Prudential FlexGuard® Life

DUAL DIRECTIONAL INDEX STRATEGY

What if you could turn a negative return into a positive? You can with the Dual Directional Index Strategy on Prudential FlexGuard® Life indexed variable universal life.

Let's discover how the Dual Directional Index Strategy turns a negative Index Return (within or equal to the Buffer) into a positive credit.

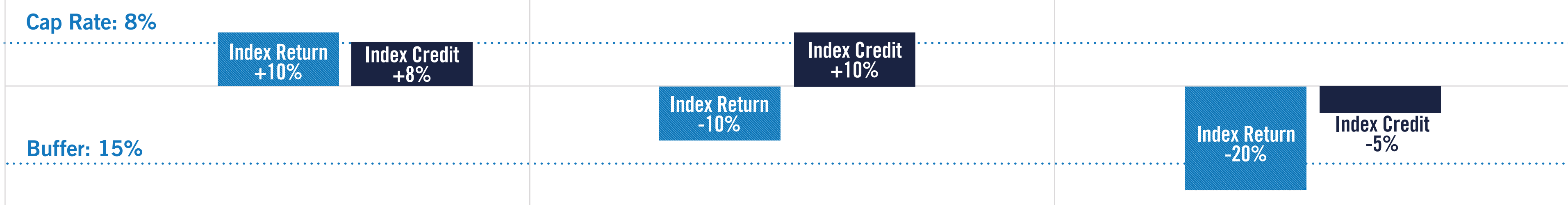
Availability

Protection Levels
10% and 15%

Rates for this strategy and other index strategies can differ based on the protection level you choose. Please refer to the current rate sheet.

See the Dual Directional Index Strategy performance in different market scenarios with an 8% Cap Rate and a 15% Buffer:

When the Index Return is positive at the Index Strategy End Date, you receive a positive Index Credit equal to the Index Return up to the Cap Rate.	When the Index Return is negative and within or equal to the Buffer, you receive a positive Index Credit equal to the percentage of the negative Index Return at the Index Strategy End Date.	When the Index Return is negative and exceeds the Buffer, your account value is reduced by any index loss that exceeds the Buffer at the Index Strategy End Date.
Index Return: 10% **Index Credit:** +8%	**Index Return:** -10% **Index Credit:** +10%	**Index Return:** -20% **Index Credit:** -5%



These hypothetical examples assume the segment was held to full term (one year).

Issued by Pruco Life Insurance Company.

This material must be preceded or accompanied by the FlexGuard Life consumer brochure and product prospectus.

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Key terms to know:

Cap Rate: For the Dual Directional Index Strategy, the maximum rate percentage that can be credited at the end of an index term when the Index Return is positive; the Cap Rate is set before the start of each index term.

Buffer: Levels of protection that you can choose to help limit your losses. With this strategy you can choose from 10% and 15%. Only with this strategy: Any negative Index Return up to and equal to the Buffer is applied as a positive Index Credit at the end of the Index Term and can increase your Account Value. Any negative Index Return in excess of the Buffer will reduce your Contract Fund.

Index Return: The percentage change in the Index Value from the Index Strategy Start Date to the Index Strategy End Date, which is used to determine the Index Credit for an Index Strategy. The Index Return can be zero, positive, or negative.

Index Credit: The amount you receive on an Index Strategy End Date based on the Index Return and the Index Strategy. The Index Credit can be negative, meaning you can lose principal and prior earnings.

Contact your financial professional for more information.

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 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 policy; and may have tax consequences. Please reference the prospectus for information about the levels of protection available and other important product information.

You should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying investment options. 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.

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