

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 ¹
Point-to-Point with Cap Rate	1-year	10%	16%	17%	16%	16%	-
		15%	13.5%	12.5%	14.5%	14.5%	
		30%	9%	9.75%	9.75%	9.75%	
		100%	6%	-	-	-	
	6-year	20%	100%	300%	-	125%	Uncapped
Dual Directional	1-year	15%	8.5%				
	6-year	15%	78%				
		20%	65%				

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	
Tiered Participation Rate	6-year	10%	Tier 1 0 – 20% 100%	Tier 2 > 20% 100%	Tier 1 0 – 20 % 100%	Tier 2 > 20% 110%	-	-	-	Tier 1 0 – 20% 100% Tier 2 > 20% 110%



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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.

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 www.prudential.com/FlexGuard-rates. This material **describes only the FlexGuard strategies, features, and benefits made available through your broker dealer** and 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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¹ The rules for calculating the AB 500 Plus IndexSM 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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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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