based Strategies	Cap Rate			Participation Rate			Fixed Rate Strategy	
	1-year term	3-year term	5-year term	1-year term	3-year term	5-year term		
S&P 500® Index	2.40%	7.75%	12.50%	17%	23%	38%	One-Year Fixed Rate Account	1.65%
MSCI EAFE Index	2.40%	7.75%	12.50%	17%	23%	38%		
Dow Jones® U.S. Real Estate Index	2.40%	7.75%	N/A	17%	23%	N/A		
Bloomberg Commodity Index <sup>SM</sup>	2.40%	7.75%	N/A	17%	23%	N/A		

## 5-Year Surrender Charge Period: Premium Payment – \$10,000 to \$99,999

Index-Based Strategies	Cap Rate			Participation Rate			Fixed Rate Strategy	
	1-year term	3-year term	5-year term	1-year term	3-year term	5-year term		
S&P 500® Index	2.00%	7.00%	10.00%	12%	20%	30%	One-Year Fixed Rate Account	1.35%
MSCI EAFE Index	2.00%	7.00%	10.00%	12%	20%	30%		
Dow Jones® U.S. Real Estate Index	2.00%	7.00%	N/A	12%	20%	N/A		
Bloomberg Commodity Index <sup>SM</sup>	2.00%	7.00%	N/A	12%	20%	N/A		

\*Your account value is based on the previous contract anniversary, after all interest credits and withdrawals are applied. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs), will be subject to any applicable surrender charges and a Market Value Adjustment (MVA).

Annuities are issued by Prudential Annuities Life Assurance Corporation (PALAC), located in Shelton, CT (main office). PALAC, a Prudential Financial company, is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

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



The 5-year index term can only be elected at contract issue and cannot be renewed.

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 costs and complete details.

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

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.

Please note that withdrawals are not eligible for any future credits and may be subject to a Market Value Adjustment.

It is not possible to invest directly in an index.

All references to guarantees arising under the annuity contract guarantees, any fixed account crediting rates, index-based interest crediting or annuity payout rates are backed by the claims-paying ability of Prudential Annuities Life Assurance Corporation. 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.

*Bloomberg Commodity Index* reflects changes in a broad range of commodity futures prices, from crude oil and coffee to gold and cattle.

*Bloomberg Commodity Index*<sup>SM</sup>: “Bloomberg” and “Bloomberg Commodity Index<sup>SM</sup>” are service marks of Bloomberg Finance L.P. and its affiliates (collectively, “Bloomberg”) and have been licensed for use for certain purposes by Prudential Annuities Life Assurance Corporation. Neither Bloomberg nor UBS Securities LLC and its affiliates (collectively, “UBS”) are affiliated with Prudential Annuities Life Assurance Corporation, and Bloomberg and UBS do not approve, endorse, review, or recommend PruSecure Fixed Indexed Annuities. Neither Bloomberg nor UBS guarantees the timeliness, accurateness, or completeness of any data or information relating to Bloomberg Commodity Index<sup>SM</sup>.

*Dow Jones® U.S. Real Estate Index* is designed to track the performance of Real Estate Investment trusts (REIT) and other companies that invest directly or indirectly in real estate through development, management, or ownership, including property agencies.

*MSCI EAFE* (Europe, Australasia, Far East) is a widely accepted benchmark for international stock performance. It is a free float-adjusted market capitalization index that is designed to measure the equity market performance of 21 developed markets, excluding the U.S. and Canada.

*MSCI EAFE Index*: The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The Disclosure Statement contains a more detailed description of the limited relationship MSCI has with Prudential Annuities Life Assurance Corporation and any related annuity contracts.

*S&P 500® Index* is a market capitalization-weighted index of the 500 widely held stocks often used as a proxy for the stock market. S&P chooses the member companies for the 500 based on market size, liquidity and industry group representation.

*S&P 500® Index and Dow Jones® U.S. Real Estate Index*: The “S&P 500® Index” and “Dow Jones® U.S. Real Estate Index” are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”), and have been licensed for use by Prudential Annuities Life Assurance Corporation. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Prudential Annuities Life Assurance Corporation’s Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index and Dow Jones® U.S. Real Estate Index.

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Issued on contracts: ICC17-FIAE(11/17), FIAE/IND(11/17) et al. or state variation thereof.

Issued on endorsements: ICC19-FIA-P2P(4/19), ICC19-FIA-P2P-PAR(4/19), ICC17-FIA-MVA(11/17) with schedules ICC19-FIA-P2P-SCH(4/19), ICC19-FIA-P2P-PAR-SCH(4/19), ICC17-FIA-MVA-SCH(11/17) or END-FIA-P2P(4/19), END-FIA-P2P-PAR(4/19), END-FIA-MVA(11/17) or state variation thereof with schedules END-FIA-P2P-SCH(11/17), SCH-FIA-P2P-PAR(4/19), END-FIA-MVA-SCH(11/17) or state variation thereof.