

# SECURITIES AND EXCHANGE COMMISSION

## FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **2005-05-02**  
SEC Accession No. **0000950123-05-005387**

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### FILER

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**PRUCO LIFE INURANCE CO OF NEW JERSEY FLXBL  
PRMIUM VAR ANN AC**

CIK: **1021330** | IRS No.: **222426091** | State of Incorporation: **NJ** | Fiscal Year End: **1231**  
Type: **497** | Act: **33** | File No.: **333-62242** | Film No.: **05789010**  
SIC: **6311** Life insurance

Mailing Address  
*PRUCO LIFE INSURANCE CO  
OF NEW JERSEY  
213 WASHINGTON ST  
NEWARK NJ 07102*

Business Address  
*PRUDENTIAL INSURANCE &  
FINANCIAL SERVICE  
213 WASHINGTON ST  
NEWARK NJ 07102  
9738025393*

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY  
STRATEGIC PARTNERS ANNUITY ONE 3  
STRATEGIC PARTNERS PLUS 3  
STRATEGIC PARTNERS ADVISOR

Supplement, dated May 2, 2005  
To  
Prospectuses, dated May 2, 2005

In the May 2, 2005 prospectuses for the above-referenced annuities, we describe a living benefit called the Lifetime Five Income Benefit. We are in the process of filing the insurance rider for this benefit with the New York Insurance Department, and are awaiting approval. We will begin offering the Lifetime Five Income Benefit in New York when we obtain such approval.

This supplement should be read and retained with the current prospectus for your annuity contract. This supplement is intended to update information in the May 2, 2005 prospectus for the variable annuity you own, and is not intended to be a prospectus or offer for any other variable annuity referenced here that you do not own. If you would like another copy of the current prospectus or statement of additional information, please contact us at (888) PRU-2888.