Prudential Momentum IUL

Rates and Historical Performance

Note: These rates are applicable to contracts issued in all states, excluding New York

Information as of: October 15, 2026

RATES:

Current Index Strategy Rates			
	Participation	**Growth Floor**	**Growth Cap**
1 year S&P 500 Capped Indexed Account	100.00%	0.00%	10.50%
6 month S&P 500 Capped Indexed Account	100.00%	0.00%	4.75%
1 year S&P 500 Uncapped Indexed Account	65.00%	0.00%	Not Applicable
1 year NASDAQ-100 Capped Indexed Account	100.00%	0.00%	11.50%

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	5.15%

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**
10/1/2025–Current	5.15%
8/19/2024–9/30/2025	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**
10/15/2026–10/15/2027	7,744.06			100%	0.00%	10.50%	
9/15/2026–9/15/2027	7,585.73			100%	0.00%	10.50%	
8/15/2026–8/15/2027	7,785.76			100%	0.00%	10.50%	
7/15/2026–7/15/2027	7,572.40			100%	0.00%	10.50%	
6/15/2026–6/15/2027	7,554.29			100%	0.00%	10.50%	
5/15/2026–5/15/2027	7,408.50			100%	0.00%	10.50%	
4/15/2026–4/15/2027	7,022.95			100%	0.00%	10.50%	
3/15/2026–3/15/2027	6,632.19			100%	0.00%	10.50%	
2/15/2026–2/15/2027	6,836.17			100%	0.00%	10.50%	
1/15/2026–1/15/2027	6,944.47			100%	0.00%	10.50%	
12/15/2025–12/15/2026	6,816.51			100%	0.00%	10.50%	
11/15/2025–11/15/2026	6,734.11			100%	0.00%	10.50%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	100%	0.00%	10.50%	10.5000%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	100%	0.00%	10.25%	10.2500%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	100%	0.00%	10.25%	10.2500%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	100%	0.00%	10.25%	10.2500%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	100%	0.00%	10.25%	10.2500%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	100%	0.00%	10.25%	10.2500%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	100%	0.00%	10.25%	10.2500%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	100%	0.00%	10.25%	10.2500%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	100%	0.00%	10.25%	10.2500%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	100%	0.00%	10.25%	10.2500%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	100%	0.00%	10.25%	10.2500%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	100%	0.00%	10.25%	10.2500%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	100%	0.00%	10.25%	10.2500%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	100%	0.00%	10.25%	10.2500%

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**
10/15/2026–4/15/2027	7,744.06			100%	0.00%	4.75%	
9/15/2026–3/15/2027	7,585.73			100%	0.00%	4.75%	
8/15/2026–2/15/2027	7,785.76			100%	0.00%	4.75%	
7/15/2026–1/15/2027	7,572.40			100%	0.00%	4.75%	

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
6/15/2026–12/15/2026	7,554.29			100%	0.00%	4.75%	
5/15/2026–11/15/2026	7,408.50			100%	0.00%	4.75%	
4/15/2026–10/15/2026	7,022.95	7,744.06	10.2679%	100%	0.00%	4.75%	4.7500%
3/15/2026–9/15/2026	6,632.19	7,585.73	14.3775%	100%	0.00%	4.75%	4.7500%
2/15/2026–8/15/2026	6,836.17	7,785.76	13.8907%	100%	0.00%	4.75%	4.7500%
1/15/2026–7/15/2026	6,944.47	7,572.40	9.0422%	100%	0.00%	4.75%	4.7500%
12/15/2025–6/15/2026	6,816.51	7,554.29	10.8234%	100%	0.00%	4.75%	4.7500%
11/15/2025–5/15/2026	6,734.11	7,408.50	10.0145%	100%	0.00%	4.75%	4.7500%
10/15/2025–4/15/2026	6,671.06	7,022.95	5.2749%	100%	0.00%	4.75%	4.7500%
9/15/2025–3/15/2026	6,615.28	6,632.19	0.2556%	100%	0.00%	4.75%	0.2556%
8/15/2025–2/15/2026	6,449.80	6,836.17	5.9904%	100%	0.00%	4.75%	4.7500%
7/15/2025–1/15/2026	6,243.76	6,944.47	11.2226%	100%	0.00%	4.75%	4.7500%
6/15/2025–12/15/2025	5,976.97	6,816.51	14.0462%	100%	0.00%	4.75%	4.7500%
5/15/2025–11/15/2025	5,916.93	6,734.11	13.8109%	100%	0.00%	4.75%	4.7500%
4/15/2025–10/15/2025	5,396.63	6,671.06	23.6153%	100%	0.00%	4.75%	4.7500%
3/15/2025–9/15/2025	5,638.94	6,615.28	17.3142%	100%	0.00%	4.75%	4.7500%
2/15/2025–8/15/2025	6,114.63	6,449.80	5.4814%	100%	0.00%	4.75%	4.7500%
1/15/2025–7/15/2025	5,949.91	6,243.76	4.9387%	100%	0.00%	4.75%	4.7500%
12/15/2024–6/15/2025	6,051.09	5,976.97	-1.2249%	100%	0.00%	4.75%	0.0000%
11/15/2024–5/15/2025	5,870.62	5,916.93	0.7888%	100%	0.00%	4.75%	0.7888%
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
10/15/2026–10/15/2027	7,744.06			65%		0.00%	
9/15/2026–9/15/2027	7,585.73			65%		0.00%	
8/15/2026–8/15/2027	7,785.76			65%		0.00%	
7/15/2026–7/15/2027	7,572.40			65%		0.00%	
6/15/2026–6/15/2027	7,554.29			65%		0.00%	
5/15/2026–5/15/2027	7,408.50			65%		0.00%	
4/15/2026–4/15/2027	7,022.95			65%		0.00%	
3/15/2026–3/15/2027	6,632.19			65%		0.00%	
2/15/2026–2/15/2027	6,836.17			65%		0.00%	
1/15/2026–1/15/2027	6,944.47			65%		0.00%	
12/15/2025–12/15/2026	6,816.51			65%		0.00%	
11/15/2025–11/15/2026	6,734.11			65%		0.00%	
10/15/2025–10/15/2026	6,671.06	7,744.06	16.0844%	65%	10.4549%	0.00%	10.4549%
9/15/2025–9/15/2026	6,615.28	7,585.73	14.6698%	60%	8.8019%	0.00%	8.8019%
8/15/2025–8/15/2026	6,449.80	7,785.76	20.7132%	60%	12.4279%	0.00%	12.4279%
7/15/2025–7/15/2026	6,243.76	7,572.40	21.2795%	60%	12.7677%	0.00%	12.7677%
6/15/2025–6/15/2026	5,976.97	7,554.29	26.3900%	60%	15.8340%	0.00%	15.8340%
5/15/2025–5/15/2026	5,916.93	7,408.50	25.2085%	60%	15.1251%	0.00%	15.1251%
4/15/2025–4/15/2026	5,396.63	7,022.95	30.1358%	60%	18.0815%	0.00%	18.0815%
3/15/2025–3/15/2026	5,638.94	6,632.19	17.6141%	60%	10.5685%	0.00%	10.5685%
2/15/2025–2/15/2026	6,114.63	6,836.17	11.8002%	60%	7.0801%	0.00%	7.0801%
1/15/2025–1/15/2026	5,949.91	6,944.47	16.7155%	60%	10.0293%	0.00%	10.0293%
12/15/2024–12/15/2025	6,051.09	6,816.51	12.6493%	60%	7.5896%	0.00%	7.5896%
11/15/2024–11/15/2025	5,870.62	6,734.11	14.7087%	60%	8.8252%	0.00%	8.8252%
10/15/2024–10/15/2025	5,815.26	6,671.06	14.7165%	60%	8.8299%	0.00%	8.8299%
9/15/2024–9/15/2025	5,626.02	6,615.28	17.5837%	60%	10.5502%	0.00%	10.5502%

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
10/15/2026–10/15/2027	29,935.60			100%	0.00%	11.50%	
9/15/2026–9/15/2027	28,937.84			100%	0.00%	11.00%	
8/15/2026–8/15/2027	30,046.14			100%	0.00%	11.00%	
7/15/2026–7/15/2027	29,502.60			100%	0.00%	11.00%	
6/15/2026–6/15/2027	30,543.92			100%	0.00%	11.00%	
5/15/2026–5/15/2027	29,125.20			100%	0.00%	11.00%	
4/15/2026–4/15/2027	26,204.58			100%	0.00%	11.00%	
3/15/2026–3/15/2027	24,380.73			100%	0.00%	11.00%	
2/15/2026–2/15/2027	24,732.73			100%	0.00%	11.00%	
1/15/2026–1/15/2027	25,547.07			100%	0.00%	11.00%	
12/15/2025–12/15/2026	25,067.27			100%	0.00%	11.00%	
11/15/2025–11/15/2026	25,008.24			100%	0.00%	11.00%	
10/15/2025–10/15/2026	24,745.36	29,934.60	20.9706%	100%	0.00%	11.00%	11.0000%
9/15/2025–9/15/2026	24,293.78	28,937.84	19.1163%	100%	0.00%	10.50%	10.5000%
8/15/2025–8/15/2026	23,712.07	30,046.14	26.7124%	100%	0.00%	10.50%	10.5000%
7/15/2025–7/15/2026	22,884.59	29,502.60	28.9191%	100%	0.00%	10.50%	10.5000%
6/15/2025–6/15/2026	21,631.04	30,543.92	41.2041%	100%	0.00%	10.50%	10.5000%
5/15/2025–5/15/2026	21,335.82	29,125.20	36.5085%	100%	0.00%	10.50%	10.5000%

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	26,204.58	39.1623%	100%	0.00%	10.50%	10.5000%
3/15/2025–3/15/2026	19,704.64	24,380.73	23.7309%	100%	0.00%	10.50%	10.5000%
2/15/2025–2/15/2026	22,114.69	24,732.73	11.8385%	100%	0.00%	10.50%	10.5000%
1/15/2025–1/15/2026	21,237.85	25,547.07	20.2903%	100%	0.00%	10.50%	10.5000%
12/15/2024–12/15/2025	21,780.25	25,067.27	15.0917%	100%	0.00%	10.50%	10.5000%
11/15/2024–11/15/2025	20,394.13	25,008.24	22.6247%	100%	0.00%	10.50%	10.5000%
10/15/2024–10/15/2025	20,159.83	24,745.36	22.7459%	100%	0.00%	10.50%	10.5000%
9/15/2024–9/15/2025	19,514.58	24,293.78	24.4904%	100%	0.00%	10.50%	10.5000%

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 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.

Prudential Momentum IUL is issued by Pruco Life Insurance Company in all states except in New York, where it is issued by Pruco Life Insurance Company of New Jersey. Both Prudential Financial companies are located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations.

The contract number is ICC24-MIUL or MIUL-2024 and may be followed by a state code.

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Prudential

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Prudential Momentum IUL

Rates and Historical Performance

Note: These rates are only applicable to contracts issued in New York only

Information as of: October 15, 2026

RATES:

Current Index Strategy Rates			
	Participation	**Growth Floor**	**Growth Cap**
1 year S&P 500 Capped Indexed Account	100.00%	0.00%	9.50%
6 month S&P 500 Capped Indexed Account	100.00%	0.00%	4.50%
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**
6/8/2026–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**
10/15/2026–10/15/2027	7,744.06			100%	0.00%	9.50%	
9/15/2026–9/15/2027	7,585.73			100%	0.00%	9.50%	
8/15/2026–8/15/2027	7,785.76			100%	0.00%	9.50%	
7/15/2026–7/15/2027	7,572.40			100%	0.00%	9.50%	
6/15/2026–6/15/2027	7,554.29			100%	0.00%	9.50%	

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**
10/15/2026–4/15/2027	7,744.06			100%	0.00%	4.50%	
9/15/2026–3/15/2027	7,585.73			100%	0.00%	4.50%	
8/15/2026–2/15/2027	7,785.76			100%	0.00%	4.50%	
7/15/2026–1/15/2027	7,572.40			100%	0.00%	4.50%	
6/15/2026–12/15/2026	7,554.29			100%	0.00%	4.50%	

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**	**Index Growth Floor**	**Index Growth Cap**	**Index Growth Rate**
10/15/2026–10/15/2027	7,744.06			60%		0.00%	
9/15/2026–9/15/2027	7,585.73			60%		0.00%	
8/15/2026–8/15/2027	7,785.76			60%		0.00%	
7/15/2026–7/15/2027	7,572.40			60%		0.00%	
6/15/2026–6/15/2027	7,554.29			60%		0.00%	

Historical Values - 1 year NASDAQ-100 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**
10/15/2026–10/15/2027	29,935.60			100%	0.00%	10.50%	
9/15/2026–9/15/2027	28,937.84			100%	0.00%	10.00%	
8/15/2026–8/15/2027	30,046.14			100%	0.00%	10.00%	
7/15/2026–7/15/2027	29,502.60			100%	0.00%	10.00%	
6/15/2026–6/15/2027	30,543.92			100%	0.00%	10.00%	

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 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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