



"Mirrored Loans" - Your Options and Important Considerations

There May Be Benefits to Exchanging Your Policy

Prepared for: **Valued Client**

Presented by:
Financial Professional
Life Sales Desk (Broker Account)
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--, NJ

Phone 000-000-0000

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PruLife® Custom Premier II is issued by Pruco Life Insurance Company, 213 Washington Street, Newark, NJ 07102-2992, and is offered by prospectus only through Pruco Securities, LLC (Member SIPC), located at 751 Broad Street, Newark, NJ 07102-3777. Both are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations. This product is also offered through broker-dealers that have selling agreements with Pruco Securities, LLC. All guarantees are based on the claims paying ability of the issuing company and do not apply to the underlying investment options.

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Possible
Benefits of
Exchanging
Your Policy

Keeping up with Life's Changes

Your life is not the same as it was when you purchased your policy. That's why it's important to continually monitor your policy to ensure it is keeping up with your needs and is still helping you achieve your goals.

You May Have Some Concerns about Your Current Policy

- It may lack new innovations found in today's products
- It may be under performing or no longer economical
- It may not address your current needs

What's more, you've taken loans from the policy to pay ongoing premiums and to fund cash needs. Those loans combined with higher mortality costs and possible higher loan interest charges may subject the policy to a potential unintended policy lapse.

Possible Options to Address the policy loan are:

DO NOTHING	MAKE CHANGES TO YOUR EXISTING POLICY	COMPLETE A 1035 EXCHANGE AND MIRROR THE LOAN
Your policy may lapse, and taxes will be due if there is gain in the policy.	Pay down or repay the loan using policy values or out-of-pocket funds. This may require a change to the annual outlay, a reduction to the policy death benefit, or both. Explore changes to premiums or loan payments. This may not eliminate ongoing premiums or address your current life insurance needs.	Transfer your policy, including the loan, into a new policy; this is generally not subject to tax. The new policy may be able to provide a higher death benefit and possibly lower loan interest charges.
		IF YOU PURSUE THIS

BENEFITS OF THE MIRRORED LOAN	FLEXIBILITY FOR LOAN REPAYMENTS
<ul style="list-style-type: none">• Access to the latest products with new features that may offer more flexibility• Coverage that may be better aligned with your current financial situation• Potential to address your life insurance needs in a more cost-effective way	Repay the loan on the new policy out of pocket. OR In Year 2 or later, you can request a withdrawal to pay down the loan by using the policy's available cash value. ¹

¹ It's important to know that surrender charges may apply to the withdrawal and the death benefit will be reduced. In addition, ongoing premium payments may be needed.

Key Considerations

When exchanging a policy with an outstanding loan

- The loan, in whole or in part, may be taxable at the time of a 1035 exchange if it is not carried over into the new policy as part of the exchange. You will receive a 1099 tax form in the year that the 1035 exchange is made.
- If the loan on the new policy is not subsequently repaid and if the policy lapses, it is possible that the loan will be subject to taxation. In some cases, the loan on the new policy will be required to be repaid as early as Year Two of the new policy's effective date, to avoid lapse and possible taxation.
- As the loan remains on the new policy, it will be necessary to constantly monitor both the performance of the policy as well as the policy's loan interest charges. This is to ensure that the loan does not cause the policy to lapse due to excess policy debt, which may result in a taxable event.
- Delaying loan repayment can negatively affect the underlying performance of the policy.
- Policy changes and loan repayments are not automatic. It's important to monitor your policy and the loan throughout the duration of the policy. Your financial professional can work with you to determine the options you have for repaying the loan from either your policy's cash value or other assets.

How to Repay Your Policy Loan and Avoid Taxes

To repay the loan using the policy's cash value

- Call Customer Service at 1-800-782-5356, Option 0, request a Customer Withdrawal Form, and inform the Customer Service Representative that the withdrawal will be used to pay down the loan on the policy.
- When completing the form, elect the "Withdrawal to go toward policy loan repayment" option. Otherwise, the withdrawal will be sent to you in the mail and you will be required to return it and request that it be applied to the repayment of your policy loan.
- Please take into consideration that initiating a withdrawal may trigger surrender charges, will reduce the policy's death benefit, and may generate taxable income.

To make a loan repayment out of pocket

- You can do so through your Prudential Online account, by calling the Customer Service Office at 1-800-782-5356, Option 0, or by sending in a check.
- Clearly indicate this is a loan repayment; otherwise, it will be incorrectly applied as a premium payment. Payments received through your bank's Online BillPay system may not accurately reflect the intended loan repayment and should not be used for loan repayments.
- Understand that unplanned premium payments could potentially create a Modified Endowment Contract (MEC).

Summary

Your new policy and mirrored loan transaction

Here is a snapshot of the transactions shown in your PruLife® Custom Premier II Life Insurance Illustration. Scheduled premiums and loan interest are billed automatically, but the policyowner must request all other transactions (including any unscheduled premium payments) from Prudential.

OLD POLICY	
Total Cash Value	\$3,000,000.00
Cost Basis	\$800,000.00
Loan Amount	\$2,750,000.00

TAX-FREE EXCHANGE

NEW POLICY	
Initial Policy Loan	\$2,750,000.00
Face Amount	\$1,857,375
1035 Premium	\$3,000,000.00
Net Death Benefit	\$1,939,635

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Upcoming Assumed Actions*

- Initial Annual Premium: \$0.00
- Death Benefit Option: Change from Type B (Variable) to Type A (Fixed) Year 8
- Face Amount Decreased to Original Face: \$1,857,375 Year 8
- Initial Loan Interest Paid in Cash: \$55,000.00

*** Please note that the policy transactions shown above and elsewhere in the illustration will not be processed by Prudential without a written request from the policyowner. Additionally, not all policy transactions are shown here. Therefore, you must refer to the Basic Illustration that accompanies this supplemental illustration for full details on all policy transactions.**

@ Refer to About the Interest Rates section of the PruLife® Custom Premier II Life Insurance Illustration.

1035 Exchange Loans and Withdrawals

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

Values shown are based on non-guaranteed hypothetical assumptions. Actual results will fluctuate from year to year. The illustration is not intended to predict or project investment results. Death Benefits and Cash Values would be different from those shown even if actual gross returns averaged the same Hypothetical Annual Gross Rates of Return shown below but fluctuated throughout the years.

The availability of loans or withdrawal amounts illustrated are not guaranteed.

Payment Allocation: 100% Fixed Rate Option Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Calculation of Net Annual Outlay									Policy Values				
Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Contract Fund	Loan Interest	Cumulative Loan Balance	Surrender Value	Net Death Benefit
1	58	3,000,000	0	0	0	3,000,000	0	3,000,000	2,875,537	55,000	2,805,000	12,897	1,939,635
2	59	0	0	0	55,000	55,000	0	55,000	2,893,876	55,000	2,805,000	31,237	1,946,251
3	60	0	0	0	55,000	55,000	0	55,000	2,912,431	55,000	2,805,000	51,713	1,964,806
4	61	0	0	0	55,000	55,000	0	55,000	2,931,073	55,000	2,805,000	72,916	1,983,448
5	62	0	0	0	55,000	55,000	0	55,000	2,949,717	55,000	2,805,000	95,403	2,002,092
6	63	0	0	0	55,000	55,000	0	55,000	2,968,270	55,000	2,805,000	122,922	2,020,645
7	64	0	0	0	55,000	55,000	0	55,000	2,987,234	55,000	2,805,000	150,212	2,039,609
8	65	0	0	0	55,000	55,000	0	55,000	3,008,203	55,000	2,805,000	180,147	1,617,058
9	66	0	0	0	55,000	55,000	0	55,000	3,029,685	55,000	2,805,000	209,955	1,557,747
10	67	0	0	0	55,000	55,000	0	55,000	3,051,546	55,000	2,805,000	240,782	1,528,195
Total		\$3,000,000				\$3,495,000		\$3,495,000					
11	68	0	0	0	55,000	55,000	0	55,000	3,081,545	28,875	2,778,875	302,670	1,535,287
12	69	0	0	0	28,875	28,875	0	28,875	3,111,905	28,875	2,778,875	333,030	1,515,554
13	70	0	0	0	28,875	28,875	0	28,875	3,142,500	28,875	2,778,875	363,625	1,494,926
14	71	0	0	0	28,875	28,875	0	28,875	3,173,254	28,875	2,778,875	394,379	1,473,286
15	72	0	0	0	28,875	28,875	0	28,875	3,204,299	28,875	2,778,875	425,424	1,450,800
16	73	0	0	0	28,875	28,875	0	28,875	3,235,606	28,875	2,778,875	456,731	1,427,413
Total		\$3,000,000				\$3,694,375		\$3,694,375					

See the Coverage Changes section of the Basic Illustration.

@ Refer to the **About The Interest Rates** section of the PruLife® Custom Premier II Life Insurance Illustration.

This illustration assumes that any amounts borrowed from the variable investment options are transferred to the Fixed Rate Option immediately prior to the processing of the loan. See the About the Policy section and the definition of Loan in the Glossary of Terms section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Initial Annual Premium Outlay \$0.00

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Calculation of Net Annual Outlay

Policy Values

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Contract Fund	Loan Interest	Cumulative Loan Balance	Surrender Value	Net Death Benefit
17	74	0	0	0	28,875	28,875	0	28,875	3,267,186	28,875	2,778,875	488,311	1,403,123
18	75	0	0	0	28,875	28,875	0	28,875	3,299,117	28,875	2,778,875	520,242	1,378,013
19	76	0	0	0	28,875	28,875	0	28,875	3,330,844	28,875	2,778,875	551,969	1,384,679
20	77	0	0	0	28,875	28,875	0	28,875	3,363,049	28,875	2,778,875	584,174	1,357,675
21	78	0	0	0	28,875	28,875	0	28,875	3,394,016	28,875	2,778,875	615,141	1,361,824
22	79	0	0	0	28,875	28,875	0	28,875	3,425,503	28,875	2,778,875	646,628	1,331,729
23	80	0	0	0	28,875	28,875	0	28,875	3,456,484	28,875	2,778,875	677,609	1,334,341
24	81	0	0	0	28,875	28,875	0	28,875	3,488,171	28,875	2,778,875	709,296	1,302,285
25	82	0	0	0	28,875	28,875	0	28,875	3,519,348	28,875	2,778,875	740,473	1,303,568
26	83	0	0	0	28,875	28,875	0	28,875	3,549,906	28,875	2,778,875	771,031	1,303,517
Total		\$3,000,000				\$3,983,125		\$3,983,125					
27	84	0	0	0	28,875	28,875	0	28,875	3,579,747	28,875	2,778,875	800,872	1,302,037
28	85	0	0	0	28,875	28,875	0	28,875	3,608,810	28,875	2,778,875	829,935	1,299,081
29	86	0	0	0	28,875	28,875	0	28,875	3,637,099	28,875	2,778,875	858,224	1,294,676
30	87	0	0	0	28,875	28,875	0	28,875	3,664,724	28,875	2,778,875	885,849	1,288,968
31	88	0	0	0	28,875	28,875	0	28,875	3,688,068	28,875	2,778,875	909,193	1,278,000
32	89	0	0	0	28,875	28,875	0	28,875	3,712,782	28,875	2,778,875	933,907	1,268,057
33	90	0	0	0	28,875	28,875	0	28,875	3,739,383	28,875	2,778,875	960,508	1,259,658
Total		\$3,000,000				\$4,185,250		\$4,185,250					

See the Coverage Changes section of the Basic Illustration.

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Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Initial Annual Premium Outlay \$0.00

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Calculation of Net Annual Outlay

Policy Values

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Contract Fund	Loan Interest	Cumulative Loan Balance	Surrender Value	Net Death Benefit
34	91	0	0	0	28,875	28,875	0	28,875	3,763,378	28,875	2,778,875	984,503	1,285,573
35	92	0	0	0	28,875	28,875	0	28,875	3,790,054	28,875	2,778,875	1,011,179	1,276,483
36	93	0	0	0	28,875	28,875	0	28,875	3,814,117	28,875	2,778,875	1,035,242	1,302,231
37	94	0	0	0	28,875	28,875	0	28,875	3,842,124	28,875	2,778,875	1,063,249	1,293,776
38	95	0	0	0	28,875	28,875	0	28,875	3,875,066	28,875	2,778,875	1,096,191	1,289,944
39	96	0	0	0	28,875	28,875	0	28,875	3,906,200	28,875	2,778,875	1,127,325	1,322,635
40	97	0	0	0	28,875	28,875	0	28,875	3,943,761	28,875	2,778,875	1,164,886	1,322,637
41	98	0	0	0	28,875	28,875	0	28,875	3,989,189	28,875	2,778,875	1,210,314	1,329,990
42	99	0	0	0	28,875	28,875	0	28,875	4,054,427	28,875	2,778,875	1,275,552	1,316,097
43	100	0	0	0	28,875	28,875	0	28,875	4,121,664	28,875	2,778,875	1,342,789	1,384,006
Total		\$3,000,000				\$4,474,000		\$4,474,000					
44	101	0	0	0	28,875	28,875	0	28,875	4,190,940	28,875	2,778,875	1,412,065	1,453,974
45	102	0	0	0	28,875	28,875	0	28,875	4,262,293	28,875	2,778,875	1,483,418	1,526,041
46	103	0	0	0	28,875	28,875	0	28,875	4,335,760	28,875	2,778,875	1,556,885	1,600,243
47	104	0	0	0	28,875	28,875	0	28,875	4,411,376	28,875	2,778,875	1,632,501	1,676,615
48	105	0	0	0	28,875	28,875	0	28,875	4,489,074	28,875	2,778,875	1,710,199	1,755,090
49	106	0	0	0	28,875	28,875	0	28,875	4,568,742	28,875	2,778,875	1,789,867	1,835,554
50	107	0	0	0	28,875	28,875	0	28,875	4,650,374	28,875	2,778,875	1,871,499	1,918,003
Total		\$3,000,000				\$4,676,125		\$4,676,125					

See the Coverage Changes section of the Basic Illustration.

@ Refer to the About The Interest Rates section of the PruLife® Custom Premier II Life Insurance Illustration.

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1035 Exchange Loans and Withdrawals

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Initial Annual Premium Outlay \$0.00

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Calculation of Net Annual Outlay

Policy Values

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Contract Fund	Loan Interest	Cumulative Loan Balance	Surrender Value	Net Death Benefit
51	108	0	0	0	28,875	28,875	0	28,875	4,733,966	28,875	2,778,875	1,955,091	2,002,430
52	109	0	0	0	28,875	28,875	0	28,875	4,819,702	28,875	2,778,875	2,040,827	2,089,024
53	110	0	0	0	28,875	28,875	0	28,875	4,907,618	28,875	2,778,875	2,128,743	2,177,819
54	111	0	0	0	28,875	28,875	0	28,875	4,997,755	28,875	2,778,875	2,218,880	2,268,857
55	112	0	0	0	28,875	28,875	0	28,875	5,090,132	28,875	2,778,875	2,311,257	2,362,158
56	113	0	0	0	28,875	28,875	0	28,875	5,184,785	28,875	2,778,875	2,405,910	2,457,758
57	114	0	0	0	28,875	28,875	0	28,875	5,282,106	28,875	2,778,875	2,503,231	2,556,052
58	115	0	0	0	28,875	28,875	0	28,875	5,382,065	28,875	2,778,875	2,603,190	2,657,011
59	116	0	0	0	28,875	28,875	0	28,875	5,484,690	28,875	2,778,875	2,705,815	2,760,662
60	117	0	0	0	28,875	28,875	0	28,875	5,590,006	28,875	2,778,875	2,811,131	2,867,032
Total		\$3,000,000				\$4,964,875		\$4,964,875					
61	118	0	0	0	28,875	28,875	0	28,875	5,698,034	28,875	2,778,875	2,919,159	2,976,139
62	119	0	0	0	28,875	28,875	0	28,875	5,808,788	28,875	2,778,875	3,029,913	3,088,001
63	120	0	0	0	28,875	28,875	0	28,875	5,897,325	28,875	2,778,875	3,118,450	3,177,423
Total		\$3,000,000				\$5,051,500		\$5,051,500					

See the Coverage Changes section of the Basic Illustration.

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THE PROTECTION COMPANY FOR OVER 145 YEARS

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

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PruLife® Custom Premier II

ILLUSTRATION FOR

Valued Client

PRESENTED BY:

Financial Professional
Life Sales Desk (Broker Account)

Phone 000-000-0000

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--, NJ

A current PruLife® Custom Premier II [INITIAL SUMMARY PROSPECTUS](#) must accompany or precede this Illustration. It is important to note that a paper copy of the Initial Summary Prospectus must be delivered to the client prior to the completion of an application for PruLife® Custom Premier II.

Financial Professional, your financial professional, may be an agent operating under his or her own firm, an independent broker, or a financial professional with a Prudential Financial company. Non-Prudential financial representatives are authorized to sell and service certain insurance products of Prudential Financial companies in addition to products of companies not affiliated with Prudential Financial. The firms of non-Prudential financial representatives are not affiliated with Prudential Financial.

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About the Policy

PruLife® Custom Premier II is a flexible premium, variable universal life insurance policy which under Internal Revenue Code ("IRC") §101(a), provides a generally income tax free death benefit for your beneficiaries. It offers protection with flexibility in premium payments, a choice of death benefit types and a choice of underlying investment options. **This policy may be issued with an S&P 500® Indexed Account Rider and while the values of the policy may be affected by an external index, the policy does not directly participate in any stock, bond or equity investment and the value of any external index does not reflect the payment of dividends.** The death benefit is payable upon the death of the insured. This illustration is intended to show how various assumed hypothetical rates of return, levels of charges and loans and withdrawals can affect policy values. The policy provides no guaranteed policy values. This illustration is not intended to predict or project investment results. Keep in mind that investment returns fluctuate and actual results will be different from those illustrated, even if the actual investment return averages the same as an illustrated rate of return.

Assumptions Used to Prepare This Illustration

Policyowner	Valued Client
For use in	New Jersey
Insured	Valued Client, Male, Age 58, Non-Smoker Plus
Basic Insurance Amount ICC18 VUL-2018	\$1,857,375 See assumed future changes on the Coverage Changes page. Variable Death Benefit for 7 years; Fixed Death Benefit thereafter, Cash Value Accumulation Test
See the About PruLife® Custom Premier II Section for information on the benefits and limitations of the riders described below. Complete details will be in the policy.	
S&P 500® Indexed Account Rider ICC18 PLI 555-2018	Provides an indexed account allocation option to your policy and has a rate of interest that is tied to the performance of an external index.
Billed Premium	\$0.00 paid Annually in the first year. See Your Policy in Action for later payments.
Timing of Payments	Payments are made on the first day of each modal payment period.
1035 Exchange	\$3,000,000.00 payment on day 1 of month 1 \$800,000.00 cost basis \$2,750,000.00 loan
Distributions	See the Loans and Withdrawals report for more information.

The values shown in this illustration are based on the assumptions shown above and elsewhere in this illustration. Any facts that differ from these assumptions will affect these values. Any application for insurance will be subject to underwriting. The underwriting review process will determine the underwriting category, any rating and extras, and the maximum amount of coverage that will be issued. Actual policy transactions, interest credited rates, and charges deducted over time may be different from those shown here, and will determine the actual value of the policy.

This illustration briefly describes certain benefits and features of the PruLife® Custom Premier II product. This is an illustration and not a contract or offer of insurance coverage. Only the policy, if one is issued, will contain complete information about exclusions, limitations, reductions of benefits, and terms for keeping it in force. If there is a discrepancy between the illustration and the policy, the policy will be considered correct. Even though this illustration may include assumptions about loans, withdrawals, a change in death benefit type, or a decrease in Basic Insurance Amount, these transactions will not occur unless you request them.

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Admin. & Transaction Charges

Administrative Charges are intended to compensate us for things such as processing claims, keeping records and communicating with policyowners. **Transaction Charges** include such things as processing policy changes, transfers and surrenders.

The maximum monthly Administrative Charges are \$12 per policy for all policy years, plus a charge per \$1,000 of Basic Insurance Amount that varies by basic insurance amount, gender, issue age and rating class.

See the Charges and Expenses section of the initial summary prospectus for a more detailed description of our Current Charges, including how the per \$1,000 amount varies by basic insurance amount, gender, issue age and rating class. We have the option of deducting the Maximum Charges shown above.

Age

Age of the insured at the beginning of each policy year.

Annual Contract Outlay

This amount is the Annual Premium Outlay reduced by any withdrawals or loans, and increased by any loan repayments and loan interest payments.

Annual Premium Outlay

The annual payment amount. Annual payments are assumed to be made at the beginning of each policy year. If you make payments more frequently than annually, they are assumed to be made on the first day of each premium payment period.

Assumed Taxes on Loans and Withdrawals

This column reflects assumed income tax consequences attributable to loans and withdrawals from the policy, or the policy lapsing, based on the information provided by the policyowner as to the applicable income tax rate.

Average Daily Segment Value (ADSV)

When an indexed account segment matures, the ADSV is used along with the guaranteed minimum Index Growth Floor and the index growth rate to calculate any index interest. The ADSV is equal to the amount allocated to the indexed account segment on the segment start date less a prorated portion of the amounts withdrawn or deducted during the segment duration. The prorating is based on the number of days from the withdrawal or deduction transaction's effective date to the segment maturity date divided by the number of days from the segment start date to the segment maturity date. The prorating takes into account that a withdrawal or deduction occurring shortly after the segment is created has more of an impact on the ADSV than a withdrawal or deduction occurring near the end of the segment duration.

Basic Insurance Amount

This is the face amount of your Policy.

Cash Value

The amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy and there are no outstanding loans. This amount is equal to the Contract Fund minus any Surrender Charges that may apply. The net Cash Value is the amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy and there was an outstanding loan. This amount is equal to the Cash Value minus the outstanding loan and any unpaid Loan Interest. The Cash Value does not reflect any taxes that may be due upon surrender of the policy.

Cash Value Accumulation Test

The policyowner may elect either the Guideline Premium Test or the Cash Value Accumulation Test definition of life insurance at the time the policy is purchased. Once the policy is issued, this election may not be changed. This illustration assumes that the policyowner has chosen the Cash Value Accumulation Test. Please refer to the initial summary prospectus for more information about the definition of life insurance.

Contract Fund

The value of the policy illustrated as of the end of each policy year. The Contract Fund may vary and includes the total net premiums, less charges and withdrawals, amounts from the performance of the Variable Investment Options, amounts from the Fixed Rate Option, amounts from the Indexed Account and any amounts in the Fixed Holding Account, together with any outstanding loan principal plus loan interest credited, and does not include any surrender charges.

All amounts deducted from the Contract Fund including monthly charges are deducted proportionately from the Fixed Rate Option and Variable Investment Options, then from the Fixed Holding Account and finally from the index segments on a last in first out basis. See the About the Interest Rates section for illustrated allocations and interest rates.

Cost of Insurance

The annualized charges for providing insurance coverage.

Cumulative Loan Balance

The amount of any outstanding loan principal and the current year's accrued Loan Interest due at the end of each policy year.

Current and Maximum Charges

The Current Charges are the amounts that we now charge and these charges are not guaranteed. We can increase the current charges without giving advance notice, but we cannot charge more than the Guaranteed Maximum Charges.

Death Benefit

The Death Benefit is the amount payable under the policy upon the death of the insured. The **Net Death Benefit** reflects deductions of any outstanding loan and unpaid loan interest. The amount shown in the illustration is as of the end of the policy year.

Fixed Holding Account

Net premiums allocated to the indexed account, or funds transferred to the indexed account, will be temporarily deposited into the fixed holding account on the effective date of the payment or transfer. Any portion of a maturing index segment allocated to the indexed account will also be deposited into the fixed holding account on the maturity date. Other examples of transactions that may result in funds being deposited into the fixed holding account are loan repayments, interest credits accrued on outstanding loans, reinstatement payments and the persistency credit. Funds may be deducted from the fixed holding account to pay monthly charges, withdrawals or loans. Premiums may not be allocated to the fixed holding account, as it is only intended to hold funds temporarily that are being allocated to or transferred to the indexed account.

The Fixed Holding Account earns interest on a daily basis, at a rate guaranteed to be no less than 1.00% annually. The rate currently credited by the Company to the Fixed Holding Account is 3.50%. This rate is not guaranteed. This is the same rate earned by the Fixed Rate Option. Please refer to www.prudential.com/variable for the current interest rate.

Fixed Rate Option

You may allocate a portion or all of the net premium payments to the Fixed Rate Option.

Amounts allocated to the Fixed Rate Option earn interest at a rate of no less than 1.00% annually. Additional interest may be credited to the Fixed Rate Option at the sole discretion of the company. Please refer to www.prudential.com/variable for the current interest rate.

Guaranteed Interest Rates

The guaranteed rate used in this illustration is the guaranteed fixed rate of 1.00%.

Indexed Account

This account credits interest based on the performance of the S&P 500[®] Index on an annual point to point basis, subject to Participation Rate, Index Growth Cap and Index Growth Floor.

Index Growth Cap

The Index Growth Cap is generally stated as a percentage, and is the maximum interest rate credited to a particular indexed account segment, regardless of changes to the designated index. The Index Growth Cap is declared for each applicable index segment in advance of each index segment start date. Once an index segment is created its Index Growth Cap will not change. Prior to the creation of an index segment, the **Index Growth Cap is subject to change at our discretion, both up and down. Changes to the Index Growth Cap could result in different values than shown.** Changes are not tied to the performance of the underlying index, and may be based on interest rates, market volatility, and other factors. Please refer to www.prudential.com/variable for the current Index Growth Caps.

Index Growth Floor

The Index Growth Floor is generally stated as a percentage, and is the minimum interest rate the policy will earn, regardless of the performance of the designated index. The Index Growth Floor is declared for each segment in advance of each segment start date. It may be raised or lowered at our discretion before the segment is opened, but will not be lower than the guaranteed minimum index growth floor of 1.00. Once an index segment is created its Index Growth Floor will not change. Changes to the Index Growth Floor could result in different values than shown here. Please refer to www.prudential.com/variable for the current Index Growth Floors.

Index Interest

Index interest, if any, will be credited to an indexed account's maturing segment on the segment's maturity date, provided the policy is in force on that date. Index interest is the amount in excess of the guaranteed Index Growth Floor that is calculated on each segment maturity date using the average daily segment value, the index value on the segment maturity date, the index value on the segment start date, as well as the applicable Participation Rate, Index Growth Cap, and the Index Growth Floor. The index interest credited at maturity will never be less than zero.

Any segments that have not matured when the policy terminates will have no index interest credited.

Index Account Segments

On each transfer date (15th of the month), a new index segment may be created in the indexed account. The amount transferred into a new index segment will be determined as the sum of: A) the current value in the Fixed Holding Account (including any interest earned) plus B) the lesser of the designated transfer amount and the current value in the Fixed Rate Option. Since transfers can occur once monthly and the segments are one year in duration, there may be as many as 12 active segments at any given time.

The segment duration for the indexed account is a one-year point-to-point period from the segment start date to the segment maturity date. By point-to-point, we mean that each year on the anniversary of a segment, the movement of the designated index is measured by determining the percentage change in the index value on the first day of the segment duration and the index value on the last day of the segment duration. The percentage change in these two index values is used, in part, to determine the rate of any index interest credited to a segment on its maturity date. The maturing segment value (including any index interest earned) is allocated on the maturity date according to the maturing segment instructions you provided.

Lapse

Lapse occurs when the policy's No-Lapse Guarantee is not in effect, the policy's net Cash Value is zero, and coverage ends. The illustration will show "END" in the year of lapse.

Loan Interest

The interest charged on a loan that accrues in each policy year. It is due at the beginning of the next policy year or upon surrender of the policy. Unpaid loan interest is added to the loan principal when due and becomes part of the Cumulative Loan Balance.

Loan Interest Paid

The amount of loan interest which is assumed to be paid in cash at the beginning of each policy year.

Loan

The amount of any loan assumed to be taken at the beginning of each policy year. In this illustration, loans are assumed to be taken monthly with each request initiated by the policyowner. Loan repayments are indicated by a negative number.

Both standard and preferred loans are available on this policy. The standard loan interest rate is 2.00%. After 10 years, the policy will be eligible for a preferred loan with an interest rate of only 1.05%. Loan interest charged on standard or preferred loans is payable at the end of each policy year. The portion of the Contract Fund equal to any loan is credited with interest at an effective annual rate of 1.00%.

Each loan request must be submitted to the Company.

The policy provides that the maximum loan value available at any time is equal to the sum of (a) 99% of the Cash Value attributable to the Variable Investment Options, and (b) the balance of the Cash Value. **This illustration assumes that any amounts borrowed from the Variable Investment Options are transferred to the Fixed Rate Option or the Indexed Account Option immediately prior to the processing of the loan.**

Loans you take against the contract are ordinarily treated as debt and are not considered distributions subject to tax. However, you should know that the Internal Revenue Service may take the position that the preferred loan should be treated as a distribution for tax purposes because of the relatively low differential between the loan interest rate and the rate of interest credited on the loan amount. Distributions are subject to income tax. Were the Internal Revenue Service to take this position, Pruco Life would take reasonable steps to attempt to avoid this result, including modifying the contract's loan provisions, but cannot guarantee that such efforts would be successful.

Maximum Illustrated Indexed Account Rate

The maximum illustrated rate for the indexed account, currently 4.35%, is the maximum permitted to meet applicable regulations. This maximum limits only the interest rate and related values shown in the illustration and does not impact actual account performance.

Net Annual Outlay

The Annual Contract Outlay plus any taxes resulting from loans and withdrawals.

Net Loan

The Loan minus the Loan Interest Paid, as defined in this Glossary of Terms, as shown on the Your Policy in Action report.

Participation Rate

The participation rate is the percent of the gain (if any) in the index value that is applied against the growth cap and floor. The guaranteed minimum participation rate and the current declared rate for the indexed accounts is 100%. Participation rates for new segments may change. Once an index segment is created, its index participation rate will not change. Please refer to www.prudential.com/variable for the current Participation Rates.

Persistency Credit

Policies that remain in force for a specified number of policy years may be eligible to earn a Persistency Credit. The credit is calculated based on the unloaned portion of the contract fund. It will be calculated and credited on a monthly basis.

This illustration reflects a Persistency Credit equal to an effective annual interest rate of 0.25%, starting in year 7. The granting of a Persistency Credit and the amount of any Persistency Credit is granted at our discretion and not guaranteed. We reserve the right to discontinue the Persistency Credit at any time.

The Persistency Credit is assumed to be zero when maximum charges are shown.

Premium Based Admin Charge

A charge that is deducted from premiums paid into the policy. The maximum administration charge is 7.50%. The Company currently charges 3.25% of each premium paid.

Rider & Extra Charges

The annualized charges for any riders, temporary extra ratings and aviation, occupational and avocation extras.

Sales Charge

This charge helps cover our policy selling costs. The maximum sales charge is 6.00% of premiums paid. See the Charges and Expenses section of the initial summary prospectus for a detailed description of our Current Charges.

Surrender Charges

Surrender charges may apply if you make a withdrawal on a policy with a Type A (Fixed) death benefit, reduce the Basic Insurance Amount, or surrender the policy. The following table shows the surrender charges and the policy years that would be applicable based on the interest rate assumptions and current charges assumptions in your illustration.

The initial Surrender Charge Target Premium is \$64,043.70.

Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Year	Contract Fund	Surrender Charge	Surrender Value
1	2,875,537	57,639	12,897
2	2,893,876	57,639	31,237
3	2,912,431	55,718	51,713
4	2,931,073	53,156	72,916
5	2,949,717	49,314	95,403
6	2,968,270	40,348	122,922
7	2,987,234	32,022	150,212
8	3,008,203	23,056	180,147
9	3,029,685	14,730	209,955
10	3,051,546	5,764	240,782
11	3,081,545	0 +	302,670

+ Surrender Charge is zero in year 11 and thereafter.

Surrender Value

The Surrender Value is the amount you would receive, based on the assumptions used in this illustration, if you surrendered the policy. This amount is equal to the Contract Fund minus any Surrender Charges, minus the outstanding loan and any unpaid Loan Interest. The Surrender Value does not reflect any taxes that may be due upon surrender of the policy. The value shown in the illustration is as of the end of the policy year.

Withdrawal

For illustrative purposes, this is the amount of withdrawal assumed to be taken each policy year. In this illustration, withdrawals are assumed to be taken monthly with each request initiated by the policyowner. Any charges for any withdrawals are deducted from the Contract Fund and are reflected in the illustrated Surrender Value and Net Death Benefit.

Your Policy in Action

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Non-guaranteed results shown on this report are based on hypothetical rates of return and current charges. For additional non-guaranteed results based on different sets of assumptions, see the **Alternate Values report**.

Requested Portfolio Allocation

The values shown here, including Annual Contract Outlay, are not guaranteed. This report assumes that the net premiums have been allocated to the options requested.

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit
1	58	3,000,000	0	3,000,000	2,875,537	12,897	1,939,635
2	59	0	-55,000	55,000	2,893,876	31,237	1,946,251
3	60	0	-55,000	55,000	2,912,431	51,713	1,964,806
4	61	0	-55,000	55,000	2,931,073	72,916	1,983,448
5	62	0	-55,000	55,000	2,949,717	95,403	2,002,092
6	63	0	-55,000	55,000	2,968,270	122,922	2,020,645
7	64	0	-55,000	55,000	2,987,234	150,212	2,039,609
8	65	0	-55,000	55,000	3,008,203	180,147	1,617,058
9	66	0	-55,000	55,000	3,029,685	209,955	1,557,747
10	67	0	-55,000	55,000	3,051,546	240,782	1,528,195
Total		----- \$3,000,000		----- \$3,495,000			
11	68	0	-55,000	55,000	3,081,545	302,670	1,535,287
12	69	0	-28,875	28,875	3,111,905	333,030	1,515,554
13	70	0	-28,875	28,875	3,142,500	363,625	1,494,926
14	71	0	-28,875	28,875	3,173,254	394,379	1,473,286
15	72	0	-28,875	28,875	3,204,299	425,424	1,450,800
16	73	0	-28,875	28,875	3,235,606	456,731	1,427,413
17	74	0	-28,875	28,875	3,267,186	488,311	1,403,123
18	75	0	-28,875	28,875	3,299,117	520,242	1,378,013
19	76	0	-28,875	28,875	3,330,844	551,969	1,384,679
20	77	----- 0	-28,875	----- 28,875	3,363,049	584,174	1,357,675
Total		----- \$3,000,000		----- \$3,809,875			

See the Coverage Changes section.

@ Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Your Policy in Action

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit
21	78	0	-28,875	28,875	3,394,016	615,141	1,361,824
22	79	0	-28,875	28,875	3,425,503	646,628	1,331,729
23	80	0	-28,875	28,875	3,456,484	677,609	1,334,341
24	81	0	-28,875	28,875	3,488,171	709,296	1,302,285
25	82	0	-28,875	28,875	3,519,348	740,473	1,303,568
26	83	0	-28,875	28,875	3,549,906	771,031	1,303,517
27	84	0	-28,875	28,875	3,579,747	800,872	1,302,037
28	85	0	-28,875	28,875	3,608,810	829,935	1,299,081
29	86	0	-28,875	28,875	3,637,099	858,224	1,294,676
30	87	0	-28,875	28,875	3,664,724	885,849	1,288,968
Total		\$3,000,000		\$4,098,625			
31	88	0	-28,875	28,875	3,688,068	909,193	1,278,000
32	89	0	-28,875	28,875	3,712,782	933,907	1,268,057
33	90	0	-28,875	28,875	3,739,383	960,508	1,259,658
34	91	0	-28,875	28,875	3,763,378	984,503	1,285,573
35	92	0	-28,875	28,875	3,790,054	1,011,179	1,276,483
36	93	0	-28,875	28,875	3,814,117	1,035,242	1,302,231
37	94	0	-28,875	28,875	3,842,124	1,063,249	1,293,776
38	95	0	-28,875	28,875	3,875,066	1,096,191	1,289,944
39	96	0	-28,875	28,875	3,906,200	1,127,325	1,322,635
40	97	0	-28,875	28,875	3,943,761	1,164,886	1,322,637
Total		\$3,000,000		\$4,387,375			
41	98	0	-28,875	28,875	3,989,189	1,210,314	1,329,990
42	99	0	-28,875	28,875	4,054,427	1,275,552	1,316,097
43	100	0	-28,875	28,875	4,121,664	1,342,789	1,384,006
44	101	0	-28,875	28,875	4,190,940	1,412,065	1,453,974
45	102	0	-28,875	28,875	4,262,293	1,483,418	1,526,041
46	103	0	-28,875	28,875	4,335,760	1,556,885	1,600,243
47	104	0	-28,875	28,875	4,411,376	1,632,501	1,676,615
48	105	0	-28,875	28,875	4,489,074	1,710,199	1,755,090
49	106	0	-28,875	28,875	4,568,742	1,789,867	1,835,554
50	107	0	-28,875	28,875	4,650,374	1,871,499	1,918,003
Total		\$3,000,000		\$4,676,125			

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Your Policy in Action

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit
51	108	0	-28,875	28,875	4,733,966	1,955,091	2,002,430
52	109	0	-28,875	28,875	4,819,702	2,040,827	2,089,024
53	110	0	-28,875	28,875	4,907,618	2,128,743	2,177,819
54	111	0	-28,875	28,875	4,997,755	2,218,880	2,268,857
55	112	0	-28,875	28,875	5,090,132	2,311,257	2,362,158
56	113	0	-28,875	28,875	5,184,785	2,405,910	2,457,758
57	114	0	-28,875	28,875	5,282,106	2,503,231	2,556,052
58	115	0	-28,875	28,875	5,382,065	2,603,190	2,657,011
59	116	0	-28,875	28,875	5,484,690	2,705,815	2,760,662
60	117	0	-28,875	28,875	5,590,006	2,811,131	2,867,032
Total		\$3,000,000		\$4,964,875			
61	118	0	-28,875	28,875	5,698,034	2,919,159	2,976,139
62	119	0	-28,875	28,875	5,808,788	3,029,913	3,088,001
63	120	0	-28,875	28,875	5,897,325	3,118,450	3,177,423
Total		\$3,000,000		\$5,051,500			

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

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Alternate Values

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

This report shows how the policy may perform under various hypothetical rates of return and Current and Maximum charges. The values shown here, including Annual Contract Outlay, are not guaranteed. This report assumes that the net premiums have been allocated to the options requested.

Requested Portfolio Allocation

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

			8.00% (Net 6.78%), Fixed Rate of 1.00%® and Maximum Charges		0.00% (Net -1.22%), Fixed Rate of 1.00%® and Maximum Charges	
Year	Age	Annual Contract Outlay	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
1	58	3,000,000	END‡	END‡	END‡	END‡
2	59	55,000				
3	60	55,000				
4	61	55,000				
5	62	55,000				
6	63	55,000				
7	64	55,000				
8	65	55,000				
9	66	55,000				
10	67	55,000				
Total		----- \$3,495,000				
11	68	55,000				
12	69	28,875				
13	70	28,875				
14	71	28,875				
15	72	28,875				
16	73	28,875				
17	74	28,875				
18	75	28,875				
19	76	28,875				
20	77	28,875				
Total		----- \$3,809,875				

See the Coverage Changes section.

@ Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

‡ The policy ends and coverage ceases because the net Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section and the Loans and Withdrawals report.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Alternate Values

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

			8.00% (Net 6.78%), Fixed Rate of 1.00% [@] and Maximum Charges		0.00% (Net -1.22%), Fixed Rate of 1.00% [@] and Maximum Charges	
Year	Age	Annual Contract Outlay	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
21	78	28,875				
22	79	28,875				
23	80	28,875				
24	81	28,875				
25	82	28,875				
26	83	28,875				
27	84	28,875				
28	85	28,875				
29	86	28,875				
30	87	28,875				
Total		\$4,098,625				
31	88	28,875				
32	89	28,875				
33	90	28,875				
34	91	28,875				
35	92	28,875				
36	93	28,875				
37	94	28,875				
38	95	28,875				
39	96	28,875				
40	97	28,875				
Total		\$4,387,375				

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

[‡] The policy ends and coverage ceases because the net Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section and the Loans and Withdrawals report.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Alternate Values

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

			8.00% (Net 6.78%), Fixed Rate of 1.00% [@] and Maximum Charges		0.00% (Net -1.22%), Fixed Rate of 1.00% [@] and Maximum Charges	
Year	Age	Annual Contract Outlay	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
41	98	28,875				
42	99	28,875				
43	100	28,875				
44	101	28,875				
45	102	28,875				
46	103	28,875				
47	104	28,875				
48	105	28,875				
49	106	28,875				
50	107	28,875				
Total		\$4,676,125				
51	108	28,875				
52	109	28,875				
53	110	28,875				
54	111	28,875				
55	112	28,875				
56	113	28,875				
57	114	28,875				
58	115	28,875				
59	116	28,875				
60	117	28,875				
Total		\$4,964,875				

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

[‡] The policy ends and coverage ceases because the net Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section and the Loans and Withdrawals report.

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Alternate Values

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

MEC TESTING IS NOT ILLUSTRATED IN THIS REPORT

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns and Assumed Charges

			8.00% (Net 6.78%), Fixed Rate of 1.00% [@] and Maximum Charges		0.00% (Net -1.22%), Fixed Rate of 1.00% [@] and Maximum Charges	
Year	Age	Annual Contract Outlay	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
61	118	28,875				
62	119	28,875				
63	120	28,875				
Total		\$5,051,500				

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

[‡] The policy ends and coverage ceases because the net Cash Value is not greater than zero and the No-Lapse Guarantee is not in effect. You will have taxable income under the policy if the policy ends with an outstanding loan in excess of cost basis. Please refer to the Additional Information section and the Loans and Withdrawals report.

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About the Interest Rates

Assumed Portfolio Allocation

This illustration assumes that the net premiums have been allocated to the Variable Investment Options available with this product as follows:

<u>Investment Options</u>	<u>Total Fund Expenses</u>	<u>Current Fund Expenses</u>	<u>Allocation</u>
Fixed Rate Option	0.00%	0.00%	100%
PSF Global	0.79%	0.74%	0%
PSF Mid-Cap Growth	0.66%	0.65%	0%
PSF Natural Resources	0.50%	0.49%	0%
PSF PGIM 50/50 Balanced	0.57%	0.57%	0%
PSF Gov't Money Market	0.32%	0.32%	0%
PSF PGIM High Yield Bond	0.60%	0.57%	0%
PSF PGIM Jennison Blend	0.46%	0.46%	0%
PSF Jennison Focused	0.86%	0.81%	0%
PSF PGIM Jennison Growth	0.62%	0.62%	0%
PSF PGIM Jennison Value	0.42%	0.42%	0%
PSF Total Return Bond	0.43%	0.43%	0%
PSF Small-Cap Stock	0.38%	0.38%	0%
PSF Stock Index	0.29%	0.29%	0%
AST Balanced Asset Alloc	0.99%	0.88%	0%
AST Cohen&Steers Realty	1.11%	1.08%	0%
AST Core Fixed Income	0.73%	0.68%	0%
AST Global Bond	1.03%	0.84%	0%
AST International Equity	1.06%	0.99%	0%
AST J.P. Morgan Tac Pres	1.03%	0.91%	0%
AST Large-Cap Growth	0.93%	0.87%	0%
AST Large-Cap Value	0.82%	0.80%	0%
AST MFS Global Equity	1.12%	1.11%	0%
AST Mid-Cap Growth	1.11%	1.06%	0%
AST Preserv Asset Alloc	0.97%	0.89%	0%
AST Pru Growth Alloc	0.89%	0.89%	0%
AST Small-Cap Growth	1.02%	0.99%	0%
AST Small-Cap Value	1.01%	0.99%	0%
AST T Rowe Natural Res	1.02%	0.91%	0%
AFIS® Growth Fund	0.59%	0.59%	0%
AFIS® Growth-Income Fund	0.53%	0.53%	0%
AFIS® International Fund	0.78%	0.78%	0%
BNY Mellon MC SvShr	1.11%	1.05%	0%
BNY Mellon Sus US Eqty	0.93%	0.93%	0%
Calvert VP EAFE Index	0.92%	0.68%	0%
Calvert VP NASDAQ 100	0.85%	0.73%	0%
Calvert VP S&P MC 400	0.64%	0.53%	0%
Fidelity® VIP Midcap	0.86%	0.86%	0%
JanusHend Overseas SvShr	1.14%	1.14%	0%
MFS Utilities IC	0.79%	0.78%	0%
NB AMT Sustainable Eqty	1.18%	1.17%	0%
TOPS® Agg Growth ETF	0.54%	0.54%	0%
TOPS® Balanced ETF	0.55%	0.55%	0%
TOPS® Cnservative ETF	0.58%	0.58%	0%
TOPS® Growth ETF	0.55%	0.55%	0%
TOPS® Mng Rsk Bal ETF	0.76%	0.76%	0%
TOPS® Mng Rsk Grt ETF	0.74%	0.74%	0%

About the Interest Rates

TOPS® Mg Rk Md Gr ETF	0.75%	0.75%	0%
TOPS® Mod Growth ETF	0.55%	0.55%	0%

Total Fund Expenses are deducted from the Fund's assets, including management fees, distribution and/or service (12b-1) fees, and other expenses.

Current Fund Expenses may take into account expense reimbursements from the fund companies. These reimbursements are voluntary and can be terminated at any time. Please see your initial summary prospectus for more information.

Allocations may also be made to the Indexed Account Option for this product. Refer to the initial summary prospectus for the information.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The initial summary prospectus for the contract and the prospectus or summary prospectus for the underlying portfolios (collectively, the "prospectus(es)"), contains this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Contact your financial professional for the prospectus(es). You should read the prospectus(es) carefully before investing.

It is possible to lose money by investing in securities.

Indexed Interest Rates

This illustration assumes the following maturing segment allocation instructions. These are for hypothetical purposes only. To set the allocation instructions that will apply to your policy, you will have to provide them to us.

Maximum Illustrated Indexed Interest Rates

The Maximum Illustrated Index Interest Rates of 4.35% for Indexed Account is calculated based on, in part, the changes in the S&P 500® Index by applying the current participation rates, caps, and floors to determine index interest rates for successive 25-year periods in the history of the Index. The initial 25-year period starts on 12/31/1957, and additional 25-year periods start on each subsequent trading day thereafter. The last 25-year period in the calculation ends on 12/31/2022. An average annual index interest rate for each of those 25-year periods is calculated. The maximum illustrated rate is the average of all of the annual average rates calculated. The chart below shows the minimum and maximum average rate found for those periods.

	Minimum 25-yr Average Since 1957	Maximum 25-yr Average Since 1957
S&P 500® Indexed Account	3.26%	5.28%

The historical averages shown are not intended as an indication of future performance and are not guaranteed. Actual interest crediting rates may be different from those in the illustration. Even if the designated index averages are the same as the illustrated rates, actual results may be different from those shown.

No representation can be made by Pruco Life Insurance Company or your Representative that hypothetical interest rates, including the Average Historical Index interest rates, can be achieved for any one year or sustained over any period of time.

About the Interest Rates

Indexed Account Current and Guaranteed Rates

The table below shows the current and guaranteed rates for Participation Rate, Index Growth Cap and Index Growth Floor for the Indexed Account. The Current rates are as of the date of this illustration and subject to change. Please refer to www.prudential.com/variable for current rates.

	<u>Current</u>	<u>Guaranteed</u>
S&P 500® Indexed Account		
Participation Rate	100%	100%
Index Growth Cap	6.00%	3.00%
Index Growth Floor	1.00%	1.00%

The actual credited rate for any given year will almost certainly be different from the Illustrated Interest Rates. Your actual credited rate will result in different values than shown.

Historical Index Interest Rates

The chart below demonstrates the calculations used to determine the Indexed Account Index Interest rate column. First, we calculate the change in value of the S&P 500® Index, which excludes dividends. Next, we multiply this change by the Participation Rate of 100% and capping the result by the current Growth Cap Rate of 6.00% with the result not to be less than the Guaranteed Floor of 1.00%.

These hypothetical historical index rates are not intended as an indicator of future performance and are not guaranteed. Actual Index Interest rates for each index segment is calculated using the index values on the segment start date and segment maturity date, not January 1st and December 31st.

			S&P 500® Indexed Account
Begin Date	End Date	Historical Index Change	Index Interest Rate
12/15/1997	12/15/1998	20.70%	6.00%
12/15/1998	12/15/1999	21.54%	6.00%
12/15/1999	12/15/2000	-7.15%	1.00%
12/15/2000	12/15/2001	-14.40%	1.00%
12/15/2001	12/15/2002	-20.80%	1.00%
12/15/2002	12/15/2003	20.07%	6.00%
12/15/2003	12/15/2004	12.89%	6.00%
12/15/2004	12/15/2005	5.40%	5.40%
12/15/2005	12/15/2006	12.28%	6.00%
12/15/2006	12/15/2007	2.86%	2.86%
12/15/2007	12/15/2008	-40.83%	1.00%
12/15/2008	12/15/2009	27.55%	6.00%
12/15/2009	12/15/2010	11.48%	6.00%
12/15/2010	12/15/2011	-1.57%	1.00%
12/15/2011	12/15/2012	16.27%	6.00%
12/15/2012	12/15/2013	25.59%	6.00%
12/15/2013	12/15/2014	12.07%	6.00%
12/15/2014	12/15/2015	2.70%	2.70%
12/15/2015	12/15/2016	10.69%	6.00%
12/15/2016	12/15/2017	18.29%	6.00%
12/15/2017	12/15/2018	-2.83%	1.00%
12/15/2018	12/15/2019	21.87%	6.00%
12/15/2019	12/15/2020	16.59%	6.00%
12/15/2020	12/15/2021	27.47%	6.00%
12/15/2021	12/15/2022	-17.28%	1.00%

Loans and Withdrawals

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial## PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

This report shows additional loans and withdrawals details. The availability of the loan or withdrawal amounts illustrated is not guaranteed. To see how loans and withdrawals can affect the cash value and death benefit, refer to the Your Policy in Action report.

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges

Calculation of Net Annual Outlay

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Loan Interest	Cumulative Loan Balance
1	58	3,000,000	0	0	0	3,000,000	0	3,000,000	55,000	2,805,000
2	59	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
3	60	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
4	61	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
5	62	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
6	63	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
7	64	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
8	65	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
9	66	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
10	67	0	0	0	55,000	55,000	0	55,000	55,000	2,805,000
Total		\$3,000,000				\$3,495,000		\$3,495,000		
11	68	0	0	0	55,000	55,000	0	55,000	28,875	2,778,875
12	69	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
13	70	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
14	71	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
15	72	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
16	73	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
17	74	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
18	75	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
19	76	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
20	77	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$3,809,875		\$3,809,875		
21	78	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
22	79	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
23	80	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
24	81	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
25	82	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
26	83	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
27	84	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
28	85	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
29	86	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
30	87	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$4,098,625		\$4,098,625		

See the Coverage Changes section.

@ Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

This illustration assumes that any amounts borrowed from the Variable Investment Options are transferred to the Fixed Rate Option or Indexed Account Option immediately prior to the processing of the loan. See the About the Policy section and the definition of Loan in the Glossary of Terms section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Loans and Withdrawals

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Calculation of Net Annual Outlay

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Loan Interest	Cumulative Loan Balance
31	88	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
32	89	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
33	90	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
34	91	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
35	92	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
36	93	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
37	94	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
38	95	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
39	96	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
40	97	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$4,387,375		\$4,387,375		
41	98	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
42	99	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
43	100	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
44	101	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
45	102	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
46	103	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
47	104	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
48	105	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
49	106	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
50	107	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$4,676,125		\$4,676,125		
51	108	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
52	109	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
53	110	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
54	111	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
55	112	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
56	113	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
57	114	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
58	115	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
59	116	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
60	117	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$4,964,875		\$4,964,875		

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

This illustration assumes that any amounts borrowed from the Variable Investment Options are transferred to the Fixed Rate Option or Indexed Account Option immediately prior to the processing of the loan. See the About the Policy section and the definition of Loan in the Glossary of Terms section for more information.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Loans and Withdrawals

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Requested Portfolio Allocation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Calculation of Net Annual Outlay

Year	Age	Annual Premium Outlay	- Withdrawal	- Loan	Loan + Interest Paid	Annual = Contract Outlay	Assumed Taxes + On Loans and Withdrawals	Net = Annual Outlay	Loan Interest	Cumulative Loan Balance
61	118	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
62	119	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
63	120	0	0	0	28,875	28,875	0	28,875	28,875	2,778,875
Total		\$3,000,000				\$5,051,500		\$5,051,500		

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration. This illustration assumes that any amounts borrowed from the Variable Investment Options are transferred to the Fixed Rate Option or Indexed Account Option immediately prior to the processing of the loan. See the About the Policy section and the definition of Loan in the Glossary of Terms section for more information.

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Charges and Expenses

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

This report shows deductions that are currently made from premium payments and the Contract Fund. The level of these charges is not guaranteed. Current Charges may increase up to but not more than the Maximum Charges stated in the policy. Deductions for current fund expenses, mortality and expense risk charges, and loan interest charges are reflected in the Policy Values, but are not shown separately.

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Charge	Admin Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Net Death Benefit
1	58	3,000,000	97,500	45,000	8,837	4,450	0	155,787	2,875,537	12,897	1,939,635
2	59	0	0	0	8,837	4,773	0	13,609	2,893,876	31,237	1,946,251
3	60	0	0	0	8,837	5,190	0	14,027	2,912,431	51,713	1,964,806
4	61	0	0	0	8,837	5,744	0	14,580	2,931,073	72,916	1,983,448
5	62	0	0	0	8,837	6,381	0	15,217	2,949,717	95,403	2,002,092
6	63	0	0	0	8,837	7,111	0	15,948	2,968,270	122,922	2,020,645
7	64	0	0	0	8,837	7,905	0	16,742	2,987,234	150,212	2,039,609
8	65	0	0	0	8,837	6,640	0	15,476	3,008,203	180,147	1,617,058
9	66	0	0	0	8,837	6,908	0	15,745	3,029,685	209,955	1,557,747
10	67	0	0	0	8,837	7,329	0	16,166	3,051,546	240,782	1,528,195
Total		\$3,000,000						\$293,296			
11	68	0	0	0	144	8,849	0	8,993	3,081,545	302,670	1,535,287
12	69	0	0	0	144	9,600	0	9,744	3,111,905	333,030	1,515,554
13	70	0	0	0	144	10,489	0	10,633	3,142,500	363,625	1,494,926
14	71	0	0	0	144	11,461	0	11,605	3,173,254	394,379	1,473,286
15	72	0	0	0	144	12,309	0	12,453	3,204,299	425,424	1,450,800
16	73	0	0	0	144	13,196	0	13,340	3,235,606	456,731	1,427,413
17	74	0	0	0	144	14,081	0	14,225	3,267,186	488,311	1,403,123
18	75	0	0	0	144	14,901	0	15,045	3,299,117	520,242	1,378,013
19	76	0	0	0	144	16,279	0	16,423	3,330,844	551,969	1,384,679
20	77	0	0	0	144	16,978	0	17,122	3,363,049	584,174	1,357,675
Total		\$3,000,000						\$422,877			
21	78	0	0	0	144	19,379	0	19,523	3,394,016	615,141	1,361,824
22	79	0	0	0	144	20,009	0	20,153	3,425,503	646,628	1,331,729
23	80	0	0	0	144	21,667	0	21,811	3,456,484	677,609	1,334,341
24	81	0	0	0	144	22,117	0	22,261	3,488,171	709,296	1,302,285
25	82	0	0	0	144	23,784	0	23,928	3,519,348	740,473	1,303,568
26	83	0	0	0	144	25,539	0	25,683	3,549,906	771,031	1,303,517
27	84	0	0	0	144	27,368	0	27,512	3,579,747	800,872	1,302,037
28	85	0	0	0	144	29,231	0	29,375	3,608,810	829,935	1,299,081
29	86	0	0	0	144	31,061	0	31,205	3,637,099	858,224	1,294,676
30	87	0	0	0	144	32,754	0	32,898	3,664,724	885,849	1,288,968
Total		\$3,000,000						\$677,226			

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Charges and Expenses

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Charge	Admin Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Net Death Benefit
31	88	0	0	0	144	37,969	0	38,113	3,688,068	909,193	1,278,000
32	89	0	0	0	144	37,486	0	37,630	3,712,782	933,907	1,268,057
33	90	0	0	0	144	36,547	0	36,691	3,739,383	960,508	1,259,658
34	91	0	0	0	144	40,081	0	40,225	3,763,378	984,503	1,285,573
35	92	0	0	0	144	38,337	0	38,481	3,790,054	1,011,179	1,276,483
36	93	0	0	0	144	41,882	0	42,026	3,814,117	1,035,242	1,302,231
37	94	0	0	0	144	38,903	0	39,047	3,842,124	1,063,249	1,293,776
38	95	0	0	0	144	35,096	0	35,240	3,875,066	1,096,191	1,289,944
39	96	0	0	0	144	38,083	0	38,227	3,906,200	1,127,325	1,322,635
40	97	0	0	0	144	32,929	0	33,073	3,943,761	1,164,886	1,322,637
Total		\$3,000,000						\$1,055,981			
41	98	0	0	0	144	26,601	0	26,745	3,989,189	1,210,314	1,329,990
42	99	0	0	0	144	8,853	0	8,997	4,054,427	1,275,552	1,316,097
43	100	0	0	0	144	9,298	0	9,442	4,121,664	1,342,789	1,384,006
44	101	0	0	0	144	9,777	0	9,921	4,190,940	1,412,065	1,453,974
45	102	0	0	0	144	10,293	0	10,437	4,262,293	1,483,418	1,526,041
46	103	0	0	0	144	10,850	0	10,994	4,335,760	1,556,885	1,600,243
47	104	0	0	0	144	11,450	0	11,594	4,411,376	1,632,501	1,676,615
48	105	0	0	0	144	12,196	0	12,340	4,489,074	1,710,199	1,755,090
49	106	0	0	0	144	13,128	0	13,272	4,568,742	1,789,867	1,835,554
50	107	0	0	0	144	14,138	0	14,282	4,650,374	1,871,499	1,918,003
Total		\$3,000,000						\$1,184,006			
51	108	0	0	0	144	15,225	0	15,369	4,733,966	1,955,091	2,002,430
52	109	0	0	0	144	16,202	0	16,346	4,819,702	2,040,827	2,089,024
53	110	0	0	0	144	17,226	0	17,370	4,907,618	2,128,743	2,177,819
54	111	0	0	0	144	18,287	0	18,431	4,997,755	2,218,880	2,268,857
55	112	0	0	0	144	19,413	0	19,557	5,090,132	2,311,257	2,362,158
56	113	0	0	0	144	20,586	0	20,730	5,184,785	2,405,910	2,457,758
57	114	0	0	0	144	21,458	0	21,602	5,282,106	2,503,231	2,556,052
58	115	0	0	0	144	22,459	0	22,603	5,382,065	2,603,190	2,657,011
59	116	0	0	0	144	23,528	0	23,672	5,484,690	2,705,815	2,760,662
60	117	0	0	0	144	24,672	0	24,816	5,590,006	2,811,131	2,867,032
Total		\$3,000,000						\$1,384,502			

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

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Charges and Expenses

Valued Client, Male, 58

Non-Smoker Plus

\$1,857,375 Initial^{##} PruLife® Custom Premier II

Type B (Variable) Death Benefit for 7 years;

Type A (Fixed) Death Benefit thereafter

Cash Value Accumulation

Payment Allocation: 100% Fixed Rate Option

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

Year	Age	Annual Premium Outlay	Deductions from Premiums		Deductions from the Contract Fund			Total Policy Charges	Policy Values		
			Premium Based Charge	Admin Charge	Admin. & Transaction Charges	Cost of Insurance	Rider & Extra Charges		Contract Fund	Surrender Value	Net Death Benefit
61	118	0	0	0	144	25,894	0	26,038	5,698,034	2,919,159	2,976,139
62	119	0	0	0	144	27,203	0	27,347	5,808,788	3,029,913	3,088,001
63	120	0	0	0	144	53,065	0	53,209	5,897,325	3,118,450	3,177,423
Total		\$3,000,000						\$1,491,096			

^{##} See the Coverage Changes section.

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

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Coverage Changes

Changing the Basic Insurance Amount may cause the Policy to become a MEC. A request to reduce the Basic Insurance Amount must be made to the Company in writing.

Non-Guaranteed Results Based on Fixed Rate of 3.50%[@] and Current Charges

<u>Year</u>	<u>Basic Insurance Amount</u>	<u>Change in Basic Insurance Amount</u>
1-7	\$1,857,375	\$1,857,375
8-63	\$1,857,375*	\$0

@ Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

* The Basic Insurance Amount has been changed as a result of a death benefit type change.

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About PruLife® Custom Premier II

Overview

PruLife® Custom Premier II is a flexible premium, variable universal life insurance policy with optional S&P 500® Indexed Account Rider and fixed rate feature that insures the life of one person. The policy helps you meet your life insurance needs through the many features it offers, including:

- Flexibility of premium payments
- A choice of death benefit types
- A wide variety of underlying Variable Investment Options
- Optional S&P 500® Indexed Account Rider that gives you an opportunity to earn higher interest credit based, in part, on the performance of the S&P 500® Index while offering down side protection
- A Fixed Rate Option that earns a non-guaranteed interest rate declared by the Company, and guaranteed to never be less than 1.00%
- Opportunity to earn a Persistency Credit
- Potential for cash value accumulation
- The opportunity for a No-Lapse Guarantee feature

There is no minimum guaranteed Cash Value. This is a non-participating policy. It does not pay dividends.

The indexed account credits interest based on the performance of the S&P 500® Index on an annual point to point basis, and subject to Participation Rate, Index Growth Floor and Index Growth Cap. Work with your financial professional to learn more about this account.

S&P 500® Index

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by The Prudential Insurance Company of America for itself and affiliates including Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey (collectively "Pruco Life"). are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Pruco Life. Pruco Life's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index. The S&P 500® index values used in determining the interest crediting are exclusive of dividends. Dividends paid on the securities underlying the index are not included in the index return. Over the ten year period ending December 31, 2022 the returns on the index were lower by an average of 2.18% each year compared to the same index with dividends.

Past performance of the S&P 500® Index, or its effect on interest credited to values in the policy should not be considered representative of their future performance. Values shown in this illustration are based upon assumptions, which are subject to change and could be more or less favorable.

Policy Values

Your policy's Cash Value, and in some cases the Death Benefit, will vary depending upon:

- Investment results in the underlying investment options you select
- Any Persistency Credit
- The amount of premiums you pay and when you pay them
- Any loans and withdrawals you take from the policy
- Charges deducted from premiums and the Contract Fund

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Policy's Results Illustrated Will Fluctuate

The illustration is only an example of how the policy works. There are several reasons why your policy's results will differ from those shown. First, investment returns fluctuate. As a result, your policy's actual results will be different from those shown even if the policy's investment return averages the same as an illustrated rate of return but fluctuates over and under the average throughout the years.

In addition, the price of units in funds for Variable Investment Options fluctuates daily. When you make a premium payment, a portion is used to pay charges that we deduct from the premium. The remaining portion is allocated to the underlying investment options you select. For any variable investment option selected, the amount allocated purchases units in the funds for that option. The number of units purchased depends on the price of a unit on the day we receive the premium payment. The higher the unit price, the fewer units your premium payment purchases. The lower the price, the more units the premium payment purchases.

Some of the units are sold whenever you request a loan or withdrawal from the policy, or when charges are deducted from the Contract Fund. The number of units sold depends on the unit price on the day we receive the loan or withdrawal request, or the day the charges are taken from the Contract Fund. The higher the unit price, the fewer units need to be sold to arrive at the dollar amount required. The lower the unit price, the more units need to be sold. As a result, even if the hypothetical rates of return illustrated here are achieved, your actual policy value could be higher or lower than the values illustrated because of the unit price on the day units are purchased or sold. This illustration does not represent the performance of any particular variable investment option.

It is impossible to predict what a variable investment option's unit price will be in the future. It is also impossible to predict how many units your premium payments will purchase, or how many units will need to be sold in order to cover charges or take a loan or withdrawal of a specific dollar amount.

Values after age 121

We discontinue the monthly charges from the Contract Fund on the first policy anniversary on or following the insured's 121st birthday. You may continue the policy after that anniversary and it will then continue to operate as described in its provisions (including the Death Benefit and Contract Fund provisions). However, you may not make any premium payments and no monthly charges will be deducted from the Contract Fund.

Death Benefit Options

You can choose from three death benefit types. The Type A (Fixed) Death Benefit generally equals the policy's Basic Insurance Amount. The Type B (Variable) Death Benefit generally equals the Basic Insurance Amount plus the Contract Fund. The Type C (Premium Return) Death Benefit generally equals the Basic Insurance Amount plus the total premiums paid minus total withdrawals. Type C is available on face amounts of \$250,000 or greater. If Type C is chosen as a result of a term conversion, full underwriting is required. You have the option to change your Death Benefit Type to a Type A or Type B after the policy is issued. Type C is not available after issue.

Riders

This illustration includes the following rider(s):

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S&P 500® Indexed Account Rider

The S&P 500® Indexed Account Rider will add an indexed account allocation option to your policy. The indexed account allocation option provides a rate of interest that is tied to the performance of an external index. The Indexed Account credits interest based on the performance of the S&P 500® Index on an annual point to point basis, subject to Participation Rate, Index Growth Cap and Index Growth Floor. There is no charge for this rider.

The indexed account allocation option is subject to the provisions of the rider and the rest of the policy. See the initial summary prospectus for additional information.

To illustrate indexed account allocations, we suggest that you contact your financial professional for an illustration.

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Corridor Increases

Depending on how much premium you pay, and/or if investment performance is reasonably favorable, the Contract Fund may grow to the point where Pruco Life (the Company) will increase the Basic Insurance Amount death benefit in order to ensure that the Policy will satisfy the Internal Revenue Code's definition of life insurance. This is commonly known as a "corridor increase". When this happens, the Company reserves the right to limit premium payments.

At the Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges, a corridor increase first occurs in year 1.

Fund Expenses

The fund expense is specific to each fund available and varies among the funds. The fund manager for each fund has sole discretion and may increase or decrease the expense as necessary to meet the costs of administering the funds. Because the expenses vary by fund, the expenses deducted from Policy values will vary based on the allocation of values among the funds. The average of all fund expenses associated with the available funds for PruLife® Custom Premier II is 0.74%.

No-Lapse Guarantee

This is a conditional guarantee that can keep your policy in effect during the first 17 years (8 years for the Short-Term No-lapse Guarantee), even if the policy's cash value is too low to do so. This guarantee will depend on such factors as the amount and timing of premiums paid and withdrawals taken, and changes made to the policy. If your frequency of premium payments is other than annual, the annualized premium needed to maintain the guarantee will be higher than the annual premium.

The Short-Term No-Lapse Guarantee will remain in effect for 8 years, if the annual premium of \$36,313.09, which is based on the Initial Basic Insurance Amount, is received on or before each policy anniversary, and no loans or withdrawals are taken.

The Limited No-Lapse Guarantee will remain in effect for 17 years, if the annual premium of \$43,631.15, which is based on the Initial Basic Insurance Amount, is received on or before each policy anniversary, and no loans or withdrawals are taken.

Keep in mind the No-Lapse Guarantee may be in effect for different periods if the amount or timing of premiums differ from that shown in this illustration, or if any changes are made to the policy. For this reason, it is important to pay your premiums when they are due. Policy changes, withdrawals, and even small changes in the amount or timing of premium payments can affect how long the No-Lapse Guarantee stays in effect. If the No-Lapse Guarantee and the contract value cannot maintain the policy, the policy will end. The No-Lapse Guarantee will not protect your policy from ending due to excess contract debt. Prior to your requesting any of these transactions, we suggest that you contact your financial professional to determine the impact, if any these transactions will have on the guarantee against lapse.

Please note that, if you pay only the minimum premium required for a guarantee, then you may have to pay substantially higher premiums to continue the policy after the end of the No-lapse Guarantee. You may also give up the potential to build tax-deferred cash value.

Policy Charges and Expenses

There are a number of charges and expenses to cover the cost of providing benefits such as:

- Deductions from premiums to cover administrative charges attributable to premiums and sales charges.
- Daily deductions to cover fund expenses, and mortality and expense risk charges.
- Monthly deductions from the Contract Fund to cover policy administration and cost of insurance charge and, if necessary, charges for extra ratings and the cost of other riders.
- Administrative charges assessed when certain events occur such as a withdrawal or a decrease in the policy's Basic Insurance Amount.

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Tax Information

The tax information and assumptions in this illustration are not intended to provide legal or tax advice. We make no representations that the income tax rate assumptions used here are appropriate for your situation.

Unless otherwise indicated, this illustration only addresses income tax consequences, and does not address any other possible tax consequences, such as estate taxation of life insurance or investments. This illustration assumes the policy is owned by Valued Client and the income tax rate is 34.00%. If actual ownership is different, the tax consequences may also be different.

Withdrawals from the policy may be taxable to the extent they exceed the Cost Basis, and in limited cases, upon a distribution associated with a reduction in benefits during the first 15 policy years.

If the policy is transferred, exchanged, or Lapses (whether illustrated or not), there may be income tax consequences that are not shown here. If there is an outstanding loan, the amount borrowed may become taxable to the extent that the policy's Surrender Value exceeds the policyowner's cost basis in the policy.

Federal tax law limits the amount of premium contributions that can be made to a policy in order for it to retain certain tax advantages. When premium contributions exceed this limit, the policy is classified as a Modified Endowment Contract (MEC). Distributions from MECs (such as loans, withdrawals, and collateral assignments) are taxed less favorably than distributions from policies that are not MECs to the extent there is gain in the policy. For distributions from a MEC prior to age 59½, a federal income tax penalty may apply to the extent there is gain in the policy. However, death benefits are still generally received income-tax free pursuant to IRC §101(a). The death benefit will be reduced by any withdrawals or loans (plus unpaid interest). Clients should consult a tax advisor.

The Annual Seven Pay Premium at issue is \$0.00. The Annual Seven Pay Limit is the maximum amount of money you can pay in each of the first seven years (assuming no policy changes), without the policy becoming a MEC.

At the Non-Guaranteed Results Based on Fixed Rate of 3.50%® and Current Charges, the policy will not become a MEC.

In order to qualify as a valid tax free exchange under IRC Section 1035, the owner and insured must be the same as for the predecessor policy. Additionally, this illustration reflects the information provided regarding cash value transferred and loan and cost basis carried over as part of the 1035 exchange.

If the policy being presented is issued as part of a 1035 exchange and the cash value being transferred from the predecessor policy exceeds the definition of life insurance limit, this illustration does not accept such excess amount (referred to as "boot") and such amount is taxable to the policyowner to the extent of gain in the predecessor contract. This illustration does not show the income tax consequences, if any, associated with boot received as part of the 1035 exchange.

Time Value of Money

This illustration does not take into consideration the time value of money. As a result, the illustration does not take into consideration that, because of interest, a dollar paid today is more valuable than a dollar paid in the future.

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Additional Information

Internal Tracking Information

PDFPREPROCESSOR.EXE 2023.09.29.2023
Server ID P21328 : 3BDE-3FA1-66F0-4804-B88A-1DBA-DC4C-D1BA-8
PLIAPPLET.INTSENBEORE 2023.09.29.2023
PLIAPPLET.INTSEN 2023.09.29.2023
PLIAPPLET.INTSENANDCLASS 2023.09.29.2023
PRUOEIOR.OCX 2023.09.29.2023
INSENR.DLL 2023.09.29.2023
PRUVALUES.XML 69.1.0
PXBPRUVALUES.XML 06.30.2023
TaxLimit B

CTP: 64043.70 FWP: 357639.33 MIP: 3,926.80 RB: May 2019 (301) PRF: B
7PP: 0.00 LMT: 43631.15 STP: \$36,313.09 GSP: \$0.00 GLP: \$0.00

3BDE-3FA1-66F0-4804-B88A-1DBA-DC4C-D1BA-8

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I (we) have discussed this variable life insurance illustration with my insurance representative, and I (we) understand the following:

- This life insurance illustration is not a promise, projection or prediction of what is likely to happen. Rather, it is intended to show how a variable life insurance policy works, given a stated set of assumptions. These assumptions include:

Investment results - The rates of return shown in the illustration are hypothetical and are not guaranteed. The illustrated rates are shown as uniform investment returns. Fluctuating investment returns will generate different policy values than those illustrated, even if the averages of the investment rates of return over the years were to match those illustrated. Results are shown net of fund and asset based charges.

Policy charges - Policy charges are also subject to change. Current charges are not guaranteed and may be increased from time to time, subject to maximum charges permitted by the policy.

Premium payments - My (our) Policy provides premium flexibility. That is aside from the Minimum Initial Premium Payment required, I (we) choose the amount and timing of premium payments. However, insufficient premium payments could lead to my (our) Policy lapsing with no value. I (we) realize that I (we) may have to pay higher premiums and for a longer period of time than what is assumed in this illustration.

Loans and Withdrawals - My (our) Policy provides me (us) the flexibility to access cash value in the Policy through loans or withdrawals. However, I (we) realize that loans and withdrawals can adversely impact the Policy's ability to stay in force and should I (we) decide to access cash value, I (we) may need to re-examine my (our) past and/or future assumptions about investment results, policy charges and premium payments. I (we) may request another illustration to examine other investment result, policy charge and premium payment scenarios.

- Because this is a variable life insurance Policy, there is no guaranteed cash value. The actual pattern of my (our) investment returns, premium payments, policy charges and any loans and withdrawals I (we) may make will generate different policy values than those illustrated.
- I (we) have read the Additional Information section regarding the tax implications of Modified Endowment Policy status and the income tax assumptions used in this illustration.

Applicant/Owner's Signature _____ Date _____

Applicant/Owner's Signature _____ Date _____

- I certify that this illustration has been presented to the Applicant/Owner and that I have explained that: 1) the purpose of the illustration is to show how the performance of the underlying investment funds, amounts of premiums, withdrawals and loans can affect Policy values and death benefits; 2) any non-guaranteed elements illustrated are subject to change; 3) even if the Policy earns a rate of return that matches what is illustrated, the results shown may not be achieved.
- I have made no statements that are inconsistent with this illustration.

Representative's Signature _____ Date _____