

Prudential FlexGuard indexed variable annuity

Facts at a Glance



FlexGuard® index strategies offer you a choice of levels of downside protection, while enabling you to capitalize on market growth. You choose from various index strategy options and variable investment options to determine how your money may grow.

Features	Specifications
Minimum Premium Payment	Initial: \$25,000 Qualified or Non-Qualified (funded with pre-tax or post-tax dollars) Subsequent: Minimum of \$100
Issue Ages	Minimum: None/Maximum: 85 Based on the age of the oldest Owner/Annuitant
Contingent Deferred Sales Charge (CDSC)	6 Years: 8%, 8%, 7%, 6%, 5%, 4%, 0%
Free Withdrawals	Withdraw up to 10% of all purchase payments still within the CDSC without incurring a Surrender Charge <ul style="list-style-type: none">• Free withdrawals in each contract year are not cumulative• Contingent Deferred Sales Charges will not apply to Required Minimum Distributions (RMDs) that Prudential calculates
Interim Value	The value of an Index Strategy on any Valuation Day during an Index Strategy Term other than the Index Strategy Start Date and Index Strategy End Date. There are many external factors that impact the Interim Value including changes in the Indices, changes in the interest rate environment, and volatility. The Interim Value differs from the Performance Lock Value. It is a calculated value and is used when a withdrawal, death benefit payment, or annuitization occurs mid-term. Please refer to the product prospectus for further explanation.
Death Benefit	Return-of-premium death benefit is available on all contracts at no additional cost. It is equal to the greater of the account value (money in your account at the time of death) OR Purchase Payments (the total of the payments you made since the issue date, reduced proportionally by any withdrawals),

Issued by Pruco Life Insurance Company.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Must be preceded or accompanied by the FlexGuard consumer brochure and product prospectus.

<p>There are no explicit product fees if allocating to the index strategies.²</p> <p>FlexGuard and all product features are not approved for use in all states or through all broker-dealers.</p>	<p>1-Year:</p> <p>Point-to-Point with Cap Rate:</p> <ul style="list-style-type: none"> • S&P 500[®] • iShares[®] Russell 2000 ETF • Invesco QQQ ETF • MSCI EAFE <p>Enhanced Cap Rate:</p> <ul style="list-style-type: none"> • S&P 500[®] • MSCI EAFE <p>Dual Directional:</p> <ul style="list-style-type: none"> • S&P 500[®] <p>Step Rate Plus:</p> <ul style="list-style-type: none"> • S&P 500[®] • MSCI EAFE 	<p>3-Year:</p> <p>Point-to-Point with Cap Rate:</p> <ul style="list-style-type: none"> • S&P 500[®] • iShares[®] Russell 2000 ETF • MSCI EAFE • AB 500 Plus Index^{SM 1} 	<p>6-Year:</p> <p>Point-to-Point with Cap Rate:</p> <ul style="list-style-type: none"> • S&P 500[®] • iShares[®] Russell 2000 ETF • MSCI EAFE • AB 500 Plus Index^{SM 1} • Dimensional International Equity Focus Index <p>Tiered Participation Rate:</p> <ul style="list-style-type: none"> • S&P 500[®] • iShares[®] Russell 2000 ETF • MSCI EAFE • AB 500 Plus Index^{SM 1} • Dimensional International Equity Focus Index <p>Dual Directional:</p> <ul style="list-style-type: none"> • S&P 500[®]
<p>Minimum Renewal Cap Rates & Participation Rates</p> <p>Refer to the rate sheet for current rates</p>	<p>Renewal rate guarantees</p> <p>Point-to-Point with Cap: Guaranteed Minimum Cap Rate for 1-year term: 1%, 3-year term: 5%, and 6-year term: 10%</p> <p>Enhanced Cap Rate: Guaranteed Minimum Cap Rate for 1-year term: 1%; Guaranteed Maximum Spread: 3% for 1-year term</p> <p>Dual Directional: Guaranteed Minimum Cap Rate for 1-year term: 1% and 6-year term: 10%</p> <p>Step Rate Plus: Guaranteed Minimum Step Rate: 1%; Guaranteed Minimum Participation Rate: 60%</p> <p>Tiered Participation Rate: Guaranteed Minimum Participation Rate: 100%; Guaranteed Maximum Tier Level: 35%</p> <p>Renewal rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Spreads may be higher or lower than the initial Spreads, but will never be higher than the Guaranteed Maximum Spread. Tier Levels may be higher or lower than the initial Tier Level, but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates, Spreads, and Tier Levels may differ from the rates used for new contracts or for other contracts issued at different times. Renewal rates, Spreads, and Tier Levels are impacted by changes in various economic factors. Please speak with your financial professional for more information.</p>		
<p>Buffer</p>	<p>Negative Index Return is protected from loss within the buffer associated with the selected index strategy. Available buffers, which may vary by index strategy, are 5%, 10%, 15%, 20%, 30%, and 100%.</p>		
<p>Point-to-Point with Cap Rate</p>	<p>If the Index Return is positive and equal to or greater than the Cap Rate, then the Index Credit is equal to the Cap Rate. If the Index Return is positive, but less than the Cap Rate, the Index Credit is equal to the Index Return. If the Index Return is negative, but less than or equal to the buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the buffer. The Cap Rate is the maximum rate that may be credited to this strategy.</p>		
<p>Enhanced Cap Rate</p>	<p>If the Index Return is positive and greater than or equal to the Cap Rate plus the Spread, the Index Credit is equal to the Cap Rate. If the Index Return is positive and greater than the Spread, but less than the Cap Rate plus the Spread, the Index Credit is equal to the Index Return minus the Spread. If the Index Return is greater than or equal to zero, and less than or equal to the Spread, the Index Credit is zero. The Spread does not apply when Index Return is zero or negative. If the Index Return is negative, but less than or equal to the Buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the Buffer.</p>		
<p>Dual Directional</p>	<p>If the Index Return is positive and equal to or greater than the Cap Rate, then the Index Credit is equal to the Cap Rate. If the Index Return is positive, but less than the Cap Rate, the Index Credit is equal to the Index Return. If the Index Return is negative and is within or equal to the Buffer, then the Index Credit will be positive and equal to the same percentage of the negative Index Return, not limited by the Cap Rate. Otherwise, if the Index Return is negative and exceeds the Buffer, then the Index Credit is equal to the negative Index Return in excess of the Buffer.</p>		
<p>Step Rate Plus</p>	<p>If the Index Return is between zero and the declared Step Rate, then the Index Credit is equal to the Step Rate. If the Index Return is greater than the Step Rate, the Index Credit is equal to the greater of the Index Return multiplied by the Participation Rate or the Step Rate. If the Index Return is negative, but less than or equal to the buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the buffer. There is no maximum amount of Index Credit with this strategy.</p>		
<p>Tiered Participation Rate</p>	<p>If the Index Return is between zero and the declared Tier Level, then you receive 100% of the Index Return up to that Tier Level. If the Index Return is greater than or equal to the declared Tier Level, the Index Credit is the sum of the Tier Level Index Return multiplied by the Participation Rate for the 1st tier and the remaining Index Return multiplied by the Participation Rate for the 2nd tier. If the Index Return is negative, but less than or equal to the buffer, the Index Credit is zero. Otherwise, the Index Credit is equal to the negative Index Return in excess of the buffer. There is no maximum amount of Index Credit with this strategy.</p>		
<p>Performance Lock³</p>	<p>Lock in performance prior to the Index Strategy End Date by either setting an automatic Performance Lock target, which will automatically lock at the Performance Lock Value as of the close of business on the day the target is met, OR manually lock in the Performance Lock Value as of the current day's close of business.³</p>		

Investing in Prudential FlexGuard's index strategies does not represent a direct investment in an index.

¹ The rules for calculating the AB 500 Plus IndexSM include an annual 0.75% reduction, which accrues daily, meaning that a small portion of that reduction is included in the published Index Value each day. The reduction is included to aid in setting the cap and participation rates and/or buffer levels of the Index Strategy with which the Index is used. Please see the prospectus for additional details.

² Explicit product fees refers to the Base Contract Fee, or Mortality & Expense Risk Charge and Administration Charge (M&E&A), that apply only to the Variable Investment Subaccount options. Certain indices and ETFs associated with Index Strategies may be subject to an underlying fee or reduction. A surrender charge, or Contingent Deferred Sales Charge (CDSC), may apply in the event of an early withdrawal from your annuity.

³ After Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index performance, either positive or negative, for the remainder of the existing index strategy term. The Performance Lock Value will not fluctuate for the remainder of the index strategy term unless there is a withdrawal or reallocation. You are able to reallocate the full Performance Lock Value to a new Index Strategy upon your next Index Anniversary.

Index options	Description
S&P 500[®]	A leading gauge of the U.S. equities market – the Standard & Poor's 500 Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.
iShares[®] Russell 2000 ETF	The iShares [®] Russell 2000 ETF seeks to track the investment results of the Russell [®] 2000 Index, an index composed of small-capitalization U.S. equities. The Russell [®] 2000 Index measures the performance of the small capitalization sector of the U.S. equity market, as defined by FTSE Russell.
Invesco QQQ ETF	Invesco QQQ ETF is an exchange-traded fund that seeks to track investment results of the Nasdaq-100 Index [®] . The Index includes the 100 largest non-financial companies listed on the Nasdaq [®] based on market cap.
MSCI EAFE	The MSCI EAFE is designed to measure the performance of a selection of stocks in 21 developed markets outside of the U.S. and Canada. The oldest international stock index, it is the most common benchmark in the U.S. for foreign stock funds.
AB 500 Plus IndexSM	<p>The AB 500 Plus IndexSM is a rules based, allocation index that utilizes the SPDR S&P 500 ETF Trust as its default allocation, offering meaningful exposure to one of the most widely used equity indices. From there, the index adds a proprietary signal that reallocates to other asset classes familiar to the IVA marketplace through the use of the following ETFs;</p> <ul style="list-style-type: none"> • Invesco QQQ Trust SERIESSM 1 ETF • iShares[®] Russell 2000 ETF • iShares[®] MSCI EAFE ETF • iShares[®] MSCI Emerging Markets ETF <p>The Index seeks to tactically allocate to these other asset classes when their expected return potential is elevated as compared to the expected return potential of the largest U.S. public companies. By following proprietary positioning signals, the index aims to keep a low tracking error to the SPDR S&P 500 ETF Trust, while providing differentiated returns via its tactical selection.</p>

Index options	Description																					
Dimensional International Equity Focus Index	The Dimensional International Equity Focus Index is a rules-based index that pursues size, value, and profitability premiums within Developed ex US and Canada markets in an integrated and diversified manner, leveraging Dimensional's decades of experience in applying financial research to robust investment strategies.																					
Variable Subaccounts	<table border="1"> <thead> <tr> <th data-bbox="468 240 884 310">Fund Name</th> <th data-bbox="884 240 1104 310">Asset Class</th> <th data-bbox="1104 240 1959 310">Investment objectives</th> </tr> </thead> <tbody> <tr> <td data-bbox="468 310 884 415">MFS® Value Series - Service Class</td> <td data-bbox="884 310 1104 415">Domestic Equity Large-Cap Value</td> <td data-bbox="1104 310 1959 415">Seeks capital appreciation</td> </tr> <tr> <td data-bbox="468 415 884 505">MFS® International Growth Portfolio - Service Class</td> <td data-bbox="884 415 1104 505">International Equity</td> <td data-bbox="1104 415 1959 505">Seeks capital appreciation</td> </tr> <tr> <td data-bbox="468 505 884 610">MFS® Total Return Series - Service Class</td> <td data-bbox="884 505 1104 610">Asset Allocation</td> <td data-bbox="1104 505 1959 610">Seeks total return</td> </tr> <tr> <td data-bbox="468 610 884 699">MFS® Total Return Bond Series - Service Class</td> <td data-bbox="884 610 1104 699">Domestic Fixed Income</td> <td data-bbox="1104 610 1959 699">Seeks total return with an emphasis on current income, but also considering capital appreciation</td> </tr> <tr> <td data-bbox="468 699 884 805">PSF PGIM Government Money Market Portfolio - Class III</td> <td data-bbox="884 699 1104 805">Money Market</td> <td data-bbox="1104 699 1959 805">Seeks the maximum current income that is consistent with the stability of capital and the maintenance of liquidity</td> </tr> <tr> <td data-bbox="468 805 884 967">Transfer Account</td> <td data-bbox="884 805 1104 967">N/A</td> <td data-bbox="1104 805 1959 967">Used if you choose to defer your Index Effective Date for up to 45 calendar days from the application signed date. All purchase payments received within the Transfer Account period are allocated to the Transfer Account, if you elect to defer your Index Effective Date. There is no interest accrued or paid on funds in the Transfer Account and there are no charges for funds in the Transfer Account.</td> </tr> </tbody> </table>	Fund Name	Asset Class	Investment objectives	MFS® Value Series - Service Class	Domestic Equity Large-Cap Value	Seeks capital appreciation	MFS® International Growth Portfolio - Service Class	International Equity	Seeks capital appreciation	MFS® Total Return Series - Service Class	Asset Allocation	Seeks total return	MFS® Total Return Bond Series - Service Class	Domestic Fixed Income	Seeks total return with an emphasis on current income, but also considering capital appreciation	PSF PGIM Government Money Market Portfolio - Class III	Money Market	Seeks the maximum current income that is consistent with the stability of capital and the maintenance of liquidity	Transfer Account	N/A	Used if you choose to defer your Index Effective Date for up to 45 calendar days from the application signed date. All purchase payments received within the Transfer Account period are allocated to the Transfer Account, if you elect to defer your Index Effective Date. There is no interest accrued or paid on funds in the Transfer Account and there are no charges for funds in the Transfer Account.
Fund Name	Asset Class	Investment objectives																				
MFS® Value Series - Service Class	Domestic Equity Large-Cap Value	Seeks capital appreciation																				
MFS® International Growth Portfolio - Service Class	International Equity	Seeks capital appreciation																				
MFS® Total Return Series - Service Class	Asset Allocation	Seeks total return																				
MFS® Total Return Bond Series - Service Class	Domestic Fixed Income	Seeks total return with an emphasis on current income, but also considering capital appreciation																				
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A Mortality & Expense & Administrative (M&E&A) of 1.30%, as well as a fund management charge, applies to account value allocated to the Variable Subaccounts. Refer to the prospectus for details.

An investment in the Prudential Series Fund PGIM Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF, you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

Index-linked variable annuity products are complex insurance and investment vehicles and are long-term investments designed for retirement purposes. There is risk of loss of principal if negative index returns exceed the selected protection level. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. Early withdrawals may result in a loss in addition to applicable surrender charges. Please reference the prospectus for information about the levels of protection available and other important product information.

Investors should carefully consider the features of the contract, index strategies, and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses. The initial summary prospectus and the index strategies prospectus for the contract, and the summary prospectus or prospectus for the underlying portfolios (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

It is possible to lose money by investing in securities.

Issuing company located in Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% tax. Withdrawals reduce the Account Value.

All guarantees including the benefit payment obligations arising under the annuity contract guarantees, any index strategy crediting, or annuity payout rates are backed by the claims-paying ability of the issuing company, and do not apply to the underlying variable investment options. Those payments and the responsibility to make them are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

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Issued on Contract: P-RILA/IND(10/21), ICC24-RILA(7/24) (or state variations thereof)-

In ID, Issued on Contract: P-RILA/IND(10/21)-ID

Issued on Rider: P-RID-RILA-ROP(10/21), ICC24-RID-RILA-ROP(7/24) (or state variation thereof)

Issued on Endorsements and Schedule: P-END-RILA-MRS(10/21), P-END-RILA-P2P(7/24), P-END-RILA-TPAR(7/24), P-END-RILA-SRP(7/24), P-END-RILA-DD(7/24), P-END-PL(7/24) and P-END-FG-CWS(7/24), ICC24-END-RILA-MRS(7/24), ICC24-END-RILA-P2P(7/24), ICC24-ENDRILA-SRP(7/24), ICC24-END-RILA-DD(7/24), ICC24-END-RILATPAR(7/24), ICC24-END-FG-CWS(7/24), ICC24-END-PL(7/24), ICC24-RILA-SCH-SPC(7/24) (or state variation thereof)