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Prudential
Bring Your Challenges®

YOUR PATH TO A MORE SECURE RETIREMENT

Retirement can be an exciting new chapter in your life. After all, you've worked hard, and saved so that you can live the life you've envisioned. Maybe you'll take that dream vacation or turn that hobby into a business. The possibilities are endless, and the choices are yours. But will you have enough money to do it all?

To help you live the life you want in retirement, you'll want a strategy that includes a way for you to turn your savings into retirement income that can last your lifetime. And of course, you'll also want to protect the money you worked so hard to save.

With the **Prudential SurePath Income Fixed Indexed Annuity**, you don't have to choose between income and protection. And you'll even have opportunities to grow your income.

WHAT IS A FIXED INDEXED ANNUITY?

A fixed indexed annuity (FIA) is a tax-deferred financial tool designed for the long term. It offers a level of protection for your money against loss with the opportunity for it to grow based on the performance of a specific market index, or combination of indices. With a FIA, your money is not actually invested in any index, but may earn interest based on the index's performance. There may typically be upper limits, known as cap rates and participation rates, on the amount of potential interest credited in a given period, as well as a floor that offers downside protection. Some FIAs like **SurePath Income**, include a built-in benefit designed to create predictable, guaranteed income for retirement.

Preparing for the unexpected in retirement

Longer life spans

Today, we are living longer and as a result we have more time to spend with our loved ones and to do the things we enjoy during retirement. In fact, your retirement could last 30 years or more. Having a strategy that helps reduce the risk of outliving your retirement savings is more important than ever.

Navigating uncertain markets

When you invest, market ups and downs are inevitable. Many of us remember the aftermath of the 2008 financial crisis and continue to be concerned about another market downturn. In fact, there have been 15 separate bear markets since 1945, and of those:

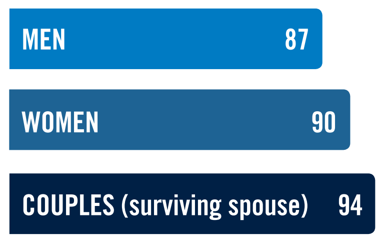
- 3 produced losses exceeding 40%
- 3 of the downturns had losses in the 30%-40% range
- The median drop in stocks was 26%

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

The fixed income dilemma

For many investors, relying on fixed income has always been a sound strategy for funding retirement. But today, taking income from bonds or bond funds could be a struggle in the current interest rate environment. And there will always be uncertainty about where rates will be in the future. But whether rates remain flat, rise, or fall, your ability to generate the income you need for retirement could be uncertain.

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



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

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.

Get lifetime income with principal protection

With so many unknowns that could upset your plans for retirement, you'll need to create a strategy that addresses a range of needs. Available to single and spousal clients as young as age 45 for a fee of 1.00%, **SurePath Income** has a built-in benefit that provides protected lifetime income that grows every day until you start taking Lifetime Withdrawals. And to help give you the peace of mind you need, **SurePath Income** provides 100% protection to your principal from market declines.

Start off with an Income Bonus, and take your income when you're ready

When you purchase **SurePath Income**, we create an Income Benefit Base (IBB). Initially, your Income Benefit Base is equal to your total premium plus an Income Bonus that is based on a percentage of your total premium.

$100,000 Total Premium + **5%** Income Bonus = **$105,000** Income Benefit Base*

Grow your retirement income every day

You can choose to take income any time. The longer you wait to take income, the more your income for retirement will grow. If you choose to delay taking income, your Income Benefit Base will immediately begin growing at an annual **7%** simple interest Roll-up Rate. And unlike other products that credit interest annually, **SurePath Income** credits your interest daily, so you don't have to wait until the end of your contract year to see your Income Benefit Base grow.

*The Income Benefit Base is separate from your Account Value and is not available as a lump sum withdrawal.

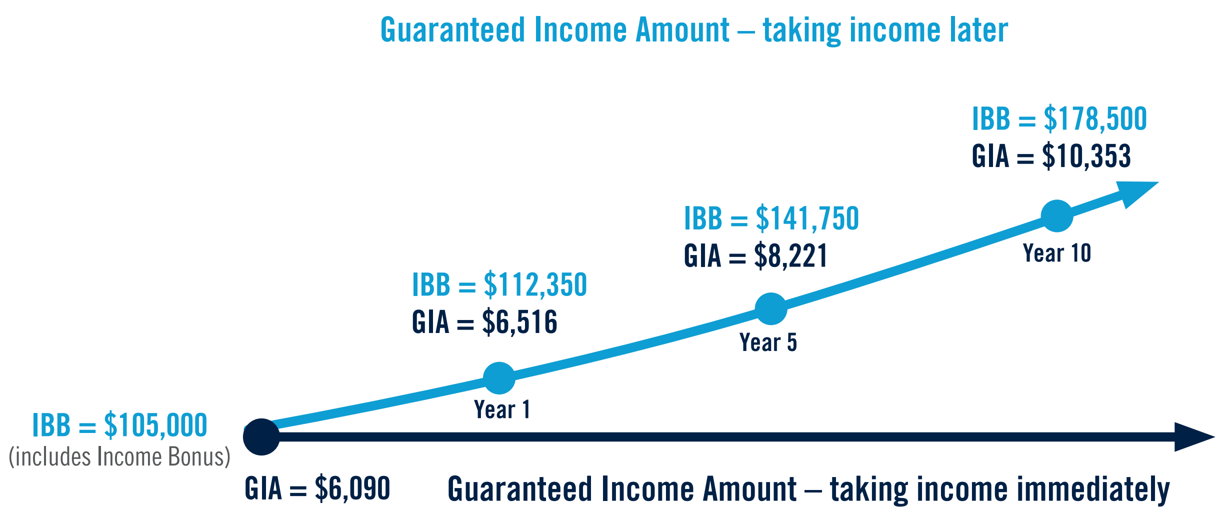
Calculating your lifetime income

Based on your age at the time of purchase, you are assigned a Withdrawal Percentage. We use the Withdrawal Percentage to calculate how much guaranteed income you will receive annually for the rest of your life.

Income Benefit Base (IBB) × **Withdrawal Percentage** = **Guaranteed Income Amount** (GIA)

Take income now or more income later

The following example illustrates how much guaranteed income you can receive if you chose to take lifetime income immediately, and several examples of how your income would increase if you delayed taking lifetime income.



For illustrative purposes only. In this example, we are assuming a $100,000 total premium plus a 5% Income Bonus, growing at a 7% simple interest Roll-up Rate with a 5.80% Withdrawal Percentage. Your initial Guaranteed Income Amount could be more or less, depending on your total premium, applicable Withdrawal Percentage, or any Non-Lifetime Withdrawals. Please note some of the values have been rounded down for illustrative purposes. Rates are subject to change.

Income guaranteed for life with the potential for increases

You may qualify for a step-up if your Account Value (after all interest is credited, less any withdrawals and prior to applying the benefit charge) is greater than your Income Benefit Base. Either way, you will continue to receive uninterrupted income throughout your lifetime, or your spouse's if electing the spousal version.

Keep in mind withdrawals that are above your Guaranteed Income Amount are withdrawals of Excess Income. See page 12 for information on how Excess Income will impact your Income Benefit Base and Guaranteed Income Amount for future years.

Choose how your money can grow

In addition to guaranteed lifetime income, **SurePath Income** also provides you with 100% principal protection and the opportunity to grow your money. You have the potential to grow your money two ways:

- an Index-Based Strategy and
- a Fixed Rate Strategy

Choose one or the other, or a combination of both. You decide the percentage to allocate to each. The performance of your chosen strategies is used to determine the amount of any Interest Credited to your contract.

The Index-Based Strategy

With the Index-Based Strategy, your money has the potential to grow based on the change in market indices that you choose.

Because indices perform differently under similar market conditions, **SurePath Income** currently offers you three indices to choose from, each with a Cap Rate or Participation Rate. (Cap Rates and Participation Rates are discussed on page 8.)

The Fixed Rate Strategy

The Fixed Rate Strategy is not associated with any index. It earns a fixed interest rate for a period of one year and renews annually. We declare the initial interest rate at the time you purchase your contract. Rates upon renewal may vary.

Freedom and flexibility to allocate your money

YOUR CHOICES INCLUDE:

	Term Length	Description
S&P 500® Index	1 or 3 years	A leading gauge of the U.S. equities market, the Standard & Poor's 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.
MSCI EAFE Index	1 or 3 years	The MSCI EAFE Index is designed to measure the performance of a selection of stocks in 21 developed markets outside the U.S. and Canada. The oldest international stock index, it is the most common benchmark in the U.S. for foreign stock funds.
Goldman Sachs Voyager Index	1 or 3 years	This proprietary index seeks to achieve growth of capital by investing in a diversified, global mix of assets while providing for a dynamic allocation, enhanced diversification, volatility management and the potential to better navigate a full market cycle.
Fixed Rate Strategy	1 year	The Fixed Rate Strategy is a fixed rate account that is designed to provide a guaranteed fixed interest rate, which is credited daily for a period of one year and renews annually.

Prudential does not recommend one interest crediting strategy over another. Each will perform differently in different market conditions. Your Financial Advisor can help you determine the right interest crediting strategy to meet your financial goals.

The Goldman Sachs Voyager Index was customized for the exclusive use within Prudential's Fixed Indexed Annuities

The Goldman Sachs Voyager Index aims to:

- Provide diversified exposure to global assets including equity, fixed income, emerging markets, commodities and alternative assets
- Capitalize on price trends, rebalancing allocations daily, in response to changing market conditions to help capture upside opportunity
- Maintain a stable level of risk over time, resulting in more consistent returns even during periods of market volatility

The Goldman Sachs Voyager Index includes an annual 0.50% index fee, which accrues daily, meaning that a small portion of the fee is removed from the Index each day. The index fee is included in order to account for index rebalancing, maintenance and hedging and transaction costs.

Choice and flexibility to help your money grow

As we covered earlier, any money you allocate to the Fixed Rate Strategy is guaranteed to grow at a predetermined interest rate for a period of one year. Funds you allocate to an Index-Based Strategy have the potential to grow based on the performance of your chosen indices, measured from the beginning to the end of your 1 or 3 year term. We call this “Point-to-Point” crediting.

The role of the Cap Rate and Participation Rate

With an Index-Based Strategy, you have the option to allocate your money into a strategy that is based on a Cap Rate or a Participation Rate. These options are used in calculating the interest that may be credited to your Account Value at the end of an Index Term.

- The Cap Rate is the upper limit of interest that can be credited at the end of a specific Index Term.
- The Participation Rate is the percentage of any index increase used to calculate interest.

How the floor protects your principal

Your principal and earnings are protected by the safety of a floor. The floor prevents your annuity from losing value even if the index declines during your term. With **SurePath Income**, your floor is 0%, which means you will never experience a negative return due to index performance. You can also never lose your principal amount, or any interest that may already be credited to your contract, as long as you take no withdrawals during the surrender charge period.*

So, from the beginning of the Index-Based Strategy term to the end (Point-to-Point):

If the Index:

Point-to-Point with Cap Rate	Index Performance	Cap Rate**	Interest Credited
Increased by an amount equal to or greater than the Cap Rate, the Interest Credited is equal to the Cap Rate	20%	5%	5%
Increased by an amount less than the Cap Rate, your credited interest rate will be the same as the index percentage change	4%	5%	4%
Decreased, your Account Value loses nothing	-5%	5%	0%

If the Index:

Point-to-Point with Participation Rate	Index Performance	Participation Rate**	Interest Credited
Increased, the amount credited will be determined by multiplying the Participation Rate times the index performance. Here are two examples on how they work in difference markets	20%	35%	7%
	4%	35%	1.4%
Decreased, your Account Value loses nothing	-5%	35%	0%

* Subject to annual benefit fee.

** For illustrative purposes only. Not based on any specific product. The actual cap rate or participation rate may be higher or lower than the rate shown. Please note that all crediting strategies may not be available in all states

Combining the power of protection with growth opportunity

The hypothetical example below shows how a fixed indexed annuity can protect the Account Value during down markets and enable it to grow when markets increase. It illustrates how an individual would have benefited over 19 years with a premium payment of $100,000, selecting the S&P 500 Index-Based Strategy at a 5% Cap Rate or a 35% Participation Rate with a 1-year term renewing at the same rate each year, and without taking any withdrawals.

A Protection in volatile markets

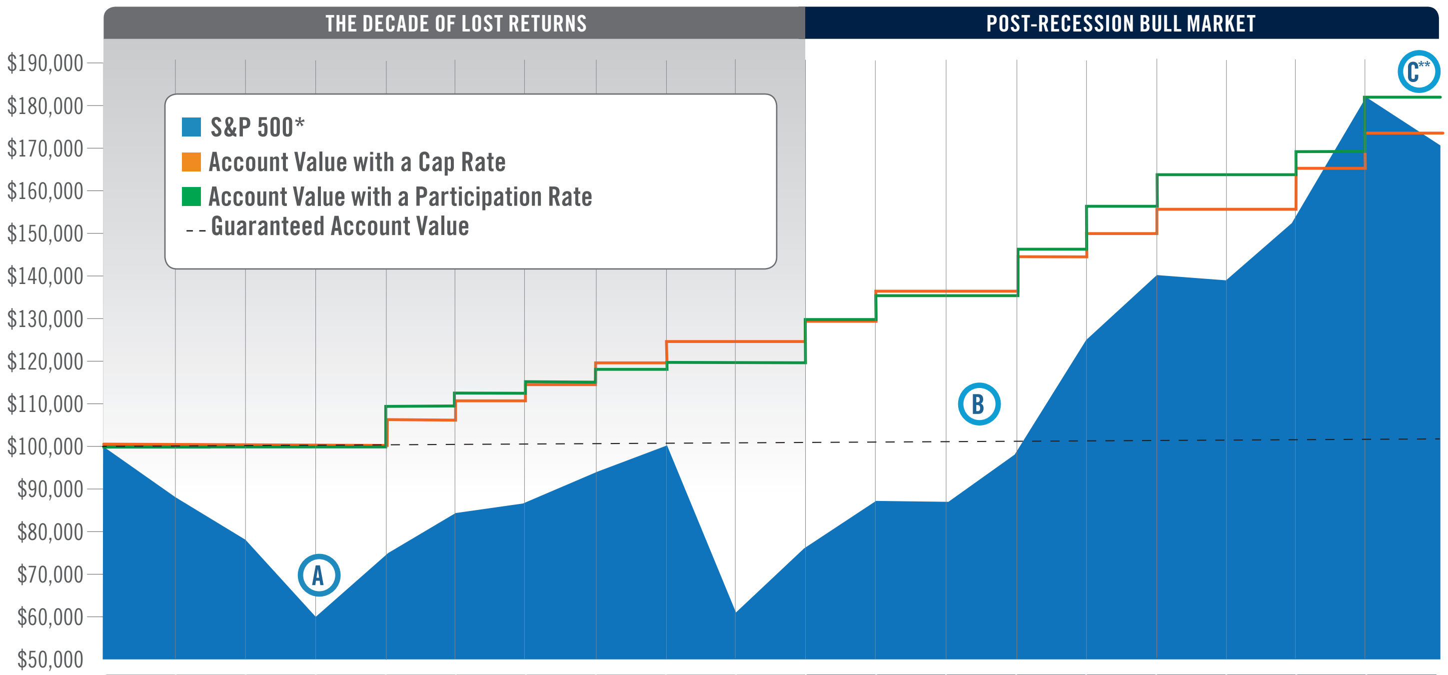
In years when the S&P 500 suffered steep declines, the Account Value would have been 100% protected from market losses. There would be no need to decide to get out of the market or stay – the rough patches would be safely navigated.

B Growth opportunity in up markets

In years when the S&P 500 performed well, allocation to the Indexed-Based Strategy option would have helped the Account Value grow. This opportunity would have been missed if the individual got out before the upturn.

C Preparation for whatever the future holds

No matter how the S&P 500 performs in the future, any interest that's been credited is 100% safe. With a fixed indexed annuity, you are protected from loss in bad times and have the opportunity to continue to grow your Account Value in good times.



End of Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
S&P 500 Price Returns	-10.14%	-13.04%	-23.37%	26.38%	8.99%	3.00%	13.62%	3.53%	-38.49%	23.45%	12.78%	0.00%	13.41%	29.60%	11.39%	-0.73%	9.54%	19.42%	-6.24%
Index Credited Cap Rate	0.00%	0.00%	0.00%	5.00%	5.00%	3.00%	5.00%	3.53%	0.00%	5.00%	5.00%	0.00%	5.00%	5.00%	5.00%	0.00%	5.00%	5.00%	0.00%
Index Credited Participation Rate	0.00%	0.00%	0.00%	9.23%	3.15%	1.05%	4.77%	1.24%	0.00%	8.21%	4.47%	0.00%	4.69%	10.36%	3.99%	0.00%	3.34%	6.80%	0.00%
Minimum Credited (Floor)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: S&P 500 Price Returns, provided by Morningstar Direct

The example above is for illustrative purposes only. It does not reflect a specific annuity or actual account value. Returns assume no reinvestment of dividends. The actual cap rate and participation rate may be higher or lower than those shown. Different index-based strategies, as well as different time periods, may have different cap rates and participation rates and may produce different results. Any withdrawals taken from either scenario during the surrender charge period will reduce the account value, and surrender charges and a Market Value Adjustment (MVA) may apply.

* Please note that it is not possible to invest directly in an index.

** **It is important to note that, although the values here are approximately the same, they are is not designed or intended to approximate the performance of any index. Actual results will vary.**

Why choose the SurePath Income Fixed Indexed Annuity?

- **Guaranteed lifetime income** – Whether you take income immediately at purchase or wait, you will receive uninterrupted lifetime income for life, or your spouse's, if you choose the spousal option.
- **Immediately boost your income** – Add a 5% Income Bonus to your Income Benefit Base on day one of your contract.
- **Grow retirement income every day** – Grow retirement income every day -- Prudential, unlike other companies, will increase your Income Benefit Base daily by an annual 7% simple interest Roll-up Rate, as long as you are not taking Lifetime Withdrawals.
- **Protection** – Your principal and all Interest Credited is fully protected against negative index performance.
- **Flexibility** – Customize how you allocate your money with a Fixed or Index-Based Strategy or a combination of both, and then choose your Index Term and crediting method.
- **Greater opportunity for growth with well known and exclusive indices** – Our Index-Based Strategy options come from names you'll recognize, like the S&P 500, MSCI, EAFE and Goldman Sachs.

Access your Account Value

While **SurePath Income** is designed for the long term, unexpected needs can arise where you may need your money. If that happens, you can choose:

- **Free Withdrawals*** – In the first contract year, you may withdraw up to 10% of the total premium, without incurring Surrender Charges or a Market Value Adjustment (MVA). After the first contract year, you may withdraw up to 10% of the Account Value (based on the previous contract anniversary, after all index/interest credits are applied) without Surrender Charges or an MVA.
- **Non-Lifetime Withdrawals**** – If you need to take a withdrawal, but aren't ready to start taking income, you may take an unlimited number of Non-Lifetime Withdrawals before you start taking income. Non-Lifetime Withdrawals will proportionately reduce your Guaranteed Income Amount, Income Benefit Base, and daily credited roll-up amount by the percentage the withdrawal represents of the current Account Value. Non-Lifetime Withdrawals are subject to Surrender Charges and an MVA during the surrender charge period.
- **Lifetime Withdrawals** – When you're ready to take income, you can elect to begin receiving Lifetime Withdrawals. The amount of income you'll receive depends on the value of your Income Benefit Base, upon the first Lifetime Withdrawal, multiplied by the Withdrawal Percentage based on your age (or the youngest spouse's age if you choose the spousal option) as of the issue date of the contract. If your Account Value declines, or eventually even goes to zero (as long as the Account Value has not gone to zero due to Excess Income), your Lifetime Withdrawals will continue for the remainder of your life.
- **Full Surrender** – If you choose to surrender your annuity, you will receive the greater of your Account Value (minus any applicable Surrender Charges and adjusted by any MVA) and your Minimum Guaranteed Surrender Value.

See pages 12 for more information on withdrawals and how they affect your **SurePath Income** benefit.

* Withdrawals taken during an index term are not eligible for any future interest credits and are considered to be first a return of taxable gain, then a return of investment. Withdrawals prior to age $59^{1/2}$ may be subject to an additional 10% penalty.

** You must inform us if your withdrawal is intended to be a Non-Lifetime Withdrawal, otherwise it will be considered a Lifetime Withdrawal.

Legacy protection for your beneficiaries

SurePath Income offers a built-in Death Benefit for your loved ones that is equal to the greater of your Account Value or the Minimum Guaranteed Surrender Value. If you pass away before the end of an Index Term, Prudential will credit a portion of the interest (if the index has increased, subject to the applicable Cap Rate or Participation Rate) to the Account Value. The Interest Credited will be calculated proportionally based on the amount of time elapsed within the 1- or 3-year Index Term. If the contract is co-owned with your spouse, the Death Benefit is payable on the death of the first owner. The surviving spouse may choose to receive the Death Benefit as a lump-sum payment or continue the annuity at the current level.

The power of tax deferral

One of the additional benefits of an annuity is tax deferral.* With **SurePath Income**, you pay no taxes on any Interest Credited until you make a withdrawal, so more of your money stays in your account and working for you. Your interest continues to compound and your assets accumulate faster than with a taxable account.

Tax deferral can have a significant impact on how much wealth you're able to accumulate.

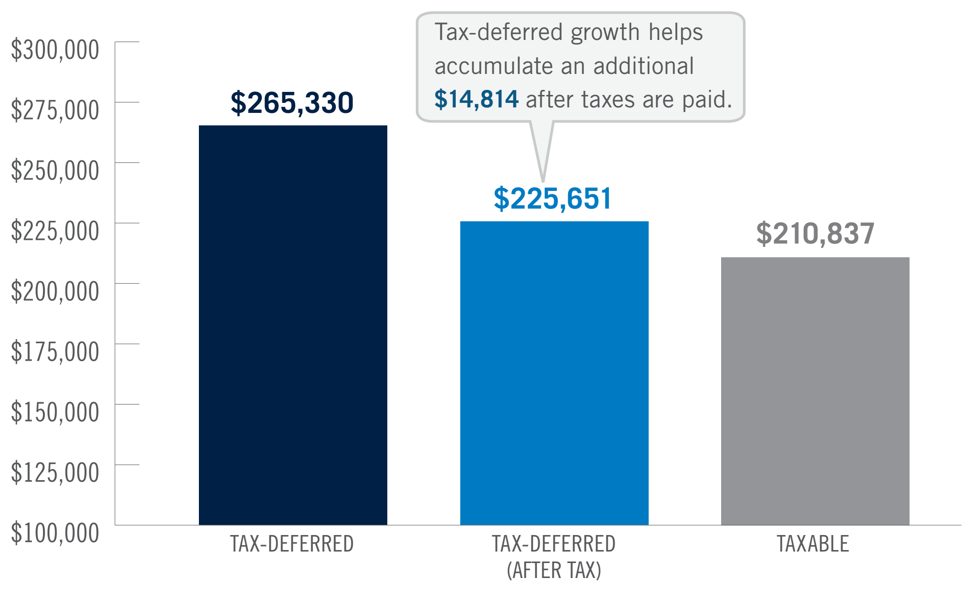
How tax deferral works

With **SurePath Income**:

- Your Account Value can earn interest
- Your interest can earn interest
- You earn interest on the money you would have otherwise paid in taxes

This chart shows how a tax deferral helps $100,000 in total premium grow over time when compared to taxable investments.

The power of tax-deferred growth



Assumptions: This hypothetical example is for illustrative purposes only. It assumes 5% annual growth for 20 years. The tax-deferred (after tax) account assumes 24% in taxes are withdrawn in a lump sum at the end of 20 years. The taxable account assumes 24% in taxes are withdrawn at the end of every year. Tax-deferred accounts are subject to ordinary income tax at the time of withdrawals. The hypothetical example does not reflect a specific annuity or an actual account value. It does not include any fees or expenses which would lower performance.

* Because qualified retirement plans, IRAs and annuities offer a tax-deferral feature, you should carefully consider the other features, benefits, risks, and costs associated with an annuity before purchasing one in either a qualified plan or an IRA. Before purchasing an annuity, you should take full advantage of your 401(k) and other qualified plans.

Frequently asked questions

Q: Am I too young to purchase an annuity? I thought annuities were just for retirees.

A: If you are interested in protecting a portion of your money for the long term with the opportunity to grow it safely, a fixed indexed annuity might be right for you regardless of your age. Your financial professional can help you determine the right product to meet your needs at every stage of your financial life.

Q: Why is the amount of interest limited?

A: This allows the issuing company to provide the protection of a floor, guaranteeing that your money is safe from market loss.

Q: What happens if the duration of my Index Term is shorter than my remaining surrender charge period?

A: In those cases you will need to renew or reallocate your strategy selections one or more times before your surrender charge period ends. When you renew or reallocate, you may continue with the same strategy and allocation (subject to new rate), or choose from any other strategies and terms available at that time.

Q: What is the benefit fee for **SurePath Income?**

A: The **SurePath Income** benefit carries a 1.00% fee for both single and spousal versions. This fee is applied on the contract anniversary date, after all interest has been credited. It is calculated by multiplying the 1.00% fee by the Income Benefit Base on the anniversary and then deducted from the Account Value.

Q: How do withdrawals affect the benefit?

A: **Non-Lifetime Withdrawals** – You are allowed an unlimited number of "Non-Lifetime Withdrawals." However, they will proportionally reduce your Income Benefit Base, daily credited roll-up amount and Guaranteed Income Amount (GIA) by the percentage the withdrawal represents of the Account Value immediately prior to the withdrawal. You must inform us if your withdrawal is intended to be a Non-Lifetime Withdrawal otherwise it will be considered a Lifetime Withdrawal. If Non-Lifetime Withdrawals reduce the Account Value to zero, no further amount would be payable under the benefit and the contract would terminate.

Lifetime Withdrawals – Any Lifetime Withdrawals less than or equal to your GIA will not reduce your Income Benefit Base.

Excess Income – Lifetime Withdrawals in excess of the GIA proportionately reduce the value of the Income Benefit Base and the GIA for future years. Excess Income occurs when the cumulative Lifetime Withdrawals exceed your GIA in any annuity year. If excess income is taken, only the portion of the Lifetime Withdrawal that exceeds the remaining GIA will proportionally reduce the Income Benefit Base and the GIA for future years. If Excess Income 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 GIA, but which you are required to take as a Required Minimum Distribution (RMD) from your annuity, are not treated as withdrawals of Excess Income. They will not reduce your Income Benefit Base. An RMD taken as a Non-Lifetime Withdrawal will reduce your Income Benefit Base, daily credited roll-up amount and GIA, 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 by you as a Non-Lifetime Withdrawal. No Surrender Charge or Market Value Adjustment will apply to withdrawals taken to satisfy an RMD that Prudential calculates.

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

Please see the Important Information Disclosure Statement for additional details.

Glossary

Account Value – The total value of your allocations to the index-based strategy option(s) and the fixed rate strategy option you have chosen, adjusted for any withdrawals you have taken and any applicable surrender charges and MVA.

Annuitization – The process of converting your annuity into a series of periodic income payments. Annuities may be annuitized for a specific period of time or for the life of the annuitant.

Cap Rate – A type of crediting method available under this annuity. The cap rate is the maximum interest rate percentage that can be credited at the end of the index term; the cap rate is set prior to the start of each index term.

Crediting Strategy – Used to determine the amount of any interest that may be credited to your account value at the end of an index term. Under this annuity, interest can be credited through an index-based strategy and/or through a fixed rate strategy.

Death Benefit – The death benefit is equal to the greater of:
1) the account value on the date we receive due proof of death (including any interim interest), or
2) the Minimum Guaranteed Surrender Value.

Fixed Rate – A one-year fixed interest rate that is established at the beginning of each contract year and is applied daily to the fixed rate strategy allocation of the contract.

Free Withdrawal Amount – During the first contract year, you can withdraw up to 10% of the total premium from your annuity. After the first contract year, you may withdraw up to 10% of the account value (based on the previous contract anniversary, after all index/interest credits are applied) without surrender charges or MVA.

Guaranteed Income Amount (GIA) – The amount of annual income that is available for life based on the Income Benefit Base. It is equal to the Income Benefit Base, on the day lifetime income is set to begin, multiplied by the withdrawal percentage assigned on the contract issue date. It is available while there is account value and lifetime withdrawals are being taken. Once the account value equals zero, the contract will annuitize and you will receive income payments for life.

Income Benefit Base (IBB) – The amount used to calculate your guaranteed lifetime income payments, also known as the Guaranteed Income Amount. On the issue date of the contract, the initial Income Benefit Base is equal to total premiums plus any Income Bonus (if applicable). The Income Benefit Base will only be reduced in the case of non-lifetime withdrawals and/or excess income (see pages 10 and 12 for more information on non-lifetime withdrawals and/or excess income).

Income Bonus – A bonus added to the total premium in order to establish your initial Income Benefit Base. This value is not added to the account value.

Index Term (also referred to as Term Length) – A period of time used to measure the change in index prices for each chosen index. The initial index term begins on the annuity's issue date, and will end once the duration of the term has completed (i.e., 1 or 3 years).

Interest Credited – The total interest credited for both the fixed rate and index-based strategies.

Market Value Adjustment (MVA) – A positive or negative adjustment that applies during the surrender charge period to any withdrawals that exceed the Free Withdrawal Amount.

Minimum Guaranteed Surrender Value – A state-required minimum value that the contract owner will receive upon surrender, death or annuitization. It is equal to 87.5% of premiums, minus any withdrawals, accumulating at a fixed rate equal to at least 1%.

Owner – An eligible entity or person named as having ownership rights in relation to the annuity.

Participation Rate – A type of crediting method available under this annuity. The participation rate is the percentage of any increase that can be credited as interest at the end of the index term; the participation rate is set prior to the start of each index term.

Point-to-Point – A type of index interest crediting method available under this annuity. We compare the index price at the end of the index term to its price at the beginning of the term. If the price has increased, the interest credited to your annuity will equal the percentage of the index price increase, up to a cap rate or participation rate.

Roll-up Rate – An annualized simple interest value that is credited daily to the Income Benefit Base up until you start taking lifetime withdrawals.

Surrender Charge – A type of charge that will be deducted when you either make a surrender or take a partial withdrawal from your annuity that is greater than your Free Withdrawal Amount during the surrender charge period. The charge is a percentage of the amount withdrawn from the account value applied after subtracting any Free Withdrawal Amount. The surrender schedule for this product is 10 years (in California, 9 years).

Withdrawal Percentage – A percentage assigned at issue based on your age (for a single life) or the younger of the spousal lives on the contract issue date. It is multiplied by the Income Benefit Base at the time lifetime withdrawals are elected to establish the Guaranteed Income Amount.

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 financial services industry
- We are comprised of several insurance companies, some of which are authorized to issue annuity contracts in the United States, including Prudential Annuities Life Assurance Corporation
- 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 LIFE ASSURANCE CORPORATION RATINGS

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

Prudential Annuities Life Assurance Corporation (PALAC) is a member of the Prudential Financial family of companies and the issuer of the SurePath Income Fixed Indexed Annuity. PALAC is solely responsible for its own financial obligations. It is highly rated by the major independent rating agencies for its ability to meet financial obligations. All ratings are as of May 9, 2019. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer. ***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 visit our investor relations site, www.investor.prudential.com, for the most current ratings information.***

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

- With over $1 trillion in assets under management,[1] 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] December 31, 2018

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.

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

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