

Why FlexGuard?

FIVE STRONG REASONS TO CONSIDER THE PRUDENTIAL FLEXGUARD® INDEXED VARIABLE ANNUITY



1

NO EXPLICIT PRODUCT FEES

When allocating to the index crediting strategies,* FlexGuard does not charge any fees.

2

GROWTH OPPORTUNITIES INCLUDING UNCAPPED STRATEGIES BY PROSPECTUS

Cap Rate growth options:

- **Traditional Point-to-Point with a Cap Rate**—receive all index return up to the Cap Rate.
- **Enhanced Cap Rate**—offers higher Cap Rates than the Point-to-Point with Cap Rate strategy. In exchange, any positive return will be reduced by a percentage.**
- **Dual Directional**—opportunity to turn negative index returns into positive Index Credits.

Uncapped*** growth options:

- **Tiered Participation Rate**—opportunity to outperform the index return with accelerated participation rates above 100.
 - Minimum renewal rate is 100% participation and uncapped.
- **Step Rate Plus**—opportunity to outperform the Step Rate.
 - Greater of step rate or participation rate strategy.
 - Including renewal rate floor of 60% participation.

3

FLEXIBILITY WITH COMPLETE TO CUSTOM PROTECTION

Over time, as clients' needs evolve and change, they can diversify and reallocate to different options by utilizing:

- A variety of buffer levels: 100%, 30%, 20%, 15%, 10%, and 5%.
- Well-known market indices including the S&P500®.
- Five index crediting strategies.
- Index terms: 1-year, 3-year, and 6-year.

4

BUILT-IN LEGACY PROTECTION AT NO ADDITIONAL COST

Included on all contracts that are issued up until age 85.

5

PERFORMANCE LOCK

Clients can lock in performance before the Index Strategy End Date.



Contact your Prudential Wholesaler or the National Sales Team at 800-513-0805 today to put FlexGuard's advantages to work for clients.

* 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 the annuity.

** In exchange for a higher Cap Rate, any positive Index Return will be reduced by a percentage, known as the Spread.

*** Uncapped strategies do not have a cap rate, which means there is no limit to the index credit amount.

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. Gains or losses are assessed at the end of each term. 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. This and other important information are contained in 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") which can be obtained by contacting the National Sales Desk. Clients should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

Annuities are issued by Pruco Life Insurance Company located in Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT.

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It is not possible to invest directly in an index.

Buffers available on index-crediting strategies only. Variable investment options are available but do not offer protection levels.

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. Withdrawals or surrenders may be subject to contingent deferred sales charges. 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% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value, death benefits, and the annual amount of living benefit available.

FlexGuard and its product features are not approved in all states or by all broker-dealers. 5% buffer options are not available in Pennsylvania. Return-of-Premium death benefit would be reduced proportionally by any withdrawals

There is no explicit cost if allocating to the index strategies.

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