

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
Point-to-Point with Cap Rate	1-year	10%	16%	17%
		15%	11.75%	12%
		30%	8.5%	8.75%
	3-year	10%	75%	Uncapped
		20%	40%	300%
	6-year	20%	80%	Uncapped
30%		60%	100%	
Dual Directional	1-year	10%	12%	
	6-year	10%	90%	
		15%	75%	
		20%	65%	

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%

View FlexGuard - NY rates online at prudential.com/flexguardny-rates



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, 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.

Issued by Pruco Life Insurance Company of New Jersey.

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New York version

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Prudential FlexGuard - NY's index strategies do not represent a direct investment in an index or ETF. To receive the rates shown, your application needs to be signed on or after the date shown above and before new rates are established through a new rate sheet. From the date you sign your Annuity Application, we must also receive that paperwork in good order within 15 calendar days of the application signed date. Your Index Effective Date must then be within 45 calendar days of your application signed date. If these conditions are not met, we will issue your contract using the current Index Strategy Rates in effect on your Index Effective Date.

Renewal Cap Rates, Step Rates, and Participation Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Spreads may be higher or lower than the initial Spreads but will never be higher than the Guaranteed Maximum Spread. Tier Levels may be higher or lower than the initial Tier Level but will never be higher than the Guaranteed Maximum Tier Level. Subsequent rates, Spreads, and Tier Levels may differ from the rates, Spreads, and Tier Levels used for new contracts or for other contracts issued at different times. Renewal rates, Spreads and Tier Levels are impacted by changes in various economic factors. Please speak with your financial professional for more information.

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. As gains or losses are assessed at the end of each term, index credit is only received if the strategy is held full term, and no withdrawals are taken. 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.

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All guarantees are backed by the claims-paying ability of the issuing company, do not apply to the underlying variable investment options and are not the obligations of the third-party broker-dealer from which this annuity is purchased or any of its affiliates.

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