

# Prudential FlexGuard indexed variable annuity – New York

Facts at a glance



FlexGuard – New York 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
Contingent Deferred Sales Charge (CDSC)	Six 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"><li>• Free withdrawals in each contract year are not cumulative</li><li>• Contingent Deferred Sales Charges will not apply to Required Minimum Distributions (RMDs) that Prudential calculates</li></ul>
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. The Interim Value differs from the Performance Lock Value. It is a calculated value and is used when a withdrawal, death benefit payment, or annuitization occurs mid-term. Please refer to the product 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).

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 RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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

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<p><b>There are no explicit product fees if allocating to the Index Strategies.<sup>1</sup></b></p>	<p><b>1-Year:</b></p> <p><b>Point-to-Point with Cap Rate:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> <li>• Nasdaq-100®</li> <li>• Russell 2000®</li> </ul> <p><b>Dual Directional:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> </ul> <p><b>Step Rate</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> </ul>	<p><b>3-Year:</b></p> <p><b>Point-to-Point with Cap Rate:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> <li>• Nasdaq-100®</li> <li>• Russell 2000®</li> </ul>	<p><b>6-Year:</b></p> <p><b>Point-to-Point with Cap Rate:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> <li>• Nasdaq-100®</li> <li>• Russell 2000®</li> </ul> <p><b>Tiered Participation Rate:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> </ul> <p><b>Dual Directional:</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> </ul>	<p><b>Participation Rate with Cap</b></p> <ul style="list-style-type: none"> <li>• S&amp;P 500®</li> <li>• MSCI EAFE</li> <li>• Nasdaq-100®</li> <li>• Russell 2000®</li> </ul>
<p><b>Minimum Renewal Cap Rates &amp; Participation Rates</b></p> <p>Refer to the rate sheet for current rates</p>	<p>Renewal rate guarantees</p> <p>Point-to-Point with Cap Rate: Guaranteed Minimum Cap Rates:</p> <p>1-Year, 10% Buffer: 5%</p> <p>1-Year, 15% Buffer: 4.5%</p> <p>1-year, 30% Buffer: 3%</p> <p>3-Year, 10% Buffer: 15%</p> <p>3-Year, 20% Buffer: 12%</p> <p>6-Year, 20% Buffer: 24%</p> <p>6-year, 30% Buffer: 18%</p> <p>Tiered Participation Rate: Guaranteed Minimum Participation Rate: 100%; Guaranteed Maximum Tier Level: 35%</p> <p>Renewal rates are impacted by changes in various economic factors. Please speak with your financial professional or call the National Sales Desk for more information.</p>			<p><b>Step Rate</b></p> <p>1-Year, 10% Buffer, 5%</p> <p><b>Participation Rate with Cap</b></p> <p>Guaranteed Minimum Cap Rate:</p> <p>6-Year, 10%, Buffer, 30%</p> <p>6-Year, 20% Buffer, 24%</p> <p>Guaranteed Minimum Participation Rate: 100%</p>
<p><b>Buffer</b></p>	<p>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 10%, 15%, 20%, and 30%.</p>			
<p><b>Point-to-Point with Cap Rate</b></p>	<p>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.</p>			
<p><b>Dual Directional</b></p>	<p>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 and is within or equal to the Buffer, then the Index Credit will be positive and equal to the same percentage of the negative Index Return, not limited by the Cap Rate. Otherwise, if the Index Return is negative and exceeds the Buffer, then the Index Credit is equal to the negative Index Return in excess of the Buffer.</p>			
<p><b>Participation Rate with Cap</b></p>	<p>If the Index Return is positive, the Index Credit is equal to the Index Return multiplied by the Participation Rate up to the Cap Rate. If the Index Return is zero or negative, but less than or equal to the Buffer, the Index Credit is zero. If the Index Return is negative, and is greater than the Buffer, the Index Credit is equal to the Index Return in excess of the Buffer.</p>			
<p><b>Step Rate</b></p>	<p>If the Index Return is zero or positive, then the Index Credit is equal to the Step Rate. If the Index Return is negative, but less than or equal to the Buffer, the Index Credit is zero. If the Index Return is negative, and is greater than the Buffer, the Index Credit is equal to the Index Return in excess of the Buffer.</p>			
<p><b>Tiered Participation Rate</b></p>	<p>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 first tier and the remaining index return multiplied by the Participation Rate for the second 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.</p>			
<p><b>Performance Lock<sup>2</sup></b></p>	<p>Lock in performance prior to the Index Strategy End Date by either setting an automatic Performance Lock target, which will automatically lock at the Performance Lock Value as of the close of business on the day the target is met, OR manually lock in the Performance Lock Value as of the current day's close of business.<sup>2</sup></p>			

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

<sup>1</sup> 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.

<sup>2</sup> After Performance Lock has occurred, funds remain allocated to the index strategy, but you no longer participate in the index performance, either 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 unless there is a withdrawal or reallocation. You are able to reallocate the full Performance Lock Value to a new Index Strategy upon your next Index Anniversary.

Index options	Description																					
<b>S&amp;P 500®</b>	A leading gauge of the U.S. equities market, the Standard & Poor's 500® Index includes 500 of the largest companies on the New York Stock Exchange and NASDAQ.																					
<b>MSCI EAFE</b>	The MSCI EAFE is designed to measure the performance of a selection of stocks in 21 developed markets outside of the United States and Canada. The oldest international stock index, it is the most common benchmark in the United States for foreign stock funds.																					
<b>Nasdaq-100®</b>	The Nasdaq-100® is a globally recognized index of 100 of the most innovative large-cap companies listed on the Nasdaq Stock Market®.																					
<b>Russell 2000®</b>	The Russell 2000® Index measures the performance of the small-cap segment of the US equity universe. The Russell 2000® Index is a subset of the Russell 3000® Index which is designed to represent approximately 98% of the investable US equity market. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap opportunity set.																					
<b>Variable Subaccounts</b>	<table border="1"> <thead> <tr> <th>Fund Name</th> <th>Asset Class</th> <th>Investment objectives</th> </tr> </thead> <tbody> <tr> <td><b>MFS® Value Series - Service Class</b></td> <td>Domestic Equity Large-Cap Value</td> <td>Seeks capital appreciation</td> </tr> <tr> <td><b>MFS® International Growth Portfolio - Service Class</b></td> <td>International Equity</td> <td>Seeks capital appreciation</td> </tr> <tr> <td><b>MFS® Total Return Series - Service Class</b></td> <td>Asset Allocation</td> <td>Seeks total return</td> </tr> <tr> <td><b>MFS® Total Return Bond Series - Service Class</b></td> <td>Domestic Fixed Income</td> <td>Seeks total return with an emphasis on current income, but also considering capital appreciation</td> </tr> <tr> <td><b>PSF PGIM Government Money Market Portfolio - Class III</b></td> <td>Money Market</td> <td>Seeks the maximum current income that is consistent with the stability of capital and the maintenance of liquidity</td> </tr> <tr> <td><b>Transfer Account</b></td> <td>N/A</td> <td>Used if you choose to defer your Index Effective Date for up to 45 calendar days from the application signed date. All purchase payments received within the Transfer Account period are allocated to the Transfer Account, if you elect to defer your Index Effective Date. There is no interest accrued or paid on funds in the Transfer Account and there are no charges for funds in the Transfer Account.</td> </tr> </tbody> </table>	Fund Name	Asset Class	Investment objectives	<b>MFS® Value Series - Service Class</b>	Domestic Equity Large-Cap Value	Seeks capital appreciation	<b>MFS® International Growth Portfolio - Service Class</b>	International Equity	Seeks capital appreciation	<b>MFS® Total Return Series - Service Class</b>	Asset Allocation	Seeks total return	<b>MFS® Total Return Bond Series - Service Class</b>	Domestic Fixed Income	Seeks total return with an emphasis on current income, but also considering capital appreciation	<b>PSF PGIM Government Money Market Portfolio - Class III</b>	Money Market	Seeks the maximum current income that is consistent with the stability of capital and the maintenance of liquidity	<b>Transfer Account</b>	N/A	Used if you choose to defer your Index Effective Date for up to 45 calendar days from the application signed date. All purchase payments received within the Transfer Account period are allocated to the Transfer Account, if you elect to defer your Index Effective Date. There is no interest accrued or paid on funds in the Transfer Account and there are no charges for funds in the Transfer Account.
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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.

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.

**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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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.

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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. Withdrawals taken during the surrender charge period, excluding any Required Minimum Distributions (RMDs) calculated by Prudential, will be subject to any applicable surrender charges.

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