



A retirement strategy as individual as you are Prudential FlexGuard® indexed variable annuity – New York

Issued by Pruco Life Insurance Company of New Jersey.
This material must be preceded or accompanied by a product prospectus. For additional information please
reference the marketing product fact card and current rate sheet.

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 RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Finally, a retirement product designed by you. Not for you.

You've worked hard to save your money and want to help protect and grow it for the future. But finding the right financial product can be a challenge. You want something that can address your needs today, while also offering you the flexibility to make changes as your life evolves.

That's why FlexGuard – New York might be right for you.

FlexGuard – NY is an indexed variable annuity that you can customize based on your retirement needs. Unlike some annuities which offer little choice, FlexGuard – NY offers you the opportunity to select from many options: it's like building your own annuity.

FlexGuard – NY is designed to meet today's retirement challenges

Every investor faces financial challenges. But over the last decade, two challenges have stood out:

- Managing your investments in the ups and downs of the markets
- Navigating a changing interest rate environment

FlexGuard – NY's range of protection and growth strategies can help you face them with more confidence.





What is Prudential FlexGuard – NY indexed variable annuity?

FlexGuard – NY indexed variable annuity offers you a choice of levels of downside protection and the opportunity to capitalize on market growth. It also offers the opportunity to select from various index crediting strategies and variable sub accounts that determine how your money may grow, as well as how long you want to invest.

In addition to helping you meet your current goals, FlexGuard – NY index strategies allow you to adapt and adjust your investment length, as well as your growth potential and protection levels, to help you meet your financial goals over time.

FlexGuard – NY offers you the opportunity to capture growth by allocating to both index strategies and variable investment options. The variable investment options do not provide access to the protection levels.

FlexGuard – NY index strategies help you:

 PROTECT Select a level of protection that may help limit losses	 GROW Participate in the growth potential of the market	 ACCELERATE Enhance growth potential in up markets with a unique crediting strategy
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There are no explicit product fees if allocating to the index strategies.*

It's your future. With FlexGuard – NY, it's your choice.

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. 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.

* Explicit product fees refers to the Base Contract Fee, or Mortality & Expense Risk Charge and Administration Charge (M&E&A), that apply only to the Variable Investment Subaccount options. Certain indices associated with Index Strategies may be subject to an underlying fee or reduction. A surrender charge, or Contingent Deferred Sales Charge (CDSC), may apply in the event of an early withdrawal from your annuity.

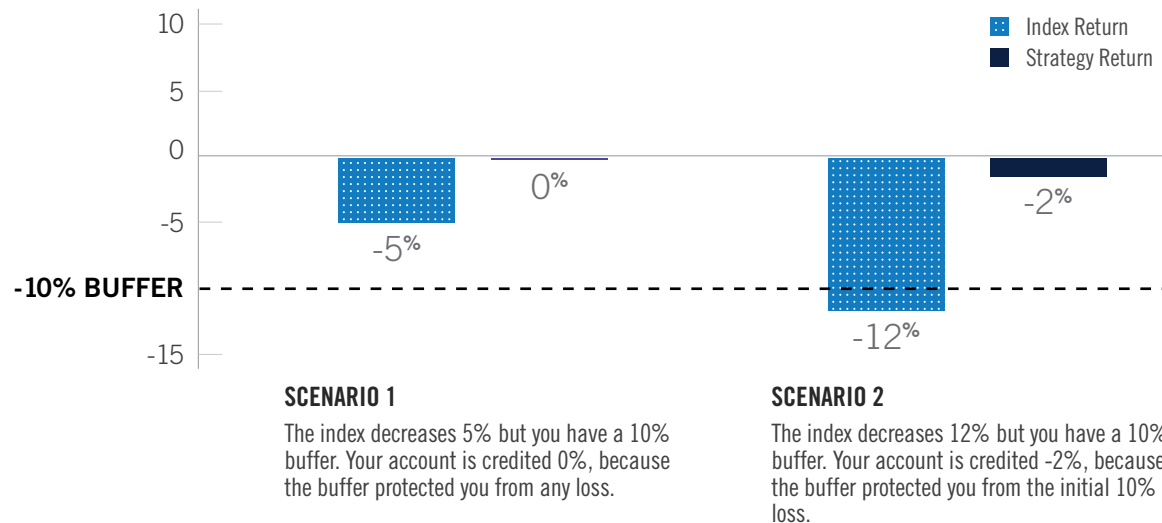


Protection During Downturns

One of the most valuable aspects of FlexGuard – NY is the opportunity for protection it provides. Choose your level of protection (called a **buffer**) as well as the amount of time you want that protection (called the **index term**).

The buffer is the amount your Account Value is protected in the case of a negative index return. Your Account Value is reduced when the negative return is greater than the buffer amount.

Hypothetical illustration: Here's how a buffer works



This is a hypothetical example; it is not intended to predict your index or strategy returns. This hypothetical example assumes the contract was held to full term and no withdrawals were taken. Rates presented on this marketing material are not guaranteed and are subject to change. 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. 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 are impacted by changes driven by changes in various economic factors. Please speak with your financial professional for more information.


An index credit is only applied to the Account Value at the end of the Index Term and only to the premium, minus any withdrawals taken during the term. Index credited can be positive or negative at the end of each term. The index return is exclusive of dividends. Crediting strategies illustrated use a point-to-point crediting approach.

Variable subaccounts are offered with this product however are not included for illustration purposes. Please refer to the product prospectus for fund investment strategies and fee information.

Growth Opportunities

Another way you can customize FlexGuard – NY to help meet your individual needs is with a choice of growth opportunities. FlexGuard – NY offers several index strategies: four that offer growth up to a specified rate and one that offers accelerated growth. Each is used to determine how your money may grow. Choose one or combine them.

Prudential FlexGuard – NY index strategies do not represent a direct investment in an index.

 GROWTH OPPORTUNITIES	
INDEX STRATEGY	DESCRIPTION
Point-to-Point with Cap Rate	This strategy offers the opportunity to receive any positive index growth up to an upper limit (called a “Cap”) during the chosen crediting period.
Participation Rate with Cap	This strategy offers growth potential equal to or more than 100% of the Index Return, subject to a Cap Rate.
Dual Directional	This strategy offers growth potential up to a Cap Rate when Index Return is positive, and can still provide growth potential when the Index Return is negative (within or equal to the buffer).
Step Rate	This strategy provides growth equal to the Step Rate if the Index Return is zero or positive. If the Index Return is greater than the Step Rate, growth is equal to the Step Rate.

 UNCAPPED GROWTH OPPORTUNITIES (no maximum amount of credit)	
INDEX STRATEGY	DESCRIPTION
Tiered Participation Rate	This strategy provides the unique potential to outperform the Index Return. The strategy offers you 100% of any positive index growth up to a Tier Level. Growth exceeding the Tier Level results in an Index Credit of MORE than 100% , leading to additional growth.

*Before making a selection, be sure to review each **index crediting strategy flyer and the current rate sheet** with your financial professional. New business, Cap Rates, Step Rates, Participation Rates, and Tier Levels set by Prudential are subject to change at any time. It's important to fully understand each crediting strategy to assess whether it aligns with your unique goals and objectives.*

All buffers, terms, and indices may not be available with all index strategies. Please refer to the current rate sheet and prospectus for more information.



Lock in the FlexGuard Performance

THE POWER OF GROWTH POTENTIAL WITH THE FLEXIBILITY TO LOCK IN GAINS AT ANY TIME

The market can be unpredictable, and everyone has a different experience. With FlexGuard – NY’s optional Performance Lock feature, you have added flexibility to lock in performance prior to the Index Strategy End Date.

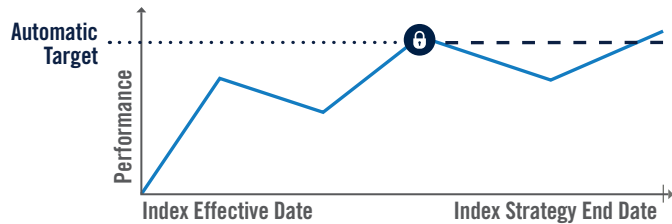
What is a Performance Lock? You will have a Performance Lock Value that is calculated daily as of the close of each business day. The Performance Lock feature allows you to lock in gains or limit potential losses at the Performance Lock Value at any time during your index term.

Check out two ways this optional feature can work.

1. SET AN AUTOMATIC LOCK OR 2. TRACK PERFORMANCE AND MANUALLY LOCK IN

You set a target that will automatically lock when it is met or exceeded.

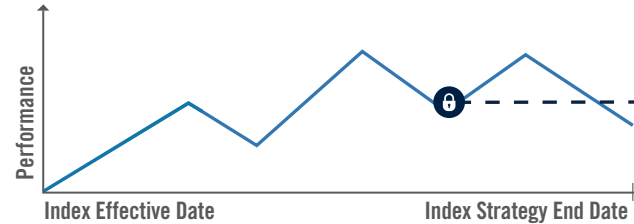
An automatic target is a positive growth target that is established to identify when you would lock in gains. It can be adjusted or canceled at any time as long as the target has not been met.



SCENARIO 1

An individual establishes an automatic target on the Index Effective Date, which was met and locked in prior to the Index Strategy End Date.

Manually lock in performance. The manual lock can be used to lock in a gain or limit the potential for a loss on the downside.



SCENARIO 2

An individual tracks the Performance Lock Value and decides to manually lock in prior to the Index Strategy End Date.



After Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index strategy performance, both positive or negative, for the remainder of the existing index strategy term. The Performance Lock Value will not fluctuate for the remainder of the index strategy term.* On the next Index Anniversary, you can reallocate the full Performance Lock Value.

This is a hypothetical example presented to illustrate how the feature works. It is not intended to predict your index or strategy returns. This hypothetical example assumes the contract was held to full term and no withdrawals were taken.

*The Performance Lock Value, which is different than the Interim Value, is adjusted for any withdrawals or reallocations that occur prior to the Index Strategy End Date and any applicable benefit charges. Automatic Performance Lock targets must reflect positive growth in the Performance Lock Value. Performance Locks are as of close of business on the day the automatic target was met or the manual lock in is requested. Automatic targets are not available on the Dual Directional Crediting Strategy.

Prudential will not provide advice or notify you regarding whether you should exercise a Performance Lock or the optimal time for doing so. Prudential will not warn you if you exercise a Performance Lock at a sub-optimal time. Prudential is not responsible for any losses related to your decision whether or not to exercise a Performance Lock.

If a Performance Lock is executed when your Performance Lock Value has declined, you will lock in any loss. It is possible that you would have realized less of a loss or no loss if the Performance Lock occurred at a later time, or if the Index Strategy was not “locked.” You will not receive Index Credit on any “locked” Index Strategy on the Index Strategy End Date. As a result, you may receive less than the full Index Credit, or less than the full protection of the buffer, than you would have received if you waited for us to apply the Index Credit on the Index Strategy End Date. Refer to the prospectus for additional information.

Choose How to Allocate Your Money

With FlexGuard, you can allocate your money to one or any combination of index crediting strategies and variable subaccounts.

Index Crediting Strategies

Index crediting strategies offer levels of protection from market loss (buffers). You choose a length of time, or term, to invest. Interest is credited on a point-to-point basis—i.e., at the end of that term—based on the performance of the underlying index, specific index crediting strategy, and buffer you select.

At the end of the index term, you can renew or reallocate to any growth strategy available at that time. It is important to note that you cannot transfer funds from an index crediting strategy to a variable sub-account at any time.

The following terms, buffers, and index crediting strategies are currently offered. Please note that not all options may be available through all broker-dealers.

		Choose your strategy for growth						
Buffer Levels	1-year Point-to-Point with Cap	1-year Dual Directional	1-year Step Rate	3-year Point-to-Point with Cap	6-year Point-to-Point with Cap	6-year Dual Directional	6-year Participation Rate with Cap	6-year Tiered Participation
Choose your level of protection	10%	✓	✓	✓	✓		✓	✓
	15%	✓					✓	
	20%				✓	✓	✓	✓
	30%	✓				✓		
	100%							

Variable Subaccounts

Variable subaccounts do not offer levels of protection, but **offer the added flexibility of transfers to other subaccounts at any time.** Please refer to the product prospectus or fact card for more information and a list of variable subaccount options.

Compared to Your Rates at Contract Issue, Renewal Rates may be:



**HIGHER,
THE SAME,
OR LOWER**

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. 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. Rates are impacted by changes in various economic factors.

The Security of Legacy Protection at No Extra Cost

Unlike some indexed variable annuities, FlexGuard – NY provides a return-of-premium death benefit for no additional fee. A return-of-premium death benefit means your beneficiaries will receive the greater of:

- Account Value, **OR**
- Purchase payments: the total of the payments you made since the issue date, reduced proportionally by any withdrawals

Accessing Your Money

You might need access to your money sooner than you expected. In such a case, depending on the amount you withdraw, you may or may not be subject to an early withdrawal fee, often referred to as a surrender charge. Specifically:

- **Free withdrawal**—You can withdraw up to 10% of all purchase payments each year without incurring any surrender charges if the withdrawal is made within the surrender charge period.
- **Withdrawal**—When you make a withdrawal, deductions are taken first from any Variable Subaccounts on a pro rata basis. When the Variable Subaccounts have been depleted, any remaining withdrawal amount is deducted from the Index Strategies, also pro rata.
- **A note about Index Crediting Strategies**—With FlexGuard – NY, the growth that is credited to your account is based on the index return at the end of your index term (called a *point-to-point* approach).

If you have money in an Index Strategy and take a withdrawal (partial, systematic, or full surrender) prior to the end of the index term, or annuitize—or in cases when Prudential must pay a death claim between Index Anniversaries—an Interim Value calculation is used to determine the fair market value of each Index Crediting Strategy at the time of the transaction. For any Index Strategy where a Performance Lock has occurred, the Performance Lock Value is reduced proportionately for any withdrawals and partial reallocations that occur prior to the end of the index term.

The Interim Value and Performance Lock Value do not reflect the actual performance of the applicable index. Refer to the product prospectus for more details about both calculations.



Contract Charges

Each time you add additional premiums to your contract, a new surrender charge period begins. This is the amount of time you must wait until you can withdraw funds from your annuity without paying a surrender charge. Withdrawals taken during this period, excluding any Required Minimum Distributions calculated by Prudential and up to a 10% free withdrawal, are subject to applicable surrender charges.

FlexGuard – NY offers a 6-year surrender charge period that begins on the effective date of each purchase payment. The surrender charge is calculated based on the percentage of the purchase payment you have withdrawn.

A Mortality & Expense Risk Charge and Administration Charge (M&E&A) of 1.30% applies only when you allocate money to Variable Subaccounts. M&E&A charges are calculated based on the net purchase payments and are assessed daily.

DEFINITIONS AND SPECIFICATIONS

Account Value	The total value of any allocations in the Variable Subaccounts, Transfer Account, and the Index Strategies using the Interim Value for each Index Strategy.
Interim Value	The Interim Value is the value of an Index Strategy on any Valuation Day during an Index Strategy Term. It is a calculated value and is used when a withdrawal, death benefit payment, annuitization, or surrender occurs mid-term.
Index Anniversary Date	The same day, each calendar year, as the day of the initial allocation to an Index Strategy (Index Effective Date). This is the date where a contract owner can allocate available funds to a new Index Strategy.
Index Effective Date	The first day of the first Index Strategy allocation.
Index Strategy End Date	The last day of an Index Strategy Term. This is the day any Index Return would be credited to the Index Strategy, if applicable.
Index Strategy Start Date	The first day of an Index Strategy Term.
Minimum Purchase Payment	\$25,000 minimum; qualified or non-qualified.
Performance Lock	A feature that allows you to capture the Performance Lock Value. A Performance Lock Request may be submitted on any Valuation Day prior to the Index Strategy End Date. Only one Performance Lock may be active for any given Index Strategy during a respective Index Strategy Term. Performance Locks may not be applied retroactively and must be for the full amount of the Performance Lock Value. Partial “locking” of an Index Strategy is not permitted. Once “locked,” Index Credits will not apply on the Index Strategy End Date. Please see the prospectus for additional information.
Performance Lock Value	The value of an Index Strategy at the end of any Valuation Day during an Index Strategy Term, other than the Index Strategy Start Date and Index Strategy End Date. It is a calculated value that differs from the Interim Value Calculation (refer to the prospectus for additional information) and is used when a Performance Lock transaction occurs. The Performance Lock Value is calculated daily and, once “locked,” will not fluctuate for the remainder of the current Index Strategy Term, unless a withdrawal or a reallocation were to occur.
Surrender Charge	Six Years: 7%, 7%, 6%, 5%, 4%, 3%

Choose a Company You Know and Trust

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

When you choose an insurance company for an annuity, you want to be sure that the issuing company is financially strong and will be able to fulfill its promises, even if those promises won't come due until years later. Pruco Life Insurance Company of New Jersey is a member of the Prudential Financial family of companies and is the issuer of FlexGuard® – New York. It is highly rated by the major independent rating agencies for its ability to meet financial obligations.

Our Financial Strength Ratings

Pruco Life Insurance Company of New Jersey Ratings

A.M. BEST COMPANY

A+

(2nd category of 13)

Superior ability to meet ongoing insurance obligations

FITCH RATINGS

AA-

(4th category of 21)

Very strong capacity to meet policyholder and contract obligations

STANDARD & POOR'S

AA-

(4th category of 22)

Very strong financial security characteristics

Pruco Life Insurance Company of New Jersey (in New York) is a member of the Prudential Financial family of companies and is the issuer of variable annuities. It is solely responsible for its own financial obligations. It is highly rated by the major independent rating agencies for their ability to meet financial obligations.

Pruco Life Insurance Company of New Jersey is not rated by Moody's. All ratings are as of February 3, 2026. Ratings are intended to reflect the financial strength or claims-paying ability of the issuer and are not intended to reflect the investment performance or financial strength of the variable accounts, which are subject to market risk.

The above ratings are subject to change and do not reflect any subsequent rating agency actions. We make every effort to update our literature as soon as possible after a ratings change. Please visit our investor relations site, investor.prudential.com, for the most current ratings information.

To learn more about Prudential's FlexGuard[®] indexed variable annuity – New York or to see a real-time example of how it works, speak with your financial professional.

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 statutory prospectus (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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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.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein.

FlexGuard – NY and all product features are not approved for use through all broker-dealers.

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

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 benefit payment obligations, index strategy crediting, or annuity payout rates, are backed by the issuing company's claims-paying ability and do not apply to the underlying variable investment options. The third-party broker-dealer/agency, or any of its affiliates, selling this annuity are not responsible for making those payments, and none makes any representations or guarantees about the issuer's claims-paying ability.

It is not possible to invest directly in an index.

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FG-PAR(11/25)-NY, FG-SR(11/25)-NY