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|---|---|
| **Company** | **Pruco Life Insurance Company of New Jersey**<br>Prudential Insurance Company of America |
| **A.M Best Rating** | A+ |
| **Standard and Poor's Rating** | AA- |
| **Product Type** | Variable |
| **Product** | **Prudential MyRock℠ Advisor New York Variable Annuity**<br>(FPDA) |
| **Policy Form Number** | P-VA/IND(11/20)-NY |
| **Distribution Channels Sold In** | B/D: Full Service National<br>B/D: Independent<br>Bank |
| **Product Launch Date** | 11/30/2020 |
| **Bonus** | N/A |
| **Surrender Charge** | N/A |
| **Share Class** | I Share |
| **Mortality and Expense Charge (M&E)** | 0.25%<br><br>Assessed daily<br><br>Net Premiums Paid less then $1,000,000: 0.25%<br>Net Premiums Paid $1,000,000 or more: 0.10% |
| **Product Fee** | N/A |
| **Administration Charge** | 0.15% |
| **Other Charge** | N/A |
| ***Total Annual Expense** | 0.40% |
| **Annual Contract Fee** | $50 |
| **Annual Contract Fee Waived At** | $100,000 |

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|---|---|
| **Company** | **Pruco Life Insurance Company of New Jersey**<br>Prudential Insurance Company of America |
| **Product** | **Prudential MyRock℠ Advisor New York Variable Annuity**<br>(FPDA) |
| **Minimum Guarantee/ Minimum Guaranteed Surrender Value** | N/A |
| **Strategies / Subaccounts Offered** | 0 Indexed, 0 Structured, 89 Variable, 0 Fixed |
| **Net Subaccount Fee Range** | 0.09 - 0.89% |
| **Free Transfers per Year** | 20 |
| **Transfer Fee** | $10.00 |
| **Rate Banding** | N/A |
| **Current Fixed Account Rate(s)** | N/A |
| **Upcoming Fixed Account Rate(s)** | N/A |
| **Other Crediting Strategy Information** | N/A |
| **Penalty-Free Withdrawals** | N/A |
| **Death Benefit** | Full Account Value |
| **Surrender Charge Waivers Available** | N/A |
| **Available Plan Types** | 401(a), 401(k), 403(b), 409A, 457(b), IRA, Keogh, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA |
| **Issue Ages** | 0 - 85 |
| **Minimum Initial Premiums** | Q/NQ<br>$10,000 |
| **Minimum Subsequent Premium** | Q/NQ<br>$100<br>EFT $50 Monthly |
| **Guaranteed Lifetime Withdrawal Benefit (GLWB)** | N/A |

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|---|---|
| **Company** | **Pruco Life Insurance Company of New Jersey**<br>Prudential Insurance Company of America |
| **Product** | **Prudential MyRock℠ Advisor New York Variable Annuity**<br>(FPDA) |
| **Guaranteed Minimum Withdrawal Benefit (GMWB)** | N/A |
| **Guaranteed Minimum Accumulation Benefit (GMAB)** | N/A |
| **Guaranteed Minimum Death Benefit (GMDB)** | **Actively Marketed**<br>Return of Adjusted Purchase Payment Death Benefit |
| **Guaranteed Minimum Income Benefit (GMIB)** | N/A |
| **Other** | Annual contract fee is equal to the lesser of $50 or 2.00% of the Account Value.<br><br>Additional Premiums Paid are allowed prior to age 86. Additional Premiums Pain are not available for beneficiary annuities.<br><br>Advisors are unable to request advisory fees if the Return of Adjusted Purchase Payments Death Benefit has been elected. |
| **State Approvals** | **States Not Approved In:**<br>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY |
| **Street Level Compensation** | **Fee to be determined by Broker Dealer and Registered Representative** |
| **Data thought to be current as of:** | 4/30/2026 |

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

| Company | Product | Subaccounts Offered | Subaccount Fund Manager | Net Expense Ratio |
|---|---|---|---|---|
| **Pruco Life Insurance Company of New Jersey** Prudential Insurance Company of America | **Prudential MyRock℠ Advisor New York Variable Annuity** (FPDA) | Vanguard VIF Diversified Value Portfolio | Aristotle Capital Management, LLC, Hotchkis and Wiley Capital Management, LLC, Harris Associates L.P. | 0.28% |
| | | Vanguard VIF International Portfolio | Baillie Gifford Overseas Ltd., Schroder Investment Management North America Inc. | 0.32% |
| | | BlackRock Advantage Large Cap Core V.I. Fund Class I | BlackRock Advisors, LLC | 0.64% |
| | | BlackRock Basic Value V.I. Fund Class I | BlackRock Advisors, LLC | 0.74% |
| | | BlackRock Capital Appreciation V.I. Fund Class I | BlackRock Advisors, LLC | 0.79% |
| | | BlackRock Equity Dividend V.I. Fund Class I | BlackRock Advisors, LLC | 0.68% |
| | | BlackRock Global Allocation V.I. Fund Class I | BlackRock Advisors, LLC | 0.76% |
| | | BlackRock Large Cap Focus Growth V.I. Fund Class I | BlackRock Advisors, LLC | 0.77% |
| | | American Funds IS Asset Allocation Fund Class 1 | Capital Research and Management Company | 0.29% |
| | | American Funds IS Growth Fund Class 1 | Capital Research and Management Company | 0.33% |
| | | American Funds IS Growth-Income Fund Class 1 | Capital Research and Management Company | 0.28% |
| | | American Funds IS The Bond Fund of America Class 1 | Capital Research and Management Company | 0.22% |
| | | American Funds IS U.S. Government Securities Fund Class 1 | Capital Research and Management Company | 0.25% |
| | | American Funds IS Ultra-Short Bond Class 1 | Capital Research and Management Company | 0.31% |
| | | American Funds IS Washington Mutual Investors Fund Class 1 | Capital Research and Management Company | 0.25% |
| | | ClearBridge Variable Growth Portfolio Class I | ClearBridge Investments, LLC | 0.87% |
| | | ClearBridge Variable Mid Cap Portfolio Class I | ClearBridge Investments, LLC | 0.82% |
| | | ClearBridge Variable Small Cap Growth Portfolio Class I | ClearBridge Investments, LLC | 0.81% |

| Company | Product | Subaccounts Offered | Subaccount Fund Manager | Net Expense Ratio |
|---|---|---|---|---|
| **Pruco Life Insurance Company of New Jersey** Prudential Insurance Company of America | **Prudential MyRock℠ Advisor New York Variable Annuity** (FPDA) | LVIP ClearBridge Variable Appreciation Portfolio Class I | ClearBridge Investments, LLC | 0.70% |
| | | LVIP ClearBridge Variable Dividend Strategy Portfolio Class I | ClearBridge Investments, LLC | 0.75% |
| | | LVIP ClearBridge Variable Large Cap Growth Portfolio Class I | ClearBridge Investments, LLC | 0.74% |
| | | Dimensional VA Global Bond Portfolio | Dimensional Fund Advisors LP | 0.21% |
| | | Dimensional VA Global Moderate Allocation Portfolio | Dimensional Fund Advisors LP | 0.28% |
| | | Dimensional VA International Small Portfolio | Dimensional Fund Advisors LP | 0.39% |
| | | Dimensional VA International Value Portfolio | Dimensional Fund Advisors LP | 0.27% |
| | | Dimensional VA Short-Term Fixed Portfolio | Dimensional Fund Advisors LP | 0.12% |
| | | Dimensional VA U.S. Large Value Portfolio | Dimensional Fund Advisors LP | 0.21% |
| | | Dimensional VA U.S. Targeted Value Portfolio | Dimensional Fund Advisors LP | 0.29% |
| | | Fidelity VIP Balanced Portfolio Initial Class | Fidelity Management & Research Company | 0.41% |
| | | Fidelity VIP Consumer Discretionary Portfolio Initial Class | Fidelity Management & Research Company | 0.61% |
| | | Fidelity VIP Contrafund Portfolio Initial Class | Fidelity Management & Research Company | 0.54% |
| | | Fidelity VIP Disciplined Small Cap Portfolio Initial Class | Fidelity Management & Research Company | 0.32% |
| | | Fidelity VIP Emerging Markets Portfolio Initial Class | Fidelity Management & Research Company | 0.87% |
| | | Fidelity VIP Financial Portfolio Initial Class | Fidelity Management & Research Company | 0.60% |
| | | Fidelity VIP Floating Rate High Income Portfolio Initial Class | Fidelity Management & Research Company | 0.73% |

| Company | Product | Subaccounts Offered | Subaccount Fund Manager | Net Expense Ratio |
|---|---|---|---|---|
| **Pruco Life Insurance Company of New Jersey** Prudential Insurance Company of America | **Prudential MyRock℠ Advisor New York Variable Annuity** (FPDA) | Fidelity VIP Growth Opportunities Portfolio Initial Class | Fidelity Management & Research Company | 0.56% |
| | | Fidelity VIP Growth Portfolio Initial Class | Fidelity Management & Research Company | 0.55% |
| | | Fidelity VIP Health Care Portfolio Initial Class | Fidelity Management & Research Company | 0.59% |
| | | Fidelity VIP High Income Portfolio Initial Class | Fidelity Management & Research Company | 0.81% |
| | | Fidelity VIP Industrials Portfolio Initial Class | Fidelity Management & Research Company | 0.60% |
| | | Fidelity VIP International Capital Appreciation Portfolio Initial Class | Fidelity Management & Research Company | 0.78% |
| | | Fidelity VIP Investment Grade Bond Portfolio Initial Class | Fidelity Management & Research Company | 0.37% |
| | | Fidelity VIP Mid Cap Portfolio Initial Class | Fidelity Management & Research Company | 0.55% |
| | | Fidelity VIP Strategic Income Portfolio Initial Class | Fidelity Management & Research Company | 0.63% |
| | | Fidelity VIP Technology Portfolio Initial Class | Fidelity Management & Research Company | 0.56% |
| | | Fidelity VIP Utilities Portfolio Initial Class | Fidelity Management & Research Company | 0.60% |
| | | Franklin Multi-Asset Variable Conservative Growth Fund Class I | Franklin Advisers, Inc | 0.60% |
| | | Franklin Multi-Asset Variable Growth Fund Class I | Franklin Advisers, Inc | 0.79% |
| | | Franklin Multi-Asset Variable Moderate Growth Fund Class I | Franklin Advisers, Inc | 0.77% |
| | | PSF PGIM Jennison Blend Portfolio Class I | Jennison Associates LLC | 0.46% |
| | | PSF PGIM Jennison Growth Portfolio Class I | Jennison Associates LLC | 0.60% |
| | | PSF PGIM Jennison Value Portfolio Class I | Jennison Associates LLC | 0.43% |
| | | MFS Growth Series Portfolio Initial Class | Massachusetts Financial Services Company | 0.73% |
| | | MFS International Intrinsic Equity Portfolio Initial Class | Massachusetts Financial Services Company | 0.89% |

| Company | Product | Subaccounts Offered | Subaccount Fund Manager | Net Expense Ratio |
|---|---|---|---|---|
| **Pruco Life Insurance Company of New Jersey** Prudential Insurance Company of America | **Prudential MyRock℠ Advisor New York Variable Annuity** (FPDA) | MFS Investors Trust Series Portfolio Initial Class | Massachusetts Financial Services Company | 0.74% |
| | | MFS Massachusetts Investors Growth Stock Portfolio Initial Class | Massachusetts Financial Services Company | 0.72% |
| | | MFS Mid Cap Growth Series Initial Class | Massachusetts Financial Services Company | 0.81% |
| | | MFS New Discovery Series Initial Class | Massachusetts Financial Services Company | 0.87% |
| | | MFS Research Series Initial Class | Massachusetts Financial Services Company | 0.74% |
| | | MFS Technology Portfolio Initial Class | Massachusetts Financial Services Company | 0.82% |
| | | MFS Total Return Bond Series Initial Class | Massachusetts Financial Services Company | 0.53% |
| | | MFS Total Return Series Initial Class | Massachusetts Financial Services Company | 0.61% |
| | | MFS Utilities Series Initial Shares | Massachusetts Financial Services Company | 0.78% |
| | | MFS Value Series Portfolio Initial Class | Massachusetts Financial Services Company | 0.69% |
| | | PSF PGIM 50/50 Balanced Portfolio Class I | PGIM Fixed Income, PGIM Limited, PGIM Quantitative Solutions LLC | 0.58% |
| | | PSF PGIM Flexible Managed Portfolio Class I | PGIM Fixed Income, PGIM Limited, PGIM Quantitative Solutions LLC | 0.62% |
| | | PSF PGIM Government Money Market Portfolio Class I | PGIM Fixed Income | 0.32% |
| | | PSF PGIM High Yield Bond Portfolio Class I | PGIM Fixed Income; PGIM Limited | 0.57% |
| | | PSF PGIM Total Return Bond Portfolio Class I | PGIM Fixed Income; PGIM Limited | 0.43% |
| | | PSF Global Portfolio Class I | PGIM Quantitative Solutions LLC | 0.73% |
| | | PSF Small-Cap Stock Index Portfolio Class I | PGIM Quantitative Solutions LLC | 0.38% |
| | | PSF Stock Index Portfolio Class I | PGIM Quantitative Solutions LLC | 0.28% |
| | | Vanguard VIF Capital Growth Portfolio | PRIMECAP Management Company | 0.34% |
| | | Vanguard VIF Conservative Allocation Portfolio | The Vanguard Group, Inc. | 0.12% |
| | | Vanguard VIF Equity Index Portfolio | The Vanguard Group, Inc. | 0.14% |

| Company | Product | Subaccounts Offered | Subaccount Fund Manager | Net Expense Ratio |
|---|---|---|---|---|
| **Pruco Life Insurance Company of New Jersey** Prudential Insurance Company of America | **Prudential MyRock℠ Advisor New York Variable Annuity** (FPDA) | Vanguard VIF Global Bond Index Portfolio | The Vanguard Group, Inc. | 0.13% |
| | | Vanguard VIF Mid-Cap Index Portfolio | The Vanguard Group, Inc. | 0.17% |
| | | Vanguard VIF Moderate Allocation Portfolio | The Vanguard Group, Inc. | 0.12% |
| | | Vanguard VIF Real Estate Index Portfolio | The Vanguard Group, Inc. | 0.26% |
| | | Vanguard VIF Short-Term Investment Grade Portfolio | The Vanguard Group, Inc. | 0.14% |
| | | Vanguard VIF Total Bond Market Index Portfolio | The Vanguard Group, Inc. | 0.14% |
| | | Vanguard VIF Total International Stock Market Index Portfolio | The Vanguard Group, Inc. | 0.09% |
| | | Vanguard VIF Total Stock Market Index Portfolio | The Vanguard Group, Inc. | 0.13% |
| | | Vanguard VIF Equity Income Portfolio | Wellington Management Company LLP, The Vanguard Group, Inc. | 0.29% |
| | | Vanguard VIF High Yield Bond Portfolio | Wellington Management Company LLP, The Vanguard Group, Inc | 0.24% |
| | | Vanguard VIF Balanced Portfolio | Wellington Management Company LLP | 0.20% |
| | | Vanguard VIF Growth Portfolio | Wellington Management Company LLP | 0.36% |
| | | Western Asset Core Plus VIT Portfolio Class I | Western Asset Management Company, LLC | 0.54% |
| | | Western Asset Variable Global High Yield Bond Portfolio Class I | Western Asset Management Company, LLC | 0.81% |
| **Other Crediting Strategy Information** | | A Fund Facilitation Fee of 0.35% applies to 31 of the American Funds, Dimensional Advisor Funds and the Vanguard Funds. | | |

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| **Company** | **Pruco Life Insurance Company of New Jersey** |
| **Benefit Name** | **Return of Adjusted Purchase Payment Death Benefit** |
| **Products Available On** | Prudential MyRock℠ Advisor New York Variable Annuity |
| **Benefit Launch Date** | 11/30/2020 |
| **Benefit Type** | Return of Principal |
| **Can Benefit Be Terminated?** | No |
| **Rider Issue Ages** | 0 - 85 |
| **Step-Up** | No |
| **Step-Up Frequency** | N/A |
| **Spousal Continuation** | Yes |
| **Current Annual Benefit Charge** | 0.10% |
| **Maximum Annual Benefit Charge** | 0.10% |
| **Charge Frequency** | Daily |
| **Charge Based on** | Account Value |
| **Rollup Interest Type** | N/A |
| **Rollup** | N/A |
| **Initial Rollup Period** | N/A |
| **Reset on Rollup Period Permitted** | No |
| **Maximum Rollup Period** | N/A |
| **Impact of Withdrawals** | Pro Rata |
| **Investment Restrictions** | N/A |
| **Benefit Conflicts** | N/A |

| Company | Pruco Life Insurance Company of New Jersey |
|---|---|
| **Benefit Name** | **Return of Adjusted Purchase Payment Death Benefit** |
| **Guaranteed Minimum Death Benefit** | Optional Return of Adjusted Purchase Payment Death Benefit provides a minimum death benefit that is equal to:<br><br>**Greater of:**<br>1. Full Account Value, or<br>2. Premiums Paid, adjusted for withdrawals.<br><br>Withdrawals for advisory fees would reduce the ROP Death Benefit Base Pro Rata. Rider may be elected upon spousal continuation and may terminate for certain ownership changes. |
| **Benefit Close Date** | N/A |