

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 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](#).

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 your reallocation can be found on your reallocation notice.

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 pm 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.

Index Crediting Strategy	Term	Buffer	S&P 500	MSCI EAFE
Point-to-Point with Cap Rate	1-year	10%	14.5%	15.25%
		15%	11.75%	11.25%
		30%	8%	8.75%
	3-year	10%	60%	85%
		20%	40%	40%
	6-year	20%	80%	110%
30%		55%	60%	
Dual Directional	1-year	10%	10.75%	
	6-year	10%	90%	
		15%	70%	
		20%	60%	

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 – 20% 100%	Tier 2 > 20% 100%

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, ANY BANK OR ITS AFFILIATES • SUBJECT TO INVESTMENT RISK INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



New York version

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.

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.

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. All 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. You should carefully consider your financial needs before investing in annuity products and benefits.

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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 a 10% additional tax. Withdrawals reduce the account value and the living and death benefits.

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.

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 and any related annuity contracts.

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It is not possible to invest directly in an index.

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