5 easy steps to calculate your annual retirement income

Guaranteed Lifetime Income Worksheet

Helping to Provide Retirement Income Certainty

Prudential

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

Are you concerned about your retirement income not lasting a lifetime?

Simply complete the worksheet to see the minimum amount of guaranteed annual income you can get for life when you retire.

This guaranteed lifetime income is available when you purchase a variable annuity from the Prudential companies with our optional living benefit called **Highest Daily Lifetime® Income.**

What is a Variable Annuity?

It's a long-term investment designed to create guaranteed 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 provide a guaranteed death benefit for your beneficiaries. Variable annuities offered by Prudential Financial companies are available at a total annual insurance cost of 0.55% to 1.85%, with an additional fee related to the professionally managed investment options. Note: All products may not be available through all third-party broker/dealers.The fees will vary depending on the underlying annuity and investment options selected. Variable annuities also offer optional benefits, such as Highest Daily Lifetime® Income, which, for an additional fee of 0.95% of the greater of the account value and Protected Withdrawal Value, can help you avoid the risk of outliving your retirement income.

Investment return and principal value of an investment will fluctuate so that an investor's unit values, when redeemed, may be worth more or less than their original cost. Withdrawals or surrenders may be subject to surrender charges. 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. Withdrawals, other than from IRAs or employer retirement plans, are deemed to be gains out first for tax purposes. Withdrawals can reduce the living benefit, death benefit, and account value. Your financial professional can determine if a variable annuity is suitable for you.

For important information about our variable annuities, please see the current product prospectus and variable annuity product summary cards, which can be found at www.annuities.prudential.com/investor/invprospectus.

Five steps to calculate your guaranteed annual income for life.

1 Enter desired investment amount — $

2 Enter the number of years until you retire — Years

3 Calculate your Minimum Lifetime Income Basis — $
Multiply the investment amount from step 1 x your income multiple, which is found in Table A.

4 Enter your desired retirement age — Age

5 Guaranteed Minimum Annual Income for Life — $
To calculate, multiply your answer in step 3 x the Age Range Income Percentage, which is found in Table B.

Next Steps:

- Explore this website to learn more about our solution for guaranteed lifetime income: **www.RetirementRedZone.com**
- Meet with your financial professional—bring this Worksheet with you to review your need for guaranteed annual income for life.
- Ask your financial professional for an illustration showing you how **Highest Daily Lifetime® Income,** available on variable annuities from the Prudential companies, can work for you.

A Income Multiples*

Years Until Retirement	Multiples	Years Until Retirement	Multiples
1	**1.05**	16	**2.43**
2	**1.10**	17	**2.55**
3	**1.16**	18	**2.68**
4	**1.22**	19	**2.81**
5	**1.28**	20	**2.95**
6	**1.34**	21	**3.10**
7	**1.41**	22	**3.26**
8	**1.48**	23	**3.42**
9	**1.55**	24	**3.59**
10	**1.63**	25	**3.77**
11	**1.71**	26	**3.96**
12**	**2.00**	27	**4.16**
13	**2.10**	28	**4.37**
14	**2.21**	29	**4.58**
15	**2.32**	30	**4.81**

B Age Range Income Percentages

(Age at which you plan to start taking Retirement Income)

Highest Daily Lifetime Income

Age Range	Income Percentages
45 – 54	.03
55 – <59½	.04
59½ – 84	.05
85+	.06

* Income multiples are used to determine the minimum growth of your Protected Withdrawal Value (the basis for your Minimum Lifetime Income) from the date of your initial investment in the annuity until you elect to begin receiving retirement income.

** At 12 years, your Protected Withdrawal Value will be at least 200% of your initial investment amount, provided no withdrawals have been taken.

How We Manage Your Income Guarantee.

Highest Daily Lifetime Income uses a predetermined mathematical formula to help manage your guarantee through all market cycles. Each business day, the formula determines if any portion of your account value needs to be 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:

- The difference between the account value and the Protected Withdrawal Value;
- How long you have owned Highest Daily Lifetime Income;
- The amount invested in, and the performance of, the permitted subaccounts;
- The amount invested in, and the performance of, the Bond Portfolio; and
- The impact of additional purchase payments made to and withdrawals taken from the annuity.

Therefore, at any given time, some, most, or none of the account value 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. The Protected Withdrawal Value is separate from the account value, and not available as a lump sum.

Any amounts invested in the Bond Portfolio will affect your ability to participate in a subsequent market recovery within the permitted subaccounts. Conversely, the account value may be higher at the beginning of the market recovery; e.g., more of the account value may have been protected from decline and volatility than it otherwise would have had the benefit not been elected. Please note: We are not providing investment advice through the formula. You may not allocate purchase payments or transfer account value into or out of the Bond Portfolio. See the prospectus for complete details.

Investors should consider the contract and the underlying portfolios' investment objectives, 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.

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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.

Fixed income investments are subject to risk, including credit and interest rate risk. Because of these risks, a subaccount's share value may fluctuate. If interest rates rise, bond prices usually decline. If interest rates decline, bond prices usually increase.

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.

Variable annuities are issued by Pruco Life Insurance Company (in New York, by Pruco Life Insurance Company of New Jersey), Newark, NJ and 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.

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