

Prudential IncomeFlex Target® Vanguard Balanced Index Fund

A Prudential Separate Account

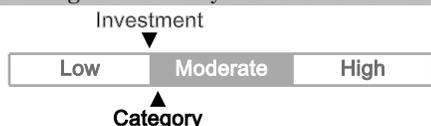
Third Quarter 2021 Fund Fact Sheet

Key Facts - Sub-Account	
Asset Class	Allocation - 50% to 70% Equity
Primary Index	60% Russ 1000/40%
Broad Based Index	BloombergBarclays Agg Morningstar Moderate Target Risk TR USD
Net Assets	\$163.7 Million
Inception Date	04/23/2015

Key Facts - Underlying Mutual Fund	
Investment Advisor	Vanguard Group Inc
Asset Class	Allocation - Balanced Blend
Primary Index	60% Russ 1000/40%
Broad Based Index	BloombergBarclays Agg Morningstar Moderate Target Risk TR USD
Net Assets	\$12,480.1 Million
Inception Date	12/01/2000
Morningstar Category	Allocation--50% to 70% Equity
Morningstar Overall Rating™	★★★★
Overall # of Funds in Morningstar Category	653
Portfolio Manager(s)	Joshua C. Barrickman CFA; William A. Coleman CFA; Gerard C. O'Reilly

Overall Morningstar Rating as of quarter ending 9/30/2021. The Morningstar Rating shown is for the share class of this underlying Mutual Fund only; other classes may have different performance characteristics. ©2021 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in this factsheet.

Morningstar Volatility Rank As of 09/30/2021



In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Group Variable Annuity Description

Prudential Retirement Security Annuity VI is a group variable annuity (GVA) issued by Prudential Retirement Insurance and Annuity Company (PRIAC) which utilizes a Separate Account offered by PRIAC, PRIAC Variable Contract Account A (Separate Account). The Separate Account is divided into a number of sub-accounts that invest directly in a registered mutual fund. The Vanguard Balanced Index Portfolio sub-account (Sub-Account) invests in an underlying Mutual Fund portfolio, the Vanguard Balanced Index Fund. Investors allocate money to a sub-account, and the sub-account in turn invests directly in an underlying Mutual Fund. Investors own units of the Separate Account and do not invest directly in the underlying Mutual Fund that corresponds to their subaccount selection. Unless otherwise noted, the data referenced relates to the underlying Mutual Fund. As with any investment, there are market risks and the Sub-Account values will rise and fall in tandem with the underlying Mutual Fund's values. It is possible to lose money when investing in securities, and therefore investors may receive less than the original amount invested. A GVA is suitable for long-term investing, particularly retirement savings. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

The Annuity is a Group Variable Annuity that features Prudential IncomeFlex Target®, a guaranteed minimum withdrawal benefit included for an additional fee. The Annuity also imposes insurance and administrative charges. For more details about IncomeFlex Target and other features and charges of the Annuity, please refer to the group annuity prospectus.

The contract prospectus and the underlying Mutual Fund prospectus contain information related to investment objectives, risks, charges, and expenses as well as other important information. Investors should read the prospectuses carefully before investing and consider such objectives, risks, charges, expenses, and important information. Please call 1-877-778-2100 for a free contract prospectus and for a free prospectus for the underlying Mutual Fund.

Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

Fixed income investments are subject to interest rate risk and their value will decline as interest rates rise. It is possible to lose money by investing in securities.

Underlying Mutual Fund Objective

The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

There is no assurance the objectives will be met.

Top Five Holdings	As of 08/31/2021	Top Five Sectors	As of 08/31/2021
Apple Inc	3.23%	Technology	24.87%
Microsoft Corp	3.05%	Health Care	13.72%
Amazon.com Inc	1.99%	Financial Services	13.63%
Facebook Inc Class A	1.22%	Consumer Cyclical	11.56%
Alphabet Inc Class A	1.17%	Communication Services	10.61%

Holdings and Sector allocations are ranked as a percentage of net assets and subject to change without notice.

Allocation	As of 08/31/2021	Characteristics	As of 08/31/2021
	<ul style="list-style-type: none"> US Stocks 61.68% US Bonds 34.70% Non-US Bonds 2.72% Non-US Stocks 0.51% Convertible 0.35% Cash 0.03% 	Underlying Mutual Fund	
		Weighted Geometric Market Cap (\$Bil)	121.88
		Price/Earnings Ratio (Forward)	21.42x
		Price/Book Ratio	3.74x
		3-Year Earnings Growth Rate (%)	20.43
		Number of Holdings - Long	15388

Prudential IncomeFlex Target® Vanguard Balanced Index Fund

A Prudential Separate Account

Third Quarter 2021 Fund Fact Sheet - Page 2

Annual Performance				Performance (%)						As of 09/30/2021	
	Sub-Account	Primary Index	Broad Based Index	Cumulative Returns		Average Annual Total Returns					
				QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	
2020	15.07%	17.19%	12.82%								
2019	20.40%	22.13%	19.03%								
2018	-3.93%	-2.53%	-4.76%								
2017	12.56%	14.13%	14.66%								
2016	7.57%	8.37%	8.57%								
				Sub-Account	-0.30	7.34	16.66	10.89	10.16	--	8.32
				Primary Index	0.19	8.35	17.43	12.67	11.77	--	
				Broad Based Index	-0.67	6.53	17.44	10.06	9.42	--	

The group variable annuity insurance products are issued through Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT and distributed through Prudential Investment Management Services LLC (PIMS), Newark, NJ; both are Prudential Financial companies. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include GA-2060-IA-TGWB-0805, GA-2060-TGWB-0805, ALC-2060-TGWB-0805, DC-408-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, DCR-408-2014, DC-408-UGWB, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

Frequent exchanging of investment options may harm long-term investors. Your plan and/or the underlying Mutual Fund have policies to detect and deter exchanges that may be abusive. Those policies may require us to modify or suspend purchase or exchange privileges.

Prudential Retirement's Role. This fund is not part of Prudential Retirement's Manager of Managers Program and Prudential Retirement does not assume any responsibility for the plan's decision to invest in the funds, to monitor their performance or to provide information regarding the funds. Each of those is the sole responsibility of the plan. To the extent Prudential Retirement provides such information, it makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless Prudential Retirement agrees to continue to provide such information in writing.

Underlying Mutual Fund Morningstar Rating
of Funds in Category

★★★★
★★★★
653 596

Your Plan's group variable annuity PRSA VI contract was effective on January 1, 2021. A number of PRIAC insurance products utilize the separate account and sometimes utilize the same underlying mutual funds. The variable annuity separate account utilized by PRSA VI was created on October 6, 2006 and the Subaccount utilized by PRSA VI was made available through the separate account beginning April 23, 2015 by way of another PRIAC insurance product.

Therefore, performance of the separate account Subaccount began on April 23, 2015 when the Subaccount first became active in the separate account, thus predating the effective date of the PRSA VI and your Plan's group annuity contract.

The Expense Ratio for the variable annuity consists of the IncomeFlex fee, the Insurance and Administrative fees (annual administrative, accounting, mortality and other expenses), and the expense ratio for the underlying Mutual Fund (investment management fee). The expense ratio of the underlying Mutual Fund typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The Maximum Expense Ratio (3.00%) utilizes the maximum IncomeFlex fee, the maximum Insurance and Administrative fee allowable under the group annuity contract, and the gross expense ratio of the underlying Mutual Fund.

The Gross Expense Ratio (1.21%) utilizes the current IncomeFlex fee, the current Insurance and Administrative fee being charged under the group annuity contract, and the gross expense ratio of the underlying Mutual Fund.

The Net Expense Ratio (1.21%) utilizes the current IncomeFlex fee, the current Insurance and Administrative fee being charged under the group annuity contract, and the net expense ratio of the underlying Mutual Fund. The Net Expense Ratio reflects any fee waiver in place. The Net Expense Ratio will equal the Gross Expense Ratio when no fee waivers are in place. Expense data is typically quoted with two decimal places; however, three decimal places will be displayed when values are available.

Performance displayed is net of annual administrative, investment management, accounting, mortality and other expenses that Prudential Retirement and its affiliates receive. Certain affiliates of the underlying Mutual Funds offered under the GVA have entered into agreements with Prudential to provide support services under which Prudential may receive a fee of up to 0.35% annually. Performance data quoted reflects the highest Separate Account expenses currently imposed on any existing Prudential Retirement Security Annuity VII GVA. Your actual charges may be lower. Please see the latest prospectus for detailed information on fees and charges. The underlying Mutual Funds are not available in the retail market which is why you must invest through a Sub-Account and cannot invest directly in the underlying Mutual Fund.

Fees if applicable to the underlying Mutual Fund, compensate Prudential Retirement for selling the underlying Mutual Fund's shares and servicing your retirement plan. The GVA expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this underlying Mutual Fund. If the aggregate revenue from your account exceeds our associated costs, we earn a profit. Otherwise, we incur a loss.

Morningstar Rating™ (Open End Mutual Funds, Closed End Mutual Funds, or Variable Annuity Underlying Funds)

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a funds' monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and ten-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results.

The performance data quoted represents past performance of the Sub-Account. The

investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than original cost. For performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at www.prudential.com. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted.

Guarantees are based on the claims-paying ability of the issuing company and are subject to certain limitations terms and conditions. To maintain the IncomeFlex benefit, you must invest in one or more underlying funds offered as investment options under the Annuity. Guarantees do not apply to the investment return or principal value of the separate account or underlying fund. Like all variable investments, these underlying funds may lose value. Withdrawals in excess of the guaranteed lifetime income amount will reduce future guaranteed withdrawals proportionately. Tax deferral is generally provided by an individual retirement account and employment based retirement plans. A variable annuity contract should be used to fund a tax favored retirement plan to benefit from the annuity's features other than tax deferral, including lifetime income payout option, the death benefit protection, and the ability to transfer among investment options without sales or withdrawal charges.

The Texas ORP generally allows withdrawals only upon death, retirement or termination of employment. Withdrawals are also subject to the terms of the plan, the group annuity, and the group annuity prospectus.

The Prudential IncomeFlex Target® guarantees are supported by the general account of the Prudential Retirement Insurance and Annuity Company (PRIAC); the Fund itself provides no guarantees.

Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions.

The index shown, if applicable, in the Characteristics chart refers to the primary index.

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.

3-Year Earnings Growth Rate (%) A measure of how a stock's earnings per share (EPS) has grown over the last three years. Morningstar uses EPS from continuing operations to calculate this growth rate. For portfolios, this data point is the share-weighted collective earnings growth for all stocks in the current portfolio. The historical earnings growth rate can tell investors how quickly a company's profits are growing.

Net Assets Balance data presented is the most current data available at the time of receipt, however some information may be presented on a lag. The data is deemed reliable but the accuracy cannot be guaranteed. All balances are unaudited.

Portfolio Allocation The pie chart illustrates how investment holdings breakdown into primary investment types.

Portfolio Manager The name of the person(s) who determines which stocks, bonds and cash equivalents belong in the investment portfolio.

Price/Book Ratio Calculated as a weighted average of the price/book ratios of all stocks in the portfolio. This ratio is used to compare a stock's market value to its book value. It is calculated by dividing the current closing price of the stock by the latest quarter's book value per share. A lower P/B ratio could mean that the stock is undervalued. However, it could also mean that something is fundamentally wrong with the company. As with most ratios, be aware that this varies by industry.

Price/Earnings Ratio (Forward) The price of a stock divided by next year's earnings per share estimate. P/E multiples enable investors to compare the relative value of stocks within a portfolio; they show how much an investor must pay for a company's earning power. A lower portfolio P/E ratio indicates that the stocks in a portfolio are not highly-valued relative to the market. Growth-oriented investments tend to have higher P/E ratios than value-oriented investments as investors expect higher earnings growth from the underlying companies and are therefore willing to pay a premium price.

Weighted Geometric Market Cap (\$Bil) Calculated by raising the market capitalization of each stock to a power equal to that stock's weight in the portfolio. The resulting numbers multiplied together produce the geometric mean of the market caps of the stocks in the portfolio.