April 2023 Index Account Changes

April 2023 Index Account Updates

At Prudential, we are committed to maintaining financial discipline and continue to review impacts to the index accounts, and the upside they can offer.

These changes will be effective for index segments starting April 15, 2023. Please see below for the complete list.

A letter will be sent to policy owners when there are changes to index accounts, informing them of the new spread and that the future segments will be impacted. The letter also indicates that these changes may result in different values than were shown in their most recent illustration and how they can request a current illustration.

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

Index Account Changes

Product Version, Account; Index Cap or Spread	March 2023	April 2023	Change
IAUL			
IAUL (August 2020), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
IAUL (August 2020), S&P 500 Uncapped Index Account; Spread	13.50	13.50%	No Change
IAUL (February 2018), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
IAUL (February 2018), S&P 500 Index Account with Multiplier; Cap	7.00%	7.00%	No Change
IAUL (February 2018), S&P 500 Uncapped Index Account; Spread	12.25%	12.25%	No Change
IAUL (August/December 2016), S&P 500 Index Account; Cap	8.50%	8.50%	No Change
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; Cap	7.00%	7.00%	No Change

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Product Version, Account; Index Cap or Spread	March 2023	April 2023	Change
IAUL (August/December 2016), S&P 500 Uncapped Index Account; Spread	12.25%	12.25%	No Change
IAUL (January 2015), S&P 500 Index Account; Cap	8.00%	8.00%	No Change
IAUL (October 2013) *, S&P 500 Index Account; Cap	9.00%	9.00%	No Change
IAUL (October 2013 PA), S&P 500 Index Account; Cap	8.00%	8.00%	No Change
IAUL (April 2012) *, S&P 500 Index Account; Cap	9.00%	9.00%	No Change
IAUL (April 2012 PA), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
SIUL			
SIUL (January 2019), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
SIUL (January 2019), S&P 500 Index Account with Multiplier; Cap	.00%	7.00 %	No Change
SIUL (January 2019), S&P 500 Uncapped Index Account; Spread	12.25%	12.25%	No Change
SIUL (January 2015) S&P 500 Index Account; Cap	7.75%	7.75%	No Change
Founders Plus			
Founders Plus (April 2023), S&P 500 Index Account; Cap	NA	7.75%	NA
Founders Plus (April 2023), GSV Uncapped Account, Index Participation Rate	NA	100.00%	NA
Founders Plus (April 2023), GSV Uncapped Account, Daily Interest Advantage	NA	1.00%	NA
Founders Plus (April 2022), S&P 500 Index Account; Cap	7.75%	7.75%	No Change
Founders Plus (April 2022), GSV Uncapped Account, Index Participation Rate	100.00%	100.00%	No Change
Founders Plus (April 2022), GSV Uncapped Account, Daily Interest Advantage	**1.25%**	**1.20%**	**-.05%**
Founders Plus (April 2021), S&P 500 Index Account; Cap	7.75%	7.75%	No Change
Founders Plus (April 2021), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2021), GSV Uncapped Account, Daily Interest Advantage	**1.25%**	**1.20%**	**-.05%**
Founders Plus (June 2020), Plus 100 Account; Cap	6.25%	6.25%	No Change
Founders Plus (May 2019), Plus 100 Account; Cap	7.75%	7.75%	No Change

Product Version, Account; Index Cap or Spread	March 2023	April 2023	Change
Founders Plus (December 2017), Plus 100 Account; Cap	7.75%	7.75%	No Change
Founders Plus (August/December 2016), Plus 100 Account; Cap	7.25%	7.25%	No Change
Founders Plus (August/December 2016), Plus 50 Account; Cap	**4.75%**	**4.50%**	**-0.25%**
Founders Plus (January/June 2015), Plus 100 Account; Cap	6.25%	6.25%	No Change
Founders Plus (January/June 2015), Plus 50 Account; Cap	**4.75%**	**4.50%**	**-0.25%**
Founders Plus (January 2014), Plus Account; Cap	**4.75%**	**4.50%**	**-0.25%**
Custom Premier II			
Custom Premier II (May 2019), S&P 500 Index Account; Cap	6.25%	6.25%	No Change