

Current Rates

Prudential FlexGuard® Life

An Indexed Variable Universal Life (IVUL) Policy

Effective Date: 1/15/2025

This material is intended to be used with the FlexGuard Life brochure and must be preceded or accompanied by the current product summary prospectus and the prospectus for the index strategies, which should be referred to for complete product and strategy information.

FlexGuard Life offers three index strategies to help grow cash values based on the performance of the S&P 500® Index excluding dividends.¹ You may choose to allocate your premiums to one or more of the index strategies, or combine them with allocations to a fixed rate option or variable investment options. The index strategies offer you a choice of levels of downside protection while enabling you to capitalize on market growth. Investing in Prudential FlexGuard Life's index strategies does not represent a direct investment in an index. Below are the current rates for each option. Rates are subject to change. Please refer to the [variable life insurance performance](#) page on [prudential.com](#) for the latest information.

1 YEAR S&P 500® INDEX STRATEGIES

Cap Rate – 0% Floor

Growth Potential:	Cap Rate 7.50%
Participation Rate:	100% guaranteed

If the index return is positive, then the interest rate credited is point-to-point to the index return rate until it is capped at the 7.50% cap rate. When the index return is negative, the 0% Floor sets the maximum loss at 0%.

Cap Rate – 10% Buffer

Growth Potential:	Cap Rate 14.5%
Participation Rate:	100% guaranteed

If the index return is positive, then the interest rate credited is point-to-point to the index return rate until it is capped at the 14.5% cap rate. When the index return is negative, the index credit is equal to the negative index return in excess of the 10% buffer.

FIXED RATE OPTION

The fixed rate option currently pays 3.30% and is guaranteed never to go below 1%. The maximum amount per Contract Year you may transfer out of the Fixed Rate Option each year is the greatest of: (a) 25% of the amount in the Fixed Rate Option; (b) \$5,000; and (c) the amount transferred from the Fixed Rate Option to the Variable Investment Options in the prior Contract Year (if applicable).

¹ Once an index strategy segment has begun, index rates cannot change for the duration of the segment. Premiums allocated to index strategies are swept into segments on the 15th of each month and must remain in the segment for the duration of the term. Interest is credited based on the change in the S&P 500® Index (which excludes dividends) for the 12-month period beginning at the segment start date to the segment maturity date. No additional fees when money is allocated to the index strategies. Transfers are allowed at the maturity of the segment to any other index strategy but limited to the greatest of: 25% for transfers to Variable Investment Option unless enrolled in Maturity Segment Allocation Program which is available upon request. Renewal cap rates, step rate, and participation rate may be higher or lower than the initial rate, but will never be less than the guaranteed minimum rates (see prospectus for details).

Issued by Pruco Life Insurance Company.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Step Rate Plus – 10% Buffer

Growth Potential:	Uncapped	
Greater of:	Step Rate:	7.25%
	Participation Rate:	70%

If the index return is between zero and the declared 7.25% Step Rate, the index credit is equal to the Step Rate. If the index return is greater than the Step Rate, the index credit is equal to the greater of the index return multiplied by the 70% Participation Rate or the Step Rate. There is no maximum amount of index credit with this strategy. If the index return is negative, but less than or equal to the buffer, the index credit is zero. Otherwise, the index credit is equal to the negative index return in excess of the 10% buffer.



VARIABLE INVESTMENT OPTIONS

You also have the choice to invest in variable investment options, which you can reallocate at any time. The variable investment options do not offer levels of downside protection. See the prospectus for additional details:

Fund Name	Fund Type	Investment Objectives
PSF PGIM 50/50 Balanced	Balanced	Total investment return consistent with a conservatively managed diversified portfolio.
PSF PGIM Flexible Managed	Balanced	Total return consistent with an aggressively managed diversified portfolio.
PSF PGIM Total Return Bond	Fixed Income	High level of income over a longer term while providing reasonable safety of capital.
PSF PGIM Government Money Market	Money Market	Maximum current income consistent with the stability of capital and maintenance of liquidity.
PSF PGIM Jennison Value	Large-Cap Value	Capital appreciation.
PSF PGIM Jennison Blend	Large-Cap Blend	Long-term growth of capital.
PSF PGIM Jennison Growth	Large-Cap Growth	Long-term growth of capital.
PSF Small-Cap Stock Index	Small-Cap Blend	Long-term growth of capital.
PSF Stock Index	Large-Cap Blend	Achieve investment results that generally correspond to the performance of a publicly traded index.

Although the PSF Money Market Portfolio is designed to be a stable investment option, it is possible to lose money in that portfolio. For example, when prevailing short-term interest rates are very low, the yield on the PSF Money Market Portfolio may be so low that, when separate account and contract charges are deducted, you experience a negative return. It is possible to lose money by investing in securities.

An investment in the Prudential Series Fund Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the portfolio. The yield quotation more closely reflects the current earnings of the Money Market Portfolio than the total return quotation.

Diversification does not assure against loss in a declining market.

Investing in a particular sector increases vulnerability to any single economic, political, or regulatory developments. Small cap stocks may be subject to more erratic movements than large cap stocks; foreign securities are subject to currency fluctuation and political uncertainty. Fixed income investments are subject to interest rate risks, and their value will decline as interest rates rise. These risks may result in greater share price volatility.

You 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, the prospectus for the index strategies, and the prospectus or summary prospectus for the underlying portfolios (collectively, the "prospectuses") contain this information as well as other important information. A copy of the prospectuses may be obtained from prudential.com or your financial professional. You should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

Prudential FlexGuard® Life is issued by Pruco Life Insurance Company and offered through Pruco Securities, LLC (member SIPC). Both are Prudential Financial companies located in Newark, NJ. The contract number is IVUL-2022 and may be followed by a state code. FlexGuard Life is also offered by broker-dealers who have an agreement with Pruco Securities, LLC. Prudential FlexGuard® Life and all product features are not approved for use in all states or through all broker-dealers. Not available in New York.

Index-linked variable universal life products are complex insurance and investment vehicles and are long-term investments designed to provide death benefit protection with cash value accumulation potential. There is risk of loss of principal if negative index returns exceed the selected protection level. Gains or losses are assessed at the end of each index. Early withdrawals may result in a loss in addition to applicable surrender charges. Unpaid loans and withdrawals reduce cash values and death benefits; and may have tax consequences. Please reference the prospectus for information about the levels of protection available and other important product information.

All guarantees and benefits of the insurance policy are backed by the credit worthiness and claims-paying ability of Pruco Life Insurance Company and do not apply to the underlying investment options. Policy guarantees and benefits are not backed by the broker-dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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