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You can choose from one or a combination of the index strategies listed below. You also have the option to invest in variable investment options; refer to the client brochure or prospectus for the list of available options.

| Point-to-Point with Cap Rate | | | | |
|------------------------------|--------|-------|-------|------|
| 1-Year Term | Buffer | | | |
| | 10% | 15% | 30% | 100% |
| S&P 500® Index | 16 % | 13.5% | 9% | 6% |
| MSCI EAFE | 17% | 12.5% | 9.75% | |
| Invesco QQQ ETF | 16% | 14.5% | 9.75% | |
| iShares Russell 2000 ETF | 16% | 14.5% | 9.75% | |

| Point-to-Point with Cap Rate | | |
|------------------------------|--------|-----|
| 3-Year Term | Buffer | |
| | 10% | 20% |
| S&P 500® Index | 65% | 46% |
| MSCI EAFE | 95% | 45% |
| iShares Russell 2000 ETF | 100% | 55% |

| Point-to-Point with Cap Rate | | |
|------------------------------|--------|-----|
| 6-Year Term | Buffer | |
| | 20% | 30% |
| S&P 500® Index | 100% | 60% |
| MSCI EAFE | 300% | 65% |
| iShares Russell 2000 ETF | 125% | 60% |



View FlexGuard rates online at
prudential.com/fgc-rates

| Dual Directional | | |
|------------------|--------|------|
| 1-Year Term | Buffer | |
| | 10% | 15% |
| S&P 500® Index | 12.00% | 8.5% |

This strategy turns a negative index return (within or equal to the Buffer) into a positive credit.

| Dual Directional | | | |
|------------------|----------|-----|-----|
| 6-Year Term | Buffer | | |
| | 10% | 15% | 20% |
| S&P 500® Index | Uncapped | 78% | 65% |

Uncapped Growth Opportunities (no maximum amount of credit)

| Step Rate Plus | | |
|----------------|------------------------------------|----------------------------------|
| 1-Year Term | Buffer | |
| | 5% ¹ | 10% |
| S&P 500® Index | Step Rate: 8.75% Par Rate: 60% | Step Rate: 8.5% Par Rate: 60% |
| MSCI EAFE | Step Rate: 10.75% Par Rate: 60% | |

If the Index Return is between zero and the Step Rate, we credit the Step Rate. If the Index Return is higher than the Step Rate, we credit the greater of the Step Rate or the Participation Rate multiplied by the Index Return.

| Tiered Participation | | | | |
|--------------------------|-----------------|--------|---------|--------|
| 6-Year Term | Buffer | | | |
| | 5% ¹ | | 10% | |
| S&P 500® Index | Tier 1 | Tier 2 | Tier 1 | Tier 2 |
| | 0 – 20% | > 20% | 0 – 20% | > 20% |
| MSCI EAFE | 100% | 110% | 100% | 100% |
| | 100% | 115% | 100% | 110% |
| iShares Russell 2000 ETF | Tier 1 | Tier 2 | - | - |
| | 0 – 20% | > 20% | - | - |
| | 100% | 103% | - | - |

When the Index Return is positive, you receive 100% of the Index Return up to the Tier Level plus the Tier 2 Participation Rate of any of Index Return in excess of the Tier Level.

¹ 5% buffers are not available in Pennsylvania.
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