

Prudential FlexGuard® Life IVUL
Rates and Historical Performance

For the historical performance of Prudential FlexGuard® Life IVUL's variable investment subaccounts, [click here](#).

For more information about the index-linked investment options, please read the [Index Strategies Prospectus](#).

Prudential FlexGuard® Life IVUL 2024 Rates and Historical Performance

Information as of: May 15, 2025

RATES:

Current Index Strategy Rates						
	Participation	Growth Floor	Growth Cap	Buffer Rate	Spread	Step Rate
1 yr. S&P 500 Cap Rate - 0% Floor Index Strategy	100.00%	0.00%	7.50%	Not Applicable	Not Applicable	Not Applicable
1 yr. S&P 500 Cap Rate - 10% Buffer Index Strategy	100.00%	Not Applicable	14.50%	10.00%	Not Applicable	Not Applicable
1 yr. S&P 500 Step Rate Plus - 10% Buffer Index Strategy	70.00%	Not Applicable	Not Applicable	10.00%	Not Applicable	7.25%
1 yr. S&P 500 Cap Rate - 15% Buffer Index Strategy	100.00%	Not Applicable	12.00%	15.00%	Not Applicable	Not Applicable
1 yr. S&P 500 Dual Directional Cap Rate - 10% Buffer Index Strategy	100.00%	Not Applicable	12.00%	10.00%	Not Applicable	Not Applicable
1 yr. S&P 500 Dual Directional Cap Rate - 15% Buffer Index Strategy	100.00%	Not Applicable	8.75%	15.00%	Not Applicable	Not Applicable
1 yr. S&P 500 Enhanced Cap Rate- 10% Buffer Index Strategy	100.00%	Not Applicable	24.00%	10.00%	2.00%	Not Applicable
1 yr. S&P 500 Enhanced Cap Rate- 15% Buffer Index Strategy	100.00%	Not Applicable	15.50%	15.00%	2.00%	Not Applicable

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

	Current Interest Rate
Fixed Rate Option	3.30%
Fixed Holding Accounts	1.00%

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

HISTORICAL PERFORMANCE:

Historical Interest Rates		
Period	Fixed Rate Option	Fixed Holding Accounts
4/1/2025–Current	3.30%	1.00%

Historical Values - 1 yr. S&P 500 Cap Rate - 0% Floor Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	0.00%	7.50%	
4/15/2025–4/15/2026	5,396.63			100%	0.00%	7.50%	

Historical Values - 1 yr. S&P 500 Cap Rate - 10% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	14.50%	10.00%	
4/15/2025–4/15/2026	5,396.63			100%	14.50%	10.00%	

Historical Values - 1 yr. S&P 500 Step Rate Plus - 10% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Buffer	Step Rate	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			70%	10.00%	7.25%	
4/15/2025–4/15/2026	5,396.63			70%	10.00%	7.25%	

Historical Values - 1 yr. S&P 500 Cap Rate - 15% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	12.00%	15.00%	
4/15/2025–4/15/2026	5,396.63			100%	12.00%	15.00%	

Historical Values - 1 yr. S&P 500 Dual Directional - 10% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	12.00%	10.00%	
4/15/2025–4/15/2026	5,396.63			100%	12.00%	10.00%	

Historical Values - 1 yr. S&P 500 Dual Directional - 15% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	8.75%	15.00%	
4/15/2025–4/15/2026	5,396.63			100%	8.75%	15.00%	

Historical Values - 1 yr. S&P 500 Enhanced Cap Rate - 10% Buffer Index Strategy								
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Spread	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	24.00%	2.00%	10.00%	
4/15/2025–4/15/2026	5,396.63			100%	24.00%	2.00%	10.00%	

Historical Values - 1 yr. S&P 500 Enhanced Cap Rate - 15% Buffer Index Strategy								
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Spread	Buffer	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	15.50%	2.00%	15.00%	
4/15/2025–4/15/2026	5,396.63			100%	15.50%	2.00%	15.00%	

Past index performance is not indicative of future results

The potential to build cash value in the Index Strategies is based on the performance of the S&P 500® Index on an annual point to point basis using, as applicable, a Participation Rate, Index Growth Floor, Index Growth Cap, Buffer, and Step Rate. Please see the Index Strategies prospectus for further details.

Participation Rate: The Participation Rate is the percent of the gain (if any) in the Index Value that is used to calculate the Index Growth Rate subject to the Index Growth Floor and Index Growth Cap. Participation Rates for new Index Strategy Segments may change, but they will never be lower than the guaranteed minimum Participation Rate stated in the Contract. Once a Segment is created, its Participation Rate will not change.

Index Growth Floor: The Index Growth Floor is the minimum rate of interest that will be applied to a particular index segment. Index Growth Floors for new Index Strategy Segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 0.00% as stated in the Contract. Once a Segment is created, its Index Growth Floor will not change.

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

Buffer: The Buffer is the percentage of protected negative Index Return applied to amounts allocated to an Index Strategy Segment on the maturity date. Any negative Index Return in excess of the Buffer reduces the value of the Contract Fund. It may be raised or lowered before the Index Strategy Segment is created, but it will not be lower than the guaranteed minimum stated in the Contract. Once a Segment is created, its Buffer will not change.

Step Rate: The Step Rate is the minimum rate of interest that can be credited on a particular Index Strategy Segment when the Index return is zero or positive. It may be raised or lowered before the Index Strategy Segment is created, but it will not be lower than the guaranteed minimum stated in the Contract. Once a Segment is created, its Step Rate will not change.

Spread: The Spread is a percentage that reduces the value of positive Index Returns used in determining index interest for each Indexed Account segment in the S&P 500 Enhanced Cap Rate Indexed Strategy. The Index Spread may change over time, but will never be greater than the guaranteed maximum Index Spread stated in the Contract. Once an index segment is created, its Index Spread will not change.

Life insurance contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For cost and complete details for coverage, contact your licensed financial professional or refer to the prospectus.

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 www.Prudential.com/eProspectus 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 IVUL is issued by Pruco Life Insurance Company and offered through Pruco Securities, LLC (member SIPC). Both are Prudential Financial companies located in Newark, NJ. Each insurance company is solely responsible for its own financial condition and contractual obligations.

Prudential FlexGuard® Life IVUL is also offered by broker-dealers who have an agreement with Pruco Securities LLC.

The contract number is IVUL-2022 and may be followed by a state code.

Prudential FlexGuard® Life IVUL and all product features are not approved for use in all states or through all broker-dealers. Not available in New York.

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

The S&P 500® Index values used in Index Strategy calculations are exclusive of dividends. The Index Strategies provide interest linked to the S&P 500®, and the Contract will be affected by changes in the S&P 500® Index. However, money placed in the Index Strategies is not a direct investment in the S&P 500® Index, a stock, or an equity investment.

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

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 growth 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 term. Early withdrawals may result in a loss in addition to applicable surrender charges.

Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the Contract; and may have tax consequences. Please reference the prospectuses for information about the levels of protection available and other important product information. Investing in *Prudential FlexGuard® Life IVUL* Index Strategies does not represent a direct investment in an index.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

INVESTMENT AND INSURANCE PRODUCTS ARE:

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



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Prudential FlexGuard® Life IVUL 2022 Rates and Historical Performance

Information as of: May 15, 2025

RATES:

Current Index Strategy Rates					
	Participation	Growth Floor	Growth Cap	Buffer Rate	Step Rate
1 yr. S&P 500 Cap Rate - 0% Floor Index Strategy	100.00%	0.00%	7.50%	Not Applicable	Not Applicable
1 yr. S&P 500 Cap Rate - 10% Buffer Index Strategy	100.00%	Not Applicable	14.50%	10.00%	Not Applicable
1 yr. S&P 500 Step Rate Plus - 10% Buffer Index Strategy	70.00%	Not Applicable	Not Applicable	10.00%	7.25%

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

Current Interest Rate	
Fixed Rate Option	3.30%
Fixed Holding Accounts	1.00%

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

HISTORICAL PERFORMANCE:

Historical Interest Rates		
Period	Fixed Rate Option	Fixed Holding Accounts
7/1/2024–Current	3.30%	1.00%
1/1/2024–6/30/2024	3.15%	1.00%
11/15/2022–12/31/2023	3.00%	1.00%

Historical Values - 1 yr. S&P 500 Cap Rate - 0% Floor Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
5/15/2025–5/15/2026	5,916.93			100%	0.00%	7.50%	
4/15/2025–4/15/2026	5,396.63			100%	0.00%	7.50%	
3/15/2025–3/15/2026	5,638.94			100%	0.00%	7.50%	
2/15/2025–2/15/2026	6,114.63			100%	0.00%	7.50%	
1/15/2025–1/15/2026	5,949.91			100%	0.00%	7.50%	
12/15/2024–12/15/2025	6,051.09			100%	0.00%	7.75%	
11/15/2024–11/15/2025	5,870.62			100%	0.00%	7.75%	
10/15/2024–10/15/2025	5,815.26			100%	0.00%	7.75%	
9/15/2024–9/15/2025	5,626.02			100%	0.00%	8.25%	
8/15/2024–8/15/2025	5,543.22			100%	0.00%	8.25%	
7/15/2024–7/15/2025	5,631.22			100%	0.00%	8.25%	
6/15/2024–6/15/2025	5,431.60			100%	0.00%	7.50%	
5/15/2024–5/15/2025	5,308.15	5,916.93	11.4688%	100%	0.00%	7.50%	7.5000%
4/15/2024–4/15/2025	5,061.82	5,396.63	6.6144%	100%	0.00%	7.50%	6.6144%
3/15/2024–3/15/2025	5,117.09	5,638.94	10.1982%	100%	0.00%	8.00%	8.0000%
2/15/2024–2/15/2025	5,029.73	6,114.63	21.5697%	100%	0.00%	8.00%	8.0000%
1/15/2024–1/15/2025	4,783.83	5,949.91	24.3754%	100%	0.00%	8.00%	8.0000%
12/15/2023–12/15/2024	4,719.19	6,051.09	28.2231%	100%	0.00%	7.00%	7.0000%
11/15/2023–11/15/2024	4,502.88	5,870.62	30.3748%	100%	0.00%	7.00%	7.0000%
10/15/2023–10/15/2024	4,327.78	5,815.26	34.3705%	100%	0.00%	7.00%	7.0000%
9/15/2023–9/15/2024	4,450.32	5,626.02	26.4183%	100%	0.00%	7.00%	7.0000%
8/15/2023–8/15/2024	4,437.86	5,543.22	24.9075%	100%	0.00%	7.00%	7.0000%
7/15/2023–7/15/2024	4,505.42	5,631.22	24.9877%	100%	0.00%	7.00%	7.0000%
6/15/2023–6/15/2024	4,425.84	5,431.60	22.7247%	100%	0.00%	7.00%	7.0000%
5/15/2023–5/15/2024	4,136.28	5,308.15	28.3315%	100%	0.00%	7.00%	7.0000%
4/15/2023–4/15/2024	4,137.64	5,061.82	22.3359%	100%	0.00%	7.00%	7.0000%
3/15/2023–3/15/2024	3,891.93	5,117.09	31.4795%	100%	0.00%	7.00%	7.0000%
2/15/2023–2/15/2024	4,147.60	5,029.73	21.2684%	100%	0.00%	7.00%	7.0000%
1/15/2023–1/15/2024	3,999.09	4,783.83	19.6230%	100%	0.00%	7.00%	7.0000%
12/15/2022–12/15/2023	3,895.75	4,719.19	21.1369%	100%	0.00%	6.00%	6.0000%
11/15/2022–11/15/2023	3,991.73	4,502.88	12.8052%	100%	0.00%	6.00%	6.0000%

Historical Values - 1 yr. S&P 500 Cap Rate - 10% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Index Growth Cap	Buffer	Index Growth Rate
5/15/2025-5/15/2026	5,916.93			100%	14.50%	10.00%	
4/15/2025-4/15/2026	5,396.63			100%	14.50%	10.00%	
3/15/2025-3/15/2026	5,638.94			100%	14.50%	10.00%	
2/15/2025-2/15/2026	6,114.63			100%	14.50%	10.00%	
1/15/2025-1/15/2026	5,949.91			100%	14.50%	10.00%	
12/15/2024-12/15/2025	6,051.09			100%	14.50%	10.00%	
11/15/2024-11/15/2025	5,870.62			100%	14.50%	10.00%	
10/15/2024-10/15/2025	5,815.26			100%	14.50%	10.00%	
9/15/2024-9/15/2025	5,626.02			100%	15.50%	10.00%	
8/15/2024-8/15/2025	5,543.22			100%	15.50%	10.00%	
7/15/2024-7/15/2025	5,631.22			100%	15.50%	10.00%	
6/15/2024-6/15/2025	5,431.60			100%	15.50%	10.00%	
5/15/2024-5/15/2025	5,308.15	5,916.93	11.4688%	100%	15.50%	10.00%	11.4688%
4/15/2024-4/15/2025	5,061.82	5,396.63	6.6144%	100%	15.50%	10.00%	6.6144%
3/15/2024-3/15/2025	5,117.09	5,638.94	10.1982%	100%	16.50%	10.00%	10.1982%
2/15/2024-2/15/2025	5,029.73	6,114.63	21.5697%	100%	16.50%	10.00%	16.5000%
1/15/2024-1/15/2025	4,783.83	5,949.91	24.3754%	100%	16.50%	10.00%	16.5000%
12/15/2023-12/15/2024	4,719.19	6,051.09	28.2231%	100%	15.50%	10.00%	15.5000%
11/15/2023-11/15/2024	4,502.88	5,870.62	30.3748%	100%	15.50%	10.00%	15.5000%
10/15/2023-10/15/2024	4,327.78	5,815.26	34.3705%	100%	15.50%	10.00%	15.5000%
9/15/2023-9/15/2024	4,450.32	5,626.02	26.4183%	100%	16.50%	10.00%	16.5000%
8/15/2023-8/15/2024	4,437.86	5,543.22	24.9075%	100%	16.50%	10.00%	16.5000%
7/15/2023-7/15/2024	4,505.42	5,631.22	24.9877%	100%	16.50%	10.00%	16.5000%
6/15/2023-6/15/2024	4,425.84	5,431.60	22.7247%	100%	18.50%	10.00%	18.5000%
5/15/2023-5/15/2024	4,136.28	5,308.15	28.3315%	100%	18.50%	10.00%	18.5000%
4/15/2023-4/15/2024	4,137.64	5,061.82	22.3359%	100%	18.50%	10.00%	18.5000%
3/15/2023-3/15/2024	3,891.93	5,117.09	31.4795%	100%	21.00%	10.00%	21.0000%
2/15/2023-2/15/2024	4,147.60	5,029.73	21.2684%	100%	21.00%	10.00%	21.0000%
1/15/2023-1/15/2024	3,999.09	4,783.83	19.6230%	100%	21.00%	10.00%	19.6230%
12/15/2022-12/15/2023	3,895.75	4,719.19	21.1369%	100%	18.00%	10.00%	18.0000%
11/15/2022-11/15/2023	3,991.73	4,502.88	12.8052%	100%	18.00%	10.00%	12.8052%

Historical Values - 1 yr. S&P 500 Step Rate Plus - 10% Buffer Index Strategy							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	Buffer	Step Rate	Index Growth Rate
5/15/2025-5/15/2026	5,916.93			70%	10.00%	7.25%	
4/15/2025-4/15/2026	5,396.63			70%	10.00%	7.25%	
3/15/2025-3/15/2026	5,638.94			70%	10.00%	7.25%	
2/15/2025-2/15/2026	6,114.63			70%	10.00%	7.25%	
1/15/2025-1/15/2026	5,949.91			70%	10.00%	7.25%	
12/15/2024-12/15/2025	6,051.09			70%	10.00%	6.50%	
11/15/2024-11/15/2025	5,870.62			70%	10.00%	6.50%	
10/15/2024-10/15/2025	5,815.26			70%	10.00%	6.50%	
9/15/2024-9/15/2025	5,626.02			70%	10.00%	7.75%	
8/15/2024-8/15/2025	5,543.22			70%	10.00%	7.75%	
7/15/2024-7/15/2025	5,631.22			70%	10.00%	7.75%	
6/15/2024-6/15/2025	5,431.60			70%	10.00%	7.75%	
5/15/2024-5/15/2025	5,308.15	5,916.93	11.4688%	70%	10.00%	7.75%	8.0281%
4/15/2024-4/15/2025	5,061.82	5,396.63	6.6144%	70%	10.00%	7.75%	7.7500%
3/15/2024-3/15/2025	5,117.09	5,638.94	10.1982%	70%	10.00%	8.50%	8.5000%
2/15/2024-2/15/2025	5,029.73	6,114.63	21.5697%	70%	10.00%	8.50%	15.0988%
1/15/2024-1/15/2025	4,783.83	5,949.91	24.3754%	70%	10.00%	8.50%	17.0628%
12/15/2023-12/15/2024	4,719.19	6,051.09	28.2231%	70%	10.00%	7.00%	19.7561%
11/15/2023-11/15/2024	4,502.88	5,870.62	30.3748%	70%	10.00%	7.00%	21.2623%
10/15/2023-10/15/2024	4,327.78	5,815.26	34.3705%	70%	10.00%	7.00%	24.0594%
9/15/2023-9/15/2024	4,450.32	5,626.02	26.4183%	70%	10.00%	7.50%	18.4928%
8/15/2023-8/15/2024	4,437.86	5,543.22	24.9075%	70%	10.00%	7.50%	17.4353%
7/15/2023-7/15/2024	4,505.42	5,631.22	24.9877%	70%	10.00%	7.50%	17.4914%
6/15/2023-6/15/2024	4,425.84	5,431.60	22.7247%	70%	10.00%	8.25%	15.9073%
5/15/2023-5/15/2024	4,136.28	5,308.15	28.3315%	70%	10.00%	8.25%	19.8320%
4/15/2023-4/15/2024	4,137.64	5,061.82	22.3359%	70%	10.00%	8.25%	15.6351%
3/15/2023-3/15/2024	3,891.93	5,117.09	31.4795%	70%	10.00%	9.00%	22.0356%
2/15/2023-2/15/2024	4,147.60	5,029.73	21.2684%	70%	10.00%	9.00%	14.8879%
1/15/2023-1/15/2024	3,999.09	4,783.83	19.6230%	70%	10.00%	9.00%	13.7361%
12/15/2022-12/15/2023	3,895.75	4,719.19	21.1369%	70%	10.00%	8.00%	14.7958%
11/15/2022-11/15/2023	3,991.73	4,502.88	12.8052%	70%	10.00%	8.00%	8.9637%

Past index performance is not indicative of future results

The potential to build cash value in the Index Strategies is based on the performance of the S&P 500® Index on an annual point to point basis using, as applicable, a Participation Rate, Index Growth Floor, Index Growth Cap, Buffer, and Step Rate. Please see the Index Strategies prospectus for further details.

Participation Rate: The Participation Rate is the percent of the gain (if any) in the Index Value that is used to calculate the Index Growth Rate subject to the Index Growth Floor and Index Growth Cap. Participation Rates for new Index Strategy Segments may change, but they will never be lower than the guaranteed minimum Participation Rate stated in the Contract. Once a Segment is created, its Participation Rate will not change.

Index Growth Floor: The Index Growth Floor is the minimum rate of interest that will be applied to a particular index segment. Index Growth Floors for new Index Strategy Segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 0.00% as stated in the Contract. Once a Segment is created, its Index Growth Floor will not change.

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

Buffer: The Buffer is the percentage of protected negative Index Return applied to amounts allocated to an Index Strategy Segment on the maturity date. Any negative Index Return in excess of the Buffer reduces the value of the Contract Fund. It may be raised or lowered before the Index Strategy Segment is created, but it will not be lower than the guaranteed minimum stated in the Contract. Once a Segment is created, its Buffer will not change.

Step Rate: The Step Rate is the minimum rate of interest that can be credited on a particular Index Strategy Segment when the Index return is zero or positive. It may be raised or lowered before the Index Strategy Segment is created, but it will not be lower than the guaranteed minimum stated in the Contract. Once a Segment is created, its Step Rate will not change.

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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 www.Prudential.com/eProspectus or your financial professional. You should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

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Prudential FlexGuard® Life IVUL is also offered by broker-dealers who have an agreement with Pruco Securities LLC.

The contract number is IVUL-2022 and may be followed by a state code.

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The S&P 500® Index values used in Index Strategy calculations are exclusive of dividends. The Index Strategies provide interest linked to the S&P 500®, and the Contract will be affected by changes in the S&P 500® Index. However, money placed in the Index Strategies is not a direct investment in the S&P 500® Index, a stock, or an equity investment.

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Unpaid loans and withdrawals reduce cash values and death benefits; may reduce the duration of the guarantee against lapse, which may lapse the Contract; and may have tax consequences. Please reference the prospectuses for information about the levels of protection available and other important product information. Investing in *Prudential FlexGuard® Life IVUL* Index Strategies does not represent a direct investment in an index.

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