

Contained in these pages is the historical interest performance for PruLife Custom Premier II with the S&P 500 Indexed Account Rider. Please refer to your policy contract for the policy form number that applies to you. The S&P 500 Indexed Account and Fixed Holding Account are only available on contracts with the S&P 500 Indexed Account Rider.

For the historical performance of PruLife Custom Premier II's variable investment subaccounts, please go to prudential.com.

Product Name PruLife Custom Premier II
Policy Form Number ICC18 VUL-2018 or VUL-2018 followed by a state code
Issue State All states
Information as of April 15, 2025

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
S&P 500 Indexed Account	100.00%	1.00%	6.75%

The current Participation Rate, Index Growth Floor and Index Growth Cap for the indexed account listed above are subject to change at the discretion of the company and may not reflect the actual rates in effect when a transfer next occurs on the policy.

Current Interest Rate	
Fixed Rate Option & Fixed Holding Account	3.80%

The Fixed Rate Option and Fixed Holding Account earn a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum rate of 1.00% as stated in the policy.

Historical Rates - Fixed Rate Option & Fixed Holding Account	
Period	Interest Rate
7/1/2024–Current	3.80%
1/1/2024–6/30/2024	3.65%
4/1/2022–12/31/2023	3.50%
5/1/2019–3/31/2022	3.80%

Historical Indexed Account Values - S&P 500 Indexed Account						
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Index Growth Floor	Index Growth Cap	Index Growth Rate
4/15/2025–4/15/2026	5,396.63			1.00%	6.75%	
3/15/2025–3/15/2026	5,638.94			1.00%	6.75%	
2/15/2025–2/15/2026	6,114.63			1.00%	6.75%	
1/15/2025–1/15/2026	5,949.91			1.00%	6.75%	
12/15/2024–12/15/2025	6,051.09			1.00%	7.00%	
11/15/2024–11/15/2025	5,870.62			1.00%	7.00%	
10/15/2024–10/15/2025	5,815.26			1.00%	7.00%	
9/15/2024–9/15/2025	5,626.02			1.00%	7.00%	
8/15/2024–8/15/2025	5,543.22			1.00%	7.00%	
7/15/2024–7/15/2025	5,631.22			1.00%	7.00%	
6/15/2024–6/15/2025	5,431.60			1.00%	6.50%	
5/15/2024–5/15/2025	5,308.15			1.00%	6.50%	
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	1.00%	6.50%	6.5000%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	1.00%	6.00%	6.0000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	1.00%	6.00%	6.0000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	1.00%	6.00%	6.0000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	1.00%	6.00%	6.0000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	1.00%	6.00%	6.0000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	1.00%	6.00%	6.0000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	1.00%	6.25%	6.2500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	1.00%	6.25%	6.2500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	1.00%	6.25%	6.2500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	1.00%	6.25%	6.2500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	1.00%	6.25%	6.2500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	1.00%	6.25%	6.2500%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	1.00%	6.25%	6.2500%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	1.00%	6.25%	6.2500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	1.00%	6.25%	6.2500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	1.00%	6.00%	6.0000%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	1.00%	6.00%	6.0000%

Historical Indexed Account Values - S&P 500 Indexed Account						
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Index Growth Floor	Index Growth Cap	Index Growth Rate
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	1.00%	6.00%	6.0000%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	1.00%	6.00%	6.0000%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	1.00%	6.00%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	1.00%	6.00%	6.0000%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	1.00%	6.00%	6.0000%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	1.00%	6.00%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	1.00%	6.00%	1.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	1.00%	6.25%	1.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	1.00%	6.25%	1.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	1.00%	6.25%	1.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	1.00%	6.25%	1.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	1.00%	6.25%	1.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	1.00%	6.25%	1.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	1.00%	6.25%	1.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	1.00%	6.25%	1.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	1.00%	6.25%	1.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	1.00%	6.25%	1.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	1.00%	6.25%	1.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	1.00%	6.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	1.00%	6.50%	6.5000%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	1.00%	6.50%	6.5000%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	1.00%	6.50%	6.5000%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	1.00%	6.50%	6.5000%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	1.00%	6.50%	6.5000%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	1.00%	6.50%	6.5000%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	1.00%	6.50%	6.5000%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	1.00%	6.50%	6.5000%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	1.00%	6.50%	6.5000%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	1.00%	6.50%	6.5000%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	1.00%	6.75%	6.7500%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	1.00%	7.00%	7.0000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	1.00%	7.50%	7.5000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	1.00%	7.50%	7.5000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	1.00%	7.50%	7.5000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	1.00%	7.50%	7.5000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	1.00%	7.50%	7.5000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	1.00%	7.50%	7.5000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	1.00%	7.50%	7.5000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	1.00%	7.50%	7.5000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	1.00%	7.50%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	1.00%	7.50%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	1.00%	7.50%	1.0000%

Past index performance is not indicative of future results.

The potential to build cash value in the Indexed Account is based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, and index growth cap. Please see the policy prospectus for further details about the S&P 500 Indexed Account.

Participation Rate: The Participation Rate is the percent of the gain (if any) in the Index Value that is used to calculate the Index Growth Rate subject to the Index Growth Floor and Index Growth Cap. Participation Rates for new index segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% as stated in the policy. Once an index segment is created, its Participation Rate will not change.

Index Growth Floor: The Index Growth Floor is the minimum rate of interest that will be applied to a particular index segment. Index Growth Floors for new index segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 1.00% as stated in the policy. Once an index segment is created, its Index Growth Floor will not change.

Index Growth Cap: The Index Growth Cap is the maximum rate of interest that can be credited on a particular index segment. The current growth cap rate for an index segment is determined in advance. It may be raised or lowered before the segment is created, but it will not be lower than the guaranteed minimum Index Growth Cap of 3% as stated in the policy. Once an index segment is created, its Index Growth Cap will not change.

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Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the “prospectuses”), contains this information as well as other important information. A copy of the prospectuses may be obtained from www.prudential.com [or from a financial professional]. Please read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

Prulife Custom Premier II is issued by Pruco Life Insurance Company in all states except in New York, where it is issued by Pruco Life Insurance Company of New Jersey and offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ. Each insurance company is solely responsible for its own financial condition and contractual obligations. The contract number is ICC18 VUL-2018 or VUL-2018.

The S&P 500® Index values used in indexed account calculations are exclusive of dividends. The S&P 500® Indexed Account provides interest linked to the S&P 500®, and the policy will be affected by changes in the S&P 500® Index. However, money placed in the S&P 500® Indexed Account is not a direct investment in the S&P 500® Index, a stock, or an equity investment.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively “Pruco Life”). Standard & Poor’s®, S&P®, and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life’s products are not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. S&P 500® index values are exclusive of dividends.

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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



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Product Name PruLife Custom Premier II
Policy Form Number ICC23 VUL-2023 or VUL-2023 followed by a state code
Issue State All states
Information as of April 15, 2025

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
S&P 500 Indexed Account	100.00%	1.00%	6.75%

The current Participation Rate, Index Growth Floor and Index Growth Cap for the indexed account listed above are subject to change at the discretion of the company and may not reflect the actual rates in effect when a transfer next occurs on the policy.

Current Interest Rate	
Fixed Rate Option & Fixed Holding Account	3.80%

The Fixed Rate Option and Fixed Holding Account earn a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum rate of 1.00% as stated in the policy.

Historical Rates - Fixed Rate Option & Fixed Holding Account	
Period	Interest Rate
7/1/2024–Current	3.80%
1/16/2024–6/30/2024	3.65%

Historical Indexed Account Values - S&P 500 Indexed Account						
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Index Growth Floor	Index Growth Cap	Index Growth Rate
4/15/2025–4/15/2026	5,396.63			1.00%	6.75%	
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The potential to build cash value in the Indexed Account is based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, and index growth cap. Please see the policy prospectus for further details about the S&P 500 Indexed Account.

Participation Rate: The Participation Rate is the percent of the gain (if any) in the Index Value that is used to calculate the Index Growth Rate subject to the Index Growth Floor and Index Growth Cap. Participation Rates for new index segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% as stated in the policy. Once an index segment is created, its Participation Rate will not change.

Index Growth Floor: The Index Growth Floor is the minimum rate of interest that will be applied to a particular index segment. Index Growth Floors for new index segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 1.00% as stated in the policy. Once an index segment is created, its Index Growth Floor will not change.

Index Growth Cap: The Index Growth Cap is the maximum rate of interest that can be credited on a particular index segment. The current growth cap rate for an index segment is determined in advance. It may be raised or lowered before the segment is created, but it will not be lower than the guaranteed minimum Index Growth Cap of 3% as stated in the policy. Once an index segment is created, its Index Growth Cap will not change.

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