

Contained in these pages is the historical interest performance for PruLife Founders Plus UL. Please refer to the footer of your policy contract for the policy form number and rate basis that applies to you.

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC18 IULPR-2018 or IULPR-2018 followed by a state code  
**Rate Basis** 304 and 305  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
<b>Plus 100 Account</b>	100.00%	0.00%	6.50%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates	
<b>Fixed Account</b>	4.00%

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 Interest Rate of 2.50% as stated in the policy.

Historical Fixed Account Rates	
Period	Interest Rate
07/01/2020 - current	4.00%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	6.50%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	6.50%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	6.50%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	6.50%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	6.50%	

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

**PruLife Founders Plus 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 IULPR-2018 or IULPR-2018.

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 Plus Account is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

**Past index performance is not indicative of future results.**

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

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC18 IULPR-2018 or IULPR-2018 followed by a state code  
**Rate Basis** 302 and 303  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
<b>Plus 100 Account</b>	100.00%	0.00%	8.00%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates	
<b>Fixed Account</b>	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 Interest Rate of 2.50% as stated in the policy.

Historical Fixed Account Rates	
Period	Interest Rate
05/01/2019 - current	4.60%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	8.00%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	8.00%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	8.00%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	8.00%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	8.00%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	8.00%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	8.25%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	8.75%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	9.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	9.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	9.00%	
12/15/2019 - 12/15/2020	3,168.80			100%		0.00%	9.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	9.50%	9.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	9.50%	9.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	9.50%	9.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	9.50%	9.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	9.50%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	9.50%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	9.50%	0.4469%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

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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 Plus Account is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

**Past index performance is not indicative of future results.**

## Index Performance

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

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC17 IULPR-2017 or IULPR-2017 followed by a state code  
**Rate Basis** 300 and 301  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
<b>Plus 100 Account</b>	100.00%	0.00%	8.00%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates	
<b>Fixed Account</b>	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 Interest Rate of 2.50% as stated in the policy.

Historical Fixed Account Rates	
Period	Interest Rate
01/01/2019 - current	4.60%
10/01/2018 - 12/31/2018	4.50%
07/01/2018 - 09/30/2018	4.40%
01/01/2018 - 06/30/2018	4.15%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	8.00%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	8.00%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	8.00%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	8.00%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	8.00%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	8.00%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	8.25%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	8.75%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	9.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	9.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	9.00%	
12/15/2019 - 12/15/2020	3,168.80			100%		0.00%	9.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	9.50%	9.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	9.50%	9.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	9.50%	9.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	9.50%	9.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	9.50%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	9.50%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	9.50%	0.4469%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	9.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	9.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	9.50%	9.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	9.50%	9.5000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	9.50%	9.5000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	9.50%	9.5000%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	9.50%	8.9025%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	9.50%	3.5253%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	9.50%	1.0371%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	9.50%	7.6032%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	9.50%	3.8609%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	9.50%	5.1452%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	9.50%	9.3845%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	9.50%	2.7354%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	9.50%	1.6257%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	9.50%	0.0000%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

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The potential to build cash value in the Plus Account is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

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1028445-00001-00 Ed. 11/2019 Exp. 11/01/2021

## Index Performance

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC16 IULNLG-2016 or IULNLG-2016 followed by a state code  
**Rate Basis** 204 and 205  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
Plus 50 Account	50.00%	0.00%	4.75%
Plus 100 Account	100.00%	0.00%	7.75%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates			
	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
Current Interest Rates	4.40%	1.90%	0.00%

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 Interest Rate of 2.50% as stated in the policy. The Plus 50 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 2.50%. The Plus 100 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 5.00%. The Basic Interest rate is guaranteed to never be less than 0%.

Historical Interest Rates			
Period	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
01/01/2019 - Current	4.40%	1.90%	0.00%
10/1/2018 - 12/31/2018	4.25%	1.75%	0.00%
01/01/2018 - 09/30/2018	4.15%	1.65%	0.00%
04/01/2017 - 12/31/2017	4.40%	1.90%	0.00%
08/01/2016 - 03/31/2017	4.25%	1.75%	0.00%

Historical Indexed Account Values - Plus 50 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
11/15/2020 - 11/15/2021	3,585.15			50%		0.00%	4.75%	
10/15/2020 - 10/15/2021	3,483.34			50%		0.00%	4.75%	
09/15/2020 - 09/15/2021	3,401.20			50%		0.00%	4.75%	
08/15/2020 - 08/15/2021	3,372.85			50%		0.00%	4.75%	
07/15/2020 - 07/15/2021	3,226.56			50%		0.00%	4.75%	
06/15/2020 - 06/15/2021	3,066.59			50%		0.00%	4.75%	
05/15/2020 - 05/15/2021	2,863.70			50%		0.00%	4.75%	
04/15/2020 - 04/15/2021	2,783.36			50%		0.00%	5.25%	
03/15/2020 - 03/15/2021	2,711.02			50%		0.00%	5.25%	
02/15/2020 - 02/15/2021	3,380.16			50%		0.00%	5.25%	
01/15/2020 - 01/15/2021	3,289.29			50%		0.00%	5.25%	
12/15/2019 - 12/15/2020	3,168.80			50%		0.00%	5.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	50%	7.4459%	0.00%	5.50%	5.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	50%	8.1394%	0.00%	5.50%	5.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	50%	6.5474%	0.00%	5.50%	5.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	50%	9.2227%	0.00%	5.50%	5.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	50%	3.5209%	0.00%	5.50%	3.5209%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	50%	3.1107%	0.00%	5.50%	3.1107%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	50%	0.2234%	0.00%	5.50%	0.2234%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	50%	-2.1197%	0.00%	5.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	50%	-1.9745%	0.00%	5.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	50%	10.8906%	0.00%	5.50%	5.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	50%	13.0060%	0.00%	5.50%	5.5000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	50%	10.9396%	0.00%	6.00%	6.0000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	50%	7.1471%	0.00%	6.00%	6.0000%

Historical Indexed Account Values - Plus 50 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
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	50%	4.4513%	0.00%	6.00%	4.4513%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	50%	1.7627%	0.00%	6.00%	1.7627%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	50%	0.5186%	0.00%	6.00%	0.5186%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	50%	3.8016%	0.00%	6.00%	3.8016%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	50%	1.9305%	0.00%	6.25%	1.9305%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	50%	2.5726%	0.00%	6.25%	2.5726%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	50%	4.6922%	0.00%	6.25%	4.6922%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	50%	1.3677%	0.00%	6.25%	1.3677%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	50%	0.8128%	0.00%	6.25%	0.8128%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	50%	-3.1573%	0.00%	6.25%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	50%	-1.4175%	0.00%	6.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	50%	3.2282%	0.00%	6.00%	3.2282%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	50%	3.8701%	0.00%	6.00%	3.8701%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	50%	8.0943%	0.00%	6.00%	6.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	50%	7.1768%	0.00%	6.00%	6.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	50%	6.9541%	0.00%	6.00%	6.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	50%	7.1368%	0.00%	5.75%	5.7500%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	50%	6.4340%	0.00%	5.75%	5.7500%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	50%	7.0278%	0.00%	5.75%	5.7500%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	50%	7.5897%	0.00%	5.75%	5.7500%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	50%	8.1292%	0.00%	5.75%	5.7500%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	50%	11.4280%	0.00%	5.75%	5.7500%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	50%	9.1462%	0.00%	5.75%	5.7500%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	50%	8.8110%	0.00%	5.75%	5.7500%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	50%	9.8498%	0.00%	5.75%	5.7500%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	50%	8.2191%	0.00%	5.75%	5.7500%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	7.75%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	7.75%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	7.75%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	7.75%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	7.75%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	7.75%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	8.00%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	8.25%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	8.50%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	8.50%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	8.50%	
12/15/2019 - 12/15/2020	3,168.80			100%		0.00%	9.00%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	9.00%	9.0000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	9.00%	9.0000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	9.00%	9.0000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	9.00%	9.0000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	9.00%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	9.00%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	9.00%	0.4469%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	9.00%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	9.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	9.50%	9.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	9.50%	9.5000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	9.50%	9.5000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	9.50%	9.5000%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	9.50%	8.9025%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	9.50%	3.5253%

Historical Indexed Account Values - Plus 100 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
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	9.50%	1.0371%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	9.50%	7.6032%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	9.50%	3.8609%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	9.50%	5.1452%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	9.50%	9.3845%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	9.50%	2.7354%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	9.50%	1.6257%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	9.50%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	9.50%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	9.50%	6.4563%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	9.50%	7.7402%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	9.50%	9.5000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	9.50%	9.5000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	9.50%	9.5000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	9.25%	9.2500%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	9.25%	9.2500%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	9.25%	9.2500%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	9.25%	9.2500%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	9.25%	9.2500%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	9.25%	9.2500%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	9.25%	9.2500%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	9.25%	9.2500%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	9.25%	9.2500%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	9.25%	9.2500%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 50% for the Plus 50 Account and 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

**PruLife Founders Plus 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 ICC16 IULNLG-2016 or IULNLG-2016.

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 Plus Accounts is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

**Past index performance is not indicative of future results.**

## Index Performance

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC15 IULNLG-2015 or IULNLG-2015 followed by a state code  
**Rate Basis** 203  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
Plus 50 Account	50.00%	0.00%	4.75%
Plus 100 Account	100.00%	0.00%	6.50%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates			
	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
Current Interest Rates	3.90%	1.40%	0.00%

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 Interest Rate of 2.50% as stated in the policy. The Plus 50 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 2.50%. The Plus 100 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 5.00%. The Basic Interest rate is guaranteed to never be less than 0%.

Historical Interest Rates			
Period	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
07/01/2019 - Current	3.90%	1.40%	0.00%
10/01/2018 - 06/30/2019	3.85%	1.35%	0.00%
01/01/2018 - 09/30/2018	3.75%	1.25%	0.00%
04/01/2017 - 12/31/2017	3.85%	1.35%	0.00%
04/01/2016 - 03/31/2017	3.75%	1.25%	0.00%
01/01/2016 - 03/31/2016	3.95%	1.45%	0.00%
06/01/2015 - 12/31/2015	4.10%	1.60%	0.00%

Historical Indexed Account Values - Plus 50 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
11/15/2020 - 11/15/2021	3,585.15			50%		0.00%	4.75%	
10/15/2020 - 10/15/2021	3,483.34			50%		0.00%	4.75%	
09/15/2020 - 09/15/2021	3,401.20			50%		0.00%	4.75%	
08/15/2020 - 08/15/2021	3,372.85			50%		0.00%	4.75%	
07/15/2020 - 07/15/2021	3,226.56			50%		0.00%	4.75%	
06/15/2020 - 06/15/2021	3,066.59			50%		0.00%	4.75%	
05/15/2020 - 05/15/2021	2,863.70			50%		0.00%	4.75%	
04/15/2020 - 04/15/2021	2,783.36			50%		0.00%	5.25%	
03/15/2020 - 03/15/2021	2,711.02			50%		0.00%	5.25%	
02/15/2020 - 02/15/2021	3,380.16			50%		0.00%	5.25%	
01/15/2020 - 01/15/2021	3,289.29			50%		0.00%	5.25%	
12/15/2019 - 12/15/2020	3,168.80			50%		0.00%	5.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	50%	7.4459%	0.00%	5.50%	5.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	50%	8.1394%	0.00%	5.50%	5.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	50%	6.5474%	0.00%	5.50%	5.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	50%	9.2227%	0.00%	5.50%	5.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	50%	3.5209%	0.00%	5.50%	3.5209%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	50%	3.1107%	0.00%	5.50%	3.1107%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	50%	0.2234%	0.00%	5.50%	0.2234%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	50%	-2.1197%	0.00%	5.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	50%	-1.9745%	0.00%	5.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	50%	10.8906%	0.00%	5.50%	5.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	50%	13.0060%	0.00%	5.50%	5.5000%



Historical Indexed Account Values - Plus 50 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
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	50%	10.9396%	0.00%	6.00%	6.0000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	50%	7.1471%	0.00%	6.00%	6.0000%
10/15/2018 - 10/15/2109	2,750.79	2,995.68	8.9025%	50%	4.4513%	0.00%	6.00%	4.4513%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	50%	1.7627%	0.00%	6.00%	1.7627%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	50%	0.5186%	0.00%	6.00%	0.5186%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	50%	3.8016%	0.00%	6.00%	3.8016%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	50%	1.9305%	0.00%	6.25%	1.9305%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	50%	2.5726%	0.00%	6.25%	2.5726%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	50%	4.6922%	0.00%	6.25%	4.6922%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	50%	1.3677%	0.00%	6.25%	1.3677%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	50%	0.8128%	0.00%	6.25%	0.8128%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	50%	-3.1573%	0.00%	6.25%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	50%	-1.4175%	0.00%	6.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	50%	3.2282%	0.00%	6.00%	3.2282%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	50%	3.8701%	0.00%	6.00%	3.8701%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	50%	8.0943%	0.00%	6.00%	6.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	50%	7.1768%	0.00%	6.00%	6.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	50%	6.9541%	0.00%	6.00%	6.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	50%	7.1368%	0.00%	5.75%	5.7500%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	50%	6.4340%	0.00%	5.75%	5.7500%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	50%	7.0278%	0.00%	5.75%	5.7500%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	50%	7.5897%	0.00%	5.75%	5.7500%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	50%	8.1292%	0.00%	5.75%	5.7500%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	50%	11.4280%	0.00%	5.75%	5.7500%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	50%	9.1462%	0.00%	5.75%	5.7500%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	50%	8.8110%	0.00%	5.75%	5.7500%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	50%	9.8498%	0.00%	5.75%	5.7500%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	50%	8.2191%	0.00%	5.75%	5.7500%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	50%	6.2658%	0.00%	5.75%	5.7500%
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	50%	6.8817%	0.00%	5.75%	5.7500%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	50%	8.7125%	0.00%	5.75%	5.7500%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	50%	8.6902%	0.00%	5.75%	5.7500%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	50%	5.9647%	0.00%	5.75%	5.7500%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	50%	9.1603%	0.00%	6.00%	6.0000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	50%	11.9665%	0.00%	6.00%	6.0000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	50%	10.3056%	0.00%	6.00%	6.0000%
12/15/2015 - 12/15/2016	2,043.41	2,262.03	10.6988%	50%	5.3494%	0.00%	6.00%	5.3494%
11/15/2015 - 11/15/2016	2,023.04	2,180.39	7.7779%	50%	3.8889%	0.00%	6.00%	3.8889%
10/15/2015 - 10/15/2016	2,023.86	2,132.98	5.3917%	50%	2.6958%	0.00%	6.00%	2.6958%
09/15/2015 - 09/15/2016	1,978.09	2,147.26	8.5522%	50%	4.2761%	0.00%	6.00%	4.2761%
08/15/2015 - 08/15/2016	2,091.54	2,190.15	4.7147%	50%	2.3574%	0.00%	6.00%	2.3574%
07/15/2015 - 07/15/2016	2,107.40	2,161.74	2.5785%	50%	1.2893%	0.00%	6.00%	1.2893%
06/15/2015 - 06/15/2016	2,084.43	2,071.50	-0.6203%	50%	-0.3102%	0.00%	6.00%	0.0000%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	6.50%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	6.50%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	6.50%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	6.50%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	6.50%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	6.50%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	6.75%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	7.00%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	7.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	7.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	7.00%	
12/15/2019 - 12/15/2020	3,168.80			100%		0.00%	7.25%	
11/15/2019 - 11/15/2020	3,120.46			100%		0.00%	7.25%	
10/15/2019 - 10/15/2020	2,995.68	3,585.15	14.8917%	100%	14.8917%	0.00%	7.25%	7.2500%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	7.25%	7.2500%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	7.25%	7.2500%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	7.25%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	7.25%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	7.25%	0.4469%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	100%	-4.2393%	0.00%	7.25%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	7.25%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	7.25%	7.2500%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	7.25%	7.2500%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	7.75%	7.7500%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	7.75%	7.7500%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	7.75%	7.7500%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	7.75%	3.5253%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	7.75%	1.0371%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	7.75%	7.6032%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	7.75%	3.8609%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	7.75%	5.1452%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	7.75%	7.7500%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	7.75%	2.7354%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	7.75%	1.6257%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	7.75%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	8.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	8.00%	6.4563%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	8.00%	7.7402%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	8.00%	8.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	8.00%	8.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	8.00%	8.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	8.00%	8.0000%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	8.00%	8.0000%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	8.00%	8.0000%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	8.00%	8.0000%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	8.00%	8.0000%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	8.00%	8.0000%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	8.00%	8.0000%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	8.00%	8.0000%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	8.50%	8.5000%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	8.50%	8.5000%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	8.50%	8.5000%
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	8.50%	8.5000%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	8.50%	8.5000%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	8.50%	8.5000%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	8.50%	8.5000%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	9.00%	9.0000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	9.00%	9.0000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	9.00%	9.0000%
12/15/2015 - 12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	0.00%	9.00%	9.0000%
11/15/2015 - 11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	0.00%	9.00%	7.7779%
10/15/2015 - 10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	0.00%	9.00%	5.3917%
09/15/2015 - 09/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	0.00%	9.00%	8.5522%
08/15/2015 - 08/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	0.00%	9.00%	4.7147%
07/15/2015 - 07/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	0.00%	9.00%	2.5785%
06/15/2015 - 06/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	0.00%	9.00%	0.0000%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 50% for the Plus 50 Account and 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

**PruLife Founders Plus 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 ICC15 IULNLG-2015 or IULNLG-2015.

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 Plus Accounts is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

**Past index performance is not indicative of future results.**

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**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC14 IULNLG-2014 or IULNLG-2014 followed by a state code  
**Rate Basis** 202  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
Plus 50 Account	50.00%	0.00%	4.75%
Plus 100 Account	100.00%	0.00%	6.50%

The current Participation Rate, Index Growth Floor, and Index Growth Cap 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 Rates			
	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
Current Interest Rates	3.90%	1.40%	0.00%

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 Interest Rate of 2.50% as stated in the policy. The Plus 50 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 2.50%. The Plus 100 Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 5.00%. The Basic Interest rate is guaranteed to never be less than 0%.

Historical Interest Rates			
Period	Fixed Account	Basic Interest	
		Plus 50 Account	Plus 100 Account
07/01/2019 - Current	3.90%	1.40%	0.00%
10/01/2018 - 06/30/2019	3.85%	1.35%	0.00%
01/01/2018 - 09/30/2018	3.75%	1.25%	0.00%
04/01/2017 - 12/31/2017	3.85%	1.35%	0.00%
04/01/2016 - 03/31/2017	3.75%	1.25%	0.00%
01/01/2016 - 03/31/2016	3.95%	1.45%	0.00%
01/01/2015 - 12/31/2015	4.10%	1.60%	0.00%

Historical Indexed Account Values - Plus 50 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
11/15/2020 - 11/15/2021	3,585.15			50%		0.00%	4.75%	
10/15/2020 - 10/15/2021	3,483.34			50%		0.00%	4.75%	
09/15/2020 - 09/15/2021	3,401.20			50%		0.00%	4.75%	
08/15/2020 - 08/15/2021	3,372.85			50%		0.00%	4.75%	
07/15/2020 - 07/15/2021	3,226.56			50%		0.00%	4.75%	
06/15/2020 - 06/15/2021	3,066.59			50%		0.00%	4.75%	
05/15/2020 - 05/15/2021	2,863.70			50%		0.00%	4.75%	
04/15/2020 - 04/15/2021	2,783.36			50%		0.00%	5.25%	
03/15/2020 - 03/15/2021	2,711.02			50%		0.00%	5.25%	
02/15/2020 - 02/15/2021	3,380.16			50%		0.00%	5.25%	
01/15/2020 - 01/15/2021	3,289.29			50%		0.00%	5.25%	
12/15/2019 - 12/15/2020	3,168.80			50%		0.00%	5.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	50%	7.4459%	0.00%	5.50%	5.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	50%	8.1394%	0.00%	5.50%	5.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	50%	6.5474%	0.00%	5.50%	5.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	50%	9.2227%	0.00%	5.50%	5.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	50%	3.5209%	0.00%	5.50%	3.5209%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	50%	3.1107%	0.00%	5.50%	3.1107%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	50%	0.2234%	0.00%	5.50%	0.2234%
04/15/2019 - 04/15/2020	2,906.58	2,783.36	-4.2393%	50%	-2.1197%	0.00%	5.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	50%	-1.9745%	0.00%	5.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	50%	10.8906%	0.00%	5.50%	5.5000%

Historical Indexed Account Values - Plus 50 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
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	50%	13.0060%	0.00%	5.50%	5.5000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	50%	10.9396%	0.00%	6.00%	6.0000%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	50%	7.1471%	0.00%	6.00%	6.0000%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	50%	4.4513%	0.00%	6.00%	4.4513%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	50%	1.7627%	0.00%	6.00%	1.7627%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	50%	0.5186%	0.00%	6.00%	0.5186%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	50%	3.8016%	0.00%	6.00%	3.8016%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	50%	1.9305%	0.00%	6.25%	1.9305%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	50%	2.5726%	0.00%	6.25%	2.5726%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	50%	4.6922%	0.00%	6.25%	4.6922%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	50%	1.3677%	0.00%	6.25%	1.3677%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	50%	0.8128%	0.00%	6.25%	0.8128%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	50%	-3.1573%	0.00%	6.25%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	50%	-1.4175%	0.00%	6.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	50%	3.2282%	0.00%	6.00%	3.2282%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	50%	3.8701%	0.00%	6.00%	3.8701%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	50%	8.0943%	0.00%	6.00%	6.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	50%	7.1768%	0.00%	6.00%	6.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	50%	6.9541%	0.00%	6.00%	6.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	50%	7.1368%	0.00%	5.75%	5.7500%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	50%	6.4340%	0.00%	5.75%	5.7500%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	50%	7.0278%	0.00%	5.75%	5.7500%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	50%	7.5897%	0.00%	5.75%	5.7500%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	50%	8.1292%	0.00%	5.75%	5.7500%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	50%	11.4280%	0.00%	5.75%	5.7500%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	50%	9.1462%	0.00%	5.75%	5.7500%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	50%	8.8110%	0.00%	5.75%	5.7500%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	50%	9.8498%	0.00%	5.75%	5.7500%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	50%	8.2191%	0.00%	5.75%	5.7500%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	50%	6.2658%	0.00%	5.75%	5.7500%
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	50%	6.8817%	0.00%	5.75%	5.7500%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	50%	8.7125%	0.00%	5.75%	5.7500%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	50%	8.6902%	0.00%	5.75%	5.7500%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	50%	5.9647%	0.00%	5.75%	5.7500%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	50%	9.1603%	0.00%	6.00%	6.0000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	50%	11.9665%	0.00%	6.00%	6.0000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	50%	10.3056%	0.00%	6.00%	6.0000%
12/15/2015 - 12/15/2016	2,043.41	2,262.03	10.6988%	50%	5.3494%	0.00%	6.00%	5.3494%
11/15/2015 - 11/15/2016	2,023.04	2,180.39	7.7779%	50%	3.8889%	0.00%	6.00%	3.8889%
10/15/2015 - 10/15/2016	2,023.86	2,132.98	5.3917%	50%	2.6958%	0.00%	6.00%	2.6958%
09/15/2015 - 09/15/2016	1,978.09	2,147.26	8.5522%	50%	4.2761%	0.00%	6.00%	4.2761%
08/15/2015 - 08/15/2016	2,091.54	2,190.15	4.7147%	50%	2.3574%	0.00%	6.00%	2.3574%
07/15/2015 - 07/15/2016	2,107.40	2,161.74	2.5785%	50%	1.2893%	0.00%	6.00%	1.2893%
06/15/2015 - 06/15/2016	2,084.43	2,071.50	-0.6203%	50%	-0.3102%	0.00%	6.00%	0.0000%
05/15/2015 - 05/15/2016	2,122.73	2,046.61	-3.5859%	50%	-1.7930%	0.00%	6.00%	0.0000%
04/15/2015 - 04/15/2016	2,106.63	2,080.73	-1.2295%	50%	-0.6147%	0.00%	6.00%	0.0000%
03/15/2015 - 03/15/2016	2,053.40	2,015.93	-1.8248%	50%	-0.9124%	0.00%	6.00%	0.0000%
02/15/2015 - 02/15/2016	2,096.99	1,895.58	-9.6047%	50%	-4.8024%	0.00%	6.00%	0.0000%
01/15/2015 - 01/15/2016	1,992.67	1,880.33	-5.6377%	50%	-2.8188%	0.00%	6.00%	0.0000%

Historical Indexed Account Values - Plus 100 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
11/15/2020 - 11/15/2021	3,585.15			100%		0.00%	6.50%	
10/15/2020 - 10/15/2021	3,483.34			100%		0.00%	6.50%	
09/15/2020 - 09/15/2021	3,401.20			100%		0.00%	6.50%	
08/15/2020 - 08/15/2021	3,372.85			100%		0.00%	6.50%	
07/15/2020 - 07/15/2021	3,226.56			100%		0.00%	6.50%	
06/15/2020 - 06/15/2021	3,066.59			100%		0.00%	6.50%	
05/15/2020 - 05/15/2021	2,863.70			100%		0.00%	6.75%	
04/15/2020 - 04/15/2021	2,783.36			100%		0.00%	7.00%	
03/15/2020 - 03/15/2021	2,711.02			100%		0.00%	7.00%	
02/15/2020 - 02/15/2021	3,380.16			100%		0.00%	7.00%	
01/15/2020 - 01/15/2021	3,289.29			100%		0.00%	7.00%	
12/15/2019 - 12/15/2020	3,168.80			100%		0.00%	7.25%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	100%	14.8917%	0.00%	7.25%	7.2500%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	100%	16.2788%	0.00%	7.25%	7.2500%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	100%	13.0947%	0.00%	7.25%	7.2500%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	100%	18.4454%	0.00%	7.25%	7.2500%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	100%	7.0418%	0.00%	7.25%	7.0418%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	100%	6.2214%	0.00%	7.25%	6.2214%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	100%	0.4469%	0.00%	7.25%	0.4469%
04/15/2019 - 04/15/2020	2,905.58	2,783.36	-4.2064%	100%	-4.2064%	0.00%	7.25%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	100%	-3.9490%	0.00%	7.25%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	100%	21.7812%	0.00%	7.25%	7.2500%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	100%	26.0120%	0.00%	7.25%	7.2500%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	100%	21.8793%	0.00%	7.75%	7.7500%
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	100%	14.2942%	0.00%	7.75%	7.7500%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	100%	8.9025%	0.00%	7.75%	7.7500%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	100%	3.5253%	0.00%	7.75%	3.5253%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	100%	1.0371%	0.00%	7.75%	1.0371%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	100%	7.6032%	0.00%	7.75%	7.6032%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	100%	3.8609%	0.00%	7.75%	3.8609%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	100%	5.1452%	0.00%	7.75%	5.1452%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	100%	9.3845%	0.00%	7.75%	7.7500%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	100%	2.7354%	0.00%	7.75%	2.7354%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	100%	1.6257%	0.00%	7.75%	1.6257%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	100%	-6.3146%	0.00%	7.75%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	100%	-2.8350%	0.00%	8.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	100%	6.4563%	0.00%	8.00%	6.4563%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	100%	7.7402%	0.00%	8.00%	7.7402%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	100%	16.1885%	0.00%	8.00%	8.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	100%	14.3536%	0.00%	8.00%	8.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	100%	13.9082%	0.00%	8.00%	8.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	100%	14.2736%	0.00%	8.00%	8.0000%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	100%	12.8680%	0.00%	8.00%	8.0000%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	100%	14.0557%	0.00%	8.00%	8.0000%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	100%	15.1795%	0.00%	8.00%	8.0000%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	100%	16.2584%	0.00%	8.00%	8.0000%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	100%	22.8560%	0.00%	8.00%	8.0000%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	100%	18.2924%	0.00%	8.00%	8.0000%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	100%	17.6221%	0.00%	8.00%	8.0000%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	100%	19.6997%	0.00%	8.50%	8.5000%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	100%	16.4382%	0.00%	8.50%	8.5000%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	100%	12.5316%	0.00%	8.50%	8.5000%
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	100%	13.7634%	0.00%	8.50%	8.5000%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	100%	17.4251%	0.00%	8.50%	8.5000%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	100%	17.3804%	0.00%	8.50%	8.5000%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	100%	11.9295%	0.00%	8.50%	8.5000%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	100%	18.3206%	0.00%	9.00%	9.0000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	100%	23.9330%	0.00%	9.00%	9.0000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	100%	20.6113%	0.00%	9.00%	9.0000%
12/15/2015 - 12/15/2016	2,043.41	2,262.03	10.6988%	100%	10.6988%	0.00%	9.00%	9.0000%
11/15/2015 - 11/15/2016	2,023.04	2,180.39	7.7779%	100%	7.7779%	0.00%	9.00%	7.7779%
10/15/2015 - 10/15/2016	2,023.86	2,132.98	5.3917%	100%	5.3917%	0.00%	9.00%	5.3917%
09/15/2015 - 09/15/2016	1,978.09	2,147.26	8.5522%	100%	8.5522%	0.00%	9.00%	8.5522%
08/15/2015 - 08/15/2016	2,091.54	2,190.15	4.7147%	100%	4.7147%	0.00%	9.00%	4.7147%
07/15/2015 - 07/15/2016	2,107.40	2,161.74	2.5785%	100%	2.5785%	0.00%	9.00%	2.5785%
06/15/2015 - 06/15/2016	2,084.43	2,071.50	-0.6203%	100%	-0.6203%	0.00%	9.00%	0.0000%
05/15/2015 - 05/15/2016	2,122.73	2,046.61	-3.5859%	100%	-3.5859%	0.00%	9.00%	0.0000%
04/15/2015 - 04/15/2016	2,106.63	2,080.73	-1.2295%	100%	-1.2295%	0.00%	9.00%	0.0000%
03/15/2015 - 03/15/2016	2,053.40	2,015.93	-1.8248%	100%	-1.8248%	0.00%	9.00%	0.0000%
02/15/2015 - 02/15/2016	2,096.99	1,895.58	-9.6047%	100%	-9.6047%	0.00%	9.00%	0.0000%
01/15/2015 - 01/15/2016	1,992.67	1,880.33	-5.6377%	100%	-5.6377%	0.00%	9.00%	0.0000%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 50% for the Plus 50 Account and 100% for the Plus 100 Account as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

**PruLife Founders Plus 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 ICC14 IULNLG-2014 or IULNLG-2014.

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 Plus Accounts is based on the performance of the S&P 500® Index on an annual point to point basis using participation rates, index growth floors, and index growth caps.

**Past index performance is not indicative of future results.**

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1028445-00001-00 Ed. 11/2019 Exp. 11/01/2021

## Index Performance

**Product Name** PruLife Founders Plus UL  
**Policy Form Number** ICC13 IULNLG-2013 or IULNLG-2013 followed by a state code  
**Rate Basis** 201  
**Issue State** All states  
**Information as of** November 15, 2020

Current Indexed Account Rates			
	Participation	Growth Floor	Growth Cap
<b>Plus Account</b>	50.00%	0.00%	4.75%

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 Rates		
Basic Interest		
	Fixed Account	Plus Account
<b>Current Interest Rates</b>	3.55%	1.05%

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 Interest Rate of 2.50% as stated in the policy. The Plus Account earns Basic Interest at a rate equivalent to the annual rate that would have been credited if amounts had been in the Fixed Account, less 2.50%. The Basic Interest rate is guaranteed to never be less than 0%.

Historical Interest Rates		
Basic Interest		
Period	Fixed Account	Plus Account
10/01/2020 - Current	3.55%	1.05%
01/01/2020 - Current	3.70%	1.20%
01/01/2018 - 12/31/2019	3.60%	1.10%
07/01/2017 - 12/31/2017	3.70%	1.20%
07/01/2016 - 06/30/2017	3.60%	1.10%
04/01/2016 - 06/30/2016	3.75%	1.25%
01/01/2016 - 03/31/2016	3.95%	1.45%
01/01/2015 - 12/31/2015	4.10%	1.60%
01/01/2014 - 12/31/2014	4.00%	1.50%

Historical Indexed Account Values - Plus 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
11/15/2020 - 11/15/2021	3,585.15			50%		0.00%	4.75%	
10/15/2020 - 10/15/2021	3,483.34			50%		0.00%	4.75%	
09/15/2020 - 09/15/2021	3,401.20			50%		0.00%	4.75%	
08/15/2020 - 08/15/2021	3,372.85			50%		0.00%	4.75%	
07/15/2020 - 07/15/2021	3,226.56			50%		0.00%	4.75%	
06/15/2020 - 06/15/2021	3,066.59			50%		0.00%	4.75%	
05/15/2020 - 05/15/2021	2,863.70			50%		0.00%	4.75%	
04/15/2020 - 04/15/2021	2,783.36			50%		0.00%	5.25%	
03/15/2020 - 03/15/2021	2,711.02			50%		0.00%	5.25%	
02/15/2020 - 02/15/2021	3,380.16			50%		0.00%	5.25%	
01/15/2020 - 01/15/2021	3,289.29			50%		0.00%	5.25%	
12/15/2019 - 12/15/2020	3,168.80			50%		0.00%	5.50%	
11/15/2019 - 11/15/2020	3,120.46	3,585.15	14.8917%	50%	7.4459%	0.00%	5.50%	5.5000%
10/15/2019 - 10/15/2020	2,995.68	3,483.34	16.2788%	50%	8.1394%	0.00%	5.50%	5.5000%
09/15/2019 - 09/15/2020	3,007.39	3,401.20	13.0947%	50%	6.5474%	0.00%	5.50%	5.5000%
08/15/2019 - 08/15/2020	2,847.60	3,372.85	18.4454%	50%	9.2227%	0.00%	5.50%	5.5000%
07/15/2019 - 07/15/2020	3,014.30	3,226.56	7.0418%	50%	3.5209%	0.00%	5.50%	3.5209%
06/15/2019 - 06/15/2020	2,886.98	3,066.59	6.2214%	50%	3.1107%	0.00%	5.50%	3.1107%
05/15/2019 - 05/15/2020	2,850.96	2,863.70	0.4469%	50%	0.2234%	0.00%	5.50%	0.2234%
04/15/2019 - 04/15/2020	2,905.58	2,783.36	-4.2064%	50%	-2.1032%	0.00%	5.50%	0.0000%
03/15/2019 - 03/15/2020	2,822.48	2,711.02	-3.9490%	50%	-1.9745%	0.00%	5.50%	0.0000%
02/15/2019 - 02/15/2020	2,775.60	3,380.16	21.7812%	50%	10.8906%	0.00%	5.50%	5.5000%
01/15/2019 - 01/15/2020	2,610.30	3,289.29	26.0120%	50%	13.0060%	0.00%	5.50%	5.5000%
12/15/2018 - 12/15/2019	2,599.95	3,168.80	21.8793%	50%	10.9396%	0.00%	6.00%	6.0000%



**Historical Indexed Account Values - Plus 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
11/15/2018 - 11/15/2019	2,730.20	3,120.46	14.2942%	50%	7.1471%	0.00%	6.00%	6.0000%
10/15/2018 - 10/15/2019	2,750.79	2,995.68	8.9025%	50%	4.4513%	0.00%	6.00%	4.4513%
09/15/2018 - 09/15/2019	2,904.98	3,007.39	3.5253%	50%	1.7627%	0.00%	6.00%	1.7627%
08/15/2018 - 08/15/2019	2,818.37	2,847.60	1.0371%	50%	0.5186%	0.00%	6.00%	0.5186%
07/15/2018 - 07/15/2019	2,801.31	3,014.30	7.6032%	50%	3.8016%	0.00%	6.00%	3.8016%
06/15/2018 - 06/15/2019	2,779.66	2,886.98	3.8609%	50%	1.9305%	0.00%	6.25%	1.9305%
05/15/2018 - 05/15/2019	2,711.45	2,850.96	5.1452%	50%	2.5726%	0.00%	6.25%	2.5726%
04/15/2018 - 04/15/2019	2,656.30	2,905.58	9.3845%	50%	4.6922%	0.00%	6.25%	4.6922%
03/15/2018 - 03/15/2019	2,747.33	2,822.48	2.7354%	50%	1.3677%	0.00%	6.25%	1.3677%
02/15/2018 - 02/15/2019	2,731.20	2,775.60	1.6257%	50%	0.8128%	0.00%	6.25%	0.8128%
01/15/2018 - 01/15/2019	2,786.24	2,610.30	-6.3146%	50%	-3.1573%	0.00%	6.25%	0.0000%
12/15/2017 - 12/15/2018	2,675.81	2,599.95	-2.8350%	50%	-1.4175%	0.00%	6.00%	0.0000%
11/15/2017 - 11/15/2018	2,564.62	2,730.20	6.4563%	50%	3.2282%	0.00%	6.00%	3.2282%
10/15/2017 - 10/15/2018	2,553.17	2,750.79	7.7402%	50%	3.8701%	0.00%	6.00%	3.8701%
09/15/2017 - 09/15/2018	2,500.23	2,904.98	16.1885%	50%	8.0943%	0.00%	6.00%	6.0000%
08/15/2017 - 08/15/2018	2,464.61	2,818.37	14.3536%	50%	7.1768%	0.00%	6.00%	6.0000%
07/15/2017 - 07/15/2018	2,459.27	2,801.31	13.9082%	50%	6.9541%	0.00%	6.00%	6.0000%
06/15/2017 - 06/15/2018	2,432.46	2,779.66	14.2736%	50%	7.1368%	0.00%	5.75%	5.7500%
05/15/2017 - 05/15/2018	2,402.32	2,711.45	12.8680%	50%	6.4340%	0.00%	5.75%	5.7500%
04/15/2017 - 04/15/2018	2,328.95	2,656.30	14.0557%	50%	7.0278%	0.00%	5.75%	5.7500%
03/15/2017 - 03/15/2018	2,385.26	2,747.33	15.1795%	50%	7.5897%	0.00%	5.75%	5.7500%
02/15/2017 - 02/15/2018	2,349.25	2,731.20	16.2584%	50%	8.1292%	0.00%	5.75%	5.7500%
01/15/2017 - 01/15/2018	2,267.89	2,786.24	22.8560%	50%	11.4280%	0.00%	5.75%	5.7500%
12/15/2016 - 12/15/2017	2,262.03	2,675.81	18.2924%	50%	9.1462%	0.00%	5.75%	5.7500%
11/15/2016 - 11/15/2017	2,180.39	2,564.62	17.6221%	50%	8.8110%	0.00%	5.75%	5.7500%
10/15/2016 - 10/15/2017	2,132.98	2,553.17	19.6997%	50%	9.8498%	0.00%	5.75%	5.7500%
09/15/2016 - 09/15/2017	2,147.26	2,500.23	16.4382%	50%	8.2191%	0.00%	5.75%	5.7500%
08/15/2016 - 08/15/2017	2,190.15	2,464.61	12.5316%	50%	6.2658%	0.00%	5.75%	5.7500%
07/15/2016 - 07/15/2017	2,161.74	2,459.27	13.7634%	50%	6.8817%	0.00%	5.75%	5.7500%
06/15/2016 - 06/15/2017	2,071.50	2,432.46	17.4251%	50%	8.7125%	0.00%	5.75%	5.7500%
05/15/2016 - 05/15/2017	2,046.61	2,402.32	17.3804%	50%	8.6902%	0.00%	5.75%	5.7500%
04/15/2016 - 04/15/2017	2,080.73	2,328.95	11.9295%	50%	5.9647%	0.00%	5.75%	5.7500%
03/15/2016 - 03/15/2017	2,015.93	2,385.26	18.3206%	50%	9.1603%	0.00%	6.00%	6.0000%
02/15/2016 - 02/15/2017	1,895.58	2,349.25	23.9330%	50%	11.9665%	0.00%	6.00%	6.0000%
01/15/2016 - 01/15/2017	1,880.33	2,267.89	20.6113%	50%	10.3056%	0.00%	6.00%	6.0000%
12/15/2015 - 12/15/2016	2,043.41	2,262.03	10.6988%	50%	5.3494%	0.00%	6.00%	5.3494%
11/15/2015 - 11/15/2016	2,023.04	2,180.39	7.7779%	50%	3.8889%	0.00%	6.00%	3.8889%
10/15/2015 - 10/15/2016	2,023.86	2,132.98	5.3917%	50%	2.6958%	0.00%	6.00%	2.6958%
09/15/2015 - 09/15/2016	1,978.09	2,147.26	8.5522%	50%	4.2761%	0.00%	6.00%	4.2761%
08/15/2015 - 08/15/2016	2,091.54	2,190.15	4.7147%	50%	2.3574%	0.00%	6.00%	2.3574%
07/15/2015 - 07/15/2016	2,107.40	2,161.74	2.5785%	50%	1.2893%	0.00%	6.00%	1.2893%
06/15/2015 - 06/15/2016	2,084.43	2,071.50	-0.6203%	50%	-0.3102%	0.00%	6.00%	0.0000%
05/15/2015 - 05/15/2016	2,122.73	2,046.61	-3.5859%	50%	-1.7930%	0.00%	6.00%	0.0000%
04/15/2015 - 04/15/2016	2,106.63	2,080.73	-1.2295%	50%	-0.6147%	0.00%	6.00%	0.0000%
03/15/2015 - 03/15/2016	2,053.40	2,015.93	-1.8248%	50%	-0.9124%	0.00%	6.00%	0.0000%
02/15/2015 - 02/15/2016	2,096.99	1,895.58	-9.6047%	50%	-4.8024%	0.00%	6.00%	0.0000%
01/15/2015 - 01/15/2016	1,992.67	1,880.33	-5.6377%	50%	-2.8188%	0.00%	6.00%	0.0000%
12/15/2014 - 12/15/2015	1,989.63	2,043.41	2.7030%	50%	1.3515%	0.00%	6.00%	1.3515%
11/15/2014 - 11/15/2015	2,039.82	2,023.04	-0.8226%	50%	-0.4113%	0.00%	6.00%	0.0000%
10/15/2014 - 10/15/2015	1,862.49	2,023.86	8.6642%	50%	4.3321%	0.00%	6.00%	4.3321%
09/15/2014 - 09/15/2015	1,984.13	1,978.09	-0.3044%	50%	-0.1522%	0.00%	6.00%	0.0000%
08/15/2014 - 08/15/2015	1,955.06	2,091.54	6.9809%	50%	3.4904%	0.00%	6.00%	3.4904%
07/15/2014 - 07/15/2015	1,973.28	2,107.40	6.7968%	50%	3.3984%	0.00%	6.00%	3.3984%
06/15/2014 - 06/15/2015	1,936.16	2,084.43	7.6579%	50%	3.8290%	0.00%	6.00%	3.8290%
05/15/2014 - 05/15/2015	1,870.85	2,122.73	13.4634%	50%	6.7317%	0.00%	6.00%	6.0000%
04/15/2014 - 04/15/2015	1,842.98	2,106.63	14.3056%	50%	7.1528%	0.00%	6.00%	6.0000%
03/15/2014 - 03/15/2015	1,841.13	2,053.40	11.5293%	50%	5.7647%	0.00%	6.00%	5.7647%
02/15/2014 - 02/15/2015	1,838.63	2,096.99	14.0518%	50%	7.0259%	0.00%	6.00%	6.0000%
01/15/2014 - 01/15/2015	1,848.38	1,992.67	7.8063%	50%	3.9031%	0.00%	6.00%	3.9031%

**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 Plus Account Segments may change, but they will never be lower than the guaranteed minimum Participation Rate of 50% as stated in the policy. Once a Plus Account 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 Plus Account Segment. Index Growth Floors for new Plus Account 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 a Plus Account 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 Plus Account Segment. The current growth cap rate for a Plus Account 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 a Plus Account Segment is created, its Index Growth Cap will not change.

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The potential to build cash value in the Plus 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.

**Past index performance is not indicative of future results.**

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