

Prudential FlexGuard® indexed variable annuity

Facts At A Glance

FlexGuard index strategies offer you a choice of levels of downside protection while enabling you to capitalize on market growth. You choose from various index strategy options and variable investment options to determine how your money may grow.

Features	Specifications
Minimum Premium Payment	Initial: \$25,000 Qualified or Non-Qualified (funded with pre-tax or post-tax dollars) Subsequent: Minimum of \$100
Issue Ages	Minimum: None / Maximum: 85 Based on the age of the oldest Owner/Annuitant

Point-to-Point with Cap Rate Index Strategy						
1-Year	10% and 15% Buffer				100% Buffer	
	S&P 500®	iShares® Russell 2000 ETF	Invesco QQQ ETF	MSCI EAFE	S&P 500®	
3-Year	10% Buffer			20% Buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE
6-Year	20% Buffer					
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE			
Step Rate Plus Index Strategy (no Cap Rate)						
1-Year	5% Buffer			10% Buffer		
	S&P 500®	MSCI EAFE		S&P 500®		
Tiered Participation Rate Index Strategy (no Cap Rate)						
6-Year	5% Buffer			10% Buffer		
	S&P 500®	iShares® Russell 2000 ETF	MSCI EAFE	S&P 500®	MSCI EAFE	

There is no explicit cost if allocating to the index strategies.*

Buffer - Negative index return is protected from loss within the buffer associated with the selected index strategy. Available buffers, which may vary by index strategy, are 5%, 10%, 15%, 20%, and 100%.

Point-to-Point with Cap Rate - If the index return is positive and equal to or greater than the Cap Rate, then the index credit is equal to the Cap Rate. If the index return is positive, but less than the Cap Rate, the index credit is equal to the index return. If the index return is negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative index return in excess of the buffer. The Cap Rate is the maximum rate that may be credited to this strategy.

Step Rate Plus - If the index return is between zero and the declared Step Rate, then the index credit is equal to the Step Rate. If the index return is greater than the Step Rate, the index credit is equal to the greater of the index return multiplied by the Participation Rate or the Step Rate. If the index return is negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative index return in excess of the buffer. There is no maximum amount of index credit with this strategy.

Tiered Participation Rate - If the index return is between zero and the declared Tier Level, then you receive 100% of the index return up to that Tier Level. If the index return is greater than or equal to the declared Tier Level, the index credit is the sum of the Tier Level index return multiplied by the Participation Rate for the 1st tier and the remaining index return multiplied by the Participation Rate for the 2nd tier. If the index return is negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative index return in excess of the buffer. There is no maximum amount of index credit with this strategy.

Investing in Prudential FlexGuard's index strategies does not represent a direct investment in an index.

Please note that when you allocate to an Index Strategy that is linked to the performance of an ETF you are not investing in the ETF. Index-based ETFs seek to track the investment results of a specific market index. Due to a variety of factors, including the fees and expenses associated with an ETF, an ETF's performance may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. This potential divergence between the ETF and the specific market index is known as tracking error.

* Surrender charges and underlying fund expenses may apply in the event of an early withdrawal. Variable investment options are subject to contract and administrative fees.

FlexGuard and all product features are not approved for use in all states or through all broker-dealers.

Issued by Pruco Life Insurance Company.

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

Must be preceded or accompanied by the FlexGuard consumer brochure and product prospectus.



Features	Specifications
Minimum Renewal Cap Rates & Participation Rates Refer to the rate sheet for current rates	Renewal rate guarantees Point-to-Point with Cap Rate: Guaranteed Minimum Cap Rate for 1-year term: 1%, 3-year term: 5%, and 6-year term: 10% Tiered Participation Rate: Guaranteed Minimum Participation Rate: 100%; Guaranteed Maximum Tier Level: 35% Step Rate Plus: Guaranteed Minimum Step Rate: 1%; Guaranteed
Refer to the Rate Sheet for CDSC Schedule	6 Years: 7%, 7%, 6%, 5%, 4%, 3%
Free Withdrawals	Withdraw up to 10% of all purchase payments still within the CDSC without incurring a Surrender Charge <ul style="list-style-type: none"> Free withdrawals in each contract year are not cumulative Contingent Deferred Sales Charges will not apply to Required Minimum Distributions (RMDs) that Prudential calculates.
Interim Value	The value of an Index Strategy on any Valuation Day during an Index Strategy Term. There are many external factors that impact the Interim Value including changes in the indices, changes in the interest rate environment, and volatility. Refer to the prospectus for further explanation.
Death Benefit	Return-of-premium death benefit is available on all contracts at no additional cost. It is equal to the greater of the account value (money in your account at the time of death) OR Purchase Payments (the total of the payments you made since the issue date, reduced proportionally by any withdrawals).
Variable Subaccounts	MFS® Value Series - Service Class MFS® International Growth Portfolio - Service Class MFS® Total Return Series - Service Class
	MFS® Total Return Bond Series - Service Class PSF PGIM Government Money Market Portfolio - Class III

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.

Investors should consider the features of the contract, index strategies and the underlying portfolios' investment objectives, policies, management, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional. Please read the prospectus carefully before investing.

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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.

An investment in the Prudential Series Fund PGIM Government Money Market Portfolio 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.

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It is not possible to invest directly in an index.

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