

# PRUDENTIAL SUREPATH<sup>SM</sup> CURRENT RATES

Effective Date: 12/15/2019

The Prudential SurePath 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. SurePath 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<sup>®</sup>, but it is not invested in the stock market or specifically in the indexes allocated. **You can choose a combination of indicies and terms, each with a cap rate OR a 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 SurePath 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/surepath-rates](http://www.prudential.com/surepath-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.

## 10-Year Surrender Charge Period<sup>\*\*</sup>: Premium Payment – \$25,000 or more

Index-Based Strategies	Cap Rate		Participation Rate		Fixed Rate Strategy	
	1-Year Term	3-Year Term	1-Year Term	3-Year Term		
S&P 500 <sup>®</sup> Index	4.50%	18.50%	37.00%	54.00%	One-Year Fixed Rate Account	2.15%
MSCI EAFE Index	4.75%	21.50%	42.00%	59.00%		
Goldman Sachs Voyager Index	NA	NA	100.00%	150.00%		

## 7-Year Surrender Charge Period: Premium Payment – \$25,000 or more

Index-Based Strategies	Cap Rate		Participation Rate		Fixed Rate Strategy	
	1-Year Term	3-Year Term	1-Year Term	3-Year Term		
S&P 500 <sup>®</sup> Index	4.25%	16.50%	32.00%	49.00%	One-Year Fixed Rate Account	2.05%
MSCI EAFE Index	4.50%	18.50%	37.00%	54.00%		
Goldman Sachs Voyager Index	NA	NA	90.00%	130.00%		

\*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).

\*\*In California, surrender period/charges vary. Please see the California Important Information Disclosure Statement or fact card.

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



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 interest credits and may be subject to a Market Value Adjustment.

It is not possible to invest directly in an index.

All products and/or options may not be available in all states.

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 options.

*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*: The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has 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"). 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.

*Goldman Sachs Voyager Index* is a rules based index sponsored by Goldman Sachs and Co. LLC, that seeks to provide exposure to a globally diversified portfolio of asset classes including equity, fixed income, emerging markets, commodities and alternative assets.

*Goldman Sachs Voyager Index*: This fixed indexed annuity is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. LLC or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs"). Goldman Sachs makes no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying this fixed indexed annuity particularly, the ability of the Goldman Sachs Voyager Index to perform as intended, the merit (if any) of obtaining exposure to the Goldman Sachs Voyager Index or the suitability of purchasing or holding interests in this fixed indexed annuity. Goldman Sachs does not have any obligation to take the needs of the holders of this fixed indexed annuity into consideration in determining, composing or calculating the Goldman Sachs Voyager Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF THE GOLDMAN SACHS VOYAGER INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THIS FIXED INDEXED ANNUITY. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

There is no guarantee that the index will not underperform some or all of the underlying assets. In particular, the index may have a significant weight in one of those assets at the time of a sudden drop, or no exposure to one of those underlyings at a time it has a strong performance, or a significant weight to the cash component. Different indices with a different set of underlying assets may significantly outperform the selected index. The index is not actively managed and Goldman Sachs does not exercise discretion in constructing, calculating or executing the strategy. For further information and disclosure about the strategy, including relevant risk factors, please refer to the related transaction documentation.

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.

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

Issued on contracts: ICC17-FIAC(11/17) or FIAC/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(6/19) or state variation thereof.