

**PRUCO LIFE INSURANCE COMPANY  
PRUCO LIFE FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT**

**PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY  
PRUCO LIFE OF NEW JERSEY FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT**

**Supplement dated October 17, 2022**

**to Prospectuses and Updating Summary Prospectuses dated May 1, 2022**

This Supplement should be read in conjunction with the current Prospectus and Updating Summary Prospectus ("Prospectus(es)") for your Annuity and should be retained for future reference. This Supplement is intended to update certain information in the Prospectuses for the variable annuity you own and is not intended to be a prospectus or offer for any other variable annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectuses and Statements of Additional Information.

This Supplement contains information about changes to certain Portfolios of the Advanced Series Trust available through your Annuity and updates other information in the prospectus for your Annuity. **Please check your Annuity Prospectus to determine which of the following changes affect the Annuity that you own.** If you would like another copy of the current Annuity Prospectus, please call us at 1-888-PRU-2888.

**AST Western Asset Emerging Markets Debt Portfolio – Footnote:**

Effective immediately, Appendix A is updated to add a footnote to the AST Western Asset Emerging Markets Debt Portfolio as follows:

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Fixed Income	AST Western Asset Emerging Markets Debt Portfolio <sup>(1)</sup> <i>Western Asset Management Company, LLC Western Asset Management Company Limited</i>	1.03%	-3.05%	4.07%	N/A

- (1) **These Portfolios are also offered in other variable annuity contracts that utilize a predetermined mathematical formula to manage the guarantees offered in connection with optional benefits.**

Those other variable annuity contracts offer certain optional living benefits that utilize a predetermined mathematical formula (the "formula") to manage the guarantees offered in connection with those optional benefits. The formula monitors each contract owner's Account Value daily and, if necessary, will systematically transfer amounts among Investment Options. The formula transfers funds between the Sub-accounts for those variable annuity contracts and an AST bond Portfolio Sub-account (those AST bond Portfolios are not available in connection with the annuity contracts offered through this prospectus). **You should be aware that the operation of the formula in those other variable annuity contracts may result in large-scale asset flows into and out of the underlying Portfolios that are available with your contract. These asset flows could adversely impact the underlying Portfolios, including their risk profile, expenses and performance.** Because transfers between the Sub-accounts and the AST bond Sub-account can be frequent and the amount transferred can vary from day to day, any of the underlying Portfolios could experience the following effects, among others:

- (1) a Portfolio's investment performance could be adversely affected by requiring a subadviser to purchase and sell securities at inopportune times or by otherwise limiting the subadviser's ability to fully implement the Portfolio's investment strategy;
- (2) the subadviser may be required to hold a larger portion of assets in highly liquid securities than it otherwise would hold, which could adversely affect performance if the highly liquid securities underperform other securities (e.g., equities) that otherwise would have been held; and
- (3) a Portfolio may experience higher turnover and greater negative asset flows than it would have experienced without the formula, which could result in higher operating expense ratios and higher transaction costs for the Portfolio compared to other similar funds.

The efficient operation of the asset flows among Portfolios triggered by the formula depends on active and liquid markets. If market liquidity is strained, the asset flows may not operate as intended. For example, it is possible that illiquid markets or other market stress could cause delays in the transfer of cash from one Portfolio to another Portfolio, which in turn could adversely impact performance.

Before you allocate to the Sub-account with the AST Portfolios listed above, you should consider the potential effects on the Portfolios that are the result of the operation of the formula in the variable annuity contracts that are unrelated to your Variable Annuity. Please work with your financial professional to determine which Portfolios are appropriate for your needs.

**AST Academic Strategies Asset Allocation Portfolio – Subadviser Replacement:**

Effective December 1, 2022, First Quadrant, LLC will be replaced with Systematica Investments Limited.

**AST Mid-Cap Growth Portfolio – Subadviser Replacement:**

Effective December 5, 2022, Victory Capital Management, Inc. will be replaced with Delaware Investments Fund Advisers, J.P. Morgan Investment Management, Inc. and TimesSquare Capital Management, LLC.

**AST Moderate Multi-Asset Portfolio Merger:**

Subject to shareholder approval, effective on or about December 5, 2022 (the “Effective Date”), the Target Portfolio will be merged into the Acquiring Portfolio, as noted below. As of the Effective Date, all references to the Target Portfolio will be replaced with the Acquiring Portfolio.

<b>Target Portfolio</b>	<b>Acquiring Portfolio</b>
AST Moderate Multi-Asset Portfolio	AST Balanced Asset Allocation Portfolio

On the Effective Date, the Target Portfolio will no longer be available under your annuity contract, and any Account Value allocated to the Sub-account investing in the Target Portfolio will be transferred to the Sub-account investing in the Acquiring Portfolio. Your Account Value in the units of the Sub-account investing in the Acquiring Portfolio will be equal to your Account Value of the units of the Sub-account invested in the Target Portfolio immediately prior to the merger.

Please note that you may transfer Account Value out of your Target Portfolio into an investment option available under your Annuity contract any time prior to the Effective Date. Such transfers will be free of charge and will not count as one of your annual free transfers under your Annuity contract. Also, for a period of 60 days after the Effective Date, any Account Value that was transferred to your Acquiring Portfolio as a result of the merger can be transferred into an investment option available under your Annuity contract free of charge and will not count as one of your annual free transfers. It is important to note that any investment option into which you make your transfer will be subject to the transfer limitations described in your Prospectus. Please refer to your Prospectus for detailed information about investment options.

After the Effective Date, the Target Portfolio will no longer exist and, unless you instruct us otherwise, any outstanding instruction you have on file with us that designates a Target Portfolio will be deemed an instruction for the Acquiring Portfolio. This includes, but is not limited to, Systematic Withdrawals and Dollar Cost Averaging.

**You may wish to consult with your financial professional to determine if your existing allocation instructions should be changed before or after the Effective Date.**

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

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PRUCO LIFE OF NEW JERSEY FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT**

**Supplement dated July 1, 2022  
to Prospectuses and Updating Summary Prospectuses dated May 1, 2022**

This Supplement should be read in conjunction with the current Prospectus and Updating Summary Prospectus ("Prospectus(es)") for your Annuity and should be retained for future reference. This Supplement is intended to update certain information in the Prospectus for the variable annuity you own and is not intended to be a prospectus or offer for any other variable annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectuses and Statements of Additional Information.

This Supplement contains information about changes to certain Portfolios available through your Annuity. **Please check your Annuity Prospectus to determine which of the following changes affect the Annuity that you own.** If you would like another copy of the current Annuity Prospectus, please call us at 1-888-PRU-2888.

Effective June 1, 2022, the current expenses of the following Portfolio are changed as shown below.

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Equity	<b>AST T. Rowe Price Natural Resources Portfolio<sup>1,*</sup></b> <i>T. Rowe Price Associates, Inc.</i>	0.90%	23.80%	5.40%	3.67%

Effective July 1, 2022, the current expenses of the following Portfolios are changed as shown below.

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Allocation	<b>AST Advanced Strategies Portfolio<sup>1,*</sup></b> <i>LSV Asset Management Massachusetts Financial Services Company Pacific Investment Management Company, LLC T. Rowe Price Associates, Inc. PGIM Fixed Income PGIM Limited PGIM Quantitative Solutions LLC William Blair Investment Management, LLC</i>	0.90%	13.83%	11.06%	9.87%
Allocation	<b>AST T. Rowe Price Asset Allocation Portfolio<sup>1,*</sup></b> <i>T. Rowe Price Associates, Inc. T. Rowe Price International Ltd</i>	0.86%	12.41%	10.80%	9.70%
Allocation	<b>AST T. Rowe Price Growth Opportunities Portfolio<sup>1,*;‡</sup></b> <i>T. Rowe Price Associates, Inc. T. Rowe Price Hong Kong Limited T. Rowe Price International, Ltd. T. Rowe Price Japan, Inc.</i>	0.97%	15.71%	12.78%	N/A
Equity	<b>PSF Global Portfolio - Class I<sup>†</sup></b> <i>LSV Asset Management Massachusetts Financial Services Company PGIM Quantitative Solutions LLC T. Rowe Price Associates, Inc. William Blair Investment Management, LLC</i>	0.73%	18.23%	15.62%	13.06%

(1) **These Portfolios are also offered in other variable annuity contracts that utilize a predetermined mathematical formula to manage the guarantees offered in connection with optional benefits.**

Those other variable annuity contracts offer certain optional living benefits that utilize a predetermined mathematical formula (the "formula") to manage the guarantees offered in connection with those optional benefits. The formula monitors each contract Owner's Account Value daily and, if necessary, will systematically transfer amounts among Investment Options. The formula transfers funds between the Sub-accounts for those variable annuity contracts and an AST bond portfolio Sub-account (those AST bond portfolios are not available in connection with the annuity contracts offered through this prospectus). **You should be aware that the operation of the formula in those other variable annuity contracts may result in large-scale asset flows into and out of the underlying Portfolios that are available with your contract. These asset flows could adversely impact the underlying Portfolios, including their risk profile, expenses and performance.** Because transfers between the Sub-accounts and the AST bond Sub-account can be frequent and the amount transferred can vary from day to day, any of the underlying Portfolios could experience the following effects, among others:

- (a) a Portfolio's investment performance could be adversely affected by requiring a subadviser to purchase and sell securities at inopportune times or by otherwise limiting the subadviser's ability to fully implement the Portfolio's investment strategy;
- (b) the subadviser may be required to hold a larger portion of assets in highly liquid securities than it otherwise would hold, which could adversely affect performance if the highly liquid securities underperform other securities (e.g., equities) that otherwise would have been held; and
- (c) a Portfolio may experience higher turnover and greater negative asset flows than it would have experienced without the formula, which could result in higher operating expense ratios and higher transaction costs for the Portfolio compared to other similar funds.

The efficient operation of the asset flows among Portfolios triggered by the formula depends on active and liquid markets. If market liquidity is strained, the asset flows may not operate as intended. For example, it is possible that illiquid markets or other market stress could cause delays in the transfer of cash from one portfolio to another portfolio, which in turn could adversely impact performance.

Before you allocate to the Sub-account with the AST Portfolios listed above, you should consider the potential effects on the Portfolios that are the result of the operation of the formula in the variable annuity contracts that are unrelated to your Variable Annuity. Please work with your financial professional to determine which Portfolios are appropriate for your needs.

\* This information includes annual expenses that reflect temporary fee reductions.

† Please see additional information below regarding certain Portfolios.

<b>AST T. Rowe Price Growth Opportunities Portfolio</b> This Portfolio is not available with the X Series product.
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**You may wish to consult with your financial professional to determine if your existing allocation instructions should be changed before or after the Effective Date.**

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

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**Supplement dated June 14, 2022  
to Prospectuses and Updating Summary Prospectuses dated May 1, 2022**

This Supplement should be read in conjunction with the current Prospectus and Updating Summary Prospectus ("Prospectus(es)") for your Annuity and should be retained for future reference. This Supplement is intended to update certain information in the Prospectus for the variable annuity you own and is not intended to be a prospectus or offer for any other variable annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectuses and Statements of Additional Information.

This Supplement contains information about changes to the AST Small-Cap Growth Opportunities Portfolio and the AST Small-Cap Growth Portfolio available through your Annuity and updates other information in the prospectus for your Annuity. **Please check your Annuity Prospectus to determine which of the following changes affect the Annuity that you own.** If you would like another copy of the current Annuity Prospectus, please call us at 1-888-PRU-2888.

**AST Small-Cap Growth Opportunities Portfolio – Merger:**

Subject to shareholder approval, effective on or about September 12, 2022 (the "Effective Date"), the AST Small-Cap Growth Opportunities Portfolio (the "Target Portfolio") will be merged into the AST Small-Cap Growth Portfolio (the "Acquiring Portfolio"), as noted below. As of the Effective Date, all references to AST Small-Cap Growth Opportunities Portfolio will be replaced with the AST Small-Cap Growth Portfolio.

<b>Target Portfolio</b>	<b>Acquiring Portfolio</b>
AST Small-Cap Growth Opportunities Portfolio	AST Small-Cap Growth Portfolio

On the Effective Date, the Target Portfolio will no longer be available under your annuity contract, and any Account Value allocated to the Sub-account investing in the Target Portfolio will be transferred to the Sub-account investing in the Acquiring Portfolio. Your Account Value in the units of the Sub-account investing in the Acquiring Portfolio will be equal to your Account Value of the units of the Sub-account invested in the Target Portfolio immediately prior to the merger.

Please note that you may transfer Account Value out of the Target Portfolio into an investment option available under your Annuity contract any time prior to the Effective Date. Such transfers will be free of charge and will not count as one of your annual free transfers under your Annuity contract. Also, for a period of 60 days after the Effective Date, any Account Value that was transferred to the Acquiring Portfolio as a result of the merger can be transferred into an investment option available under your Annuity contract free of charge and will not count as one of your annual free transfers. It is important to note that any investment option into which you make your transfer will be subject to the transfer limitations described in your Prospectus. Please refer to your Prospectus for detailed information about investment options.

After the Effective Date, the Target Portfolio will no longer exist and, unless you instruct us otherwise, any outstanding instruction you have on file with us that designates the Target Portfolio will be deemed an instruction for the Acquiring Portfolio. This includes, but is not limited to, Systematic Withdrawals and Dollar Cost Averaging.

**AST Small-Cap Growth Portfolio – Subadviser Additions:**

On the Effective Date, subject to shareholder approval of the reorganization of the AST Small-Cap Growth Opportunities Portfolio into the AST Small-Cap Growth Portfolio, Driehaus Capital Management LLC, Massachusetts Financial Services Company and Victory Capital Management Inc. will be added as additional subadvisers to the AST Small-Cap Growth Portfolio.

**You may wish to consult with your financial professional to determine if your existing allocation instructions should be changed before or after the Effective Date.**

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**Supplement dated June 14, 2022  
to Prospectuses and Updating Summary Prospectuses dated May 1, 2022**

This Supplement should be read in conjunction with the current Prospectus and Updating Summary Prospectus ("Prospectus(es)") for your Annuity and should be retained for future reference. This Supplement is intended to update certain information in the Prospectus for the variable annuity you own and is not intended to be a prospectus or offer for any other variable annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectuses and Statements of Additional Information.

This Supplement contains information about changes to the AST AllianzGI World Trends Portfolio and the AST Moderate Multi-Asset Portfolio available through your Annuity. If you would like another copy of the current Prospectus, please call us at 1-888-778-2888.

**AST AllianzGI World Trends Portfolio - Portfolio Name Change and Subadviser Removal and Additions:**

Effective on or about June 13, 2022, all references to AST AllianzGI World Trends Portfolio are changed as follows:

<b>Current Portfolio Name</b>	<b>New Portfolio Name</b>
AST AllianzGI World Trends Portfolio	AST Moderate Multi-Asset Portfolio

Additionally, on or about June 15, 2022, Allianz Global Investors U.S. LLC is removed as the subadviser and PGIM Fixed Income, a business unit of PGIM, Inc., PGIM Limited, PGIM Quantitative Solutions LLC and Wellington Management Company LLP are added as subadvisers to the Portfolio.

**AST Moderate Multi-Asset Portfolio Merger:**

The Board of Trustees of Advanced Series Trust approved the reorganization (the "Reorganization") of AST Moderate Multi-Asset Portfolio (the "Target Portfolio") into the AST Balanced Asset Allocation Portfolio (the "Acquiring Portfolio"). The Reorganization is subject to approval by the shareholders of the Target Portfolio. It is anticipated that a proxy statement/prospectus relating to the Reorganization will be mailed to Target Portfolio shareholders on or about September 12, 2022, and that the special meeting of the Target Portfolio's shareholders will be held on or about October 18, 2022.

If approved by shareholders, upon Reorganization, the Target Portfolio will no longer be available under your annuity contract, and any Account Value allocated to the Sub-account investing in the Target Portfolio will be transferred to the Sub-account investing in the Acquiring Portfolio. Your Account Value in the units of the Sub-account investing in the Acquiring Portfolio will be equal to your Account Value of the units of the Sub-account invested in the Target Portfolio immediately prior to the Reorganization.

If the required shareholder approval is obtained, it is expected that the proposed Reorganization will be completed in, or around, the fourth quarter of 2022, or as soon as reasonably practicable once shareholder approval is obtained.

**You may wish to consult with your financial professional to determine if your existing allocation instructions should be changed before or after the Effective Date.**

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

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**Supplement dated May 6, 2022  
to Prospectuses and Updating Summary Prospectuses dated May 1, 2022**

This Supplement should be read in conjunction with the current Prospectus and/or Updating Summary Prospectus (the "Prospectus(es)") for your Annuity and should be retained for future reference. This Supplement is intended to update certain information in the Prospectus for the variable annuity you own and is not intended to be a prospectus or offer for any other variable annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectuses and Statements of Additional Information.

This Supplement contains information about changes to Portfolios of the Advanced Series Trust available through your Annuity and updates other information in the Prospectus for your Annuity. **Please check your Annuity Prospectus to determine which of the following changes affect the Annuity that you own.** If you would like another copy of the current Annuity Prospectus, please call us at 1-888-PRU-2888.

**AST T. Rowe Price Large-Cap Growth Portfolio - Portfolio Name Change and Subadviser Additions:**

Effective on or about June 13, 2022 (the "Effective Date"), contingent on shareholder approval of the mergers listed below under "AST Portfolios – Mergers", all references to AST T. Rowe Price Large-Cap Growth Portfolio will be changed as follows:

<b>Current Portfolio Name</b>	<b>New Portfolio Name</b>
AST T. Rowe Price Large-Cap Growth Portfolio	AST Large-Cap Growth Portfolio

Additionally, on the Effective Date, Clearbridge Investments, LLC, Jennison Associates LLC and Massachusetts Financial Services Company will be added as subadvisers to the Portfolio.

**AST Portfolios – Mergers:**

Subject to shareholder approval, effective on or about June 13, 2022 (the "Effective Date"), the following Target Portfolios will be merged into the following Acquiring Portfolios, as noted below. As of the Effective Date, all references to the Target Portfolios will be replaced with the corresponding Acquiring Portfolio, respectively.

<b>Target Portfolios</b>	<b>Acquiring Portfolios</b>
AST Jennison Large-Cap Growth Portfolio AST Loomis Sayles Large-Cap Growth Portfolio AST MFS Growth Portfolio	AST Large-Cap Growth Portfolio
AST Goldman Sachs Small-Cap Value Portfolio	AST Small-Cap Value Portfolio

For each of the mergers listed above, on the Effective Date, the Target Portfolio will no longer be available under your annuity contract, and any Account Value allocated to the Sub-account investing in each of the Target Portfolios will be transferred to the Sub-account investing in the corresponding Acquiring Portfolio, as noted above. Your Account Value in the units of the Sub-account investing in the Acquiring Portfolio will be equal to your Account Value of the units of the Sub-account invested in the Target Portfolio immediately prior to the merger.

Please note that you may transfer Account Value out of your Target Portfolio into an investment option available under your Annuity contract any time prior to the Effective Date. Such transfers will be free of charge and will not count as one of your annual free transfers under your Annuity contract. Also, for a period of 60 days after the Effective Date, any Account Value that was transferred to your Acquiring Portfolio as a result of the merger can be transferred into an investment option available under your Annuity contract free of charge and will not count as one of your annual free transfers. It is important to note that any investment

option into which you make your transfer will be subject to the transfer limitations described in your Prospectus. Please refer to your Prospectus for detailed information about investment options.

After the Effective Date, the Target Portfolios will no longer exist and, unless you instruct us otherwise, any outstanding instruction you have on file with us that designates a Target Portfolio will be deemed an instruction for the corresponding Acquiring Portfolio. This includes, but is not limited to, Systematic Withdrawals and Dollar Cost Averaging.

**You may wish to consult with your financial professional to determine if your existing allocation instructions should be changed before or after the Effective Date.**

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

**PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY B SERIES<sup>SM</sup> (“B SERIES”)**  
**PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY L SERIES<sup>SM</sup> (“L SERIES”)**  
**PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY C SERIES<sup>SM</sup> (“C SERIES”)**

(For Annuities issued on or after February 25, 2013)

Flexible Premium Deferred Annuities Offering Highest Daily Lifetime® Income v2.1 Optional Benefits

**Updating Summary Prospectus**  
**May 1, 2022**

You should read this Summary Prospectus carefully, particularly the section titled Important Information You Should Consider About the Annuity.

An updated prospectus for the Prudential Premier Retirement Variable Annuity B Series<sup>SM</sup>, L Series<sup>SM</sup> and C Series<sup>SM</sup> Annuity Contract is currently available online, which contains more information about the contract, including its features, benefits, and risks. You can find the prospectus and other information about the contract online at <https://www.prudential.com/Premier-BLC-HighestDailyLife-v2.1>. You can also obtain this information at no cost by calling 1-888-PRU-2888 or by sending an email request to [service@prudential.com](mailto:service@prudential.com).

This Summary Prospectus incorporates by reference the Prudential Premier Retirement Variable Annuity B Series<sup>SM</sup>, L Series<sup>SM</sup> and C Series<sup>SM</sup> prospectus and Statement of Additional Information (SAI), both dated May 1, 2022, as amended or supplemented. The SAI may be obtained, free of charge, in the same manner as the prospectus.

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission’s staff and is available at [Investor.gov](http://Investor.gov).

**The Securities and Exchange Commission has not approved or disapproved this contract or passed upon the adequacy of this summary prospectus. Any representation to the contrary is a criminal offense.**

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## GLOSSARY OF TERMS

Many terms used within this summary prospectus are described within the text where they appear. Not all the descriptions of those terms are repeated in this Glossary of Terms.

**Account Value:** The total value of all allocations to the Sub-accounts and/or the Market Value Adjustment Options on any Valuation Day. The Account Value is determined separately for each Sub-account and for each Market Value Adjustment Option, and then totaled to determine the Account Value for your entire Annuity. The Account Value of each Market Value Adjustment Option will be calculated using a Market Value Adjustment factor, if applicable.

**Annuity Year:** The first Annuity Year begins on the Issue Date and continues through and includes the day immediately preceding the first anniversary of the Issue Date. Subsequent Annuity Years begin on the anniversary of the Issue Date and continue through and include the day immediately preceding the next anniversary of the Issue Date.

**Dollar Cost Averaging ("DCA") Market Value Adjustment Option:** An Investment Option that offers a fixed rate of interest for a specified period. The DCA Market Value Adjustment Option is used only with our 6 or 12 Month Dollar Cost Averaging Program, under which the Purchase Payments that you have allocated to that DCA Market Value Adjustment Option are transferred to the designated Sub-accounts over a 6 month or 12 month period. Withdrawals or transfers from the DCA Market Value Adjustment Option will be subject to a Market Value Adjustment if made other than pursuant to the 6 or 12 Month DCA Program. Please see the separate prospectus covering the Market Value Adjusted Fixed Allocation Investment Option.

**Fixed Allocation:** An allocation of Account Value that is to be credited a fixed rate of interest for a specified Guarantee Period during the accumulation period. Please see the separate prospectus covering the Fixed Allocations with Market Value Adjustments or MVAs.

**Guarantee Period:** The period of time during which we credit a fixed rate of interest to a Market Value Adjustment Option.

**Investment Option:** A Sub-account or Market Value Adjustment Option available as of any given time to which Account Value may be allocated.

**Market Value Adjustment:** A positive or negative adjustment used to determine the Account Value in a Market Value Adjustment Option. Please see the separate prospectus covering the Market Value Adjusted Fixed Allocation Investment Option.

**Market Value Adjustment Options:** Investment Options to which a fixed rate of interest is credited for a specified Guarantee Period and to which a Market Value Adjustment may apply. The Market Value Adjustment Options consist of (a) the DCA Market Value Adjustment Option used with our 6 or 12 Month DCA Program and (b) the "Long-Term Market Value Adjustment Options", under which Guarantee Periods of different yearly lengths are offered. The Market Value Adjustment feature of your Annuity is now described in a separate prospectus covering the Market Value Adjusted Fixed Allocation Investment Option.

**Owner:** With an Annuity issued as an individual annuity contract, the Owner is either an eligible entity or individual named as having ownership rights in relation to the Annuity. In certain states, with an Annuity issued as a certificate under a group annuity contract, the "Owner" refers to the person or entity that has the rights and benefits designated to the "participant" in the certificate. Thus, an Owner who is a participant has rights that are comparable to those of the Owner of an individual annuity contract.

**Portfolio:** Any underlying mutual fund which may be selected as an investment option by the Owner. The terms "Fund" and "Portfolio" are used interchangeably. Some of the Portfolios use the term "Fund" and others use the term "Portfolio" in their respective prospectuses.

**Purchase Payment:** A cash consideration in currency of the United States of America given to us in exchange for the rights, privileges, and benefits of the Annuity.

**Separate Account:** Refers to the Pruco Life Flexible Premium Variable Annuity Account, which holds assets associated with annuities issued by Pruco Life Insurance Company. Separate Account assets held in support of the annuities are kept separate from all of our other assets and may not be charged with liabilities arising out of any other business we may conduct.

**Sub-account:** A division of the Separate Account. Each Sub-account invests in a particular Portfolio.

**Valuation Day:** Every day the New York Stock Exchange is open for trading or any other day the Securities and Exchange Commission requires mutual funds or unit investment trusts to be valued, not including any day: (1) trading on the NYSE is restricted; (2) an emergency, as determined by the SEC, exists making redemption or valuation of securities held in the Separate Account impractical; or (3) the SEC, by order, permits the suspension or postponement for the protection of security holders.

**we, us, our:** Pruco Life Insurance Company.

**you, your:** The Owner(s) shown in the Annuity.

## UPDATED INFORMATION ABOUT YOUR CONTRACT

Please see below for a summary of changes that have been made to the contract since the date of the last statutory prospectus, April 30, 2021. This may not reflect all of the changes that have occurred since you entered into your Contract and not all changes may be applicable to you.

- AST BlackRock Low Duration Bond Portfolio merged into AST Core Fixed Income Portfolio.
- AST BlackRock/Loomis Sayles Bond Portfolio merged into AST Core Fixed Income Portfolio.
- AST Fidelity Institutional AM Quantitative Portfolio merged into AST T. Rowe Price Asset Allocation Portfolio.
- AST Hotchkis & Wiley Large-Cap Value Portfolio was renamed AST Large-Cap Value Portfolio.
- AST MFS Large-Cap Value Portfolio merged into AST Large-Cap Value Portfolio.
- AST Prudential Core Bond Portfolio merged into AST Core Fixed Income Portfolio.
- AST QMA US Equity Alpha Portfolio merged into AST Large-Cap Core Portfolio.
- AST T. Rowe Price Large-Cap Value Portfolio merged into AST Large-Cap Value Portfolio.
- AST Western Asset Core Plus Bond Portfolio was renamed AST Core Fixed Income Portfolio.

**Important Information You Should Consider About B Series, L Series, C Series**

**Fees and Expenses**

**Charges for Early Withdrawals**

For B Series: If you withdraw money from the Annuity within 7 years following your last Purchase Payment, you may be assessed a surrender charge. The maximum surrender charge is 7.0% of the Purchase Payment, and a surrender charge may be assessed up to 7 years after the last Purchase Payment under the Annuity. If you make an early withdrawal, you could pay a surrender charge of up to \$7,000 on a \$100,000 withdrawal.

For L Series: If you withdraw money from the Annuity within 4 years following your last Purchase Payment, you may be assessed a surrender charge. The maximum surrender charge is 7.0% of the Purchase Payment, and a surrender charge may be assessed up to 4 years after the last Purchase Payment under the Annuity. If you make an early withdrawal, you could pay a surrender charge of up to \$7,000 on a \$100,000 withdrawal.

For C Series: None.

For more information on early withdrawal charges, please refer to the "Fees, Charges and Deductions" section of the statutory prospectus.

**Transaction Charges**

In addition to surrender charges, you may also be charged for other transactions. Charges may be applied to transfers (if more than 20 in an Annuity Year) or if state or local premium taxes are assessed.

For more information on transaction charges, please refer to the "Fees, Charges and Deductions" section of the statutory prospectus.

**Ongoing Fees and Expenses (annual charges)**

The table below describes the fees and expenses that you may pay each year, depending on the options you choose. Please refer to your Annuity specifications page for information about the specific fees you will pay each year based on the options you have elected.

<b>Annual Fee</b>	<b>Minimum</b>	<b>Maximum</b>
Base Contract	After 9th Annuity Year	During first 9 Annuity Years
B Series	1.450%*	1.480%*
L Series	1.450%*	1.928%*
C Series	1.450%*	1.983%*
Investment options (Portfolio fees and expenses)	0.29%*	1.28%*
Optional benefits available for an additional charge (for a single optional benefit, if elected)	1.00%	2.00%

\* Charge based on average daily assets allocated to the Sub-accounts.

Because your Annuity is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your Annuity, the following table shows the lowest and highest cost you could pay each year, based on current charges. **This estimate assumes that you do not take withdrawals from the Annuity, which could add surrender charges that substantially increase costs.**

<b>Lowest Annual Cost</b>	<b>Highest Annual Cost</b>
<b>B Series - \$1,782</b>	<b>B Series - \$4,825</b>
<b>L Series - \$2,243</b>	<b>L Series - \$5,277</b>
<b>C Series - \$2,294</b>	<b>C Series - \$5,327</b>
Assumes: · Investment of \$100,000 · 5% annual appreciation · Least expensive Portfolio fees and expenses · No optional benefits · No sales charges · No additional Purchase Payments, transfers or withdrawals	Assumes: · Investment of \$100,000 · 5% annual appreciation · Most expensive combination of optional benefits and Portfolio fees and expenses · No sales charges · No additional Purchase Payments, transfers or withdrawals

For more information on ongoing fees and expenses, please refer to the "Fee Table" section of the statutory prospectus.

<b>Risks</b>	
Risk of Loss	<p>You can lose money by investing in the Annuity.</p> <p>For more information on the risk of loss, please refer to the "Principal Risks of Investing in the Annuity" section of the statutory prospectus.</p>
Not a Short-Term Investment	<p>The Annuity is not a short-term investment and is not appropriate for an investor who needs ready access to cash. The Annuity is designed to provide benefits on a long-term basis. Consequently, you should not use the Annuity as a short-term investment or savings vehicle. Because of the long-term nature of the Annuity, you should consider whether investing Purchase Payments in the Annuity is consistent with the purpose for which the investment is being considered.</p> <p>For more information on the short-term investment risks, please refer to the "Principal Risks of Investing in the Annuity" section of the statutory prospectus.</p>
Risks Associated with Investment Options	<p>An investment in the Annuity is subject to the risk of poor investment performance and can vary depending on the performance of the Investment Options available under the Annuity, including the fixed allocations, each of which has its own unique risks. You should review the Investment Options before making an investment decision. The fixed allocations may be subject to a Market Value Adjustment, which can be negative, causing you to lose money.</p> <p>For more information on the risks associated with Investment Options, please refer to the "Principal Risks of Investing in the Annuity" section of the statutory prospectus.</p>
Insurance Company Risks	<p>An investment in the Annuity is subject to the risks related to Pruco Life. Any obligations (including under any fixed allocation), guarantees, or benefits are subject to the claims-paying ability of Pruco Life. More information about Pruco Life is available upon request. Such requests can be made toll-free at 1-888-PRU-2888.</p> <p>For more information on the insurance company risks, please refer to the "Principal Risks of Investing in the Annuity" section of the statutory prospectus.</p>
<b>Restrictions</b>	
Investments	<p>You may make twenty (20) free transfers between Investment Options each Annuity Year. After the twentieth transfer in each Annuity Year, we will charge \$10 for each additional transfer.</p> <p>If you select an optional benefit, your selection of Investment Options may be limited.</p> <p>Pruco Life Insurance Company reserves the right to remove or substitute Portfolios as Investment Options.</p> <p>We may impose limitations on an investment professional's or investment advisor's ability to request financial transactions on your behalf.</p> <p>For more information on investment and transfer restrictions, please refer to the "Fees, Charges and Deductions" section, "Appendix A," the "What is the Separate Account?" section and the "Financial Professional Permission to Forward Transaction Instructions" section of the statutory prospectus.</p>
Optional Benefits	<p>You may be able to obtain an optional benefit, which may require additional charges. If you elect to purchase an optional benefit, we will deduct an additional charge on a quarterly basis from your Account Value allocated to the Sub-accounts. The charge for the optional benefit is deducted in addition to the insurance charge due to the increased insurance risk associated with the optional benefit. Any withdrawals that exceed limits specified by the terms of an optional benefit may affect the availability of the benefit by reducing the benefit by an amount greater than the value withdrawn, and/or could terminate the benefit.</p> <p>For more information on optional benefits under the Annuity, please refer to the "Benefits Available Under the Annuity" section of the statutory prospectus.</p>
<b>Taxes</b>	
Tax Implications	<p>You should consult with a tax professional to determine the tax implications of an investment in and payments received under the Annuity. There is no additional tax benefit if you purchase the Annuity through a tax-qualified plan or individual retirement account (IRA). Withdrawals will be subject to ordinary income tax, and may be subject to a 10% additional tax for distributions taken prior to age 59½.</p> <p>For more information on tax implications, please refer to the "Tax Considerations" section of the statutory prospectus.</p>
<b>Conflicts of Interest</b>	
Investment Professional Compensation	<p>Investment professionals may receive compensation for selling the Annuity to investors and may have a financial incentive to offer or recommend the Annuity over another investment. This compensation is paid in the form of commissions, based on your investments in the Annuity.</p> <p>For more information on investment professional compensation, please refer to the "Who Distributes Annuities Offered by Pruco Life" section of the statutory prospectus.</p>
Exchanges	<p>Some investment professionals may have a financial incentive to offer you an annuity in place of the one you already own. You should only exchange your contract if you determine after comparing the features, fees, and risks of both contracts, that it is preferable to purchase the new contract, rather than continue to own your existing contract. This Annuity is no longer sold.</p> <p>For more information on exchanges, please refer to the "Who Distributes Annuities Offered by Pruco Life" section of the statutory prospectus.</p>

## APPENDIX A - PORTFOLIOS AVAILABLE UNDER THE ANNUITY

The following is a list of Portfolios available under the Annuity. More information about the Portfolios is available in the prospectuses for the Portfolios, which may be amended from time to time and can be found online at <https://www.prudential.com/Premier-BLC-HighestDailyLife-v2.1>. You can also request this information at no cost by calling 1-800-346-3778 or by sending an email request to [service@prudential.com](mailto:service@prudential.com). Depending on the optional benefits you choose, you may not be able to invest in certain Portfolio Companies.

The current expenses and performance information below reflects fee and expenses of the Portfolios, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher, and performance would be lower if these other charges were included. Each Portfolio's past performance is not necessarily an indication of future performance.

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Allocation	<b>AST Academic Strategies Asset Allocation Portfolio<sup>*,1</sup></b>  <i>First Quadrant, L.P.</i> <i>Jennison Associates LLC;</i> <i>J.P. Morgan Investment Management, Inc.</i> <i>Massachusetts Financial Services</i> <i>Morgan Stanley Investment Management Inc.</i> <i>PGIM Fixed Income</i> <i>PGIM Limited</i> <i>PGIM Quantitative Solutions LLC</i> <i>PGIM Real Estate</i> <i>Wellington Management Company LLP</i> <i>Western Asset Management Company, LLC</i> <i>Western Asset Management Company Limited</i>	1.12%	12.44%	7.06%	6.40%
Allocation	<b>AST Advanced Strategies Portfolio<sup>1</sup></b>  <i>LSV Asset Management</i> <i>Massachusetts Financial Services Company</i> <i>Pacific Investment Management Company, LLC</i> <i>T. Rowe Price Associates, Inc.</i> <i>PGIM Fixed Income</i> <i>PGIM Limited</i> <i>PGIM Quantitative Solutions LLC</i> <i>William Blair Investment Management, LLC</i>	0.93%	13.83%	11.06%	9.87%
Allocation	<b>AST AllianzGI World Trends Portfolio<sup>*,1</sup></b>  <i>Allianz Global Investors U.S. LLC</i>	0.97%	11.15%	9.89%	8.14%
Allocation	<b>AST Balanced Asset Allocation Portfolio<sup>*,1</sup></b>  <i>ClearBridge Investments, LLC</i> <i>Jennison Associates LLC</i> <i>J.P. Morgan Investment Management, Inc.</i> <i>Massachusetts Financial Services Company</i> <i>PGIM Fixed Income</i> <i>PGIM Limited</i> <i>PGIM Quantitative Solutions LLC</i> <i>Wellington Management Company LLP</i>	0.86%	12.84%	10.47%	9.49%
Allocation	<b>AST BlackRock Global Strategies Portfolio<sup>*,1</sup></b>  <i>BlackRock Financial Management, Inc.</i> <i>BlackRock International Limited</i>	1.03%	11.67%	7.97%	7.07%
Allocation	<b>AST Capital Growth Asset Allocation Portfolio<sup>*,1</sup></b>  <i>ClearBridge Investments, LLC</i> <i>Jennison Associates LLC</i> <i>J.P. Morgan Investment Management, Inc.</i> <i>Massachusetts Financial Services Company</i> <i>PGIM Fixed Income</i> <i>PGIM Limited</i> <i>PGIM Quantitative Solutions LLC</i> <i>Wellington Management Company LLP</i>	0.86%	16.98%	12.39%	11.14%

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Equity	<b>AST ClearBridge Dividend Growth Portfolio</b> <sup>*,1</sup> <i>ClearBridge Investments, LLC</i>	0.91%	26.52%	14.38%	N/A
Equity	<b>AST Cohen &amp; Steers Global Realty Portfolio</b> <sup>*,1</sup> <i>Cohen &amp; Steers Capital Management, Inc. Cohen &amp; Steers Asia Limited Cohen &amp; Steers UK Limited</i>	1.09%	26.90%	10.24%	9.48%
Equity	<b>AST Cohen &amp; Steers Realty Portfolio</b> <sup>*,1</sup> <i>Cohen &amp; Steers Capital Management, Inc.</i>	1.10%	42.85%	13.01%	12.17%
Fixed Income	<b>AST Core Fixed Income Portfolio (formerly AST Western Asset Core Plus Bond Portfolio)</b> <sup>*,1</sup> <i>PGIM Fixed Income PGIM Limited Wellington Management Company LLP Western Asset Management Company, LLC Western Asset Management Company Limited</i>	0.68%	-2.24%	4.28%	4.10%
Equity	<b>AST Emerging Markets Equity Portfolio</b> <sup>*,1</sup> <i>AQR Capital Management, LLC J.P. Morgan Investment Management, Inc. Martin Currie Inc.</i>	1.28%	0.20%	5.12%	3.07%
Allocation	<b>AST Franklin 85/15 Diversified Allocation Portfolio</b> <sup>*,1</sup> <i>Brandywine Global Investment Management, LLC ClearBridge Investments, LLC Franklin Advisers Western Asset Management Company, LLC Western Asset Management Company Limited</i>	1.03%	20.90%	10.27%	N/A
Fixed Income	<b>AST Global Bond Portfolio</b> <sup>*,1</sup> <i>AllianceBernstein L.P. Goldman Sachs Asset Management, L.P. Goldman Sachs Asset Management International Wellington Management Company LLP</i>	0.84%	-1.46%	3.14%	N/A
Equity	<b>AST Goldman Sachs Small-Cap Value Portfolio</b> <sup>*,1</sup> <i>Goldman Sachs Asset Management, L.P.</i>	1.03%	26.64%	8.93%	11.99%
Fixed Income	<b>AST Government Money Market Portfolio</b> <sup>1</sup> <i>PGIM Fixed Income</i>	0.57%	0.00%	0.71%	0.35%
Fixed Income	<b>AST High Yield Portfolio</b> <sup>*,1</sup> <i>J.P. Morgan Investment Management, Inc. PGIM Fixed Income PGIM Limited</i>	0.85%	6.34%	5.80%	6.32%
Equity	<b>AST International Growth Portfolio</b> <sup>*,1</sup> <i>Jennison Associates LLC Neuberger Berman Investment Advisers LLC William Blair Investment Management, LLC</i>	1.06%	12.50%	18.03%	11.90%
Equity	<b>AST International Value Portfolio</b> <sup>*,1</sup> <i>Lazard Asset Management LLC LSV Asset Management</i>	1.08%	7.64%	5.75%	5.72%
Fixed Income	<b>AST Investment Grade Bond Portfolio</b> <sup>*,1,2</sup> <i>PGIM Fixed Income PGIM Limited</i>	0.73%	-2.17%	5.69%	4.62%

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Allocation	<b>AST J.P. Morgan Global Thematic Portfolio<sup>1</sup></b> <i>J.P. Morgan Investment Management, Inc.</i>	1.04%	12.41%	10.48%	9.18%
Equity	<b>AST J.P. Morgan International Equity Portfolio<sup>1</sup></b> <i>J.P. Morgan Investment Management, Inc.</i>	0.99%	11.07%	11.32%	8.35%
Allocation	<b>AST J.P. Morgan Tactical Preservation Portfolio<sup>*1</sup></b> <i>J.P. Morgan Investment Management, Inc.</i>	0.91%	7.95%	7.95%	7.01%
Equity	<b>AST Jennison Large-Cap Growth Portfolio<sup>*1</sup></b> <i>Jennison Associates LLC</i>	0.98%	15.72%	25.86%	19.48%
Equity	<b>AST Large-Cap Core Portfolio<sup>*1</sup></b> <i>J.P. Morgan Investment Management, Inc.</i> <i>Massachusetts Financial Services Company</i> <i>PGIM Quantitative Solutions LLC</i>	0.80%	27.84%	14.93%	N/A
Equity	<b>AST Large-Cap Value Portfolio (formerly AST Hotchkis &amp; Wiley Large-Cap Value Portfolio)<sup>*1</sup></b> <i>Hotchkis and Wiley Capital Management, LLC</i> <i>Massachusetts Financial Services Company</i> <i>T. Rowe Price Associates, Inc.</i> <i>Wellington Management Company LLP</i>	0.80%	29.21%	11.42%	13.44%
Equity	<b>AST Loomis Sayles Large-Cap Growth Portfolio<sup>*1</sup></b> <i>Loomis, Sayles &amp; Company, L.P.</i>	0.91%	18.36%	21.55%	17.99%
Equity	<b>AST MFS Global Equity Portfolio<sup>*1</sup></b> <i>Massachusetts Financial Services Company</i>	1.09%	16.85%	14.20%	12.81%
Allocation	<b>AST MFS Growth Allocation Portfolio<sup>1</sup></b> <i>Massachusetts Financial Services Company</i>	0.94%	14.84%	10.60%	N/A
Equity	<b>AST MFS Growth Portfolio<sup>*1</sup></b> <i>Massachusetts Financial Services Company</i>	0.96%	23.38%	24.25%	18.87%
Equity	<b>AST Mid-Cap Growth Portfolio<sup>*1</sup></b> <i>Massachusetts Financial Services Company</i> <i>Victory Capital Management Inc.</i>	1.05%	10.49%	18.71%	14.83%
Equity	<b>AST Mid-Cap Value Portfolio<sup>*1</sup></b> <i>Massachusetts Financial Services Company</i> <i>Victory Capital Management Inc.</i> <i>Wellington Management Company LLP</i>	0.97%	33.63%	8.59%	12.34%
Allocation	<b>AST Preservation Asset Allocation Portfolio<sup>*1</sup></b> <i>ClearBridge Investments, LLC</i> <i>Jennison Associates LLC</i> <i>J.P. Morgan Investment Management, Inc.</i> <i>Massachusetts Financial Services Company</i> <i>PGIM Fixed Income</i> <i>PGIM Limited</i> <i>PGIM Quantitative Solutions LLC</i> <i>Wellington Management Company LLP</i>	0.87%	6.24%	7.31%	6.72%

Fund Type	Portfolio Company and Adviser/Subadviser	Current Expenses	Average Annual Total Returns (as of 12/31/21)		
			1-Year	5-Year	10-Year
Allocation	<b>AST Prudential Growth Allocation Portfolio<sup>1</sup></b> <i>Jennison Associates LLC PGIM Fixed Income PGIM Limited PGIM Quantitative Solutions LLC PGIM Real Estate</i>	0.87%	16.70%	9.57%	9.57%
Allocation	<b>AST Quantitative Modeling Portfolio<sup>1</sup></b> <i>PGIM Quantitative Solutions LLC PGIM Fixed Income PGIM Limited Jennison Associates LLC</i>	0.99%	15.44%	11.52%	10.48%
Equity	<b>AST Small-Cap Growth Opportunities Portfolio<sup>1</sup></b> <i>Victory Capital Management Inc. Wellington Management Company LLP</i>	1.04%	-1.35%	15.69%	14.91%
Equity	<b>AST Small-Cap Growth Portfolio<sup>1</sup></b> <i>Emerald Mutual Fund Advisers Trust UBS Asset Management (Americas) Inc.</i>	0.99%	4.54%	18.03%	15.08%
Equity	<b>AST Small-Cap Value Portfolio<sup>1</sup></b> <i>Boston Partners Global Investors, Inc Goldman Sachs Asset Management, L.P. Hotchkis &amp; Wiley Capital Management, LLC J.P. Morgan Investment Management, Inc.</i>	1.05%	31.52%	7.57%	11.77%
Allocation	<b>AST T. Rowe Price Asset Allocation Portfolio<sup>1</sup></b> <i>T. Rowe Price Associates, Inc. T. Rowe Price International Ltd</i>	0.87%	12.41%	10.80%	9.70%
Allocation	<b>AST T. Rowe Price Growth Opportunities Portfolio<sup>1</sup></b> <i>T. Rowe Price Associates, Inc. T. Rowe Price Hong Kong Limited T. Rowe Price International, Ltd. T. Rowe Price Japan, Inc.</i>	0.98%	15.71%	12.78%	N/A
Equity	<b>AST T. Rowe Price Large-Cap Growth Portfolio<sup>1</sup></b> <i>T. Rowe Price Associates, Inc.</i>	0.88%	17.11%	24.63%	20.03%
Equity	<b>AST T. Rowe Price Natural Resources Portfolio<sup>1</sup></b> <i>T. Rowe Price Associates, Inc.</i>	0.99%	23.80%	5.40%	3.67%
Equity	<b>AST Wellington Management Hedged Equity Portfolio<sup>1</sup></b> <i>Wellington Management Company LLP</i>	1.02%	12.06%	9.23%	8.79%
Fixed Income	<b>AST Western Asset Emerging Markets Debt Portfolio</b> <i>Western Asset Management Company, LLC Western Asset Management Company Limited</i>	1.03%	-3.05%	4.07%	N/A
Equity	<b>PSF Small-Cap Stock Index Portfolio - Class I</b> <i>PGIM Quantitative Solutions LLC</i>	0.38%	26.34%	12.10%	14.20%
Equity	<b>PSF Stock Index Portfolio - Class I</b> <i>PGIM Quantitative Solutions LLC</i>	0.29%	28.28%	18.13%	16.23%

- (1) **These Portfolios are also offered in other variable annuity contracts that utilize a predetermined mathematical formula to manage the guarantees offered in connection with optional benefits.**

Those other variable annuity contracts offer certain optional living benefits that utilize a predetermined mathematical formula (the "formula") to manage the guarantees offered in connection with those optional benefits. The formula monitors each contract Owner's Account Value daily and, if necessary, will systematically transfer amounts among Investment Options. The formula transfers funds between the Sub-accounts for those variable annuity contracts and an AST bond Portfolio Sub-account (those AST bond Portfolios are not available in connection with the annuity contracts offered through this prospectus). **You should be aware that the operation of the formula in those other variable annuity contracts may result in large-scale asset flows into and out of the underlying Portfolios that are available with your contract. These asset flows could adversely impact the underlying Portfolios, including their risk profile, expenses and performance.** Because transfers between the Sub-accounts and the AST bond Sub-account can be frequent and the amount transferred can vary from day to day, any of the underlying Portfolios could experience the following effects, among others:

- (a) a Portfolio's investment performance could be adversely affected by requiring a subadviser to purchase and sell securities at inopportune times or by otherwise limiting the subadviser's ability to fully implement the Portfolio's investment strategy;
- (b) the subadviser may be required to hold a larger portion of assets in highly liquid securities than it otherwise would hold, which could adversely affect performance if the highly liquid securities underperform other securities (e.g., equities) that otherwise would have been held; and
- (c) a Portfolio may experience higher turnover and greater negative asset flows than it would have experienced without the formula, which could result in higher operating expense ratios and higher transaction costs for the Portfolio compared to other similar funds.

The efficient operation of the asset flows among Portfolios triggered by the formula depends on active and liquid markets. If market liquidity is strained, the asset flows may not operate as intended. For example, it is possible that illiquid markets or other market stress could cause delays in the transfer of cash from one Portfolio to another Portfolio, which in turn could adversely impact performance.

Before you allocate to the Sub-account with the AST Portfolios listed above, you should consider the potential effects on the Portfolios that are the result of the operation of the formula in the variable annuity contracts that are unrelated to your Variable Annuity. Please work with your financial professional to determine which Portfolios are appropriate for your needs.

- (2) Please note that you may not allocate Purchase Payments to the AST Investment Grade Bond Portfolio or the target date bond Portfolios (e.g., AST Bond Portfolio 2025).

\* This information includes annual expenses that reflect temporary fee reductions.

PGIM Fixed Income is a business unit of PGIM, Inc.

PGIM Investments LLC manages each of the Portfolios of the Advanced Series Trust (AST). AST Investment Services, Inc. serves as co-manager, along with PGIM Investments LLC, to many of the Portfolios of AST. PGIM Investments LLC manages each of the Portfolios of the Prudential Series Fund (PSF).

## LIMITATIONS WITH OPTIONAL BENEFITS

As a condition to your electing any Highest Daily Lifetime Income v2.1 benefit, we limit the Investment Options to which you may allocate your Account Value, as set forth in the Permitted Sub-accounts table below. Please note that the DCA Market Value Adjustment Options described in this prospectus are also available if you elect an optional benefit.

### Permitted Sub-accounts

AST Academic Strategies Asset Allocation Portfolio	AST J.P. Morgan Tactical Preservation Portfolio
AST Advanced Strategies Portfolio	AST MFS Growth Allocation Portfolio
AST AllianzGI World Trends Portfolio	AST Preservation Asset Allocation Portfolio
AST Balanced Asset Allocation Portfolio	AST Prudential Growth Allocation Portfolio
AST BlackRock Global Strategies Portfolio	AST T. Rowe Price Asset Allocation Portfolio
AST Capital Growth Asset Allocation Portfolio	AST Wellington Management Hedged Equity Portfolio
AST J.P. Morgan Global Thematic Portfolio	

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