

Index Performance

Contained in these pages is the historical interest performance for PruLife Survivorship Index UL.
Please refer to your policy contract for the policy form number that applies to you.

Product Name PruLife Survivorship Index UL
Policy Form Number ICC18 SIULPR-2018 or SIULPR-2018 followed by a state code
Issue State All states
Information as of December 15, 2020

Current Indexed Accounts Rates					
	Participation	Growth Floor	Growth Cap	Multiplier	Index Spread
S&P 500 Indexed Account	100.00%	0.00%	8.50%	Not Applicable	Not Applicable
S&P 500 Indexed Account with Multiplier	100.00%	0.00%	7.25%	1.15	Not Applicable
S&P 500 Uncapped Indexed Account	100.00%	0.00%	Not Applicable	Not Applicable	9.00%

The current Participation Rate, Index Growth Floor, Index Growth Cap, Multiplier, and Index Spread for the indexed accounts 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 policy.

Current Interest Rate	
Fixed Account	4.60%

The Fixed Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Fixed Account Rate of 2.00% as stated in the policy.

Historical Fixed Account Rates	
Period	Interest Rate
01/01/2019 - Current	4.60%

Historical Indexed Account Values - S&P 500 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 Cap	Index Growth Rate
12/15/2020 - 12/15/2021	3,694.62			100%		0.00%	8.50%	
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	8.50%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	8.50%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	8.50%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	8.50%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	8.50%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	8.50%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	8.75%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	9.50%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	10.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	10.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	10.00%	
12/15/2019 - 12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	10.50%	10.5000%
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	10.50%	10.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	10.50%	10.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	10.50%	10.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	10.50%	10.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	10.50%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	10.50%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	10.50%	0.4469%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	10.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	10.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	10.50%	10.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	10.50%	10.5000%

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
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 Cap	Index Multiplier	Index Growth Rate
12/15/2020 - 12/15/2021	3,694.62			100%		0.00%	7.25%	1.15	
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	7.25%	1.15	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	7.25%	1.15	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	7.25%	1.15	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	7.25%	1.15	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	7.25%	1.15	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	7.25%	1.15	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	7.25%	1.15	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	7.75%	1.15	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	8.25%	1.15	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	8.25%	1.15	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	8.25%	1.15	
12/15/2019 - 12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	8.25%	1.15	9.4875%
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	8.25%	1.15	9.4875%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	8.25%	1.15	9.4875%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	8.25%	1.15	9.4875%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	8.25%	1.15	9.4875%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	8.25%	1.15	8.0981%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	8.25%	1.15	7.1546%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	8.25%	1.15	0.5139%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	8.25%	1.15	0.0000%

Historical Indexed Account Values - S&P 500 Indexed Account with Multiplier									
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 Cap	Index Multiplier	Index Growth Rate
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	8.25%	1.15	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	8.25%	1.15	9.4875%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	8.25%	1.15	9.4875%

Historical Indexed Account Values - 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 Spread	Index Change after Index Spread	Index Floor	Index Growth Rate
12/15/2020 - 12/15/2021	3,694.62			100%		9.00%		0.00%	
11/15/2020 - 11/15/2021	3,585.15			100%		9.00%		0.00%	
10/15/2020 - 10/15/2021	3,483.34			100%		9.00%		0.00%	
09/15/2020 - 09/15/2021	3,401.20			100%		13.00%		0.00%	
08/15/2020 - 08/15/2021	3,372.85			100%		13.00%		0.00%	
07/15/2020 - 07/15/2021	3,226.56			100%		13.00%		0.00%	
06/15/2020 - 06/15/2021	3,066.59			100%		13.00%		0.00%	
05/15/2020 - 05/15/2021	2,863.70			100%		11.75%		0.00%	
04/15/2020 - 04/15/2021	2,783.36			100%		5.00%		0.00%	
03/15/2020 - 03/15/2021	2,711.02			100%		4.00%		0.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		4.00%		0.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		4.00%		0.00%	
12/15/2019 - 12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	4.00%	12.59%	0.00%	12.59%
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	4.00%	10.8917%	0.00%	10.8917%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	4.00%	12.2788%	0.00%	12.2788%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	4.00%	9.0947%	0.00%	9.0947%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	4.00%	14.4454%	0.00%	14.4454%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	4.00%	3.0418%	0.00%	3.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	4.00%	2.2214%	0.00%	2.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	4.00%	-3.5531%	0.00%	0.0000%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	4.00%	-8.2393%	0.00%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	4.00%	-7.9490%	0.00%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	4.00%	17.7812%	0.00%	17.7812%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	4.00%	22.0120%	0.00%	22.0120%

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 segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% as stated in the policy. Once an index 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 segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 0.00% as stated in the policy. Once an index segment is created, its Index Growth Floor will not change.

Index Growth Cap: The Index Growth Cap is a factor used in determining index interest for certain indexed account segments. The current growth cap rate for an index segment is determined in advance. It may be raised or lowered before the segment is created, but it will not be lower than the guaranteed minimum Index Growth Cap as stated in the policy (3.00% for the S&P 500 Indexed Account and 2.75% for the S&P 500 Indexed Account with Multiplier). Once an index segment is created, its Index Growth Cap will not change.

Index Multiplier: The Index Multiplier is a factor used in determining index interest for each Indexed Account segment in the S&P 500 Indexed Account with Multiplier. The Index Multiplier may change over time, but will never be lower than the guaranteed minimum Index Multiplier of 1.15 as stated in the policy. Once an index segment is created, its Index Multiplier will not change.

Index Spread: The Index Spread is used in determining index interest for each Indexed Account segment in the S&P 500 Uncapped Indexed Account. The Index Spread may change over time, but will never be greater than the guaranteed maximum Index Spread of 30% as stated in the policy. Once an index segment is created, its Index Spread will not change.

PruLife Survivorship Index UL 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 are Prudential Financial companies located in Newark, NJ, and are solely responsible for their own financial condition and contractual obligations. The contract number is ICC18 SIULPR-2018 or SIULPR-2018.

The S&P 500® Index values used in indexed account calculations are exclusive of dividends. The S&P 500® Indexed Account provides interest linked to the S&P 500®, and the policy will be affected by changes in the S&P 500® Index. However, money placed in the S&P 500® Indexed Account is not a direct investment in the S&P 500® Index, a stock, or an equity investment. The policy is not a variable contract or an 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.

The potential to build cash value in the Indexed Account is based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, and index growth cap.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Past index performance is not indicative of future results.

Not a deposit. Not FDIC-insured.
 May go down in value.
 Not insured by any federal government agency.
 Not guaranteed by any bank of savings associations.

Index Performance

Product Name PruLife Survivorship Index UL
Policy Form Number ICC15 SIUNLG-2015 or SIUNLG-2015 followed by a state code
Issue State All states
Information as of December 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
S&P 500 Indexed Account	100.00%	0.00%	8.25%

The current Participation Rate, Index Growth Floor, and Index Growth Cap for the indexed account 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 policy.

Current Interest Rate	
Fixed Account	4.40%

The Fixed Account earns a non-guaranteed interest rate declared by the company. This rate will never be less than the guaranteed minimum Fixed Account Rate of 2.00% as stated in the policy.

Historical Fixed Account Rates	
Period	Interest Rate
01/01/2019 - Current	4.40%
10/01/2018 - 12/31/2018	4.25%
01/01/2018 - 09/30/2018	4.15%
04/01/2017 - 12/31/2017	4.35%
01/01/2016 - 03/31/2017	4.25%

Historical Indexed Account Values - S&P 500 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 Cap	Index Growth Rate
12/15/2020 - 12/15/2021	3,694.62			100%		0.00%	8.25%	
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	8.25%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	8.25%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	8.25%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	8.25%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	8.25%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	8.25%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	8.50%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	9.00%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	9.25%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	9.25%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	9.25%	
12/15/2019 - 12/15/2020	3,168.80	3,694.62	16.5937%	100%	16.5937%	0.00%	9.25%	9.2500%
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	9.25%	9.2500%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	9.25%	9.2500%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	9.25%	9.2500%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	9.25%	9.2500%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	9.25%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	9.25%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	9.25%	0.4469%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	9.25%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	10.00%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	10.00%	10.0000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	10.00%	10.0000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	10.50%	10.5000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	10.50%	10.5000%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	10.50%	8.9025%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	10.50%	3.5253%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	10.50%	1.0371%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	10.50%	7.6032%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	10.50%	3.8609%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	10.50%	5.1452%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	10.50%	9.3845%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	10.50%	2.7354%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	10.50%	1.6257%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	10.50%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	10.50%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	10.50%	6.4563%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	10.50%	7.7402%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	10.50%	10.5000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	10.50%	10.5000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	10.50%	10.5000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	10.50%	10.5000%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	10.50%	10.5000%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	10.50%	10.5000%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	10.50%	10.5000%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	10.50%	10.5000%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	10.50%	10.5000%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	10.50%	10.5000%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	10.50%	10.5000%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	10.50%	10.5000%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	10.50%	10.5000%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	10.50%	10.5000%

Historical Indexed Account Values - S&P 500 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 Cap	Index Growth Rate
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	10.50%	10.5000%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	10.50%	10.5000%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	10.50%	10.5000%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	10.50%	10.5000%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	10.50%	10.5000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	10.50%	10.5000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	10.50%	10.5000%

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 segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% as stated in the policy. Once an index 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 segments may change, but they will never be lower than the guaranteed minimum Index Growth Floor of 0.00% as stated in the policy. Once an index 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 segment. The current growth cap rate for an index segment is determined in advance. It may be raised or lowered before the segment is created, but it will not be lower than the guaranteed minimum Index Growth Cap of 3.00% as stated in the policy. Once an index segment is created, its Index Growth Cap will not change.

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The S&P 500® Index values used in indexed account calculations are exclusive of dividends. The S&P 500® Indexed Account provides interest linked to the S&P 500®, and the policy will be affected by changes in the S&P 500® Index. However, money placed in the S&P 500® Indexed Account is not a direct investment in the S&P 500® Index, a stock, or an equity investment. The policy is not a variable contract or an investment.

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The potential to build cash value in the Indexed Account is based on the performance of the S&P 500® Index on an annual point to point basis using a participation rate, index growth floor, and index growth cap.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Past index performance is not indicative of future results.

Not a deposit. Not FDIC-insured.
 May go down in value.
 Not insured by any federal government agency.
 Not guaranteed by any bank of savings associations.