It's your retirement income. Choose how you help grow and protect it.

Prudential FlexGuard® Income indexed variable annuity

Issued by Pruco Life Insurance Company.

This material must be proceeded 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**

Prudential

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Enjoy lifetime income with the opportunity for growth even after income begins

When trying to create retirement income you won't outlive, you'll notice that many investments don't offer the risk protection you want. And if you avoid all risk, you may not have the opportunities for the growth that you need.

What if there was a way to create income that balances market-based growth potential with a measure of protection from market losses before—and after—you begin taking income?

Introducing FlexGuard Income

FlexGuard Income is an innovative indexed variable annuity with a built-in income benefit, available for an annual benefit cost of 1.45%, that offers levels of protection with growth potential to provide you with **protected lifetime income**.

You select a level of protection against market losses for your assets and income—called a buffer—and have the opportunity to capitalize on market growth through index strategies while you're saving *and* receiving income.

With FlexGuard Income, you power your lifetime income with your ideal balance between a measure of protection and growth potential.

All guarantees, including benefits, are backed by the claims-paying ability of the issuing company and do not apply to the underlying investment options. You should carefully consider your financial needs before investing in annuity products and benefits.

There are three stages on your journey

to and through retirement

with FlexGuard Income

	SAVINGS STAGE while you're waiting to take income	INCOME STAGE while you're receiving income	INSURED INCOME STAGE while you're protected from outliving your assets
PROTECT	Select a level of **protection** that may help limit losses	Continued levels of **protection** for your account value and income	Receive a fully **protected**, fixed payment for life if your account value reaches zero
GROW	**Grow** your income percentage each year, also participate in the **growth** potential of the market	Income may **grow** each year based on positive market performance	
ACCELERATE	**Enhance growth** potential in up markets with unique crediting strategies		

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 prospectuses for information about the levels of protection available and other important product information.

Building and protecting income your way

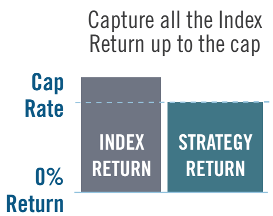
Your journey to creating lifetime income begins with the Savings Stage—which lasts for at least one year and ends when you begin income. When you start income, you move into the Income Stage.

Throughout both stages, you can create your desired balance of growth opportunity and levels of protection by allocating to the available index crediting strategies and protection levels ("buffers"). The index crediting strategies link performance to a market index or indices of your choice over a period of time that you select ("index term"). The index crediting strategies do not represent a direct investment in an index.

GROWTH STRATEGIES

Participate in the growth potential of the market

Point-to-Point with Cap Rate Strategy

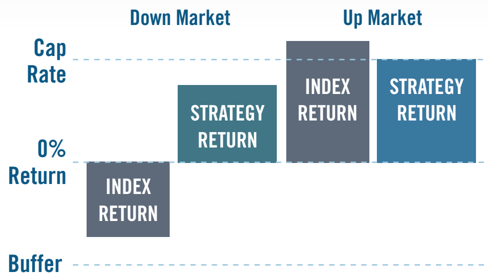


You receive any positive Index Return up to an upper limit called a "Cap Rate."

TERM LENGTHS	BUFFER OPTIONS
1-year term	10%, 15%, 30%, and 100%
3-year term	10%, and 20%
6-year term	20% and 30%

Dual Directional Strategy

(only available in the Savings Stage)



Dual Directional is similar to a Cap Rate strategy except in a down market where it can offer growth

Down Market – Index Return is negative but within or equal to the buffer: You receive a positive Index Credit equal to the amount of the Index Return.

Down Market – Index Return is negative and exceeds the Buffer: You receive a negative Index Credit equal to the amount of the Index Return that exceeds the Buffer.

Up Market – You receive a positive Index Credit equal to the Index Return up to the Cap Rate.

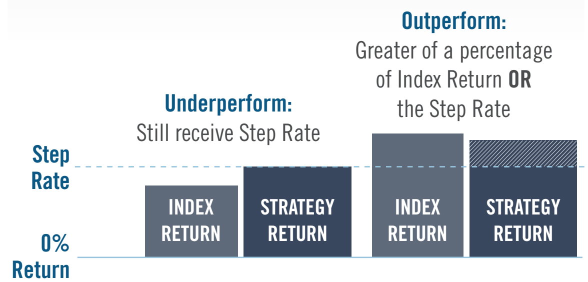
TERM LENGTHS	BUFFER OPTIONS
1-year term	10%, 15%
6-year term	10%, 15%, and 20%

ACCELERATE STRATEGIES

Enhance growth potential in up markets with these two unique strategies

Step Rate Plus Strategy

(only available in the Savings Stage)



Underperform – If the Index Return underperforms the Step Rate between 0 and the Step Rate: You receive the Step Rate.

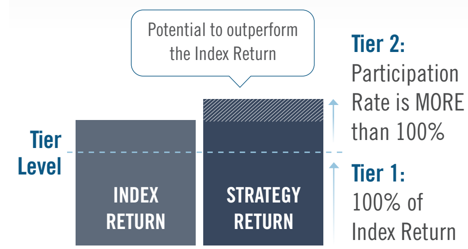
Outperform – If the Index Return outperforms the Step Rate: Accelerated growth opportunity (additional growth)–you receive the greater of: a percentage of the index return (the Participation Rate) OR the Step Rate.

▨ Additional growth above the Step Rate

TERM LENGTHS	BUFFER OPTIONS
1-year term	5% and 10%

Tiered Participation Rate Strategy

(only available in the Savings Stage)



Tier 1 – Index Return is between 0 and the Tier Level: You receive 100% of any positive index growth.

Tier 2 – Index Return is greater than the Tier Level: Participation Rate is MORE than 100% – giving you accelerated growth opportunity for any index growth above the Tier Level.

▨ Additional growth above the Index Return

TERM LENGTHS	BUFFER OPTIONS
6-year term	5% and 10%

For illustrative purposes only. FlexGuard Income's variable subaccount, available under limited circumstances, does not offer any protection levels and it is not included in the above illustration. Please refer to the product prospectuses for fund investment strategies and fee information.

Index crediting strategies work with buffers to help grow and protect your savings and income

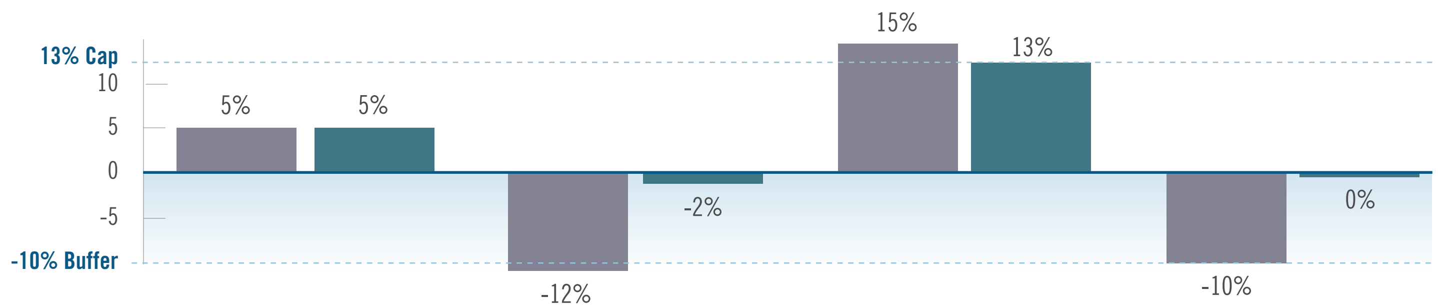
Each index crediting strategy has growth opportunities connected to buffer levels—the lower the buffer level, the higher the growth opportunity. You decide how much growth opportunity you are comfortable with, and have the flexibility to make changes at the end of each index term if your needs change or if the market evolves.

During the **Savings Stage**, you can help grow and protect your account value and future income by allocating into one or more of the index crediting strategies and their accompanying buffer levels, indices, and index terms.

During the **Income Stage**, you have increasing income potential each year with levels of protection through the Point-to-Point with Cap Rate Strategy.

- In up markets, your income amount and account value increase by any positive index returns, up to the Cap Rate.
- In down markets, your income amount and account value are protected from market losses that are within the chosen buffer level and can only decrease by the amount the negative index return exceeds the buffer.

Hypothetical illustration: Here's how the Point-to-Point with Cap Rate Strategy with a 10% buffer works to help grow and protect during market ups and downs.



UP MARKET
Positive return within cap
Index returns 5%
You are credited 5%

DOWN MARKET
Negative return exceeding buffer
Index returns -12%. The 10% buffer protects you from the first -10% of loss, leaving you with only a -2% loss.

UP MARKET
Positive return exceeding cap
Index returns 15%, you are credited 13%, which is equal to this index strategy's Cap Rate in this example.

DOWN MARKET
Negative return within buffer
Index returns -10%. Due to the 10% buffer, you are protected from any loss and realize a 0% return.

This is a hypothetical example of a point-to-point crediting approach; it is not intended to predict your index or strategy returns and assumes the contract was held to full term and no withdrawals were taken. Rates presented are not guaranteed and are subject to change.

Please refer to the current rate sheet and prospectuses for more information. Renewal Cap Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates.

Renewal 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 used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your financial professional for more information.

All buffers, terms, and indices may not be available with all index strategies. Index credited can be positive or negative at the end of each term. The index return is exclusive of dividends.

Lock in Peformance in the Savings Stage

THE POWER OF GROWTH POTENTIAL WITH THE FLEXIBILITY TO LOCK IN PERFORMANCE AS YOU WAIT TO TAKE INCOME

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

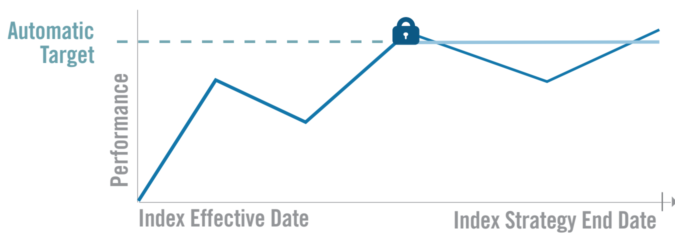
What is a Performance Lock? You will have a Performance Lock Value that is calculated daily as of the close of each business day. The Performance Lock feature allows you to lock in gains or limit potential losses at the Performance Lock Value at any time during your index term before you start income.

Check out two ways this optional feature can work.

1. SET AN AUTOMATIC LOCK

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 cancelled at any time as long as the target has not been met.



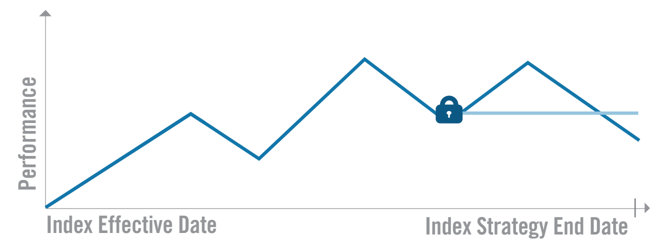
SCENARIO 1

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

OR

2. TRACK PERFORMANCE AND MANUALLY LOCK IN

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.

Performance Lock Value with a lock | Performance Lock Value without a lock | Performance Lock

After a 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. Once locked, the Performance Lock Value will not fluctuate, except for withdrawals, partial reallocations, and any applicable benefit charges.* 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 and does not reflect any partial reallocations or applicable benefit charges.

*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 for strategies with a 100% buffer option or the Dual Directional and Step Rate Plus 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 suboptimal 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 prospectuses for additional information.

Choose how to allocate your money

Index crediting strategies

You can customize your strategy for growth and protection by allocating to one or more of FlexGuard Income's index crediting strategies. You can reallocate at the end of the index term if your needs change or if the market evolves. If you execute on a Performance Lock, you can reallocate on your next index anniversary date. During the Income Stage, you can only allocate to the one-year Point-to-Point with Cap Rate Strategy and the accompanying buffer levels.

Choose your level of protection

		Choose your strategy for growth					
Buffer Levels	**1-year** Dual Directional	**1-year** Point-to-Point with Cap	**1-year** Step Rate Plus	**3-year** Point-to-Point with Cap	**6-year** Point-to-Point with Cap	**6-year** Tiered Participation	**6-year** Dual Directional
5%			✓			✓	
10%	✓	✓	✓	✓		✓	✓
15%	✓	✓					✓
20%				✓	✓		✓
30%		✓			✓		
100%		✓					

How to allocate your money

With FlexGuard Income, you can allocate your money to one or any combination of a number of index options. They work together with your chosen index crediting strategies to help increase your growth potential. Each index option offers you access to various asset classes to provide growth opportunities. Please refer to the Index Prospectuses (S3) or the product fact card for more information and a list of the index options available.

FlexGuard Income's variable subaccount, in limited circumstances, is also offered during the Savings Stage. Please see product fact card or the initial summary prospectuses for fund investment strategies and fee information.

At the end of each term, you can renew or reallocate your money among the strategies available at that time. Renewal rates may be higher or lower than the initial rates.

Please note that it is not possible to invest directly in an index.

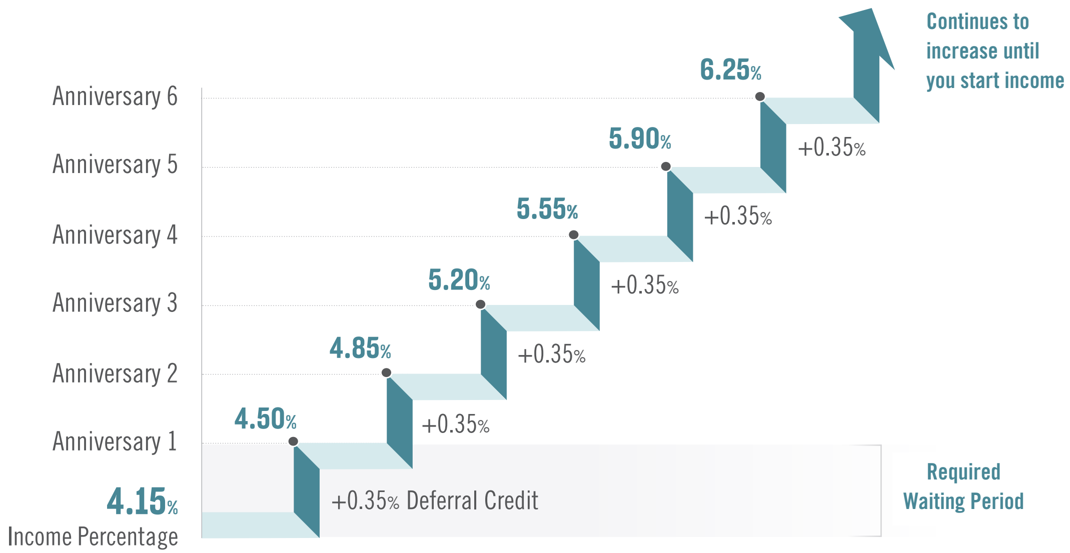
Opportunities to grow your income no matter what the market does

While you're in the Savings Stage, you have the opportunity to increase your Income Percentage each year—even if your account value fluctuates. Your Income Percentage helps to determine the initial income amount you'll receive. Each year that you wait to take income, deferral credits will increase your Income Percentage. Your Income Percentage and deferral credit are determined based on your age at the time of purchase.

You are required to wait at least one year ("Waiting Period") to start taking income. On an index anniversary after the Waiting Period that you're ready to start income, your initial Annual Income Amount is determined by multiplying the current account value by the Income Percentage plus any deferral credits.

Account Value × (Income Percentage + Any Deferral Credits) = **Initial Annual Income Amount**

Hypothetical illustration: Here's how deferral credits work. Let's say you started with an Income Percentage of 4.15%. You will receive a deferral credit each year that you wait to take income, even during the required Waiting Period.



ENHANCE THE GROWTH OF YOUR FUTURE INCOME

In the Savings Stage, combining potential market growth with deferral credits can enhance the initial income payment you'll receive.

For illustrative purposes only. Rates are hypothetical. In this example we are assuming a 4.15% Income Percentage, a 0.35% deferral credit, and waiting six years to start taking income. Withdrawals are processed at the end of each period. Rates and Waiting Period are subject to change at any time.

Grow and protect throughout the Income Stage

You still have the potential to increase your income each year throughout the Income Stage while having the protection you need with the available index crediting strategy—Point-to-Point with Cap Rate with a one-year index term. You choose the level of protection you need by allocating to one or more of the accompanying buffer levels: 10%, 15%, 30% and 100%.

Your Annual Income Amount is recalculated each index anniversary and can increase or decrease based on the Index Credit from the Point-to-Point with Cap Rate Strategy.

- **If the index return is positive**, your Annual Income Amount increases. You receive an Index Credit equal to that return, up to the Cap Rate.
- **If the index return is negative**, your Annual Income Amount may decrease. You may receive a negative Index Credit—but only when the negative index return is greater than the buffer you selected. For example, if you chose a 10% buffer, your Annual Income Amount and account value would be protected from the first 10% of negative index return that year.

Current Annual Income Amount × (1 + Index Credit) = **Next Year's Annual Income Amount**

Hypothetical illustration: Here's how the Point-to-Point with Cap Rate Strategy with a 10% buffer helps grow and protect in the Income Stage during market ups and downs.

	UP MARKET Positive return within cap	DOWN MARKET Negative return exceeding buffer	UP MARKET Positive return exceeding cap	DOWN MARKET Negative return within buffer
Current Annual Income Amount	$20,000	$20,000	$20,000	$20,000
Index Return	5%	-12%	15%	-10%
Index Credit	5%	-2%	13%	0%
Next Year's Annual Income Amount	$21,000	$19,600	$22,600	$20,000

Initial Annual Income Amount: $20,000 | **Strategy Type:** One-year Point-to-Point with 13% Cap | **Buffer:** 10%

This is a hypothetical example of a point-to-point crediting approach; it is not intended to predict your index or strategy returns and assumes the contract was held to full term and no withdrawals were taken. Rates presented are not guaranteed and are subject to change.

Please refer to the current rate sheet and prospectuses for more information. Renewal Cap Rates may be higher or lower than the initial rates but will never be less than the Guaranteed Minimum Rates. Renewal 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 used for new contracts or for other contracts issued at different times. Renewal rates are impacted by changes in various economic factors. Please speak with your financial professional for more information.

All buffers, terms, and indices may not be available with all index strategies. Index credited can be positive or negative at the end of each term. The index return is exclusive of dividends.

In the chart to the right, here's what happens over 17 years:

Annual Income Amount **EXCEEDED** initial amount

14 out of **16** years

Annual Income Amount is **FULLY PROTECTED** from loss

2 out of **3** years

with negative index returns

Cumulative income surpassed annuity contribution

7 years after starting income

Annual Income Amount **INCREASED**

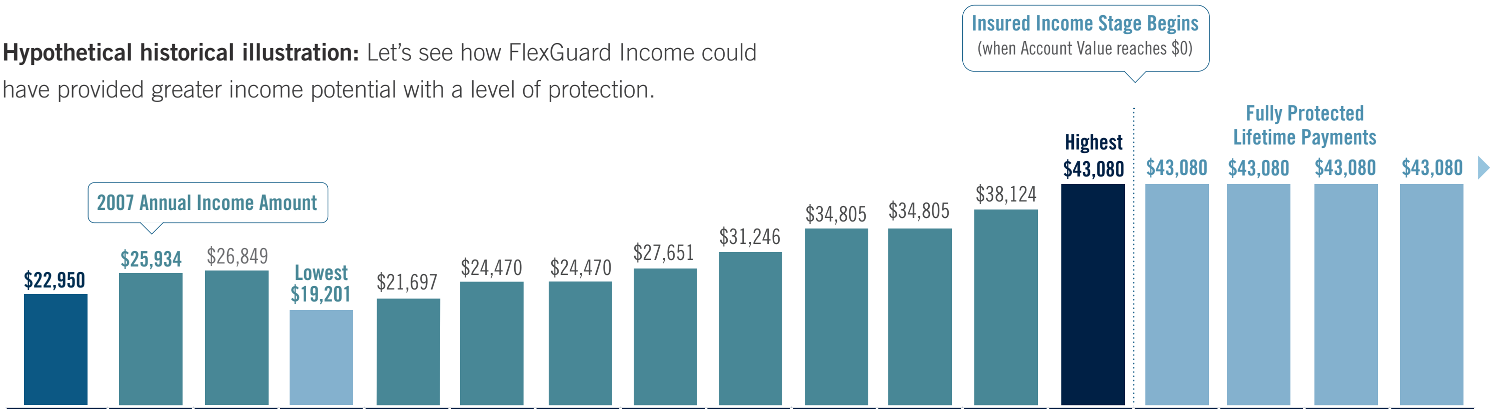
88%

($22,950 to $43,080)

An income strategy built for the long term

With 10% or 15% buffer levels, you can achieve greater income potential while still having a level of protection from market losses. Plus, if your account value reaches $0, you enter the Insured Income Stage and receive your last calculated Annual Income Amount for life.*

Hypothetical historical illustration: Let's see how FlexGuard Income could have provided greater income potential with a level of protection.



	Initial Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
S&P 500® Index Returns		13.6%	3.5%	-38.5%	23.5%	12.8%	0.0%	13.4%	29.6%	11.4%	-0.7%	9.5%	19.4%	N/A	N/A	N/A	N/A
Income Change		13.0%	3.5%	-28.5%	13.0%	12.8%	0.0%	13.0%	13.0%	11.4%	0.0%	9.5%	13.0%	N/A	N/A	N/A	N/A

Purchase Payment: $150,000 | **Account Value at Income Start (10-year deferral):** $300,000
Index Crediting Strategy: One-year Point-to-Point with Cap Rate | **Buffer Level:** 10% | **Index: S&P 500®** (01/2006 - 12/2021)

Total income after 17 years: $547,602
with an average Annual Income Amount of $32,212

Total income over 22 years: $763,003
(if Insured Stage extended five more years)

This is a hypothetical example and should not be considered a representation of past or future performance of any Index Strategies. Actual performance may be greater or less than those shown. Similarly, Index Returns are not an estimate or guarantee of future index performance. The rates presented are for illustrative purposes only and may not reflect actual declared rates. Please refer to the current rate sheet and prospectuses for more information.

All buffers, terms, and indices may not be available with all Index Strategies. Index credited can be positive or negative at the end of each term. The Index Return is exclusive of dividends. In addition, Annual Income Amount, Index Return, and Income Change values are rounded for display purposes. Therefore, applying a displayed Income Change value to the prior year Annual Income Amount value may not result in an exact match to the following year's new Annual Income Amount.

*If the Account Value is reduced to $0 as a result of Excess Income Withdrawals, Prudential will terminate the Benefit and the Annuity.

Additional information about FlexGuard Income

Fully protected, fixed payments in the Insured Income Stage

If your Account Value is reduced to $0, you move into the Insured Income Stage, and will continue to receive the last calculated Annual Income Amount as a guaranteed payment, for the rest of your life.

The security of beneficiary protection at no extra cost

FlexGuard Income 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**
- Annuity contributions reduced proportionally by any withdrawals

Accessing your money

You might need access to your money sooner than you expected. You have the flexibility to take withdrawals before you start taking income. Depending on the amount you withdraw, you may or may not be subject to an early withdrawal fee, also referred to as a Contingent Deferred Sales Charge or CDSC.

If you have money in an index crediting strategy and take a withdrawal (partial, systematic, or full surrender) prior to the end of the index term, transfer out of an index crediting strategy to another investment option, or annuitize—or in cases when Prudential deducts the benefit charge or 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. The Interim Value does not reflect the actual performance of the applicable index. Refer to the product prospectuses for more details about Interim Value Calculations.

Withdrawals during the Savings Stage

- Free Withdrawals: You can withdraw up to 10% of the purchase payment in the first year and 10% of the account value on the previous anniversary after the first year. Withdrawals greater than the Free Withdrawal are subject to Contingent Deferred Sales Charge.
- Withdrawals will be deducted first from the variable subaccount (if applicable) on a pro-rata basis. Only when the variable subaccount has been depleted will any remaining withdrawal amount be deducted from the Index Strategies, also on a pro-rata basis.
- You can also request self-directed withdrawals from the variable subaccount and index crediting strategies of your choosing. Since withdrawals from the index crediting strategies mid-term reduce the Index Strategy Base, if you are planning on withdrawing funds you should consider allocating sufficient funds to the variable subaccount to accommodate withdrawals without impacting the index crediting strategies.

Withdrawals during the Income Stage

All or any portion of a withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount in an annuity year, including any applicable Contingent Deferred Sales Charge, is considered Excess Income.

- Excess Income during the Income Stage proportionately reduces the Annual Income Amount that will be used in the recalculation of the Annual Income Amount on the next Index Anniversary Date. If an Excess Income withdrawal reduces the contract value to zero, the contract will terminate.

Choose a company you know and trust

Pruco Life Insurance Company (PRUCO)

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.

Our Financial Strength Ratings

Pruco Life Insurance Company

A.M. BEST COMPANY	FITCH RATINGS	STANDARD & POOR'S	MOODY'S INVESTORS SERVICE
A+	**AA-**	**AA-**	**Aa3**
Superior ability to meet ongoing insurance obligations	Very strong capacity to meet policyholder and contract obligations	Very strong financial security characteristics	High quality and very low credit risk
(2nd category of 13)	(4th category of 21)	(4th category of 22)	(4th category of 21)

Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (in New York) are members of the Prudential Financial family of companies and are the issuers of variable annuities. Each is solely responsible for its own financial obligations. All are 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 November 1, 2023. 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, www.investor.prudential.com, for the most current ratings information.

FlexGuard Income definitions

Account Value	The total value of any allocations in the variable subaccount and the index crediting strategies ("Index Strategies") using the Interim Value for each Index Strategy.
Annual Income Amount	The annual amount that can be withdrawn without being considered Excess Income during the Income Stage. The Annual Income Amount will vary from year to year and can be lower in one Annuity Year than in the prior Annuity Year even if no Excess Income is taken.
Annuity Year	The twelve-month period beginning on the Issue Date and continuing through and including the day immediately preceding the first anniversary of the Issue Date. Subsequent Annuity Years begin on the anniversary of the Issue Date and continue through and include the day immediately preceding the next anniversary of the Issue Date.
Excess Income	All or any portion of an Income Withdrawal that causes cumulative withdrawals to exceed the Annual Income Amount, including any applicable Contingent Deferred Sales Charge, in an Annuity Year during the Income Stage. Each withdrawal of Excess Income proportionally reduces the Annual Income Amount for future years.
Income Deferral Rate (referred to as "deferral credit")	An annual percentage added to the Income Percentage each year during the Savings Stage until the Income Effective Date. The Income Deferral Rate is based on the age of the Protected Life or the younger of the Joint Protected Lives on the Index Effective Date and does not change for the life of the Contract.
Income Effective Date	The date the client elects to start the Income Stage under the Benefit. The Income Effective Date must be on an Index Anniversary Date.
Income Percentage	The rate applied to determine the initial Annual Income Amount. The Income Percentage is based on the age of the Protected Life, or the younger of the Joint Protected Lives on the Index Effective Date. Prior to the Income Effective Date, the Income Percentage includes any applicable Income Deferral Rate credits. If the Joint Protected Life has been added, changed, or removed before the Income Effective Date, the Annual Income Amount will be based on the applicable Income Percentage and Income Deferral Rate based on the younger of the Protected Life or Joint Protected Lives as of the Index Effective Date.
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 (referred to as "index crediting strategy")	An allocation option that provides a return based on the underlying Index associated with the Strategy, Buffer, and Index Strategy Term. A contract Owner does not directly participate in an Index.
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.
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 benefit charge surrender occurs mid-term.
Issue Date	The effective date of the Annuity. The Issue Date is established when Prudential receives the complete Purchase Payment and all information required for the purchase of a Contract in Good Order.
Performance Lock	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.[1]
Waiting Period	The length of time you must wait before choosing the Income Effective Date.

[1] 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, partial reallocation, or for any applicable benefit charges. You are able to reallocate the full Performance Lock Value to a new Index Strategy upon your next Index Anniversary.

To learn more about Prudential's FlexGuard Income indexed variable annuity 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 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.

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