

You can choose from one or a combination of the index strategies listed below as well as buffers that can help limit loss. You also have the option to invest in variable investment options; refer to the client brochure or prospectus for the list of available options. If you need assistance in reading this document, [click here](#).

Index Crediting Strategy	Term	Buffer	S&P 500	MSCI EAFE	Invesco QQQ ETF	iShares Russell 2000 ETF	AB 500 Plus Index <sup>1</sup>	Dimensional International Equity Focus Index	
Point-to-Point with Cap Rate	1-year	10%	17%	18%	17%	17%	-	-	
		15%	12.75%	14.5%	15.5%	16.25%			
		30%	10%	10.75%	10.75%	10.75%			
		100%	8%	-	-	-			
	3-year	10%	110%	Uncapped	-	110%	Uncapped	-	
		20%	50%	350%		65%	65%		
6-year	20%	100%	Uncapped	-	150%	Uncapped	Uncapped		
	30%	70%	150%		70%	75%	70%		
Enhanced Cap Rate	1-year	10%	Spread A: 1.25% Cap Rate: 20%	Spread A: 1.25% Cap Rate: 32%					
			Spread B: 2% Cap Rate: 25%	Spread B: 2% Cap Rate: Uncapped					
		15%	Spread A: 1.25% Cap Rate: 17%	Spread A: 1.25% Cap Rate: 20%					
			Spread B: 2% Cap Rate: 19%	Spread B: 2% Cap Rate: 25%					
Dual Directional	1-year	10%	13.5%						
		15%	7.75%						
	6-year	10%	110%						
		15%	80%						
		20%	75%						



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UNCAPPED GROWTH OPPORTUNITY INDEX CREDITING STRATEGIES (NO MAXIMUM AMOUNT OF CREDIT)

Index Crediting Strategy	Term	Buffer	S&P 500	MSCI EAFE	Invesco QQQ ETF	iShares Russell 2000 ETF	AB 500 Plus Index	Dimensional International Equity Focus Index
Step Rate Plus	1-year	5%	Step Rate: 11% Par Rate: 60%	Step Rate: 12.5% Par Rate: 60%	-	-	-	-
		10%	Step Rate: 9% Par Rate: 60%	-	-	-	-	-
Tiered Participation Rate	6-year	5%	Tier 1 0-20% 100% Tier 2 >20% 113%	Tier 1 0-10% 100% Tier 2 >10% 145%	-	Tier 1 0-20% 100% Tier 2 >20% 105%	Tier 1 0-20% 100% Tier 2 >20% 125%	Tier 1 0-20% 100% Tier 2 >20% 125%
		10%	Tier 1 0-20% 100% Tier 2 >20% 110%	Tier 1 0-10% 100% Tier 2 >10% 140%	-	-	Tier 1 0-20% 100% Tier 2 >20% 115%	Tier 1 0-20% 100% Tier 2 >20% 120%

WORDS TO KNOW

- Term:** Length of time in the chosen crediting strategy.
- Buffer:** The level of downside protection where index losses are protected. Index losses that exceed the buffer will result in a loss of Account Value.
- Cap Rate:** The maximum amount of potential gain, if index return is positive, that can be credited. The cap rate can be “uncapped” in which case the maximum Index Credit is equal to the Index Return.
- Spread:** A percentage that reduces positive index return, in exchange for greater Cap Rates.
- Participation Rate:** The percentage applied to any positive index return used in calculating the index credit.
- Tier Level:** The declared Index Return that is used to determine which tier applies in the calculation of Index Credit.
- Index Return:** Percentage change in the index value.

Your rate sheet has been customized to include only the index crediting strategies you selected. Visit [www.prudential.com/flexguard-income-rates](http://www.prudential.com/flexguard-income-rates) for all index crediting strategies offered. Cap Rates, Step Rates, Participation Rates, Spreads and Tier Levels set by Prudential are subject to change at any time. **To ensure you have the most up-to-date rate information**, visit [www.prudential.com/flexguard-income-rates](http://www.prudential.com/flexguard-income-rates). This material is intended to be used with the consumer brochure, index crediting strategy flyers, and must be preceded or accompanied by the prospectus, which should be referred to for complete product and strategy information.

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The rules for calculating the AB 500 Plus Index<sup>SM</sup> 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.

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**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.**

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