

PRUDENTIAL FlexGuard® Income
SINGLE PREMIUM DEFERRED INDEX-LINKED AND VARIABLE ANNUITY (“B SERIES”)

PRUCO LIFE INSURANCE COMPANY

Supplement dated December 19, 2024

To

Prospectus dated July 1, 2024

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 Annuity you own and is not intended to be a prospectus or offer for any other annuity that you do not own. Defined terms used herein and not otherwise defined herein shall have the meanings given to them in the Prospectus and Statement of Additional Information. **If you have any questions or would like another copy of the current Annuity or Portfolio Prospectuses, please call us at 1-888-PRU-2888.**

This Supplement contains information about the Prudential FlexGuard Income Index-Linked and Variable Annuity (“B Series”).

1. In the “Managing Your Account Value” section of the Prospectus, the fourth paragraph of the “TRANSFER AND REALLOCATION GUIDELINES – ANNUITIES WITH AN APPLICATION SIGN DATE ON OR AFTER DECEMBER 15, 2022” subsection is revised by deleting the following sentences:

“For multi-year Index Strategy Terms, if you would like to reallocate all or a portion of the Performance Lock Value on an Index Anniversary Date, the Performance Lock must be executed no later than that Index Anniversary Date. If an automatic Performance Lock occurs on an Index Anniversary Date that is not an Index Strategy End Date, the reallocation will occur on that Index Anniversary Date.”

2. In the “Managing Your Account Value” section of the Prospectus, the fifth paragraph of the “TRANSFER AND REALLOCATION GUIDELINES – ANNUITIES WITH AN APPLICATION SIGN DATE PRIOR TO DECEMBER 15, 2022” subsection is revised and restated:

“During the Savings Stage, you may partially or fully transfer out of an Index Strategy before the Index Strategy End Date, but you will do so at the Interim Value of the Index Strategy. See “Interim Value of Index Strategies” for more information. The funds transferred from an Index Strategy before the Index Strategy End Date may only be transferred to Variable Investment Subaccounts, unless the reallocation occurs on an Index Anniversary Date. If you wish to transfer to another Index Strategy, after transferring to the Variable Investment Subaccounts, you must wait until the next Index Anniversary Date.”

3. Effective February 3, 2025, in the “Index Strategies” section of the Prospectus, the second paragraph of the “Dual Directional Index Strategy” subsection is revised and restated as follows:

“The Cap Rate may vary by Index, Index Strategy Term and Buffer. The Dual Directional Index Strategy is available in 1 and 6-year Terms in the Savings Stage of the Benefit, and 1-year Terms only in the Income Stage of the Benefit.”

4. Effective February 3, 2025, in the “Income Linked Variable Income Benefit” section of the Prospectus, the third sentence of the third paragraph is revised and restated as follows:

“During the Income Stage of the Benefit, only the 1-year Point-to-Point with Cap Index Strategies and 1-year Dual Directional Index Strategies are available so you may have to reallocate to those available Strategies.”

5. Effective February 3, 2025, in the “Managing Your Account Value” section of the Prospectus, the second paragraph of the “TRANSFER AND REALLOCATION GUIDELINES – ANNUITIES WITH AN APPLICATION SIGN DATE ON OR AFTER DECEMBER 15, 2022” subsection is revised and restated as follows:

“During the Income Stage, you may only allocate to the 1-year Point-to-Point with Cap Index Strategies and 1-year Dual Directional Index Strategies and may not allocate to any Variable Subaccount.”

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE