

Key terms to know:

Cap Rate: For the Dual Directional Index Strategy, the maximum rate percentage that can be credited at the end of an index term when the Index Return is positive; the Cap Rate is set prior to the start of each index term. A different Cap Rate may be declared for different indices and different index Strategy Terms.

Buffer: Levels of protection that you can choose to help limit your losses. With this strategy you can choose from 10%, 15%, and 20%. Only with this strategy: Any negative Index Return up to and equal to the Buffer is applied as a positive Index Credit at the end of the Index Term and can increase your Account Value. Any negative Index Return in excess of the Buffer will reduce your Account Value.

Index Return: The percentage change in the Index Value from the Index Strategy Start Date to the Index Strategy End Date, which is used to determine the Index Credit for an Index Strategy. The Index Return can be zero, positive, or negative.

Index Credit: The amount you receive on an Index Strategy End Date based on the Index Return and the Index Strategy. The Index Credit can be negative, meaning you can lose principal and prior earnings.

Index Strategy Term: The period of time your money remains in the Index Strategy, which for Dual Directional is 1- and 6-year terms. At the conclusion of the term the client has the opportunity to reallocate.

FlexGuard Income's Savings Stage: The time period before you start taking income on FlexGuard Income.

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. 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.

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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. You should carefully consider your financial needs before investing in annuity products or benefits.

FlexGuard, FlexGuard Income, and all product features are not approved for use in all states or through all broker-dealers.

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

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. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges.

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.

Issued on Contract: P-RILA/IND(10/21), P-FGI/IND(10/21) (or state variation thereof); P-RILA/IND(10/21)-ID, P-FGI/IND(10/21)-ID

Issued on Rider: P-RID-RILA-ROP(10/21), P-RID-VIB(10/21) and Schedule Supplement: P-SCH-VIB(10/21) (or state variation thereof)

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