


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	Dimensional International Equity Focus Index
Point-to-Point with Cap Rate	1-year	10%	15.75%	16.75%	15.75%	15.75%	-	-
		15%	13.5%	12.25%	14.75%	14.75%		
		30%	9.5%	9.5%	9.5%	9.5%		
		100%	8%	-	-	-		
	3-year	10%	Uncapped	Uncapped	-	Uncapped	Uncapped	-
		20%	350%	400%		350%	400%	
	6-year	20%	Uncapped	Uncapped	-	150%	Uncapped	Uncapped
		30%	100%	120%		105%	105%	100%
Enhanced Cap Rate	1-year	10%	Spread A: 1.25% Cap Rate: 24%	Spread A: 1.25% Cap Rate: 39%				
			Spread B: 2% Cap Rate: Uncapped	Spread B: 2% Cap Rate: Uncapped				
		15%	Spread A: 1.25% Cap Rate: 16%	Spread A: 1.25% Cap Rate: 23%				
			Spread B: 2% Cap Rate: 23%	Spread B: 2% Cap Rate: 29%				
Dual Directional	1-year	10%	12.5%	View FlexGuard Income rates online at prudential.com/flexguard-income-rates				
		15%	9.5%					
	6-year	10%	Uncapped					
		15%	350%					
		20%	100%					

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		Dimensional International Equity Focus Index	
Step Rate Plus	1-year	5%	Step Rate: 9.75 % Par Rate: 70 %		Step Rate: 9.75 % Par Rate: 70 %		-	-		-		-	
		10%	Step Rate: 9.5 % Par Rate: 70 %		-		-	-		-		-	
Tiered Participation Rate	6-year	5%	Tier 1 0 – 20% 100%	Tier 2 > 20% 130%	Tier 1 0 – 20% 100%	Tier 2 > 20% 180%	-	Tier 1 0 – 20% 100%	Tier 2 > 20% 110%	Tier 1 0 – 20% 100%	Tier 2 > 20% 140%	Tier 1 0 – 20% 100%	Tier 2 > 20% 155%
		10%	Tier 1 0 – 20% 100%	Tier 2 > 20% 125%	Tier 1 0 – 20% 100%	Tier 2 > 20% 170%	-	-		Tier 1 0 – 20% 100%	Tier 2 > 20% 135%	Tier 1 0 – 20% 100%	Tier 2 > 20% 145%

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.

Spread: A percentage that reduces positive index return, in exchange for greater Cap Rates.

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.

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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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