

PRUDENTIAL SUREPATH[®] & SUREPATH[®] INCOME FIXED INDEXED ANNUITIES

IMO Compensation Options
Effective 9/8/2025

The commission rates shown are the current rates and represent the complete compensation structure paid to the financial professional for new sales.* Commission rates vary based on the age of the oldest owner (if owned by a natural person) or Annuitant (if entity owned).

Please note that jumbo cases are subject to home office approval. Internal exchanges are subject to review on a case-by-case basis. Commissions shall be paid for premium payments procured by the financial professional in accordance with the firm agreement.

Product	Surrender Charge Period in Years	Age of Owner/ Annuitant	Percent of Premium Paid, Contract Year 1
			Financial Professional
SurePath	7	0 – 75	5.0%
SurePath	7	76 – 85	3.0%
SurePath	10	0 – 75	7.0%
SurePath	10	76 – 85	5.0%
SurePath Income	10	0 – 75	6.5%
SurePath Income	10	76 – 85	4.5%

*Financial Professionals participating in an IMO “gross-pay” program receive commission payments through their IMO. Registered Representatives receive commission payments through their Broker-Dealer.

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COMMISSION CHARGE-BACK POLICY

Transaction	Recapture Period	Recapture %	Basis
Free Look	Free Look Period	100%	Contract Issue Date
Full Surrender	0 – 6 months	100%	Contract Issue Date
Full Surrender	7 – 12 months	50%	Contract Issue Date
Non-Accidental Death*	0 – 6 months	100%	Contract Issue Date
Non-Accidental Death*	7 – 12 months	50%	Contract Issue Date
Partial Withdrawal**	0 – 6 months	100%	Contract Issue Date
Partial Withdrawal**	7 – 12 months	50%	Contract Issue Date

*Based on date of death and cause of death, as documented on certified death certificate with state seal and date of death.

**Please note that we will not recapture compensation on any withdrawal that is free from surrender charges and/or MVA. SurePath does not offer a Free Withdrawal Amount during the first contract year (this is only applicable to SurePath, not SurePath Income). However, Required Minimum Distributions calculated by Prudential would qualify as being free of surrender charges and MVA and therefore would not trigger a recapture of compensation.



For questions, contact your back office or call our National Sales Desk at 800-513-0805.

Annuities are issued by Pruco Life Insurance Company, a Prudential Financial company, located in Newark, NJ (main office).

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