

PRUDENTIAL PREMIER® ADVISOR VARIABLE ANNUITY
PRUCO LIFE INSURANCE COMPANY
PRUCO LIFE FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT

Supplement dated July 8, 2019
to Prospectuses dated April 29, 2019

This Supplement should be read in conjunction with the current Prospectus 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. **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 Emerging Managers Diversified Portfolio, AST Morgan Stanley Multi-Asset Portfolio, AST Wellington Management Real Total Return Portfolio

As previously disclosed, the Board of Trustees of Advanced Series Trust approved the liquidation of these three Portfolios. The liquidation was subject to the approval of a plan of substitution by the shareholders of the Portfolios. Such approval has been obtained, and the Portfolios were liquidated as of the close of business on June 28, 2019.

In the “Summary of Contract Fees and Charges” section of the Prospectus, the following replaces the Total Annual Underlying Portfolio Operating Expense chart.

TOTAL ANNUAL UNDERLYING PORTFOLIO OPERATING EXPENSES		
	MINIMUM	MAXIMUM
Total Underlying Portfolio Operating Expenses	0.31%	2.73%

In the “Expense Examples” section of each respective prospectus, the Expense Examples are replaced with the following:

Prudential Premier® Advisor Variable Annuity Series (For Annuities purchased prior to February 25, 2013):

	Assuming Maximum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$668	\$2,012	\$3,367	\$6,802
If you annuitize your annuity at the end of the applicable time period: ¹	\$668	\$2,012	\$3,367	\$6,802
If you do not surrender your annuity:	\$668	\$2,012	\$3,367	\$6,802

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

PPADVSUP1

Prudential Premier® Advisor Variable Annuity Series (For Annuities issued on or after February 25, 2013)
Flexible Premium Deferred Annuity Offering Highest Daily Lifetime® Income v2.1 Optional Benefits:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$589	\$1,787	\$3,014	\$6,209
If you annuitize your annuity at the end of the applicable time period: ¹	\$589	\$1,787	\$3,014	\$6,209
If you do not surrender your annuity:	\$589	\$1,787	\$3,014	\$6,209

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

Prudential Premier® Advisor Variable Annuity Series
Flexible Premium Deferred Annuity Offering Highest Daily Lifetime® Income v3.0 Optional Living Benefits:

For Contracts issued before February 25, 2019, Expense Examples are provided as follows:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$589	\$1,792	\$3,028	\$6,271	\$344	\$1,071	\$1,854	\$4,088
If you annuitize your annuity at the end of the applicable time period: ¹	\$589	\$1,792	\$3,028	\$6,271	\$344	\$1,071	\$1,854	\$4,088
If you do not surrender your annuity:	\$589	\$1,792	\$3,028	\$6,271	\$344	\$1,071	\$1,854	\$4,088

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

For Contracts issued on or after February 25, 2019, Expense Examples are provided as follows:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$570	\$1,735	\$2,937	\$6,115	\$324	\$1,010	\$1,751	\$3,880
If you annuitize your annuity at the end of the applicable time period: ¹	\$570	\$1,735	\$2,937	\$6,115	\$324	\$1,010	\$1,751	\$3,880
If you do not surrender your annuity:	\$570	\$1,735	\$2,937	\$6,115	\$324	\$1,010	\$1,751	\$3,880

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE

PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY
PRUCO LIFE INSURANCE COMPANY
PRUCO LIFE FLEXIBLE PREMIUM VARIABLE ANNUITY ACCOUNT

Supplement dated July 8, 2019
to Prospectuses dated April 29, 2019

This Supplement should be read in conjunction with the current Prospectus 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. **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 Emerging Managers Diversified Portfolio, AST Morgan Stanley Multi-Asset Portfolio, AST Wellington Management Real Total Return Portfolio

As previously disclosed, the Board of Trustees of Advanced Series Trust approved the liquidation of these three Portfolios. The liquidation was subject to the approval of a plan of substitution by the shareholders of the Portfolios. Such approval has been obtained, and the Portfolios were liquidated as of the close of business on June 28, 2019.

In the “Summary of Contract Fees and Charges” section of the Prospectus, the following replaces the Total Annual Underlying Portfolio Operating Expense chart.

TOTAL ANNUAL UNDERLYING PORTFOLIO OPERATING EXPENSES		
	MINIMUM	MAXIMUM
Total Underlying Portfolio Operating Expenses	0.31%	2.73%

In the “Expense Examples” section of each respective prospectus, the Expense Examples are replaced with the following:

PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY (For Annuities purchased prior to February 25, 2013)

	Assuming Maximum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,188	\$2,471	\$3,767	\$6,809
If you annuitize your annuity at the end of the applicable time period: ¹	\$668	\$2,071	\$3,467	\$6,809
If you do not surrender your annuity:	\$668	\$2,071	\$3,467	\$6,809

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

PPRTBSUP1

PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY (For Annuities issued on or after February 25, 2013)
Flexible Premium Deferred Annuity Offering Highest Daily Lifetime® Income v2.1 Optional Benefits:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,188	\$2,471	\$3,767	\$6,809
If you annuitize your annuity at the end of the applicable time period: ¹	\$688	\$2,071	\$3,467	\$6,809
If you do not surrender your annuity:	\$688	\$2,071	\$3,467	\$6,809

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

PRUDENTIAL PREMIER® RETIREMENT VARIABLE ANNUITY
Flexible Premium Deferred Annuity Offering Highest Daily Lifetime® Income v3.0 Optional Living Benefits
(For Annuities issued on or after February 10, 2014)

Expense Examples If An Optional Living Benefit Is Elected are provided as follows:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,057	\$2,101	\$3,187	\$5,846	\$988	\$1,898	\$2,857	\$5,240
If you annuitize your annuity at the end of the applicable time period: ¹	\$557	\$1,701	\$2,887	\$5,846	\$488	\$1,498	\$2,557	\$5,240
If you do not surrender your annuity:	\$557	\$1,701	\$2,887	\$5,846	\$488	\$1,498	\$2,557	\$5,240

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

Expense Examples If An Optional Death Benefit Is Elected are provided as follows:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,132	\$2,311	\$3,507	\$6,295	\$888	\$1,599	\$2,356	\$4,189
If you annuitize your annuity at the end of the applicable time period: ¹	\$632	\$1,911	\$3,207	\$6,295	\$388	\$1,199	\$2,056	\$4,189
If you do not surrender your annuity:	\$632	\$1,911	\$3,207	\$6,295	\$388	\$1,199	\$2,056	\$4,189

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

Expense Examples If An Optional Living or Death Benefit Is Not Elected are provided as follows:

	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$984	\$1,853	\$2,723	\$4,653	\$739	\$1,125	\$1,524	\$2,331
If you annuitize your annuity at the end of the applicable time period: ¹	\$484	\$1,453	\$2,423	\$4,653	\$239	\$725	\$1,224	\$2,331
If you do not surrender your annuity:	\$484	\$1,453	\$2,423	\$4,653	\$239	\$725	\$1,224	\$2,331

¹ Your ability to annuitize in the first Annuity Year may be limited.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE

PRUDENTIAL PREMIER® INVESTMENT VARIABLE ANNUITY

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 July 8, 2019
to Prospectuses dated April 29, 2019

This Supplement should be read in conjunction with the current Prospectus 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. **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 Emerging Managers Diversified Portfolio, AST Morgan Stanley Multi-Asset Portfolio, AST Wellington Management Real Total Return Portfolio

As previously disclosed, the Board of Trustees of Advanced Series Trust approved the liquidation of these three Portfolios. The liquidation was subject to the approval of a plan of substitution by the shareholders of the Portfolios. Such approval has been obtained, and the Portfolios were liquidated as of the close of business on June 28, 2019.

In the “Summary of Contract Fees and Charges” section of the Prospectus, the following replaces the Total Annual Underlying Portfolio Operating Expense chart.

TOTAL ANNUAL UNDERLYING PORTFOLIO OPERATING EXPENSES		
	MINIMUM	MAXIMUM
Total Underlying Portfolio Operating Expenses	0.31%	2.73%

In the “Expense Examples” section of each respective prospectus, the Expense Examples are replaced with the following:

For Contracts issued before August 24, 2015, Expense Examples are provided as follows:

	B Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,169	\$2,010	\$2,854	\$4,728	\$923	\$1,278	\$1,645	\$2,374
If you annuitize your annuity at the end of the applicable time period: ¹	\$469	\$1,410	\$2,354	\$4,728	\$223	\$678	\$1,145	\$2,374
If you do not surrender your annuity:	\$469	\$1,410	\$2,354	\$4,728	\$223	\$678	\$1,145	\$2,374

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

PPIVASUP1

	C Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$494	\$1,482	\$2,469	\$4,934	\$248	\$754	\$1,272	\$2,628
If you annuitize your annuity at the end of the applicable time period: ¹	\$494	\$1,482	\$2,469	\$4,934	\$248	\$754	\$1,272	\$2,628
If you do not surrender your annuity:	\$494	\$1,482	\$2,469	\$4,934	\$248	\$754	\$1,272	\$2,628

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

For Contracts issued on or after August 24, 2015 and applications signed before August 8, 2016, Expense Examples are provided as follows:

	B Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,174	\$2,024	\$2,877	\$4,769	\$928	\$1,293	\$1,671	\$2,425
If you annuitize your annuity at the end of the applicable time period: ¹	\$474	\$1,424	\$2,377	\$4,769	\$228	\$693	\$1,171	\$2,425
If you do not surrender your annuity:	\$474	\$1,424	\$2,377	\$4,769	\$228	\$693	\$1,171	\$2,425

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

	C Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679
If you annuitize your annuity at the end of the applicable time period: ¹	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679
If you do not surrender your annuity:	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

For Applications signed on or after August 8, 2016, Expense Examples are provided as follows:

	B Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$1,174	\$2,024	\$2,877	\$4,769	\$928	\$1,293	\$1,671	\$2,425
If you annuitize your annuity at the end of the applicable time period: ¹	\$474	\$1,424	\$2,377	\$4,769	\$228	\$693	\$1,171	\$2,425
If you do not surrender your annuity:	\$474	\$1,424	\$2,377	\$4,769	\$228	\$693	\$1,171	\$2,425

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

	C Series							
	Assuming Maximum Fees and Expenses of any of the Portfolios Available				Assuming Minimum Fees and Expenses of any of the Portfolios Available			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
If you surrender your annuity at the end of the applicable time period:	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679
If you annuitize your annuity at the end of the applicable time period: ¹	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679
If you do not surrender your annuity:	\$499	\$1,496	\$2,492	\$4,975	\$253	\$769	\$1,298	\$2,679

¹ Your ability to annuitize in the first 3 Annuity Years may be limited.

In “Appendix B – Selecting the Variable Annuity That’s Right For You” section of the Prospectus, the Hypothetical Illustration section is deleted and replaced as follows:

HYPOTHETICAL ILLUSTRATION

The following examples outline the value of each Annuity as well as the amount that would be available to an investor as a full surrender. We assume the surrender is taken on the day immediately prior to the surrender charge change that precedes the Annuity Anniversary specified (or, two days before the Annuity Anniversary specified). The “Annuity Anniversary” is the anniversary of the Issue Date of the Annuity. The values shown below are based on the following assumptions: An initial investment of \$100,000 is made into each Annuity earning a gross rate of return of 0% and 6% and 10%, respectively.

The examples further assume that no additional Purchase Payments or withdrawals are made from the Annuity. The hypothetical gross rates of return are reduced by the arithmetic average of the fees and expenses of the applicable underlying Portfolios (which is 1.18% for both Series) as of July 1, 2019 and the charges deducted from the Annuity at the Separate Account level. The arithmetic average of all fund expenses is computed by adding Portfolio management fees, 12b-1 fees and other expenses of all the underlying Portfolios and then dividing by the number of Portfolios. For purposes of the illustrations, we do not reflect any expense reimbursements or expense waivers that might apply and are described in the “Summary of Contract Fees and Charges.” The Separate Account level charge refers to the Account Value Based Insurance Charge. The Premium Based and the Account Value Based Insurance Charges are included in the following examples.

The Account Value and Surrender Value are further reduced by the Annual Maintenance Fee, if applicable.

The Account Value assumes no surrender, while the Surrender Value assumes a 100% surrender two days prior to the Annuity Anniversary, as described above, therefore reflecting the CDSC applicable to that Annuity Year. Note that a withdrawal on the Annuity Anniversary, or the day before the Annuity Anniversary, would be subject to the CDSC applicable to the next Annuity Year, which may be lower. The CDSC is calculated based on the date that the Purchase Payment was made and for purposes of these examples, we assume that a single Purchase Payment of \$100,000 was made on the Issue Date. The values that you actually experience under an Annuity will be different from what is

PPIVASUP1

depicted here if any of the assumptions we make here differ from your circumstances, however the relative values for each Annuity reflected below will remain the same. (We will provide your Financial Professional with a personalized illustration upon request).

0% Gross Rate of Return

Annuity Year	B series		C series	
	Net rate of return		Net rate of return	
	All years	-2.47%	All years	-2.79%
	Contract Value	Surrender Value	Contract Value	Surrender Value
1	<u>\$97,730</u>	<u>\$90,730</u>	<u>\$97,483</u>	<u>\$97,483</u>
2	<u>\$95,499</u>	<u>\$88,499</u>	<u>\$95,012</u>	<u>\$95,012</u>
3	<u>\$93,307</u>	<u>\$87,307</u>	<u>\$92,587</u>	<u>\$92,587</u>
4	<u>\$91,152</u>	<u>\$85,152</u>	<u>\$90,207</u>	<u>\$90,207</u>
5	<u>\$89,035</u>	<u>\$84,035</u>	<u>\$87,871</u>	<u>\$87,871</u>
6	<u>\$86,954</u>	<u>\$86,954</u>	<u>\$85,578</u>	<u>\$85,578</u>
7	<u>\$84,909</u>	<u>\$84,909</u>	<u>\$83,328</u>	<u>\$83,328</u>
8	<u>\$82,899</u>	<u>\$82,899</u>	<u>\$81,120</u>	<u>\$81,120</u>
9	<u>\$80,924</u>	<u>\$80,924</u>	<u>\$78,952</u>	<u>\$78,952</u>
10	<u>\$78,982</u>	<u>\$78,982</u>	<u>\$76,824</u>	<u>\$76,824</u>
11	<u>\$77,075</u>	<u>\$77,075</u>	<u>\$74,736</u>	<u>\$74,736</u>
12	<u>\$75,200</u>	<u>\$75,200</u>	<u>\$72,687</u>	<u>\$72,687</u>
13	<u>\$73,357</u>	<u>\$73,357</u>	<u>\$70,675</u>	<u>\$70,675</u>
14	<u>\$71,547</u>	<u>\$71,547</u>	<u>\$68,701</u>	<u>\$68,701</u>
15	<u>\$69,767</u>	<u>\$69,767</u>	<u>\$66,763</u>	<u>\$66,763</u>
16	<u>\$68,018</u>	<u>\$68,018</u>	<u>\$64,862</u>	<u>\$64,862</u>
17	<u>\$66,299</u>	<u>\$66,299</u>	<u>\$62,995</u>	<u>\$62,995</u>
18	<u>\$64,610</u>	<u>\$64,610</u>	<u>\$61,163</u>	<u>\$61,163</u>
19	<u>\$62,950</u>	<u>\$62,950</u>	<u>\$59,365</u>	<u>\$59,365</u>
20	<u>\$61,319</u>	<u>\$61,319</u>	<u>\$57,600</u>	<u>\$57,600</u>
21	<u>\$59,716</u>	<u>\$59,716</u>	<u>\$55,868</u>	<u>\$55,868</u>
22	<u>\$58,140</u>	<u>\$58,140</u>	<u>\$54,168</u>	<u>\$54,168</u>
23	<u>\$56,591</u>	<u>\$56,591</u>	<u>\$52,500</u>	<u>\$52,500</u>
24	<u>\$55,070</u>	<u>\$55,070</u>	<u>\$50,862</u>	<u>\$50,862</u>
25	<u>\$53,574</u>	<u>\$53,574</u>	<u>\$49,255</u>	<u>\$49,255</u>

Assumptions:

- \$100,000 Initial Investment
- Fund Expenses = 1.18%
- No optional death benefits or living benefits elected
- Annuity was issued on or after July 1, 2019
- Surrender value assumes surrender 2 days before policy anniversary

The shaded values indicate the highest Surrender Values in that year based on the stated assumptions. Assuming a 0% gross annual return, the C Series has the highest Surrender Value in the first 5 Annuity Years and the B Series has the highest Surrender Value starting in Annuity Year 6.

PPIVASUP1

6% Gross Rate of Return

Annuity Year	B series		C series	
	Net rate of return		Net rate of return	
	All years	3.80%	All years	3.57%
	Contract Value	Surrender Value	Contract Value	Surrender Value
1	<u>\$103,615</u>	<u>\$96,615</u>	<u>\$103,357</u>	<u>\$103,357</u>
2	<u>\$107,380</u>	<u>\$100,380</u>	<u>\$106,850</u>	<u>\$106,850</u>
3	<u>\$111,303</u>	<u>\$105,303</u>	<u>\$110,483</u>	<u>\$110,483</u>
4	<u>\$115,390</u>	<u>\$109,390</u>	<u>\$114,264</u>	<u>\$114,264</u>
5	<u>\$119,647</u>	<u>\$114,647</u>	<u>\$118,197</u>	<u>\$118,197</u>
6	<u>\$124,082</u>	<u>\$124,082</u>	<u>\$122,289</u>	<u>\$122,289</u>
7	<u>\$128,702</u>	<u>\$128,702</u>	<u>\$126,546</u>	<u>\$126,546</u>
8	<u>\$133,514</u>	<u>\$133,514</u>	<u>\$130,974</u>	<u>\$130,974</u>
9	<u>\$138,528</u>	<u>\$138,528</u>	<u>\$135,582</u>	<u>\$135,582</u>
10	<u>\$143,750</u>	<u>\$143,750</u>	<u>\$140,376</u>	<u>\$140,376</u>
11	<u>\$149,191</u>	<u>\$149,191</u>	<u>\$145,363</u>	<u>\$145,363</u>
12	<u>\$154,859</u>	<u>\$154,859</u>	<u>\$150,551</u>	<u>\$150,551</u>
13	<u>\$160,763</u>	<u>\$160,763</u>	<u>\$155,949</u>	<u>\$155,949</u>
14	<u>\$166,914</u>	<u>\$166,914</u>	<u>\$161,565</u>	<u>\$161,565</u>
15	<u>\$173,321</u>	<u>\$173,321</u>	<u>\$167,408</u>	<u>\$167,408</u>
16	<u>\$179,996</u>	<u>\$179,996</u>	<u>\$173,486</u>	<u>\$173,486</u>
17	<u>\$186,949</u>	<u>\$186,949</u>	<u>\$179,810</u>	<u>\$179,810</u>
18	<u>\$194,193</u>	<u>\$194,193</u>	<u>\$186,390</u>	<u>\$186,390</u>
19	<u>\$201,738</u>	<u>\$201,738</u>	<u>\$193,234</u>	<u>\$193,234</u>
20	<u>\$209,599</u>	<u>\$209,599</u>	<u>\$200,356</u>	<u>\$200,356</u>
21	<u>\$217,788</u>	<u>\$217,788</u>	<u>\$207,764</u>	<u>\$207,764</u>
22	<u>\$226,318</u>	<u>\$226,318</u>	<u>\$215,472</u>	<u>\$215,472</u>
23	<u>\$235,205</u>	<u>\$235,205</u>	<u>\$223,491</u>	<u>\$223,491</u>
24	<u>\$244,462</u>	<u>\$244,462</u>	<u>\$231,834</u>	<u>\$231,834</u>
25	<u>\$254,106</u>	<u>\$254,106</u>	<u>\$240,513</u>	<u>\$240,513</u>

Assumptions:

- \$100,000 Initial Investment
- Fund Expenses = 1.18%
- No optional death benefits or living benefit elected
- Annuity was issued on or after July 1, 2019
- Surrender value assumes surrender 2 days before policy anniversary

The shaded values indicate the highest Surrender Values in that year based on the stated assumptions. Assuming a 6% gross annual return, the C Series has the highest Surrender Value in the first 5 Annuity Years and the B Series has the highest Surrender Value starting in Annuity Year 6.

10% Gross Rate of Return

Annuity Year	B series		C series	
	Net rate of return		Net rate of return	
	All years	7.84%	All years	7.63%
	Contract Value	Surrender Value	Contract Value	Surrender Value
1	<u>\$107,538</u>	<u>\$100,538</u>	<u>\$107,274</u>	<u>\$107,274</u>
2	<u>\$115,687</u>	<u>\$108,687</u>	<u>\$115,127</u>	<u>\$115,127</u>
3	<u>\$124,497</u>	<u>\$118,497</u>	<u>\$123,605</u>	<u>\$123,605</u>
4	<u>\$134,020</u>	<u>\$128,020</u>	<u>\$132,758</u>	<u>\$132,758</u>
5	<u>\$144,316</u>	<u>\$139,316</u>	<u>\$142,640</u>	<u>\$142,640</u>
6	<u>\$155,446</u>	<u>\$155,446</u>	<u>\$153,310</u>	<u>\$153,310</u>
7	<u>\$167,477</u>	<u>\$167,477</u>	<u>\$164,828</u>	<u>\$164,828</u>
8	<u>\$180,484</u>	<u>\$180,484</u>	<u>\$177,265</u>	<u>\$177,265</u>
9	<u>\$194,545</u>	<u>\$194,545</u>	<u>\$190,691</u>	<u>\$190,691</u>
10	<u>\$209,746</u>	<u>\$209,746</u>	<u>\$205,187</u>	<u>\$205,187</u>
11	<u>\$226,179</u>	<u>\$226,179</u>	<u>\$220,837</u>	<u>\$220,837</u>
12	<u>\$243,943</u>	<u>\$243,943</u>	<u>\$237,733</u>	<u>\$237,733</u>
13	<u>\$263,147</u>	<u>\$263,147</u>	<u>\$255,975</u>	<u>\$255,975</u>
14	<u>\$283,908</u>	<u>\$283,908</u>	<u>\$275,669</u>	<u>\$275,669</u>
15	<u>\$306,351</u>	<u>\$306,351</u>	<u>\$296,932</u>	<u>\$296,932</u>
16	<u>\$330,613</u>	<u>\$330,613</u>	<u>\$319,888</u>	<u>\$319,888</u>
17	<u>\$356,842</u>	<u>\$356,842</u>	<u>\$344,672</u>	<u>\$344,672</u>
18	<u>\$385,196</u>	<u>\$385,196</u>	<u>\$371,430</u>	<u>\$371,430</u>
19	<u>\$415,848</u>	<u>\$415,848</u>	<u>\$400,318</u>	<u>\$400,318</u>
20	<u>\$448,985</u>	<u>\$448,985</u>	<u>\$431,507</u>	<u>\$431,507</u>
21	<u>\$484,807</u>	<u>\$484,807</u>	<u>\$465,180</u>	<u>\$465,180</u>
22	<u>\$523,532</u>	<u>\$523,532</u>	<u>\$501,534</u>	<u>\$501,534</u>
23	<u>\$565,396</u>	<u>\$565,396</u>	<u>\$540,783</u>	<u>\$540,783</u>
24	<u>\$610,652</u>	<u>\$610,652</u>	<u>\$583,158</u>	<u>\$583,158</u>
25	<u>\$659,577</u>	<u>\$659,577</u>	<u>\$628,907</u>	<u>\$628,907</u>

Assumptions:

- \$100,000 Initial Investment
- Fund Expenses = 1.18%
- No optional death benefits or living benefits elected
- Annuity was issued on or after July 1, 2019
- Surrender value assumes surrender 2 days before policy anniversary

The shaded values indicate the highest Surrender Values in that year based on the stated assumptions. Assuming a 10% gross annual return, the C Series has the highest Surrender Value in the first 5 Annuity Years and the B Series has the highest Surrender Value starting in Annuity Year 6.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE

PPIVASUP1