Index Performance

Contained in these pages is the historical interest performance for PruLife Index Advantage UL.
Please refer to your policy contract for the policy form number that applies to you.

Product Name	PruLife Index Advantage UL
Policy Form Number	ICC20 IUL-2020 or IUL-2020 followed by a state code
Issue State	All states
Information as of	October 15, 2026

Current Indexed Account Rates					
	Participation	**Growth Floor**	**Growth Cap**	**Multiplier**	**Index Spread**
S&P 500 Indexed Account	100.00%	0.00%	9.25%	Not Applicable	Not Applicable
S&P 500 Uncapped Indexed Account	100.00%	0.00%	Not Applicable	Not Applicable	7.25%

The current Participation Rate, Index Growth Floor, Index Growth Cap, Multiplier, and Index Spread for the indexed accounts 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 Rates
Fixed Account	4.60%

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

Historical Fixed Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.60%
7/1/2024–3/31/2026	4.40%
1/1/2024–6/30/2024	4.25%
4/1/2022–12/31/2023	4.10%
8/1/2020–3/31/2022	4.40%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	9.25%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	9.25%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	9.25%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	9.25%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	9.25%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	9.25%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	9.25%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	8.75%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	8.75%	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	8.75%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	8.75%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	8.75%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	8.75%	8.7500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	8.75%	8.7500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	8.75%	8.7500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	8.75%	8.7500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	8.75%	8.7500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	8.75%	8.7500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	8.75%	8.7500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	8.75%	8.7500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	8.75%	8.7500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	8.75%	8.7500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	9.00%	9.0000%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	9.00%	9.0000%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	9.00%	9.0000%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	9.00%	9.0000%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	9.00%	9.0000%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	9.00%	9.0000%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	8.25%	8.2500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	8.25%	8.2500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	8.25%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	7.75%	7.7500%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	7.75%	7.7500%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	7.75%	7.7500%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	7.75%	7.7500%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	7.75%	7.7500%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	7.75%	7.7500%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	8.25%	8.2500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	8.25%	8.2500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	8.25%	8.2500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	8.25%	8.2500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	8.25%	8.2500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	8.25%	8.2500%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	8.25%	8.2500%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	8.25%	8.2500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	8.25%	8.2500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	8.00%	8.0000%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	8.00%	8.0000%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	8.00%	8.0000%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	8.00%	8.0000%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	8.00%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	8.00%	8.0000%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	8.00%	8.0000%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	8.00%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	8.00%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	8.25%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	8.25%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	8.25%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	8.25%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	8.25%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	8.25%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	8.25%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	8.25%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	8.25%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	8.25%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	8.25%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	8.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	8.50%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	8.50%	8.5000%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	8.50%	8.5000%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	8.50%	8.5000%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	8.50%	8.5000%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	8.50%	8.5000%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	8.50%	8.5000%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	8.50%	8.5000%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index floor	Index Growth Rate
10/15/2026–10/15/2027	7,744.06			100%		7.25%		0.00%	
9/15/2026–9/15/2027	7,585.73			100%		7.25%		0.00%	
8/15/2026–8/15/2027	7,785.76			100%		7.25%		0.00%	
7/15/2026–7/15/2027	7,572.40			100%		7.25%		0.00%	
6/15/2026–6/15/2027	7,554.29			100%		7.25%		0.00%	
5/15/2026–5/15/2027	7,408.50			100%		7.25%		0.00%	
4/15/2026–4/15/2027	7,022.95			100%		7.25%		0.00%	
3/15/2026–3/15/2027	6,632.19			100%		7.75%		0.00%	
2/15/2026–2/15/2027	6,836.17			100%		7.75%		0.00%	
1/15/2026–1/15/2027	6,944.47			100%		7.75%		0.00%	
12/15/2025–12/15/2026	6,816.51			100%		7.75%		0.00%	
11/15/2025–11/15/2026	6,734.11			100%		7.75%		0.00%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	7.75%	8.3344%	0.00%	8.3344%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	7.00%	7.6698%	0.00%	7.6698%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	7.00%	13.7132%	0.00%	13.7132%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	7.00%	14.2795%	0.00%	14.2795%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	7.00%	19.3900%	0.00%	19.3900%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	7.00%	18.2085%	0.00%	18.2085%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	7.00%	23.1358%	0.00%	23.1358%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	7.00%	10.6141%	0.00%	10.6141%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	7.00%	4.8002%	0.00%	4.8002%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	7.00%	9.7155%	0.00%	9.7155%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	7.25%	5.3993%	0.00%	5.3993%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	7.25%	7.4587%	0.00%	7.4587%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	7.25%	7.4665%	0.00%	7.4665%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	7.25%	10.3337%	0.00%	10.3337%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	7.25%	9.1048%	0.00%	9.1048%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	7.25%	3.6276%	0.00%	3.6276%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	7.25%	2.7907%	0.00%	2.7907%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	7.25%	4.2188%	0.00%	4.2188%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	7.25%	-0.6356%	0.00%	0.0000%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	8.00%	2.1982%	0.00%	2.1982%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	8.00%	13.5697%	0.00%	13.5697%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	8.00%	16.3754%	0.00%	16.3754%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	8.00%	20.2231%	0.00%	20.2231%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	8.00%	22.3748%	0.00%	22.3748%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	8.00%	26.3705%	0.00%	26.3705%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	13.50%	12.9183%	0.00%	12.9183%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index floor	Index Growth Rate
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	13.50%	11.4075%	0.00%	11.4075%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	13.50%	11.4877%	0.00%	11.4877%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	13.50%	9.2247%	0.00%	9.2247%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	13.50%	14.8315%	0.00%	14.8315%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	13.50%	8.8359%	0.00%	8.8359%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	13.50%	17.9795%	0.00%	17.9795%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	13.50%	7.7684%	0.00%	7.7684%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	13.50%	6.1230%	0.00%	6.1230%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	11.00%	10.1369%	0.00%	10.1369%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	11.00%	1.8052%	0.00%	1.8052%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	11.00%	9.7841%	0.00%	9.7841%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	11.00%	3.0713%	0.00%	3.0713%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	11.00%	-7.7253%	0.00%	0.0000%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	11.00%	5.6252%	0.00%	5.6252%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	8.25%	8.5271%	0.00%	8.5271%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	8.25%	-5.4569%	0.00%	0.0000%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	8.25%	-14.0541%	0.00%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	7.75%	-16.4427%	0.00%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	7.75%	-14.9847%	0.00%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	7.75%	-21.9851%	0.00%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	7.75%	-25.0351%	0.00%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	7.75%	-22.5076%	0.00%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	7.75%	-27.6164%	0.00%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	7.75%	-20.6799%	0.00%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	7.75%	-11.5741%	0.00%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	7.75%	-19.1460%	0.00%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	8.50%	-19.2522%	0.00%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	8.50%	-12.0928%	0.00%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	8.50%	-3.1727%	0.00%	0.0000%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	10.00%	-2.6048%	0.00%	0.0000%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	10.00%	3.6280%	0.00%	3.6280%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	10.00%	13.7405%	0.00%	13.7405%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	10.00%	17.4786%	0.00%	17.4786%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	10.00%	20.6166%	0.00%	20.6166%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	10.00%	18.3644%	0.00%	18.3644%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	11.50%	20.2388%	0.00%	20.2388%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	11.50%	20.9696%	0.00%	20.9696%

Participation Rate: The Participation Rate is the percent of the gain (if any) in the Index Value that is used in the calculation of the Index Growth Rate. 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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account). Once an index segment is created, its Index Growth Cap will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

PruLife Index Advantage UL 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. Both are Prudential Financial companies located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations. The contract number is ICC20 IUL-2020 or IUL-2020.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, and/or index spread.

Past index performance is not indicative of future results.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.
Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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**

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Index Performance

Contained in these pages is the historical interest performance for PruLife Index Advantage UL.
Please refer to your policy contract for the policy form number that applies to you.

Product Name	PruLife Index Advantage UL
Policy Form Number	ICC17 IUL-2017 or IUL-2017 followed by a state code
Issue State	All states
Information as of	October 15, 2026

Current Indexed Account Rates					
	Participation	**Growth Floor**	**Growth Cap**	**Multiplier**	**Index Spread**
S&P 500 Indexed Account	100.00%	0.00%	9.25%	Not Applicable	Not Applicable
S&P 500 Indexed Account with Multiplier	100.00%	0.00%	7.75%	1.15	Not Applicable
S&P 500 Uncapped Indexed Account	100.00%	0.00%	Not Applicable	Not Applicable	6.25%

The current Participation Rate, Index Growth Floor, Index Growth Cap, Multiplier, and Index Spread for the indexed accounts 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 Account	4.80%

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

Historical Fixed Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.80%
7/1/2024–3/31/2026	4.60%
1/1/2024–6/30/2024	4.45%
4/1/2022–12/31/2023	4.30%
1/1/2019–3/31/2022	4.60%
10/1/2018–12/31/2018	4.50%
7/1/2018–9/30/2018	4.40%
1/1/2018–6/30/2018	4.15%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	9.25%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	9.25%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	9.25%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	9.25%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	9.25%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	9.25%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	9.25%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	8.75%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	8.75%	
1/15/2026–1/15/2027	6,994.47			100%		0.00%	8.75%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	8.75%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	8.75%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	8.75%	8.7500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	8.75%	8.7500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	8.75%	8.7500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	8.75%	8.7500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	8.75%	8.7500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	8.75%	8.7500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	8.75%	8.7500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	8.75%	8.7500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	8.75%	8.7500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	8.75%	8.7500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	9.00%	9.0000%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	9.00%	9.0000%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	9.00%	9.0000%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	9.00%	9.0000%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	9.00%	9.0000%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	9.00%	9.0000%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	8.25%	8.2500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	8.25%	8.2500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	8.25%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	7.75%	7.7500%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	7.75%	7.7500%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	7.75%	7.7500%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	7.75%	7.7500%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	7.75%	7.7500%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	7.75%	7.7500%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	8.25%	8.2500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	8.25%	8.2500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	8.25%	8.2500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	8.25%	8.2500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	8.25%	8.2500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	8.25%	8.2500%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	8.25%	8.2500%
2/15/2023–2/15/2024	4,147.50	5,029.73	21.2684%	100%	21.2684%	0.00%	8.25%	8.2500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	8.25%	8.2500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	8.00%	8.0000%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	8.00%	8.0000%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	8.00%	8.0000%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	8.00%	8.0000%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	8.00%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	8.00%	8.0000%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	8.00%	8.0000%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	8.00%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	8.00%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	8.25%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	8.25%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	8.25%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	8.25%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	8.25%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	8.25%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	8.25%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	8.25%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	8.25%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	8.25%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	8.25%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	8.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	8.50%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	8.50%	8.5000%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	8.50%	8.5000%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	8.50%	8.5000%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	8.50%	8.5000%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	8.50%	8.5000%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	8.50%	8.5000%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	8.50%	8.5000%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	8.50%	8.5000%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	8.50%	8.5000%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	8.75%	8.7500%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	9.50%	9.5000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	10.00%	10.0000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	10.00%	10.0000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	10.00%	10.0000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	10.00%	10.0000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	10.00%	10.0000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	10.00%	10.0000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	10.00%	10.0000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	10.00%	10.0000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	10.00%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	10.00%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	10.00%	0.4469%
4/15/2019–4/15/2020*	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	10.00%	0.0000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	10.50%	10.5000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	10.50%	10.5000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	10.50%	10.5000%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	10.50%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	10.50%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	10.50%	1.0371%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	10.50%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	10.00%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	10.00%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	10.00%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	10.00%	2.7354%

* For policies issued by Pruco Life Insurance Company of New Jersey (PLNJ), the 4/15/2019–4/15/2020 Index Growth Cap is 10.50%.

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Multiplier	Index Growth Rate
10/15/2026–10/15/2027	7,744.06			100%		0.00%	7.75%	1.15	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	7.75%	1.15	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	7.75%	1.15	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	7.75%	1.15	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	7.75%	1.15	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	7.75%	1.15	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	7.75%	1.15	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	7.25%	1.15	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	7.25%	1.15	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	7.25%	1.15	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	7.25%	1.15	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	7.25%	1.15	

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Multiplier	Index Growth Rate
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	7.25%	1.15	8.3375%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	7.25%	1.15	8.3375%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	7.25%	1.15	8.3375%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	7.25%	1.15	8.3375%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	7.25%	1.15	8.3375%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	7.25%	1.15	8.3375%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	7.25%	1.15	8.3375%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	7.25%	1.15	8.3375%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	7.25%	1.15	8.3375%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	7.25%	1.15	8.3375%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	7.50%	1.15	8.6250%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	7.50%	1.15	8.6250%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	7.50%	1.15	8.6250%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	7.50%	1.15	8.6250%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	7.50%	1.15	8.6250%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	7.50%	1.15	8.6250%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	7.00%	1.15	8.0500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	7.00%	1.15	8.0500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	7.00%	1.15	7.6066%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	6.50%	1.15	7.4750%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	6.50%	1.15	7.4750%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	6.50%	1.15	7.4750%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	6.50%	1.15	7.4750%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	6.50%	1.15	7.4750%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	6.50%	1.15	7.4750%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	7.00%	1.15	8.0500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	7.00%	1.15	8.0500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	7.00%	1.15	8.0500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	7.00%	1.15	8.0500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	7.00%	1.15	8.0500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	7.00%	1.15	8.0500%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	7.00%	1.15	8.0500%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	7.00%	1.15	8.0500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	7.00%	1.15	8.0500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	6.75%	1.15	7.7625%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	6.75%	1.15	7.7625%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	6.75%	1.15	7.7625%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	6.75%	1.15	7.7625%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	6.75%	1.15	3.7659%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	6.75%	1.15	7.7625%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	6.75%	1.15	7.7625%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	6.75%	1.15	3.2121%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	6.75%	1.15	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	7.00%	1.15	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	7.00%	1.15	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	7.00%	1.15	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	7.00%	1.15	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	7.00%	1.15	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	7.00%	1.15	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	7.00%	1.15	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	7.00%	1.15	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	7.00%	1.15	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	7.00%	1.15	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	7.00%	1.15	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	7.00%	1.15	6.1264%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	7.25%	1.15	8.3375%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	7.25%	1.15	8.3375%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	7.25%	1.15	8.3375%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	7.25%	1.15	8.3375%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	7.25%	1.15	8.3375%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	7.25%	1.15	8.3375%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	7.25%	1.15	8.3375%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	7.25%	1.15	8.3375%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	7.25%	1.15	8.3375%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	7.25%	1.15	8.3375%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	7.25%	1.15	8.3375%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	7.75%	1.15	8.9125%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	8.25%	1.15	9.4875%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	8.25%	1.15	9.4875%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	8.25%	1.15	9.4875%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	8.25%	1.15	9.4875%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	8.25%	1.15	9.4875%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	8.25%	1.15	9.4875%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	8.25%	1.15	9.4875%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	8.25%	1.15	9.4875%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	8.25%	1.15	8.0981%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	8.25%	1.15	7.1546%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	8.25%	1.15	0.5139%

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Multiplier	Index Growth Rate
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	8.25%	1.15	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	8.25%	1.15	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	8.25%	1.15	9.4875%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	8.25%	1.15	9.4875%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	8.25%	1.15	9.4875%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	8.25%	1.15	9.4875%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	8.25%	1.15	9.4875%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	8.25%	1.15	4.0541%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	8.25%	1.15	1.1927%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	8.25%	1.15	8.7437%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	8.00%	1.15	4.4400%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	8.00%	1.15	5.9170%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	8.00%	1.15	9.2000%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	8.00%	1.15	3.1457%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
10/15/2026–10/15/2027	7,744.06			100%		6.25%		0.00%	
9/15/2026–9/15/2027	7,585.73			100%		6.25%		0.00%	
8/15/2026–8/15/2027	7,785.76			100%		6.25%		0.00%	
7/15/2026–7/15/2027	7,572.40			100%		6.25%		0.00%	
6/15/2026–6/15/2027	7,554.29			100%		6.25%		0.00%	
5/15/2026–5/15/2027	7,408.50			100%		6.25%		0.00%	
4/15/2026–4/15/2027	7,022.95			100%		6.25%		0.00%	
3/15/2026–3/15/2027	6,632.19			100%		6.75%		0.00%	
2/15/2026–2/15/2027	6,836.17			100%		6.75%		0.00%	
1/15/2026–1/15/2027	6,944.47			100%		6.75%		0.00%	
12/15/2025–12/15/2026	6,816.51			100%		6.75%		0.00%	
11/15/2025–11/15/2026	6,734.11			100%		6.75%		0.00%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	6.75%	9.3344%	0.00%	9.3344%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	6.00%	8.6698%	0.00%	8.6698%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	6.00%	14.7132%	0.00%	14.7132%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	6.00%	15.2795%	0.00%	15.2795%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	6.00%	20.3900%	0.00%	20.3900%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	6.00%	19.2085%	0.00%	19.2085%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	6.00%	24.1358%	0.00%	24.1358%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	6.00%	11.6141%	0.00%	11.6141%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	6.00%	5.8002%	0.00%	5.8002%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	6.00%	10.7155%	0.00%	10.7155%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	6.25%	6.3993%	0.00%	6.3993%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	6.25%	8.4587%	0.00%	8.4587%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	6.25%	8.4665%	0.00%	8.4665%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	6.25%	11.3337%	0.00%	11.3337%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	6.25%	10.1048%	0.00%	10.1048%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	6.25%	4.6276%	0.00%	4.6276%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	6.25%	3.7907%	0.00%	3.7907%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	6.25%	5.2188%	0.00%	5.2188%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	6.25%	0.3644%	0.00%	0.3644%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	7.00%	3.1982%	0.00%	3.1982%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	7.00%	14.5697%	0.00%	14.5697%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	7.00%	17.3754%	0.00%	17.3754%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	7.00%	21.2231%	0.00%	21.2231%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	7.00%	23.3748%	0.00%	23.3748%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	7.00%	27.3705%	0.00%	27.3705%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	12.25%	14.1683%	0.00%	14.1683%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	12.25%	12.6575%	0.00%	12.6575%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	12.25%	12.7377%	0.00%	12.7377%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	12.25%	10.4747%	0.00%	10.4747%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	12.25%	16.0815%	0.00%	16.0815%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	12.25%	10.0859%	0.00%	10.0859%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	12.25%	19.2295%	0.00%	19.2295%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	12.25%	9.0184%	0.00%	9.0184%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	12.25%	7.3730%	0.00%	7.3730%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	9.75%	11.3869%	0.00%	11.3869%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	9.75%	3.0552%	0.00%	3.0552%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	9.75%	11.0341%	0.00%	11.0341%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	9.75%	4.3213%	0.00%	4.3213%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	9.75%	-6.4753%	0.00%	0.0000%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	9.75%	6.8752%	0.00%	6.8752%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	7.00%	9.7771%	0.00%	9.7771%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	7.00%	-4.2069%	0.00%	0.0000%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	7.00%	-12.8041%	0.00%	0.0000%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	6.75%	-15.4427%	0.00%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	6.75%	-13.9847%	0.00%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	6.75%	-20.9851%	0.00%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	6.75%	-24.0351%	0.00%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	6.75%	-21.5076%	0.00%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	6.75%	-26.6164%	0.00%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	6.75%	-19.6799%	0.00%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	6.75%	-10.5741%	0.00%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	6.75%	-18.1460%	0.00%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	7.50%	-18.2522%	0.00%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	7.50%	-11.0928%	0.00%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	7.50%	-2.1727%	0.00%	0.0000%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	9.00%	-1.6048%	0.00%	0.0000%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	9.00%	4.6280%	0.00%	4.6280%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	9.00%	14.7405%	0.00%	14.7405%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	9.00%	18.4786%	0.00%	18.4786%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	9.00%	21.6166%	0.00%	21.6166%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	9.00%	19.3644%	0.00%	19.3644%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	13.00%	18.7388%	0.00%	18.7388%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	13.00%	19.4696%	0.00%	19.4696%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	13.00%	22.1294%	0.00%	22.1294%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	13.00%	25.4792%	0.00%	25.4792%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	11.75%	34.0003%	0.00%	34.0003%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	5.00%	44.8340%	0.00%	44.8340%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	4.00%	42.4002%	0.00%	42.4002%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	4.00%	12.4096%	0.00%	12.4096%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	4.00%	10.5612%	0.00%	10.5612%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	4.00%	12.5937%	0.00%	12.5937%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	4.00%	10.8917%	0.00%	10.8917%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	4.00%	12.2788%	0.00%	12.2788%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	4.00%	9.0947%	0.00%	9.0947%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	4.00%	14.4454%	0.00%	14.4454%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	4.00%	3.0418%	0.00%	3.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	4.00%	2.2214%	0.00%	2.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	4.00%	-3.5531%	0.00%	0.0000%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	4.00%	-8.2064%	0.00%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	4.00%	-7.9490%	0.00%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	4.00%	17.7812%	0.00%	17.7812%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	4.00%	22.0120%	0.00%	22.0120%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	4.00%	17.8793%	0.00%	17.8793%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	4.00%	10.2942%	0.00%	10.2942%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	4.00%	4.9025%	0.00%	4.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	4.00%	-0.4747%	0.00%	0.0000%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	4.00%	-2.9629%	0.00%	0.0000%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	4.00%	3.6032%	0.00%	3.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	4.00%	-0.1391%	0.00%	0.0000%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	4.00%	1.1452%	0.00%	1.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	4.00%	5.3845%	0.00%	5.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	4.00%	-1.2646%	0.00%	0.0000%

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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number ICC16 IUL-2016 or IUL-2016 followed by a state code
Issue State All states
Information as of October 15, 2026

Current Indexed Account Rates					
	Participation	**Growth Floor**	**Growth Cap**	**Multiplier**	**Index Spread**
S&P 500 Indexed Account	100.00%	0.00%	9.25%	Not Applicable	Not Applicable
S&P 500 Indexed Account with Multiplier	100.00%	0.00%	7.50%	1.15	Not Applicable
S&P 500 Uncapped Indexed Account	100.00%	0.00%	Not Applicable	Not Applicable	6.25%

The current Participation Rate, Index Growth Floor, Index Growth Cap, Multiplier, and Index Spread for the indexed accounts 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 Account	4.15%

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

Historical Fixed Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.15%
7/1/2024–3/31/2026	3.95%
1/1/2024–6/30/2024	3.80%
7/1/2022–12/31/2023	3.45%
1/1/2022–6/30/2022	3.55%
10/1/2021–12/31/2021	3.80%
1/1/2019–9/30/2021	3.90%
1/1/2018–12/31/2018	3.80%
10/1/2016–12/31/2017	3.90%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	9.25%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	9.25%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	9.25%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	9.25%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	9.25%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	9.25%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	9.25%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	8.75%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	8.75%	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	8.75%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	8.75%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	8.75%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	8.75%	8.7500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	8.50%	8.5000%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	8.50%	8.5000%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	8.50%	8.5000%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	8.50%	8.5000%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	8.50%	8.5000%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	8.50%	8.5000%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	8.50%	8.5000%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	8.50%	8.5000%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	8.50%	8.5000%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	8.75%	8.7500%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	8.75%	8.7500%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	8.75%	8.7500%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	8.75%	8.7500%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	8.75%	8.7500%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	8.75%	8.7500%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	8.25%	8.2500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	8.25%	8.2500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	8.25%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	8.00%	8.0000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	8.00%	8.0000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	8.00%	8.0000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	8.00%	8.0000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	8.00%	8.0000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	8.00%	8.0000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	8.50%	8.5000%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	8.50%	8.5000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	8.50%	8.5000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	8.50%	8.5000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	8.50%	8.5000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	8.50%	8.5000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	8.50%	8.5000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	8.50%	8.5000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	8.50%	8.5000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	8.25%	8.2500%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	8.25%	8.2500%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	8.25%	8.2500%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	8.25%	8.2500%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	8.25%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	8.25%	8.2500%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	8.25%	8.2500%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	8.25%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-2.9281%	100%	-2.9281%	0.00%	8.75%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	8.75%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	8.75%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	8.75%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	8.75%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	8.75%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	8.75%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	8.50%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	8.50%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	8.50%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	8.50%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	8.50%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	8.50%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	8.75%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	8.75%	8.7500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	8.75%	8.7500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	8.75%	8.7500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	8.75%	8.7500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	8.75%	8.7500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	8.75%	8.7500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	8.75%	8.7500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	8.75%	8.7500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	8.75%	8.7500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	9.00%	9.0000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	9.50%	9.5000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	10.00%	10.0000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	10.00%	10.0000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	10.00%	10.0000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	10.00%	10.0000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	10.00%	10.0000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	10.00%	10.0000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	10.00%	10.0000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	10.00%	10.0000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	10.00%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	10.00%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	10.00%	0.4469%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	10.00%	0.0000%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	10.00%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	10.00%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	10.00%	10.0000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	10.00%	10.0000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	10.50%	10.5000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	10.50%	10.5000%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	10.50%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	10.50%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	10.50%	1.0371%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	10.50%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	10.50%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	10.50%	5.1452%
5/15/2018–5/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	10.50%	9.3845%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	10.50%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	10.50%	2.7354%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	10.50%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	10.50%	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	10.50%	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	10.50%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	10.50%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	10.50%	10.5000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	10.50%	10.5000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	10.50%	10.5000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	10.50%	10.5000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	10.50%	10.5000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	10.50%	10.5000%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	10.50%	10.5000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	10.50%	10.5000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	10.50%	10.5000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	10.50%	10.5000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	10.50%	10.5000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	10.50%	10.5000%

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Multiplier	Index Growth Rate
10/15/2026–10/15/2027	7,744.06			100%		0.00%	7.50%	1.15	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	7.50%	1.15	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	7.50%	1.15	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	7.50%	1.15	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	7.50%	1.15	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	7.50%	1.15	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	7.50%	1.15	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	7.25%	1.15	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	7.25%	1.15	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	7.25%	1.15	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	7.25%	1.15	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	7.25%	1.15	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	7.25%	1.15	8.3375%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	7.00%	1.15	8.0500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	7.00%	1.15	8.0500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	7.00%	1.15	8.0500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	7.00%	1.15	8.0500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	7.00%	1.15	8.0500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	7.00%	1.15	8.0500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	7.00%	1.15	8.0500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	7.00%	1.15	8.0500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	7.00%	1.15	8.0500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	7.25%	1.15	8.3375%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	7.25%	1.15	8.3375%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	7.25%	1.15	8.3375%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	7.25%	1.15	8.3375%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	7.25%	1.15	8.3375%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	7.25%	1.15	8.3375%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	7.00%	1.15	8.0500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	7.00%	1.15	8.0500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	7.00%	1.15	7.6066%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	6.75%	1.15	7.7625%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	6.75%	1.15	7.7625%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	6.75%	1.15	7.7625%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	6.75%	1.15	7.7625%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	6.75%	1.15	7.7625%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	6.75%	1.15	7.7625%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	7.00%	1.15	8.0500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	7.00%	1.15	8.0500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	7.00%	1.15	8.0500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	7.00%	1.15	8.0500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	7.00%	1.15	8.0500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	7.00%	1.15	8.0500%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	7.00%	1.15	8.0500%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	7.00%	1.15	8.0500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	7.00%	1.15	8.0500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	6.75%	1.15	7.7625%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	6.75%	1.15	7.7625%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	6.75%	1.15	7.7625%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	6.75%	1.15	7.7625%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	6.75%	1.15	3.7659%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	6.75%	1.15	7.7625%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	6.75%	1.15	7.7625%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	6.75%	1.15	3.2121%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	6.75%	1.15	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	7.25%	1.15	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	7.25%	1.15	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	7.25%	1.15	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	7.25%	1.15	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	7.25%	1.15	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	7.25%	1.15	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	7.25%	1.15	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	7.25%	1.15	0.0000%

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Multiplier	Index Growth Rate
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	7.25%	1.15	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	7.25%	1.15	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	7.25%	1.15	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	7.25%	1.15	6.1264%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	7.25%	1.15	8.3375%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	7.25%	1.15	8.3375%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	7.25%	1.15	8.3375%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	7.25%	1.15	8.3375%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	7.25%	1.15	8.3375%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	7.25%	1.15	8.3375%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	7.25%	1.15	8.3375%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	7.25%	1.15	8.3375%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	7.25%	1.15	8.3375%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	7.25%	1.15	8.3375%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	7.50%	1.15	8.6250%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	8.00%	1.15	9.2000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	8.00%	1.15	9.2000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	8.00%	1.15	9.2000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	8.00%	1.15	9.2000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	8.00%	1.15	9.2000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	8.00%	1.15	9.2000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	8.00%	1.15	9.2000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	8.00%	1.15	9.2000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	8.00%	1.15	9.2000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	8.00%	1.15	8.0981%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	8.00%	1.15	7.1546%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	8.00%	1.15	0.5139%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	8.00%	1.15	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	8.00%	1.15	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	8.00%	1.15	9.2000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	8.00%	1.15	9.2000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	9.00%	1.15	10.3500%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	9.00%	1.15	10.3500%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	9.00%	1.15	10.2379%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	9.00%	1.15	4.0541%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	9.00%	1.15	1.1927%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	9.00%	1.15	8.7437%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	9.00%	1.15	4.4400%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	9.00%	1.15	5.9170%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	9.00%	1.15	10.3500%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	9.00%	1.15	3.1457%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	9.00%	1.15	1.8696%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	9.00%	1.15	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	9.00%	1.15	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	9.00%	1.15	7.4247%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	9.00%	1.15	8.9012%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	9.00%	1.15	10.3500%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	9.00%	1.15	10.3500%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	9.00%	1.15	10.3500%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	9.00%	1.15	10.3500%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	9.00%	1.15	10.3500%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	9.00%	1.15	10.3500%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	8.50%	1.15	9.7750%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	8.50%	1.15	9.7750%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	8.50%	1.15	9.7750%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	8.50%	1.15	9.7750%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	8.50%	1.15	9.7750%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	8.50%	1.15	9.7750%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
10/15/2026–10/15/2027	7,744.06			100%		6.25%		0.00%	
9/15/2026–9/15/2027	7,585.73			100%		6.25%		0.00%	
8/15/2026–8/15/2027	7,785.76			100%		6.25%		0.00%	
7/15/2026–7/15/2027	7,572.40			100%		6.25%		0.00%	
6/15/2026–6/15/2027	7,554.29			100%		6.25%		0.00%	
5/15/2026–5/15/2027	7,408.50			100%		6.25%		0.00%	
4/15/2026–4/15/2027	7,022.95			100%		6.25%		0.00%	
3/15/2026–3/15/2027	6,632.19			100%		6.75%		0.00%	
2/15/2026–2/15/2027	6,836.17			100%		6.75%		0.00%	
1/15/2026–1/15/2027	6,944.47			100%		6.75%		0.00%	
12/15/2025–12/15/2026	6,816.51			100%		6.75%		0.00%	
11/15/2025–11/15/2026	6,734.11			100%		6.75%		0.00%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	6.75%	9.3344%	0.00%	9.3344%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	6.00%	8.6698%	0.00%	8.6698%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	6.00%	14.7132%	0.00%	14.7132%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	6.00%	15.2795%	0.00%	15.2795%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	6.00%	20.3900%	0.00%	20.3900%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	6.00%	19.2085%	0.00%	19.2085%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	6.00%	24.1358%	0.00%	24.1358%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	6.00%	11.6141%	0.00%	11.6141%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	6.00%	5.8002%	0.00%	5.8002%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	6.00%	10.7155%	0.00%	10.7155%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	6.25%	6.3993%	0.00%	6.3993%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	6.25%	8.4587%	0.00%	8.4587%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	6.25%	8.4665%	0.00%	8.4665%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	6.25%	11.3337%	0.00%	11.3337%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	6.25%	10.1048%	0.00%	10.1048%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	6.25%	4.6276%	0.00%	4.6276%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	6.25%	3.7907%	0.00%	3.7907%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	6.25%	5.2188%	0.00%	5.2188%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	6.25%	0.3644%	0.00%	0.3644%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	6.75%	3.4482%	0.00%	3.4482%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	6.75%	14.8197%	0.00%	14.8197%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	6.75%	17.6254%	0.00%	17.6254%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	6.75%	21.4731%	0.00%	21.4731%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	6.75%	23.6248%	0.00%	23.6248%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	6.75%	27.6205%	0.00%	27.6205%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	12.25%	14.1683%	0.00%	14.1683%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	12.25%	12.6575%	0.00%	12.6575%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	12.25%	12.7377%	0.00%	12.7377%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	12.25%	10.4747%	0.00%	10.4747%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	12.25%	16.0815%	0.00%	16.0815%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	12.25%	10.0859%	0.00%	10.0859%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	12.25%	19.2295%	0.00%	19.2295%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	12.25%	9.0184%	0.00%	9.0184%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	12.25%	7.3730%	0.00%	7.3730%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	9.75%	11.3869%	0.00%	11.3869%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	9.75%	3.0552%	0.00%	3.0552%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	9.75%	11.0341%	0.00%	11.0341%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	9.75%	4.3213%	0.00%	4.3213%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	9.75%	-6.4753%	0.00%	0.0000%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	9.75%	6.8752%	0.00%	6.8752%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	7.00%	9.7771%	0.00%	9.7771%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	7.00%	-4.2069%	0.00%	0.0000%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	7.00%	-12.8041%	0.00%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	6.75%	-15.4427%	0.00%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	6.75%	-13.9847%	0.00%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	6.75%	-20.9851%	0.00%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	6.75%	-24.0351%	0.00%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	6.75%	-21.5076%	0.00%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	6.75%	-26.6164%	0.00%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	6.75%	-19.6799%	0.00%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	6.75%	-10.5741%	0.00%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	6.75%	-18.1460%	0.00%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	7.50%	-18.2522%	0.00%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	7.50%	-11.0928%	0.00%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	7.50%	-2.1727%	0.00%	0.0000%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	9.00%	-1.6048%	0.00%	0.0000%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	9.00%	4.6280%	0.00%	4.6280%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	9.00%	14.7405%	0.00%	14.7405%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	9.00%	18.4786%	0.00%	18.4786%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	9.00%	21.6166%	0.00%	21.6166%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	9.00%	19.3644%	0.00%	19.3644%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	12.75%	18.9888%	0.00%	18.9888%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	12.75%	19.7196%	0.00%	19.7196%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	12.75%	22.3794%	0.00%	22.3794%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	12.75%	25.7292%	0.00%	25.7292%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	11.75%	34.0003%	0.00%	34.0003%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	5.00%	44.8340%	0.00%	44.8340%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	4.00%	42.4002%	0.00%	42.4002%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	4.00%	12.4096%	0.00%	12.4096%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	4.00%	10.5612%	0.00%	10.5612%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	4.00%	12.5937%	0.00%	12.5937%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	4.00%	10.8917%	0.00%	10.8917%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	4.00%	12.2788%	0.00%	12.2788%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	4.00%	9.0947%	0.00%	9.0947%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	4.00%	14.4454%	0.00%	14.4454%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	4.00%	3.0418%	0.00%	3.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	4.00%	2.2214%	0.00%	2.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	4.00%	-3.5531%	0.00%	0.0000%

Historical Indexed Account Values - S&P 500 Uncapped Indexed Account									
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	4.00%	-8.2064%	0.00%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	4.00%	-7.9490%	0.00%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	4.00%	17.7812%	0.00%	17.7812%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	4.00%	22.0120%	0.00%	22.0120%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	4.00%	17.8793%	0.00%	17.8793%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	4.00%	10.2942%	0.00%	10.2942%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	4.00%	4.9025%	0.00%	4.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	4.00%	-0.4747%	0.00%	0.0000%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	4.00%	-2.9629%	0.00%	0.0000%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	4.00%	-2.3743%	0.00%	0.0000%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	4.00%	-10.3146%	0.00%	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	4.00%	-6.8350%	0.00%	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	4.00%	2.4563%	0.00%	2.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	4.00%	3.7402%	0.00%	3.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	4.00%	12.1885%	0.00%	12.1885%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	4.00%	10.3536%	0.00%	10.3536%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	4.00%	9.9082%	0.00%	9.9082%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	4.00%	10.2736%	0.00%	10.2736%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	4.00%	8.8680%	0.00%	8.8680%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	4.00%	10.0557%	0.00%	10.0557%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	4.00%	11.1795%	0.00%	11.1795%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	4.00%	12.2584%	0.00%	12.2584%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	4.00%	18.8560%	0.00%	18.8560%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	4.00%	14.2924%	0.00%	14.2924%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	4.00%	13.6221%	0.00%	13.6221%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	4.00%	15.6997%	0.00%	15.6997%

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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.
Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES**

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Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number ICC14 IUL-2014 or IUL-2014 followed by a state code
Issue State All states
Information as of October 15, 2026

Current Indexed Account Rates			
	Participation	**Growth Floor**	**Growth Cap**
S&P 500 Indexed Account	100.00%	0.00%	8.50%

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
Basic Interest Account	4.25%

The Basic Interest Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Basic Interest Account Rate of 1.00% as stated in the policy.

Historical Basic Interest Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.25%
7/1/2024–3/31/2026	4.05%
1/1/2024–6/30/2024	3.90%
7/1/2022–12/31/2023	3.55%
1/1/2022–6/30/2022	3.65%
10/1/2021–12/31/2021	3.90%
1/1/2019–9/30/2021	4.00%
10/1/2018–12/31/2018	3.90%
1/1/2018–9/30/2018	3.80%
7/1/2016–12/31/2017	3.90%
4/1/2016–6/30/2016	3.80%
1/1/2016–3/31/2016	4.00%
10/1/2015–12/31/2015	4.10%
1/1/2015–9/30/2015	4.15%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	8.50%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	8.50%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	8.50%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	8.50%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	8.50%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	8.50%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	8.50%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	8.25%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	8.25%	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	8.25%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	8.25%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	8.25%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	8.25%	8.2500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	8.00%	8.0000%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	8.00%	8.0000%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	8.00%	8.0000%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	8.00%	8.0000%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	8.00%	8.0000%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	8.00%	8.0000%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	8.00%	8.0000%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	8.00%	8.0000%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	8.00%	8.0000%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	8.25%	8.2500%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	8.25%	8.2500%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	8.25%	8.2500%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	8.25%	8.2500%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	8.25%	8.2500%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	8.25%	8.2500%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	7.75%	7.7500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	7.75%	7.7500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	7.75%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	7.50%	7.5000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	7.50%	7.5000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	7.50%	7.5000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	7.50%	7.5000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	7.50%	7.5000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	7.50%	7.5000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	8.00%	8.0000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	8.00%	8.0000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	8.00%	8.0000%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	8.00%	8.0000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	8.00%	8.0000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	8.00%	8.0000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	8.00%	8.0000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	8.00%	8.0000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	8.00%	8.0000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	7.75%	7.7500%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	7.75%	7.7500%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	7.75%	7.7500%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	7.75%	7.7500%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	7.75%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	7.75%	7.7500%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	7.75%	7.7500%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	7.75%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	7.75%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	8.00%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	8.00%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	8.00%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	8.00%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	8.00%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	8.00%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	8.00%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	8.00%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	8.00%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	8.00%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	8.00%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	8.00%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	8.25%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	8.25%	8.2500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	8.25%	8.2500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	8.25%	8.2500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	8.25%	8.2500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	8.25%	8.2500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	8.25%	8.2500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	8.25%	8.2500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	8.25%	8.2500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	8.25%	8.2500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	8.50%	8.5000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	9.00%	9.0000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	9.25%	9.2500%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	9.25%	9.2500%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	9.25%	9.2500%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	9.25%	9.2500%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	9.25%	9.2500%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	9.25%	9.2500%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	9.25%	9.2500%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	9.25%	9.2500%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	9.25%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	9.25%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	9.25%	0.4469%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	9.25%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	9.75%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	9.75%	9.7500%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	9.75%	9.7500%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	9.75%	9.7500%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	9.75%	9.7500%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	9.75%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	10.50%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	10.50%	1.0371%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	10.50%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	10.50%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	10.50%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	10.50%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	10.50%	2.7354%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	10.50%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	10.50%	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	10.50%	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	10.50%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	10.50%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	10.50%	10.5000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	10.50%	10.5000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	10.50%	10.5000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	10.50%	10.5000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	10.50%	10.5000%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	10.50%	10.5000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	10.50%	10.5000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	10.50%	10.5000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	10.50%	10.5000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	10.50%	10.5000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	10.50%	10.5000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	11.00%	11.0000%
9/15/2016–9/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	11.00%	11.0000%
8/15/2016–8/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	11.00%	11.0000%
7/15/2016–7/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	11.00%	11.0000%
6/15/2016–6/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	11.00%	11.0000%
5/15/2016–5/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	11.00%	11.0000%
4/15/2016–4/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	11.00%	11.0000%
3/15/2016–3/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	11.00%	11.0000%
2/15/2016–2/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	11.00%	11.0000%
1/15/2016–1/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	11.00%	11.0000%
12/15/2015–12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	0.00%	12.00%	10.6988%
11/15/2015–11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	0.00%	12.00%	7.7779%
10/15/2015–10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	0.00%	12.00%	5.3917%
9/15/2015–9/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	0.00%	12.00%	8.5522%
8/15/2015–8/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	0.00%	12.00%	4.7147%
7/15/2015–7/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	0.00%	12.00%	2.5785%
6/15/2015–6/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	0.00%	12.00%	0.0000%
5/15/2015–5/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	0.00%	12.00%	0.0000%
4/15/2015–4/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	0.00%	12.00%	0.0000%
3/15/2015–3/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	0.00%	12.00%	0.0000%
2/15/2015–2/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	0.00%	12.00%	0.0000%
1/15/2015–1/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	0.00%	12.00%	0.0000%

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 0.00% 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 3.00% as stated in the policy. Once an index segment is created, its Index Growth Cap will not change.

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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. If amounts in the Indexed Account are withdrawn prior to the end of the one-year term, no index interest will be credited.

Past index performance is not indicative of future results.

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Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number IUL-2013 (may be followed by a state code)
Issue State All states except Pennsylvania
Information as of October 15, 2026

Current Indexed Account Rates			
	Participation	**Growth Floor**	**Growth Cap**
S&P 500 Indexed Account	100.00%	0.00%	9.75%

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
Basic Interest Account	4.10%

The Basic Interest Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Basic Interest Account Rate of 1.00% as stated in the policy.

Historical Basic Interest Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.10%
10/1/2025–3/31/2026	3.90%
1/1/2024–9/30/2025	3.60%
7/1/2023–12/31/2023	3.55%
4/1/2023–6/30/2023	3.75%
1/1/2023–3/31/3023	4.00%
1/1/2022–12/31/2022	4.25%
10/1/2021–12/31/2021	4.15%
7/1/2021–9/30/2021	3.80%
10/1/2020–6/30/2021	3.65%
1/1/2020–9/30/2020	3.80%
1/1/2018–12/31/2019	3.70%
7/1/2017–12/31/2017	3.80%
7/1/2016–6/30/2017	3.70%
4/1/2016–6/30/2016	3.80%
1/1/2016–3/31/2016	4.00%
10/1/2015–12/31/2015	4.10%
1/1/2014–9/30/2015	4.15%
10/1/2013–12/31/2013	4.25%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	9.75%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	9.75%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	9.75%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	9.75%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	9.75%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	9.75%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	9.75%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	9.50%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	9.50%	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	9.50%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	9.50%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	9.50%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	9.50%	9.5000%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	9.25%	9.2500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	9.25%	9.2500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	9.25%	9.2500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	9.25%	9.2500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	9.25%	9.2500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	9.25%	9.2500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	9.25%	9.2500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	9.25%	9.2500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	9.25%	9.2500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	9.50%	9.5000%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	9.50%	9.5000%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	9.50%	9.5000%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	9.50%	9.5000%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	9.50%	9.5000%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	9.50%	9.5000%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	9.00%	9.0000%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	9.00%	9.0000%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	9.00%	6.6144%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	8.50%	8.5000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	8.50%	8.5000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	8.50%	8.5000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	8.50%	8.5000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	8.50%	8.5000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	8.50%	8.5000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	9.00%	9.0000%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	9.00%	9.0000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	9.00%	9.0000%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	9.00%	9.0000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	9.00%	9.0000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	9.00%	9.0000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	9.00%	9.0000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	9.00%	9.0000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	9.00%	9.0000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	8.75%	8.7500%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	8.75%	8.7500%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	8.75%	8.7500%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	8.75%	8.7500%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	8.75%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	8.75%	8.7500%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	8.75%	8.7500%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	8.75%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	8.75%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	9.50%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	9.50%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	9.50%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	9.50%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	9.50%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	9.50%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	9.25%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	9.25%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	9.25%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	9.25%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	9.25%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	9.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	9.25%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	9.25%	9.2500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	9.25%	9.2500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	9.25%	9.2500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	9.25%	9.2500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	9.25%	9.2500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	9.25%	9.2500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	9.25%	9.2500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	9.25%	9.2500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	9.25%	9.2500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	9.50%	9.5000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	10.25%	10.2500%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	11.00%	11.0000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	11.00%	11.0000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	11.00%	11.0000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	11.50%	11.5000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	11.50%	11.5000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	11.50%	11.5000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	11.50%	11.5000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	11.50%	11.5000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	11.50%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	11.50%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	11.50%	0.4469%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	11.50%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	11.50%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	11.50%	11.5000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	11.50%	11.5000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	12.00%	12.0000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	12.00%	12.0000%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	12.00%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	12.00%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	12.00%	1.0371%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	12.00%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	12.00%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	12.00%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	12.00%	9.3845%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	12.00%	2.7354%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	12.00%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	12.00%	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	12.00%	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	12.00%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	12.00%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	11.50%	11.5000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	11.50%	11.5000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	11.50%	11.5000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	11.50%	11.5000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	11.50%	11.5000%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	11.50%	11.5000%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	11.00%	11.0000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	11.00%	11.0000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	11.00%	11.0000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	11.00%	11.0000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	11.00%	11.0000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	11.00%	11.0000%
9/15/2016–9/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	11.00%	11.0000%
8/15/2016–8/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	11.00%	11.0000%
7/15/2016–7/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	11.00%	11.0000%
6/15/2016–6/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	11.00%	11.0000%
5/15/2016–5/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	11.00%	11.0000%
4/15/2016–4/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	11.00%	11.0000%
3/15/2016–3/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	12.00%	12.0000%
2/15/2016–2/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	12.00%	12.0000%
1/15/2016–1/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	12.00%	12.0000%
12/15/2015–12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	0.00%	12.00%	10.6988%
11/15/2015–11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	0.00%	12.00%	7.7779%
10/15/2015–10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	0.00%	12.00%	5.3917%
9/15/2015–9/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	0.00%	12.00%	8.5522%
8/15/2015–8/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	0.00%	12.00%	4.7147%
7/15/2015–7/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	0.00%	12.00%	2.5785%
6/15/2015–6/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	0.00%	12.00%	0.0000%
5/15/2015–5/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	0.00%	12.00%	0.0000%
4/15/2015–4/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	0.00%	12.00%	0.0000%
3/15/2015–3/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	0.00%	12.00%	0.0000%
2/15/2015–2/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	0.00%	12.00%	0.0000%
1/15/2015–1/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	0.00%	12.00%	0.0000%
12/15/2014–12/15/2015	1,989.63	2,043.41	2.7030%	100%	2.7030%	0.00%	12.00%	2.7030%
11/15/2014–11/15/2015	2,039.82	2,023.04	-0.8226%	100%	-0.8226%	0.00%	12.00%	0.0000%
10/15/2014–10/15/2015	1,862.49	2,023.86	8.6642%	100%	8.6642%	0.00%	12.00%	8.6642%
9/15/2014–9/15/2015	1,984.13	1,978.09	-0.3044%	100%	-0.3044%	0.00%	12.00%	0.0000%
8/15/2014–8/15/2015	1,955.06	2,091.54	6.9809%	100%	6.9809%	0.00%	12.00%	6.9809%
7/15/2014–7/15/2015	1,973.28	2,107.40	6.7968%	100%	6.7968%	0.00%	12.00%	6.7968%
6/15/2014–6/15/2015	1,936.16	2,084.43	7.6579%	100%	7.6579%	0.00%	12.00%	7.6579%
5/15/2014–5/15/2015	1,870.85	2,122.73	13.4634%	100%	13.4634%	0.00%	12.00%	12.0000%
4/15/2014–4/15/2015	1,842.98	2,106.63	14.3056%	100%	14.3056%	0.00%	12.00%	12.0000%
3/15/2014–3/15/2015	1,841.13	2,053.40	11.5293%	100%	11.5293%	0.00%	12.00%	11.5293%
2/15/2014–2/15/2015	1,838.63	2,096.99	14.0518%	100%	14.0518%	0.00%	12.00%	12.0000%
1/15/2014–1/15/2015	1,848.38	1,992.67	7.8063%	100%	7.8063%	0.00%	12.00%	7.8063%
12/15/2013–12/15/2014	1,775.32	1,989.63	12.0716%	100%	12.0716%	0.00%	12.00%	12.0000%
11/15/2013–11/15/2014	1,798.18	2,039.82	13.4380%	100%	13.4380%	0.00%	12.00%	12.0000%
10/15/2013–10/15/2014	1,698.06	1,862.49	9.6834%	100%	9.6834%	0.00%	12.00%	9.6834%

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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

PruLife Index Advantage UL 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. Both are Prudential Financial companies located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations. The contract number is ICC17 IUL-2017 or IUL-2017.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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**

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IUL-2013

Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number IUL-2013 PA
Issue State Pennsylvania
Information as of October 15, 2026

Current Indexed Account Rates			
	Participation	**Growth Floor**	**Growth Cap**
S&P 500 Indexed Account	100.00%	1.00%	9.00%

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
Basic Interest Account	4.10%

The Basic Interest Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Basic Interest Account Rate of 1.00% as stated in the policy.

Historical Basic Interest Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.10%
10/01/2025–3/31/2026	3.90%
1/01/2024–9/30/2025	3.60%
7/1/2023–12/31/2023	3.55%
4/1/2023–6/30/2023	3.75%
1/1/2023–3/31/2023	4.00%
1/1/2022–12/31/2022	4.25%
10/1/2021–12/31/2021	4.15%
7/1/2021–9/30/2021	3.80%
10/1/2020–6/30/2021	3.65%
1/1/2020–9/30/2020	3.80%
1/1/2018–12/31/2019	3.70%
7/1/2017–12/31/2017	3.80%
7/1/2016–6/30/2017	3.70%
4/1/2016–6/30/2016	3.80%
1/1/2016–3/31/2016	4.00%
10/1/2015–12/31/2015	4.10%
1/1/2014–9/30/2015	4.15%
10/1/2013–12/31/2013	4.25%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		1.00%	9.00%	
9/15/2026–9/15/2027	7,585.73			100%		1.00%	9.00%	
8/15/2026–8/15/2027	7,785.76			100%		1.00%	9.00%	
7/15/2026–7/15/2027	7,572.40			100%		1.00%	9.00%	
6/15/2026–6/15/2027	7,554.29			100%		1.00%	9.00%	
5/15/2026–5/15/2027	7,408.50			100%		1.00%	9.00%	
4/15/2026–4/15/2027	7,022.95			100%		1.00%	9.00%	
3/15/2026–3/15/2027	6,632.19			100%		1.00%	8.75%	
2/15/2026–2/15/2027	6,836.17			100%		1.00%	8.75%	
1/15/2026–1/15/2027	6,944.47			100%		1.00%	8.75%	
12/15/2025–12/15/2026	6,816.51			100%		1.00%	8.75%	
11/15/2025–11/15/2026	6,734.11			100%		1.00%	8.75%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	1.00%	8.75%	8.7500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	1.00%	8.50%	8.5000%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	1.00%	8.50%	8.5000%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	1.00%	8.50%	8.5000%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	1.00%	8.50%	8.5000%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	1.00%	8.50%	8.5000%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	1.00%	8.50%	8.5000%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	1.00%	8.50%	8.5000%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	1.00%	8.50%	8.5000%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	1.00%	8.50%	8.5000%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	1.00%	8.75%	8.7500%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	1.00%	8.75%	8.7500%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	1.00%	8.75%	8.7500%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	1.00%	8.75%	8.7500%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	1.00%	8.75%	8.7500%
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	1.00%	8.75%	8.7500%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	1.00%	8.25%	8.2500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	1.00%	8.25%	8.2500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	1.00%	8.25%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	1.00%	8.00%	8.0000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	1.00%	8.00%	8.0000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	1.00%	8.00%	8.0000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	1.00%	8.00%	8.0000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	1.00%	8.00%	8.0000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	1.00%	8.00%	8.0000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	1.00%	8.00%	8.0000%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	1.00%	8.00%	8.0000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	1.00%	8.00%	8.0000%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	1.00%	8.00%	8.0000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	1.00%	8.00%	8.0000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	1.00%	8.00%	8.0000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	1.00%	8.00%	8.0000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	1.00%	8.00%	8.0000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	1.00%	8.00%	8.0000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	1.00%	7.75%	7.7500%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	1.00%	7.75%	7.7500%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	1.00%	7.75%	7.7500%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	1.00%	7.75%	7.7500%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	1.00%	7.75%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	1.00%	7.75%	7.7500%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	1.00%	7.75%	7.7500%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	1.00%	7.75%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	1.00%	7.75%	1.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	1.00%	8.25%	1.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	1.00%	8.25%	1.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	1.00%	8.25%	1.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	1.00%	8.25%	1.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	1.00%	8.25%	1.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	1.00%	8.25%	1.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	1.00%	8.25%	1.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	1.00%	8.25%	1.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	1.00%	8.25%	1.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	1.00%	8.25%	1.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	1.00%	8.25%	1.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	1.00%	8.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	1.00%	8.25%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	1.00%	8.25%	8.2500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	1.00%	8.25%	8.2500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	1.00%	8.25%	8.2500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	1.00%	8.25%	8.2500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	1.00%	8.25%	8.2500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	1.00%	8.25%	8.2500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	1.00%	8.25%	8.2500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	1.00%	8.25%	8.2500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	1.00%	8.25%	8.2500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	1.00%	8.50%	8.5000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	1.00%	9.00%	9.0000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	1.00%	9.50%	9.5000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	1.00%	9.50%	9.5000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	1.00%	9.50%	9.5000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	1.00%	10.00%	10.0000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	1.00%	10.00%	10.0000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	1.00%	10.00%	10.0000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	1.00%	10.00%	10.0000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	1.00%	10.00%	10.0000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	1.00%	10.00%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	1.00%	10.00%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	1.00%	10.00%	1.0000%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	1.00%	10.00%	1.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	1.00%	10.00%	1.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	1.00%	10.00%	10.0000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	1.00%	10.00%	10.0000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	1.00%	10.50%	10.5000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	1.00%	10.50%	10.5000%
10/15/2018–10/15/2109	2,750.79	2,995.68	8.9025%	100%	8.9025%	1.00%	10.50%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	1.00%	10.50%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	1.00%	10.50%	1.0371%
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	1.00%	10.50%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	1.00%	10.50%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	1.00%	10.50%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	1.00%	10.50%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	1.00%	10.50%	2.7354%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	1.00%	10.50%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	1.00%	10.50%	1.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	1.00%	10.50%	1.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	1.00%	10.50%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	1.00%	10.50%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	1.00%	10.00%	10.0000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	1.00%	10.00%	10.0000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	1.00%	10.00%	10.0000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	1.00%	10.00%	10.0000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	1.00%	10.00%	10.0000%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	1.00%	10.00%	10.0000%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	1.00%	9.50%	9.5000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	1.00%	9.50%	9.5000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	1.00%	9.50%	9.5000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	1.00%	9.50%	9.5000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	1.00%	9.50%	9.5000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	1.00%	9.50%	9.5000%
9/15/2016–9/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	1.00%	9.50%	9.5000%
8/15/2016–8/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	1.00%	9.50%	9.5000%
7/15/2016–7/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	1.00%	9.50%	9.5000%
6/15/2016–6/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	1.00%	9.50%	9.5000%
5/15/2016–5/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	1.00%	9.50%	9.5000%
4/15/2016–4/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	1.00%	9.50%	9.5000%
3/15/2016–3/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	1.00%	10.50%	10.5000%
2/15/2016–2/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	1.00%	10.50%	10.5000%
1/15/2016–1/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	1.00%	10.50%	10.5000%
12/15/2015–12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	1.00%	10.50%	10.5000%
11/15/2015–11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	1.00%	10.50%	7.7779%
10/15/2015–10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	1.00%	10.50%	5.3917%
9/15/2015–9/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	1.00%	10.50%	8.5522%
8/15/2015–8/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	1.00%	10.50%	4.7147%
7/15/2015–7/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	1.00%	10.50%	2.5785%
6/15/2015–6/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	1.00%	10.50%	1.0000%
5/15/2015–5/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	1.00%	10.50%	1.0000%
4/15/2015–4/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	1.00%	10.50%	1.0000%
3/15/2015–3/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	1.00%	10.50%	1.0000%
2/15/2015–2/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	1.00%	10.50%	1.0000%
1/15/2015–1/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	1.00%	10.50%	1.0000%
12/15/2014–12/15/2015	1,989.63	2,043.41	2.7030%	100%	2.7030%	1.00%	10.50%	2.7030%
11/15/2014–11/15/2015	2,039.82	2,023.04	-0.8226%	100%	-0.8226%	1.00%	10.50%	1.0000%
10/15/2014–10/15/2015	1,862.49	2,023.86	8.6642%	100%	8.6642%	1.00%	10.50%	8.6642%
9/15/2014–9/15/2015	1,984.13	1,978.09	-0.3044%	100%	-0.3044%	1.00%	10.50%	1.0000%
8/15/2014–8/15/2015	1,955.06	2,091.54	6.9809%	100%	6.9809%	1.00%	10.50%	6.9809%
7/15/2014–7/15/2015	1,973.28	2,107.40	6.7968%	100%	6.7968%	1.00%	10.50%	6.7968%
6/15/2014–6/15/2015	1,936.16	2,084.43	7.6579%	100%	7.6579%	1.00%	10.50%	7.6579%
5/15/2014–5/15/2015	1,870.85	2,122.73	13.4634%	100%	13.4634%	1.00%	10.50%	10.5000%
4/15/2014–4/15/2015	1,842.98	2,106.63	14.3056%	100%	14.3056%	1.00%	10.50%	10.5000%
3/15/2014–3/15/2015	1,841.13	2,053.40	11.5293%	100%	11.5293%	1.00%	10.50%	10.5000%
2/15/2014–2/15/2015	1,838.63	2,096.99	14.0518%	100%	14.0518%	1.00%	10.50%	10.5000%
1/15/2014–1/15/2015	1,848.38	1,992.67	7.8063%	100%	7.8063%	1.00%	10.50%	7.8063%
12/15/2013–12/15/2014	1,775.32	1,989.63	12.0716%	100%	12.0716%	1.00%	10.50%	10.5000%
11/15/2013–11/15/2014	1,798.18	2,039.82	13.4380%	100%	13.4380%	1.00%	10.50%	10.5000%
10/15/2013–10/15/2014	1,698.06	1,862.49	9.6834%	100%	9.6834%	1.00%	10.50%	9.6834%

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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

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- **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES**

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IUL-2013 PA

Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number IUL-2011 *(may be followed by a state code)*
Issue State All states except Pennsylvania
Information as of October 15, 2026

Current Indexed Account Rates			
	Participation	**Growth Floor**	**Growth Cap**
S&P 500 Indexed Account	100.00%	0.00%	9.75%

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
Basic Interest Account	4.45%

The Basic Interest Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Basic Interest Account Rate of 2.00% as stated in the policy.

Historical Basic Interest Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.45%
10/1/2025–3/31/2026	4.25%
1/1/2024–9/30/2025	3.95%
7/1/2023–12/31/2023	3.90%
4/1/2023–6/30/2023	4.10%
1/1/2023–3/31/2023	4.35%
1/1/2022–12/31/2022	4.60%
10/1/2021–12/31/2021	4.50%
7/1/2021–9/30/2021	4.15%
10/1/2020–6/30/2021	4.00%
1/1/2020–9/30/2020	4.15%
1/1/2018–12/31/2019	4.05%
7/1/2017–12/31/2017	4.15%
7/1/2016–6/30/2017	4.05%
4/1/2016–6/30/2016	4.15%
1/1/2016–3/31/2016	4.35%
10/1/2015–12/31/2015	4.45%
1/1/2014–9/30/2015	4.50%
10/1/2013–12/31/2013	4.60%
7/1/2013–9/30/2013	4.65%
4/1/2013–6/30/2013	4.75%
1/1/2013–3/31/2013	4.90%
10/1/2012–12/31/2012	4.95%
4/1/2012–9/30/2012	5.05%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		0.00%	9.75%	
9/15/2026–9/15/2027	7,585.73			100%		0.00%	9.75%	
8/15/2026–8/15/2027	7,785.76			100%		0.00%	9.75%	
7/15/2026–7/15/2027	7,572.40			100%		0.00%	9.75%	
6/15/2026–6/15/2027	7,554.29			100%		0.00%	9.75%	
5/15/2026–5/15/2027	7,408.50			100%		0.00%	9.75%	
4/15/2026–4/15/2027	7,022.95			100%		0.00%	9.75%	
3/15/2026–3/15/2027	6,632.19			100%		0.00%	9.50%	
2/15/2026–2/15/2027	6,836.17			100%		0.00%	9.50%	
1/15/2026–1/15/2027	6,944.47			100%		0.00%	9.50%	
12/15/2025–12/15/2026	6,816.51			100%		0.00%	9.50%	
11/15/2025–11/15/2026	6,734.11			100%		0.00%	9.50%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	0.00%	9.50%	9.5000%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	0.00%	9.50%	9.5000%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	0.00%	9.50%	9.5000%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	0.00%	9.50%	9.5000%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	0.00%	9.50%	9.5000%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	0.00%	9.50%	9.5000%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	0.00%	9.50%	9.5000%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	0.00%	9.50%	9.5000%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	0.00%	9.50%	9.5000%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	0.00%	9.50%	9.5000%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	0.00%	9.75%	9.7500%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	0.00%	9.75%	9.7500%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	0.00%	9.75%	9.7500%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	0.00%	9.75%	9.7500%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	0.00%	9.75%	9.7500%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	0.00%	9.75%	9.7500%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	0.00%	9.00%	9.0000%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	0.00%	9.00%	9.0000%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	0.00%	9.00%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	0.00%	8.50%	8.5000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	0.00%	8.50%	8.5000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	0.00%	8.50%	8.5000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	0.00%	8.50%	8.5000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	0.00%	8.50%	8.5000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	0.00%	8.50%	8.5000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	0.00%	9.00%	9.0000%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	0.00%	9.00%	9.0000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	0.00%	9.00%	9.0000%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	0.00%	9.00%	9.0000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	0.00%	9.00%	9.0000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	0.00%	9.00%	9.0000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	0.00%	9.00%	9.0000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	0.00%	9.00%	9.0000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	0.00%	9.00%	9.0000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	0.00%	8.75%	8.7500%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	0.00%	8.75%	8.7500%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	0.00%	8.75%	8.7500%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	0.00%	8.75%	8.7500%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	0.00%	8.75%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	0.00%	8.75%	8.7500%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	0.00%	8.75%	8.7500%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	0.00%	8.75%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	0.00%	8.75%	0.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	0.00%	9.50%	0.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	0.00%	9.50%	0.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	0.00%	9.50%	0.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	0.00%	9.50%	0.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	0.00%	9.50%	0.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	0.00%	9.50%	0.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	0.00%	9.25%	0.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	0.00%	9.25%	0.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	0.00%	9.25%	0.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	0.00%	9.25%	0.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	0.00%	9.25%	0.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	0.00%	9.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	0.00%	9.25%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	0.00%	9.25%	9.2500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	0.00%	9.25%	9.2500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	0.00%	9.25%	9.2500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	0.00%	9.25%	9.2500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	0.00%	9.25%	9.2500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	0.00%	9.25%	9.2500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	0.00%	9.25%	9.2500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	0.00%	9.25%	9.2500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	0.00%	9.25%	9.2500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	0.00%	9.50%	9.5000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	0.00%	10.25%	10.2500%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	0.00%	11.00%	11.0000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	0.00%	11.00%	11.0000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	0.00%	11.00%	11.0000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	11.50%	11.5000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	11.50%	11.5000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	11.50%	11.5000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	11.50%	11.5000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	11.50%	11.5000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	11.50%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	11.50%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	11.50%	0.4469%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	11.50%	0.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	11.50%	0.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	11.50%	11.5000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	11.50%	11.5000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	12.00%	12.0000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	12.00%	12.0000%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	12.00%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	12.00%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	12.00%	1.0371%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	12.00%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	12.00%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	12.00%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	12.00%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	12.00%	2.7354%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	12.00%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	12.00%	0.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	12.00%	0.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	12.00%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	12.00%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	11.50%	11.5000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	11.50%	11.5000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	11.50%	11.5000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	11.50%	11.5000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	11.50%	11.5000%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	11.50%	11.5000%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	11.00%	11.0000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	11.00%	11.0000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	11.00%	11.0000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	11.00%	11.0000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	11.00%	11.0000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	11.00%	11.0000%
9/15/2016–9/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	11.00%	11.0000%
8/15/2016–8/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	11.00%	11.0000%
7/15/2016–7/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	11.00%	11.0000%
6/15/2016–6/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	11.00%	11.0000%
5/15/2016–5/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	11.00%	11.0000%
4/15/2016–4/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	11.00%	11.0000%
3/15/2016–3/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	12.00%	12.0000%
2/15/2016–2/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	12.00%	12.0000%
1/15/2016–1/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	12.00%	12.0000%
12/15/2015–12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	0.00%	12.00%	10.6988%
11/15/2015–11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	0.00%	12.00%	7.7779%
10/15/2015–10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	0.00%	12.00%	5.3917%
9/15/2015–9/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	0.00%	12.00%	8.5522%
8/15/2015–8/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	0.00%	12.00%	4.7147%
7/15/2015–7/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	0.00%	12.00%	2.5785%
6/15/2015–6/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	0.00%	12.00%	0.0000%
5/15/2015–5/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	0.00%	12.00%	0.0000%
4/15/2015–4/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	0.00%	12.00%	0.0000%
3/15/2015–3/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	0.00%	12.00%	0.0000%
2/15/2015–2/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	0.00%	12.00%	0.0000%
1/15/2015–1/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	0.00%	12.00%	0.0000%
12/15/2014–12/15/2015	1,989.63	2,043.41	2.7030%	100%	2.7030%	0.00%	12.00%	2.7030%
11/15/2014–11/15/2015	2,039.82	2,023.04	-0.8226%	100%	-0.8226%	0.00%	12.00%	0.0000%
10/15/2014–10/15/2015	1,862.49	2,023.86	8.6642%	100%	8.6642%	0.00%	12.00%	8.6642%
9/15/2014–9/15/2015	1,984.13	1,978.09	-0.3044%	100%	-0.3044%	0.00%	12.00%	0.0000%
8/15/2014–8/15/2015	1,955.06	2,091.54	6.9809%	100%	6.9809%	0.00%	12.00%	6.9809%
7/15/2014–7/15/2015	1,973.28	2,107.40	6.7968%	100%	6.7968%	0.00%	12.00%	6.7968%
6/15/2014–6/15/2015	1,936.16	2,084.43	7.6579%	100%	7.6579%	0.00%	12.00%	7.6579%
5/15/2014–5/15/2015	1,870.85	2,122.73	13.4634%	100%	13.4634%	0.00%	12.00%	12.0000%
4/15/2014–4/15/2015	1,842.98	2,106.63	14.3056%	100%	14.3056%	0.00%	12.00%	12.0000%
3/15/2014–3/15/2015	1,841.13	2,053.40	11.5293%	100%	11.5293%	0.00%	12.00%	11.5293%
2/15/2014–2/15/2015	1,838.63	2,096.99	14.0518%	100%	14.0518%	0.00%	12.00%	12.0000%
1/15/2014–1/15/2015	1,848.38	1,992.67	7.8063%	100%	7.8063%	0.00%	12.00%	7.8063%
12/15/2013–12/15/2014	1,775.32	1,989.63	12.0716%	100%	12.0716%	0.00%	12.00%	12.0000%
11/15/2013–11/15/2014	1,798.18	2,039.82	13.4380%	100%	13.4380%	0.00%	12.00%	12.0000%
10/15/2013–10/15/2014	1,698.06	1,862.49	9.6834%	100%	9.6834%	0.00%	12.00%	9.6834%
9/15/2013–9/15/2014	1,687.99	1,984.13	17.5439%	100%	17.5439%	0.00%	10.75%	10.7500%
8/15/2013–8/15/2014	1,661.32	1,955.06	17.6811%	100%	17.6811%	0.00%	10.75%	10.7500%
7/15/2013–7/15/2014	1,682.50	1,973.28	17.2826%	100%	17.2826%	0.00%	10.75%	10.7500%
6/15/2013–6/15/2014	1,626.73	1,936.16	19.0216%	100%	19.0216%	0.00%	10.75%	10.7500%
5/15/2013–5/15/2014	1,658.78	1,870.85	12.7847%	100%	12.7847%	0.00%	10.75%	10.7500%
4/15/2013–4/15/2014	1,552.36	1,842.98	18.7212%	100%	18.7212%	0.00%	10.75%	10.7500%
3/15/2013–3/15/2014	1,560.70	1,841.13	17.9682%	100%	17.9682%	0.00%	10.75%	10.7500%
2/15/2013–2/15/2014	1,519.79	1,838.63	20.9792%	100%	20.9792%	0.00%	10.75%	10.7500%
1/15/2013–1/15/2014	1,472.34	1,848.38	25.5403%	100%	25.5403%	0.00%	10.75%	10.7500%
12/15/2012–12/15/2013	1,413.58	1,775.32	25.5903%	100%	25.5903%	0.00%	10.75%	10.7500%
11/15/2012–11/15/2013	1,353.33	1,798.18	32.8708%	100%	32.8708%	0.00%	10.75%	10.7500%
10/15/2012–10/15/2013	1,440.13	1,698.06	17.9102%	100%	17.9102%	0.00%	10.75%	10.7500%
9/15/2012–9/15/2013	1,465.77	1,687.99	15.1606%	100%	15.1606%	0.00%	10.75%	10.7500%
8/15/2012–8/15/2013	1,405.53	1,661.32	18.1988%	100%	18.1988%	0.00%	10.75%	10.7500%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2012–7/15/2013	1,356.78	1,682.50	24.0068%	100%	24.0068%	0.00%	10.75%	10.7500%
6/15/2012–6/15/2013	1,342.84	1,626.73	21.1410%	100%	21.1410%	0.00%	10.75%	10.7500%
5/15/2012–5/15/2013	1,330.66	1,658.78	24.6584%	100%	24.6584%	0.00%	10.75%	10.7500%

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 0.00% 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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

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- **NOT FDIC INSURED**
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Index Performance

Product Name PruLife Index Advantage UL
Policy Form Number IUL-2011 PA
Issue State Pennsylvania
Information as of October 15, 2026

Current Indexed Account Rates			
	Participation	**Growth Floor**	**Growth Cap**
S&P 500 Indexed Account	100.00%	1.00%	9.00%

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
Basic Interest Account	4.45%

The Basic Interest Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Basic Interest Account Rate of 2.00% as stated in the policy.

Historical Basic Interest Account Rates	
Period	**Interest Rate**
4/1/2026–Current	4.45%
10/1/2025–3/31/2026	4.25%
1/1/2024–9/30/2025	3.95%
7/1/2023–12/31/2023	3.90%
4/1/2023–6/30/2023	4.10%
1/1/2023–3/31/2023	4.35%
1/1/2022–12/31/2022	4.60%
10/1/2021–12/31/2021	4.50%
7/1/2021–9/30/2021	4.15%
10/1/2020–6/30/2021	4.00%
1/1/2020–9/30/2020	4.15%
1/1/2018–12/31/2019	4.05%
7/1/2017–12/31/2017	4.15%
7/1/2016–6/30/2017	4.05%
4/1/2016–6/30/2016	4.15%
1/1/2016–3/31/2016	4.35%
10/1/2015–12/31/2015	4.45%
1/1/2014–9/30/2015	4.50%
10/1/2013–12/31/2013	4.60%
7/1/2013–9/30/2013	4.65%
4/1/2013–6/30/2013	4.75%
1/1/2013–3/31/2013	4.90%
10/1/2012–12/31/2012	4.95%
4/1/2012–9/30/2012	5.05%

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**	**Participation Rate**	**S&P 500 Index Change after Par Rate**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			100%		1.00%	9.00%	
9/15/2026–9/15/2027	7,585.73			100%		1.00%	9.00%	
8/15/2026–8/15/2027	7,785.76			100%		1.00%	9.00%	
7/15/2026–7/15/2027	7,572.40			100%		1.00%	9.00%	
6/15/2026–6/15/2027	7,554.29			100%		1.00%	9.00%	
5/15/2026–5/15/2027	7,408.50			100%		1.00%	9.00%	
4/15/2026–4/15/2027	7,022.95			100%		1.00%	9.00%	
3/15/2026–3/15/2027	6,632.19			100%		1.00%	8.75%	
2/15/2026–2/15/2027	6,836.17			100%		1.00%	8.75%	
1/15/2026–1/15/2027	6,944.47			100%		1.00%	8.75%	
12/15/2025–12/15/2026	6,816.51			100%		1.00%	8.75%	
11/15/2025–11/15/2026	6,734.11			100%		1.00%	8.75%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	16.0844%	1.00%	8.75%	8.7500%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	14.6698%	1.00%	8.75%	8.7500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	20.7132%	1.00%	8.75%	8.7500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	21.2795%	1.00%	8.75%	8.7500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	26.3900%	1.00%	8.75%	8.7500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	25.2085%	1.00%	8.75%	8.7500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	30.1358%	1.00%	8.75%	8.7500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	17.6141%	1.00%	8.75%	8.7500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	11.8002%	1.00%	8.75%	8.7500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	16.7155%	1.00%	8.75%	8.7500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	12.6493%	1.00%	9.00%	9.0000%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	14.7087%	1.00%	9.00%	9.0000%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	14.7165%	1.00%	9.00%	9.0000%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	17.5837%	1.00%	9.00%	9.0000%
8/15/2024–8/15/2025	5,543.22	6,449.80	16.3548%	100%	16.3548%	1.00%	9.00%	9.0000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2024–7/15/2025	5,631.22	6,243.76	10.8776%	100%	10.8776%	1.00%	9.00%	9.0000%
6/15/2024–6/15/2025	5,431.60	5,976.97	10.0407%	100%	10.0407%	1.00%	8.25%	8.2500%
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	11.4688%	1.00%	8.25%	8.2500%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	6.6144%	1.00%	8.25%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	10.1982%	1.00%	8.00%	8.0000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	21.5697%	1.00%	8.00%	8.0000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	24.3754%	1.00%	8.00%	8.0000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	28.2231%	1.00%	8.00%	8.0000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	30.3748%	1.00%	8.00%	8.0000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	34.3705%	1.00%	8.00%	8.0000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	26.4183%	1.00%	8.25%	8.2500%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	24.9075%	1.00%	8.25%	8.2500%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	24.9877%	1.00%	8.25%	8.2500%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	22.7247%	1.00%	8.25%	8.2500%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	28.3315%	1.00%	8.25%	8.2500%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	22.3359%	1.00%	8.25%	8.2500%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	31.4795%	1.00%	8.25%	8.2500%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.2684%	1.00%	8.25%	8.2500%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	19.6230%	1.00%	8.25%	8.2500%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	21.1369%	1.00%	8.00%	8.0000%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	12.8052%	1.00%	8.00%	8.0000%
10/15/2022–10/15/2023	3,583.07	4,327.78	20.7841%	100%	20.7841%	1.00%	8.00%	8.0000%
9/15/2022–9/15/2023	3,901.35	4,450.32	14.0713%	100%	14.0713%	1.00%	8.00%	8.0000%
8/15/2022–8/15/2023	4,297.14	4,437.86	3.2747%	100%	3.2747%	1.00%	8.00%	3.2747%
7/15/2022–7/15/2023	3,863.16	4,505.42	16.6252%	100%	16.6252%	1.00%	8.00%	8.0000%
6/15/2022–6/15/2023	3,789.99	4,425.84	16.7771%	100%	16.7771%	1.00%	8.00%	8.0000%
5/15/2022–5/15/2023	4,023.89	4,136.28	2.7931%	100%	2.7931%	1.00%	8.00%	2.7931%
4/15/2022–4/15/2023	4,392.59	4,137.64	-5.8041%	100%	-5.8041%	1.00%	8.00%	1.0000%
3/15/2022–3/15/2023	4,262.45	3,891.93	-8.6927%	100%	-8.6927%	1.00%	8.50%	1.0000%
2/15/2022–2/15/2023	4,471.07	4,147.60	-7.2347%	100%	-7.2347%	1.00%	8.50%	1.0000%
1/15/2022–1/15/2023	4,662.85	3,999.09	-14.2351%	100%	-14.2351%	1.00%	8.50%	1.0000%
12/15/2021–12/15/2022	4,709.85	3,895.75	-17.2851%	100%	-17.2851%	1.00%	8.50%	1.0000%
11/15/2021–11/15/2022	4,682.80	3,991.73	-14.7576%	100%	-14.7576%	1.00%	8.50%	1.0000%
10/15/2021–10/15/2022	4,471.37	3,583.07	-19.8664%	100%	-19.8664%	1.00%	8.50%	1.0000%
9/15/2021–9/15/2022	4,480.70	3,901.35	-12.9299%	100%	-12.9299%	1.00%	8.25%	1.0000%
8/15/2021–8/15/2022	4,468.00	4,297.14	-3.8241%	100%	-3.8241%	1.00%	8.25%	1.0000%
7/15/2021–7/15/2022	4,360.03	3,863.16	-11.3960%	100%	-11.3960%	1.00%	8.25%	1.0000%
6/15/2021–6/15/2022	4,246.59	3,789.99	-10.7522%	100%	-10.7522%	1.00%	8.25%	1.0000%
5/15/2021–5/15/2022	4,173.85	4,023.89	-3.5928%	100%	-3.5928%	1.00%	8.25%	1.0000%
4/15/2021–4/15/2022	4,170.42	4,392.59	5.3273%	100%	5.3273%	1.00%	8.25%	5.3273%
3/15/2021–3/15/2022	3,968.94	4,262.45	7.3952%	100%	7.3952%	1.00%	8.25%	7.3952%
2/15/2021–2/15/2022	3,934.83	4,471.07	13.6280%	100%	13.6280%	1.00%	8.25%	8.2500%
1/15/2021–1/15/2022	3,768.25	4,662.85	23.7405%	100%	23.7405%	1.00%	8.25%	8.2500%
12/15/2020–12/15/2021	3,694.62	4,709.85	27.4786%	100%	27.4786%	1.00%	8.25%	8.2500%
11/15/2020–11/15/2021	3,585.15	4,682.80	30.6166%	100%	30.6166%	1.00%	8.25%	8.2500%
10/15/2020–10/15/2021	3,483.34	4,471.37	28.3644%	100%	28.3644%	1.00%	8.25%	8.2500%
9/15/2020–9/15/2021	3,401.20	4,480.70	31.7388%	100%	31.7388%	1.00%	8.25%	8.2500%
8/15/2020–8/15/2021	3,372.85	4,468.00	32.4696%	100%	32.4696%	1.00%	8.25%	8.2500%
7/15/2020–7/15/2021	3,226.56	4,360.03	35.1294%	100%	35.1294%	1.00%	8.25%	8.2500%
6/15/2020–6/15/2021	3,066.59	4,246.59	38.4792%	100%	38.4792%	1.00%	8.25%	8.2500%
5/15/2020–5/15/2021	2,863.70	4,173.85	45.7503%	100%	45.7503%	1.00%	8.50%	8.5000%
4/15/2020–4/15/2021	2,783.36	4,170.42	49.8340%	100%	49.8340%	1.00%	9.00%	9.0000%
3/15/2020–3/15/2021	2,711.02	3,968.94	46.4002%	100%	46.4002%	1.00%	9.50%	9.5000%
2/15/2020–2/15/2021	3,380.16	3,934.83	16.4096%	100%	16.4096%	1.00%	9.50%	9.5000%
1/15/2020–1/15/2021	3,289.29	3,768.25	14.5612%	100%	14.5612%	1.00%	9.50%	9.5000%
12/15/2019–12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	1.00%	10.00%	10.0000%
11/15/2019–11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	1.00%	10.00%	10.0000%
10/15/2019–10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	1.00%	10.00%	10.0000%
9/15/2019–9/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	1.00%	10.00%	10.0000%
8/15/2019–8/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	1.00%	10.00%	10.0000%
7/15/2019–7/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	1.00%	10.00%	7.0418%
6/15/2019–6/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	1.00%	10.00%	6.2214%
5/15/2019–5/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	1.00%	10.00%	1.0000%
4/15/2019–4/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	1.00%	10.00%	1.0000%
3/15/2019–3/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	1.00%	10.00%	1.0000%
2/15/2019–2/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	1.00%	10.00%	10.0000%
1/15/2019–1/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	1.00%	10.00%	10.0000%
12/15/2018–12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	1.00%	10.50%	10.5000%
11/15/2018–11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	1.00%	10.50%	10.5000%
10/15/2018–10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	1.00%	10.50%	8.9025%
9/15/2018–9/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	1.00%	10.50%	3.5253%
8/15/2018–8/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	1.00%	10.50%	1.0371%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2018–7/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	1.00%	10.50%	7.6032%
6/15/2018–6/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	1.00%	10.50%	3.8609%
5/15/2018–5/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	1.00%	10.50%	5.1452%
4/15/2018–4/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	1.00%	10.50%	9.3845%
3/15/2018–3/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	1.00%	10.50%	2.7354%
2/15/2018–2/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	1.00%	10.50%	1.6257%
1/15/2018–1/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	1.00%	10.50%	1.0000%
12/15/2017–12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	1.00%	10.50%	1.0000%
11/15/2017–11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	1.00%	10.50%	6.4563%
10/15/2017–10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	1.00%	10.50%	7.7402%
9/15/2017–9/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	1.00%	10.00%	10.0000%
8/15/2017–8/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	1.00%	10.00%	10.0000%
7/15/2017–7/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	1.00%	10.00%	10.0000%
6/15/2017–6/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	1.00%	10.00%	10.0000%
5/15/2017–5/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	1.00%	10.00%	10.0000%
4/15/2017–4/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	1.00%	10.00%	10.0000%
3/15/2017–3/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	1.00%	9.50%	9.5000%
2/15/2017–2/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	1.00%	9.50%	9.5000%
1/15/2017–1/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	1.00%	9.50%	9.5000%
12/15/2016–12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	1.00%	9.50%	9.5000%
11/15/2016–11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	1.00%	9.50%	9.5000%
10/15/2016–10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	1.00%	9.50%	9.5000%
9/15/2016–9/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	1.00%	9.50%	9.5000%
8/15/2016–8/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	1.00%	9.50%	9.5000%
7/15/2016–7/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	1.00%	9.50%	9.5000%
6/15/2016–6/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	1.00%	9.50%	9.5000%
5/15/2016–5/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	1.00%	9.50%	9.5000%
4/15/2016–4/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	1.00%	9.50%	9.5000%
3/15/2016–3/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	1.00%	10.50%	10.5000%
2/15/2016–2/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	1.00%	10.50%	10.5000%
1/15/2016–1/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	1.00%	10.50%	10.5000%
12/15/2015–12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	1.00%	10.50%	10.5000%
11/15/2015–11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	1.00%	10.50%	7.7779%
10/15/2015–10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	1.00%	10.50%	5.3917%
9/15/2015–9/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	1.00%	10.50%	8.5522%
8/15/2015–8/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	1.00%	10.50%	4.7147%
7/15/2015–7/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	1.00%	10.50%	2.5785%
6/15/2015–6/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	1.00%	10.50%	1.0000%
5/15/2015–5/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	1.00%	10.50%	1.0000%
4/15/2015–4/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	1.00%	10.50%	1.0000%
3/15/2015–3/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	1.00%	10.50%	1.0000%
2/15/2015–2/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	1.00%	10.50%	1.0000%
1/15/2015–1/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	1.00%	10.50%	1.0000%
12/15/2014–12/15/2015	1,989.63	2,043.41	2.7030%	100%	2.7030%	1.00%	10.50%	2.7030%
11/15/2014–11/15/2015	2,039.82	2,023.04	-0.8226%	100%	-0.8226%	1.00%	10.50%	1.0000%
10/15/2014–10/15/2015	1,862.49	2,023.86	8.6642%	100%	8.6642%	1.00%	10.50%	8.6642%
9/15/2014–9/15/2015	1,984.13	1,978.09	-0.3044%	100%	-0.3044%	1.00%	10.50%	1.0000%
8/15/2014–8/15/2015	1,955.06	2,091.54	6.9809%	100%	6.9809%	1.00%	10.50%	6.9809%
7/15/2014–7/15/2015	1,973.28	2,107.40	6.7968%	100%	6.7968%	1.00%	10.50%	6.7968%
6/15/2014–6/15/2015	1,936.16	2,084.43	7.6579%	100%	7.6579%	1.00%	10.50%	7.6579%
5/15/2014–5/15/2015	1,870.85	2,122.73	13.4634%	100%	13.4634%	1.00%	10.50%	10.5000%
4/15/2014–4/15/2015	1,842.98	2,106.63	14.3056%	100%	14.3056%	1.00%	10.50%	10.5000%
3/15/2014–3/15/2015	1,841.13	2,053.40	11.5293%	100%	11.5293%	1.00%	10.50%	10.5000%
2/15/2014–2/15/2015	1,838.63	2,096.99	14.0518%	100%	14.0518%	1.00%	10.50%	10.5000%
1/15/2014–1/15/2015	1,848.38	1,992.67	7.8063%	100%	7.8063%	1.00%	10.50%	7.8063%
12/15/2013–12/15/2014	1,775.32	1,989.63	12.0716%	100%	12.0716%	1.00%	10.50%	10.5000%
11/15/2013–11/15/2014	1,798.18	2,039.82	13.4380%	100%	13.4380%	1.00%	10.50%	10.5000%
10/15/2013–10/15/2014	1,698.06	1,862.49	9.6834%	100%	9.6834%	1.00%	10.50%	9.6834%
9/15/2013–9/15/2014	1,687.99	1,984.13	17.5439%	100%	17.5439%	1.00%	9.50%	9.5000%
8/15/2013–8/15/2014	1,661.32	1,955.06	17.6811%	100%	17.6811%	1.00%	9.50%	9.5000%
7/15/2013–7/15/2014	1,682.50	1,973.28	17.2826%	100%	17.2826%	1.00%	9.50%	9.5000%
6/15/2013–6/15/2014	1,626.73	1,936.16	19.0216%	100%	19.0216%	1.00%	9.50%	9.5000%
5/15/2013–5/15/2014	1,658.78	1,870.85	12.7847%	100%	12.7847%	1.00%	9.50%	9.5000%
4/15/2013–4/15/2014	1,552.36	1,842.98	18.7212%	100%	18.7212%	1.00%	9.50%	9.5000%
3/15/2013–3/15/2014	1,560.70	1,841.13	17.9682%	100%	17.9682%	1.00%	9.50%	9.5000%
2/15/2013–2/15/2014	1,519.79	1,838.63	20.9792%	100%	20.9792%	1.00%	9.50%	9.5000%
1/15/2013–1/15/2014	1,472.34	1,848.38	25.5403%	100%	25.5403%	1.00%	9.50%	9.5000%
12/15/2012–12/15/2013	1,413.58	1,775.32	25.5903%	100%	25.5903%	1.00%	9.50%	9.5000%
11/15/2012–11/15/2013	1,353.33	1,798.18	32.8708%	100%	32.8708%	1.00%	9.50%	9.5000%
10/15/2012–10/15/2013	1,440.13	1,698.06	17.9102%	100%	17.9102%	1.00%	9.50%	9.5000%
9/15/2012–9/15/2013	1,465.77	1,687.99	15.1606%	100%	15.1606%	1.00%	9.50%	9.5000%
8/15/2012–8/15/2013	1,405.53	1,661.32	18.1988%	100%	18.1988%	1.00%	9.50%	9.5000%

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	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
7/15/2012–7/15/2013	1,356.78	1,682.50	24.0068%	100%	24.0068%	1.00%	9.50%	9.5000%
6/15/2012–6/15/2013	1,342.84	1,626.73	21.1410%	100%	21.1410%	1.00%	9.50%	9.5000%
5/15/2012–5/15/2013	1,330.66	1,658.78	24.6584%	100%	24.6584%	1.00%	9.50%	9.5000%

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 a factor used in determining index interest for certain indexed account segments. 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 as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread my change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

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The potential to build cash value in the Indexed Accounts are based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, index growth cap, index multiplier, and/or index spread.

Past index performance is not indicative of future results.

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