

Prudential FlexGuardSM indexed variable annuity

CURRENT RATES

This rate sheet provides the Cap Rate, Step Rates, Participation Rates (Par Rates) and Tier Levels currently offered on the Prudential FlexGuard indexed variable annuity. These rates are set by Prudential Annuities and effective as of the date indicated above. Renewal rates may be different than those listed below. Rates are subject to change at any time. Prudential FlexGuard's index strategies do not represent a direct investment in an index.

For complete information about the Prudential FlexGuard indexed variable annuity, please refer to the prospectus and client brochure available from your financial professional. All products and/or options may not be available in all states and broker-dealers.

You can choose from one or a combination of the crediting strategies listed below. You also have the option to invest in variable subaccounts; refer to the client brochure or prospectus for the list of available variable subaccounts.

1-Year TERM

| | 5% buffer | | 10% buffer | | 100% buffer | |
|----------------|--------------------------------|--------------------------------|------------|-----------|-------------|-----------|
| | S&P 500 [®] | MSCI EAFE | S&P 500 | MSCI EAFE | S&P 500 | MSCI EAFE |
| Cap Rate | | | 17% | 18% | 2% | |
| Step Rate Plus | Step Rate: 8% Par Rate: 90% | Step Rate: 7% Par Rate: 90% | | | | |

3-Year TERM

| | 10% buffer | | 20% buffer | |
|----------|------------|-----------|------------|-----------|
| | S&P 500 | MSCI EAFE | S&P 500 | MSCI EAFE |
| Cap Rate | 75% | Uncapped | 40% | 40% |

6-Year TERM

| | 10% buffer | | 20% buffer | |
|---------------------------|---|---|------------|-----------|
| | S&P 500 | MSCI EAFE | S&P 500 | MSCI EAFE |
| Cap Rate | | | Uncapped | Uncapped |
| Tiered Participation Rate | Tier Level: 20% Tier 1 Par Rate: 100% Tier 2 Par Rate: 130% | Tier Level: 20% Tier 1 Par Rate: 100% Tier 2 Par Rate: 140% | | |

At the time of completing the application for the FlexGuard indexed variable annuity, you can elect to begin your Index Strategies at the earliest possible date, the Issue Date of the Contract, or elect to defer the portion of your initial Purchase Payment you intend to allocate to any Index Strategy for 30 days. Upon receipt of all paperwork we require in Good Order and the initial Purchase Payment, if you elect to defer your allocation to the Index Strategies for 30 days, that portion of your initial Purchase Payment you will be allocated to the Holding Account for 30 days. The Account Value in the Holding Account will then be reallocated to the Index Strategies you selected on the application, using the Index Strategy Rates in effect on the Issue Date of the contract.

Issued by Prudential Annuities Life Insurance Corporation

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



Flexible premium deferred index-linked variable annuity contracts are complex insurance and investment vehicles which possess the risk for substantial loss of principal.

Investors should consider the features of the contract, indexed 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.

Issuing company located in Shelton, CT (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. Prudential Annuities is a business of Prudential Financial, Inc.

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.

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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. 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 an additional 10% federal income tax penalty, sometimes referred to as an additional income tax. Withdrawals reduce the account value and death benefit.

MSCI EAFE Index: The annuity contract referred to herein is not sponsored, promoted or endorsed by MSCI, and MSCI bears no liability with respect to any such annuity contract or any index referred to by any such annuity contract. The product prospectus contains a more detailed description of the limited relationship MSCI has with Prudential Annuities Life Assurance Corporation and any related annuity contracts.

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Issued on Contract: RILA/IND(11/19) (or state variation thereof)

