PRODUCT UPDATE

Q4 2026 Index Account Changes

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At Prudential, we are committed to maintaining financial discipline and continue to review hedge budgets and hedge costs that impact index accounts offered on currently sold and no longer sold products.

Our recent hedge budget and hedge cost experience allow the opportunity for increased caps across the Nasdaq index accounts across the portfolio. However, caps for the FlexGuard Life products decreased.

These changes will be effective for index segments starting **October 15, 2026**. Please see below for the complete list.

If you would like more information or to obtain a new business illustration, please contact the national sales desk at **1-800-800-2738 Option 1.**

Index Account Changes

Product Version, Account; Index Cap or Spread	Q3 2026	Q4 2026	Changes
Momentum IUL			
MIUL (August 2024), Capped SPX 1Y PTP	10.50%	10.50%	No Change
MIUL (August 2024), Capped SPX 6M PTP	4.75%	4.75%	No Change
MIUL (August 2024), Participation	65.00%	65.00%	No Change
MIUL (August 2024), Capped NDX	11.00%	11.50%	+ .50%
MIUL-NY (June 2026), Capped SPX 1Y PTP	9.50%	9.50%	No Change
MIUL-NY (June 2026), Capped SPX 6M PTP	4.50%	4.50%	No Change
MIUL-NY (June 2026), Participation	60%	60%	No Change
MIUL-NY (June 2026), Capped NDX	10.00%	10.50%	+ .50%
Protection IUL			
PIUL (August 2026), Capped SPX 1Y PTP	10.50%	10.50%	No Change
PIUL (August 2026), Capped SPX 6M PTP	4.75%	4.75%	No Change
PIUL (August 2026), Participation	65.00%	65.00%	No Change
PIUL (August 2024), Capped NDX	11.00%	11.50%	+ .50%

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Product Version, Account; Index Cap or Spread	Q3 2026	Q4 2026	Changes
Index Advantage UL			
IAUL (August 2020), S&P 500 Index Account; Cap	**9.25%**	**9.25%**	**No Change**
IAUL (August 2020), S&P 500 Uncapped Index Account; Spread	**7.25%**	**7.25%**	**No Change**
IAUL (February 2018), S&P 500 Index Account; Cap	9.25%	9.25%	No Change
IAUL (February 2018), S&P 500 Index Account with Multiplier; Cap	7.75%	7.75%	No Change
IAUL (February 2018), S&P 500 Uncapped Index Account; Spread	6.25%	6.25%	No Change
IAUL (August/December 2016), S&P 500 Index Account; Cap	9.25%	9.25%	No Change
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; Cap	7.50%	7.50%	No Change
IAUL (August/December 2016), S&P 500 Uncapped Index Account; Spread	6.25%	6.25%	No Change
IAUL (January 2015), S&P 500 Index Account; Cap	8.50%	8.50%	No Change
IAUL (October 2013) *, S&P 500 Index Account; Cap	9.75%	9.75%	No Change
IAUL (October 2013 PA), S&P 500 Index Account; Cap	9.00%	9.00%	No Change
IAUL (April 2012) *, S&P 500 Index Account; Cap	9.75%	9.75%	No Change
IAUL (April 2012 PA), S&P 500 Index Account; Cap	9.00%	9.00%	No Change
Survivorship Index UL			
SIUL (2026), Capped SPX 1Y PTP	**10.50%**	**10.50%**	**No Change**
SIUL (2026), Capped SPX 6M PTP	**4.75%**	**4.75%**	**No Change**
SIUL (2026), Participation	**65.00%**	**65.00%**	**No Change**
SIUL (2026), Capped NDX	**11.00%**	**11.50%**	**+ .50%**
SIUL (January 2019), S&P 500 Index Account; Cap	8.75%	8.75%	No Change
SIUL (January 2019), S&P 500 Index Account with Multiplier; Cap	7.55%	7.55%	No Change
SIUL (January 2019), S&P 500 Uncapped Index Account; Spread	6.25%	6.25%	No Change
SIUL (January 2015) S&P 500 Index Account; Cap	8.75%	8.75%	No Change

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Product Version, Account; Index Cap or Spread	Q3 2026	Q4 2026	Changes
Founders Plus Indexed UL			
Founders Plus (April 2023), S&P 500 Index Account; Cap	**8.75%**	**8.75%**	**No Change**
Founders Plus (April 2023), GSV Uncapped Account, Index Participation Rate	**100%**	**100%**	**No Change**
Founders Plus (April 2023), GSV Uncapped Account, Daily Interest Average	**1.80%**	**1.80%**	**No Change**
Founders Plus (April 2022), S&P 500 Index Account; Cap	8.75%	8.75%	No Change
Founders Plus (April 2022), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2022), GSV Uncapped Account, Daily Interest Average	1.80%	1.80%	No Change
Founders Plus (April 2021), S&P 500 Index Account; Cap	8.75%	8.75%	No Change
Founders Plus (April 2021), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2021), GSV Uncapped Account, Daily Interest Average	1.80%	1.80%	No Change
Founders Plus (June 2020), Plus 100 Account; Cap	7.25%	7.25%	No Change
Founders Plus (May 2019), Plus 100 Account; Cap	8.75%	8.75%	No Change
Founders Plus (December 2017), Plus 100 Account; Cap	8.75%	8.75%	No Change
Founders Plus (August/December 2016), Plus 100 Account; Cap	7.75%	7.75%	No Change
Founders Plus (August/December 2016), Plus 50 Account; Cap	4.50%	4.50%	No Change
Founders Plus (January/June 2015), Plus 100 Account; Cap	6.75%	6.75%	No Change
Founders Plus (January/June 2015), Plus 50 Account; Cap	4.50%	4.50%	No Change
Founders Plus (January 2014), Plus Account; Cap	4.50%	4.50%	No Change
Custom Premier II			
Custom Premier II (October 2023), S&P 500 Index Account; Cap	**7.25%**	**7.25%**	**No Change**
Custom Premier II (May 2019), S&P 500 Index Account; Cap	7.25%	7.25%	No Change
FlexGuard Life			
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Cap 0% Floor; Cap	**8.25%**	**8.00%**	**- .25%**

Product Version, Account; Index Cap or Spread	Q3 2026	Q4 2026	Changes
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Cap 10% Buffer; Cap	20.00%	18.50%	- 1.50%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Cap 15% Buffer; Cap	15.25%	14.75%	- .50%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Dual Directional 10% Buffer; Cap	16.00%	15.25%	- .75%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Dual Directional 15% Buffer; Cap	11.00%	10.75%	- .25%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Enhanced Cap 10% Buffer; Cap	32.00%	30.00%	-2.00%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Enhanced Cap 15% Buffer; Cap	23.00%	20.00%	-3.00%
FlexGuard Life (February 2025), 1 yr. S&P 500 Index Strategy; Step Rate Plus 10% Buffer; Step Rate	9.50%	8.75%	- .75%
FlexGuard Life (October 2022), 1 yr. S&P 500 Index Strategy; Cap 0% Floor; Cap	8.25%	8.00%	- .25%
FlexGuard Life (October 2022), 1 yr. S&P 500 Index Strategy; Cap 10% Buffer; Cap	20.00%	18.50%	- 1.50%
FlexGuard Life (October 2022), 1 yr. S&P 500 Index Strategy; Step Rate Plus 10% Buffer; Step Rate	9.50%	8.75%	- .75%

Prudential Momentum Indexed UL, Prudential Protection IUL, PruLife Custom Premier II, Prudential FlexGuard Life, PruLife Founders Plus Indexed UL, PruLife Index Advantage UL, and PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are distributed through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies, located in Newark, NJ.

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