

Prudential Momentum IUL
Rates and Historical Performance

Information as of: April 15, 2025

RATES:

Current Index Strategy Rates			
	Participation	Growth Floor	Growth Cap
1 year S&P 500 Capped Indexed Account	100.00%	0.00%	10.25%
6 month S&P 500 Capped Indexed Account	100.00%	0.00%	4.75%
1 year S&P 500 Uncapped Indexed Account	60.00%	0.00%	Not Applicable
1 year NASDAQ-100 Capped Indexed Account	100.00%	0.00%	10.50%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Account	5.00%

The Fixed Rate Option Account earns 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 Fixed Account Rates	
Period	Interest Rate
8/19/2024–Current	5.00%

Historical Values - 1 year S&P 500 Capped Indexed Account							
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
4/15/2025–4/15/2026	5,396.63			100%	0.00%	10.25%	
3/15/2025–3/15/2026	5,638.94			100%	0.00%	10.25%	
2/15/2025–2/15/2026	6,114.63			100%	0.00%	10.25%	
1/15/2025–1/15/2026	5,949.91			100%	0.00%	10.25%	
12/15/2024–12/15/2025	6,051.09			100%	0.00%	10.25%	
11/15/2024–11/15/2025	5,870.62			100%	0.00%	10.25%	
10/15/2024–10/15/2025	5,815.26			100%	0.00%	10.25%	
9/15/2024–9/15/2025	5,626.02			100%	0.00%	10.25%	

Historical Values - 6 month S&P 500 Capped Indexed Account							
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
4/15/2025–10/15/2025	5,396.63			100%	0.00%	4.75%	
3/15/2025–9/15/2025	5,638.94			100%	0.00%	4.75%	
2/15/2025–8/15/2025	6,114.63			100%	0.00%	4.75%	
1/15/2025–7/15/2025	5,949.91			100%	0.00%	4.75%	
12/15/2024–6/15/2025	6,051.09			100%	0.00%	4.75%	
11/15/2024–5/15/2025	5,870.62			100%	0.00%	4.75%	
10/15/2024–4/15/2025	5,815.26	5,396.63	-7.1988%	100%	0.00%	4.75%	0.0000%
9/15/2024–3/15/2025	5,626.02	5,638.94	0.2296%	100%	0.00%	4.75%	0.2296%

Historical Values - 1 year S&P 500 Uncapped Indexed Account							
Period	Beginning S&P 500 Index Value	Ending S&P 500 Index Value	S&P 500 Index Change	Participation Rate	S&P 500 Index Change after Par Rate	Index Growth Floor	Index Growth Rate
4/15/2025–4/15/2026	5,396.63			60%		0.00%	
3/15/2025–3/15/2026	5,638.94			60%		0.00%	
2/15/2025–2/15/2026	6,114.63			60%		0.00%	
1/15/2025–1/15/2026	5,949.91			60%		0.00%	
12/15/2024–12/15/2025	6,051.09			60%		0.00%	
11/15/2024–11/15/2025	5,870.62			60%		0.00%	
10/15/2024–10/15/2025	5,815.26			60%		0.00%	
9/15/2024–9/15/2025	5,626.02			60%		0.00%	

Historical Values - 1 year NASDAQ-100 Capped Indexed Account							
Period	Beginning NASDAQ-100 Index Value	Ending NASDAQ-100 Index Value	NASDAQ-100 Index Change	Participation Rate	Index Growth Floor	Index Growth Cap	Index Growth Rate
4/15/2025–4/15/2026	18,830.23			100%	0.00%	10.50%	
3/15/2025–3/15/2026	19,704.64			100%	0.00%	10.50%	
2/15/2025–2/15/2026	22,114.69			100%	0.00%	10.50%	
1/15/2025–1/15/2026	21,237.85			100%	0.00%	10.50%	
12/15/2024–12/15/2025	21,780.25			100%	0.00%	10.50%	
11/15/2024–11/15/2025	20,394.13			100%	0.00%	10.50%	
10/15/2024–10/15/2025	20,159.83			100%	0.00%	10.50%	
9/15/2024–9/15/2025	19,514.58			100%	0.00%	10.50%	

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 Index on an annual or six month point to point basis using, as applicable, a Participation Rate, Index Growth Floor, and Index Growth Cap (as applicable).

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 (as applicable). 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.

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The contract number is MIUL-2024 and may be followed by a state code.

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