

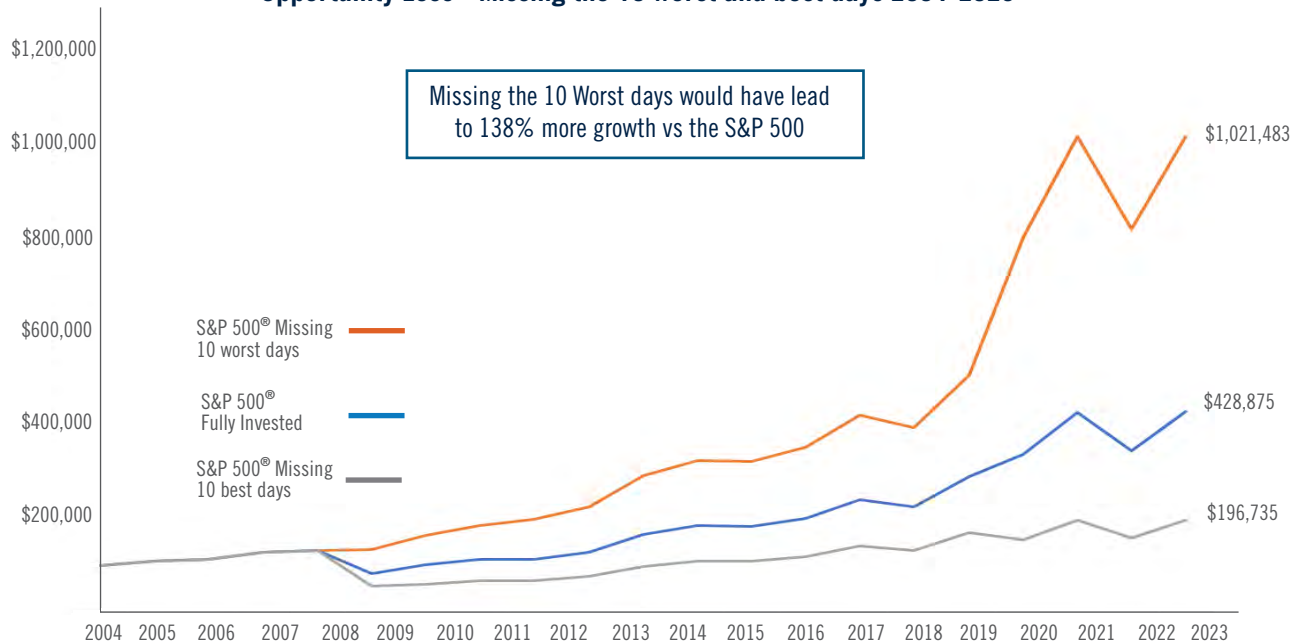


Schedule a Time

When it comes to long-term investing, conventional wisdom often tells us to “stay the course” and remain invested so you don’t miss the best days in the market. However, historically, some of the market’s best days follow some of the worst days. Therefore, staying invested would mean participating in both the good and the bad times. This could lead to situations where you become more concerned about recouping your losses rather than focusing on your long-term growth goals. Below is a look at how avoiding the market’s worst days can have an even greater impact on returns than missing the best days. We use a \$100,000 initial investment as an example.

By exploring strategies that help protect you from loss, you can help avoid emotional decision-making and be more confident to stay invested when things get turbulent. Over the long term this could provide you with greater growth opportunity. Speak with your financial professional to learn more about different options available from Prudential.

### Opportunity Loss - Missing the 10 worst and best days 2004-2023



This is a hypothetical example for illustrative purposes only. It does not reflect a specific annuity, an actual account value, any fees or charges, or the performance of any investment. Strategies that include a level of protection may also limit upside potential.

Date	S&P 500®	S&P 500® Less 10 Worst Days	S&P 500® Less 10 Best Days
12/31/04	8.99%	8.99%	8.99%
12/31/05	3.00%	3.00%	3.00%
12/31/06	13.62%	13.62%	13.62%
12/31/07	3.53%	3.53%	3.53%
12/31/08	-38.49%	0.62%	-58.89%
12/31/09	23.45%	23.45%	8.40%
12/31/10	12.78%	12.78%	12.78%
12/31/11	0.00%	7.14%	0.00%
12/31/12	13.41%	13.41%	13.41%
12/31/13	29.60%	29.60%	29.60%
12/31/14	11.39%	11.39%	11.39%
12/31/15	-0.73%	-0.73%	-0.73%
12/31/16	9.54%	9.54%	9.54%
12/31/17	19.42%	19.42%	19.42%
12/31/18	-6.24%	-6.24%	-6.24%
12/31/19	28.88%	28.88%	28.88%
12/31/20	16.26%	57.97%	-9.14%
12/31/21	26.89%	26.89%	26.89%
12/31/22	-19.44%	-19.44%	-19.44%
12/31/23	24.23%	24.23%	24.23%
<b>Total Return</b>	<b>328.98%</b>	<b>921.48%</b>	<b>96.74%</b>

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