

Prudential FlexGuard indexed variable annuity – New York Renewal Rates

This renewal rate sheet provides the Cap Rates, Step Rates, Participation Rates, and Tier Levels currently offered on existing Prudential FlexGuard® indexed variable annuity – New York contracts. These rates are set by Prudential Retirement Strategies and are effective as of the date indicated above. Renewal rates are subject to change at any time. FlexGuard - NY's Index Strategies do not represent a direct investment in an index or ETF. If you need assistance in reading this document, click [here](#).

Renewal Rate Options

Option 1: Change current allocations by the Index Anniversary Date

A request can be submitted online by your financial professional, via fax or over the phone through the Annuities Service Center, or by returning the Allocation Change Information Form included with the Reallocations Notice. Note that all reallocation requests must be received in our office in Good Order by market close (generally 4 p.m. ET) on your Index Anniversary Date.

Option 2: Make no changes

If no further action is taken, any completed Index Terms will automatically renew into the same strategy and index term using the new rates. We will allocate funds to the PSF PGIM Government Money Market Fund – Class III if a specific strategy or index term is no longer available.

Point-to-Point with Cap Rate			
1-Year Term	Buffer		
	10%	15%	30%
S&P 500® Index	14.5%	11.5%	8%
MSCI EAFE	15.25%	10.25%	8%

Point-to-Point with Cap Rate		
3-Year Term	Buffer	
	10%	20%
S&P 500® Index	65%	45%
MSCI EAFE	95%	45%

Point-to-Point with Cap Rate		
6-Year Term	Buffer	
	20%	30%
S&P 500® Index	100%	65%
MSCI EAFE	270%	65%

Dual Directional	
1-Year Term	Buffer 10%
S&P 500® Index	10.75%

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	100%	80%	65%

Uncapped Growth Opportunities (no maximum amount of credit)

Tiered Participation			
6-Year Term	Buffer		
	10%		
S&P 500® Index	Tier 1 100%	Tier 2 105%	Tier Level 15%
MSCI EAFE	Tier 1 100%	Tier 2 130%	Tier Level 20%

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.

Issued by Pruco Life Insurance Company of New Jersey

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



To start the renewal process, locate the Reallocation Notice letter you received approximately 30 days prior to the Index Anniversary Date. The Index Effective Date will determine the renewal rate sheet to be used and instructions for submitting are effective any reallocation changes.

Index-linked variable annuity products are complex insurance and investment vehicles. 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.

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

An investment in the PSF PGIM Government Money Market Portfolio – Class III is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio.

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.

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.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

A variable annuity is a long-term investment designed for retirement purposes. Investment returns and the principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than the original investment. Withdrawals or surrenders may be subject to contingent deferred sales charges. 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 and death benefit.

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.

You should carefully consider your financial needs before investing in annuity products and benefits. MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted, or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with Pruco Life Insurance Company of New Jersey and any related annuity contracts.

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It is not possible to invest directly in an index.

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Issued on Endorsements: P-END-RILA-P2P(7/22)-NY, P-END-RILA-TPAR(7/22)-NY, P-END-PL(7/22)-NY, P-END-RILA-MRS(7/22)-NY, P-END-RILA-DD(7/23)-NY

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	10%	15%	30%
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6-Year Term	Buffer	
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1-Year Term	Buffer
	10%
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Tiered Participation				
6-Year Term	Buffer			
	10%			
S&P 500® Index	Tier 1	Tier 2	Tier Level	
	100%	110%	15%	
MSCI EAFE	Tier 1	Tier 2	Tier Level	
	100%	140%	20%	

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.

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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.

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It is not possible to invest directly in an index.

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