

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	Nasdaq -100®	Russell 2000®
Point-to-Point with Cap Rate	1-year	10%	16%	17%	17.25%	22%
		15%	11.75%	12%	14%	17%
		30%	8.5%	8.75%	9.75%	10.5%
	3-year	10%	75%	Uncapped	65%	110%
		20%	40%	300%	42%	55%
	6-year	20%	80%	Uncapped	90%	125%
30%		60%	100%	75%	70%	
Participation Rate with Cap	6-year	10%	Par Rate: 125% Cap Rate: 70%	Par Rate: 140% Cap Rate: 90%	Par Rate: 130% Cap Rate: 75%	Par Rate: 135% Cap Rate: 100%
		20%	Par Rate: 110% Cap Rate: 65%	Par Rate: 130% Cap Rate: 75%	Par Rate: 125% Cap Rate: 70%	Par Rate: 120% Cap Rate: 100%
Dual Directional	1-year	10%	12%			
	6-year	10%	90%			
		15%	75%			
		20%	65%			
Step Rate	1-year	10%	Step Rate: 11%			

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

Index Crediting Strategy	Term	Buffer	S&P 500		MSCI EAFE	
Tiered Participation Rate	6-year	10%	Tier 1 0 – 20% 100%	Tier 2 > 20% 100%	Tier 1 0 – 10% 100%	Tier 2 > 10% 135%

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.

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/flexguardny-rates for all index crediting strategies offered. Cap Rates, Step Rate, Participation Rates, 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 prudential.com/flexguardny-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.

Scan to view FlexGuard – NY rates online:



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New York version

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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 statutory prospectus (collectively, the "prospectuses") contain this and other important information and can be obtained from your financial professional. Please read them carefully before investing.

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