



April 15, 2024

**Prudential Annuities Distributors, Inc.  
Form CRS, Customer Relationship Summary**

**INTRODUCTION**

Prudential Annuities Distributors, Inc. ("PAD") is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA"). Broker-dealer and advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

**RELATIONSHIPS AND SERVICES**

**What investment services and advice can you provide me?**

**Description of Services:** PAD is the broker-dealer of record for your fee-based variable annuity (the "Annuity") issued by a Prudential insurance company affiliate to clients of investment advisers ("IA"). We are not involved with the advisory relationship between you and your IA. During the term of your Annuity contract, you or your IA may direct PAD to take action in connection with your contract. While PAD provides such administrative support, PAD does not offer investment advice or post-sale recommendations related to your Prudential variable annuity - your IA is a fiduciary responsible for managing your Annuity. PAD, its Financial Professionals and Prudential insurers shall not act as your investment advice fiduciary, as defined under the Employee Retirement Income Security Act of 1974, as amended, or the Internal Revenue Code of 1986, as amended. PAD does not monitor your investment in the Annuity.

**Additional Information:** For additional information about our services, please visit [www.prudential.com/forms](https://www.prudential.com/forms) or the [Prudential Annuities Homepage](#).

**Let's Talk: Ask Your Financial Professional**

- Given my financial situation, should I choose a brokerage service?
- Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

**FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**What fees will I pay?**

**Description of Principal Fees and Costs:** The Annuity is subject to annual insurance charges with additional fees related to the underlying investment portfolios. There are also other charges for optional benefits. You may also be charged a contract level fund access charge. All fees and charges are discussed in the prospectus. You and your IA will agree on a fee for the IA to manage your investment in the Annuity; however, PAD is responsible only for the sale of the Annuity.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information about Prudential Annuity product level fees, please see the specific product prospectus by visiting our website at [www.annuities.prudential.com/investor/invprospectus](https://www.annuities.prudential.com/investor/invprospectus).

### Let's Talk: Ask Your Financial Professional

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

### What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

**Standards of Conduct:** We do not provide post-sale Annuity-related recommendations. Here are some examples to help you understand what this means:

- **Proprietary Products:** PAD is only available to provide administrative post-sale support for an Annuity that is issued, sponsored, or managed by affiliates of PAD. We will not provide recommendations regarding your Annuity. For such recommendations, please engage with your IA.
- **Revenue:** PAD and / or its affiliates receive payments from the affiliated and unaffiliated portfolios available through the Annuity and/or related entities. We consider the amount of these fees and payments (inclusive of administrative services) when determining which portfolios to offer through the Annuity.

### Let's Talk: Ask Your Financial Professional

How might your conflicts of interest affect me, and how will you address *them*?

***Additional Information:** For additional information regarding conflicts of interest, please see the product prospectus and the "Information for Prudential Annuity Distributors, Inc., Variable Annuity Purchasers" disclosure document.*

### How do your financial professionals make money?

**Description of How Financial Professionals Make Money:** Our associates who are available to provide administrative support related to your Annuity receive a salary and may be eligible for an annual bonus, although the bonus is not based on Annuity sales.

### DISCIPLINARY HISTORY

#### Do you or your financial professionals have legal or disciplinary history?

Yes. You may visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research PAD and its financial professionals.

### Let's Talk: Ask Your Financial Professional

As a financial professional, do you have any disciplinary history? For what type of conduct?

***Additional Information:** You can find additional information about our firm by visiting [www.prudential.com/forms](http://www.prudential.com/forms) or the [Prudential Annuities Homepage](#). You may also request up-to-date information and request a copy of the relationship summary by calling 1-800-778-4357.*

### Let's Talk: Ask Your Financial Professional

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?