

## PRODUCT UPDATE

# Q1 2025 Index Account Changes

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At Prudential, we are committed to maintaining financial discipline and continue to review hedge budgets and hedge costs that impact index accounts offered on currently sold and no longer sold products. After seeing increases in cap rates through 2024, the hedge budget on our protection focused products have slightly decreased leading to some small decreases in caps across parts of the portfolio.

These changes will be effective for index segments starting January 15, 2025. 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 caps, rates and spreads, 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	Q4 2024	Q1 2025	Changes
<b>MIUL</b>			
MIUL (August 2024), 1 Yr. S&P 500 Capped Indexed Account	10.25%	10.25%	No Change
MIUL (August 2024), 6 Mon. S&P 500 Capped Indexed Account; Cap; PTP	4.75%	4.75%	No Change
MIUL (August 2024), 1 Yr. S&P 500 Uncapped Indexed Account - Participation	60%	60%	No Change
MIUL (August 2024), 1 Yr. Nasdaq-100 Capped Indexed Account	10.50%	10.50%	No Change
<b>IAUL</b>			
IAUL (August 2020), S&P 500 Index Account; Cap	9.00%	8.75%	-0.25%
IAUL (August 2020), S&P 500 Uncapped Index Account; Spread	7.25%	7.25%	No Change

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NR- 24474731 Ed. 12/2024



<b>Product Version, Account; Index Cap or Spread</b>	<b>Q4 2024</b>	<b>Q1 2025</b>	<b>Changes</b>
IAUL (February 2018), S&P 500 Index Account; Cap	9.00%	8.75%	-0.25%
IAUL (February 2018), S&P 500 Index Account with Multiplier; Cap	7.50%	7.25%	-0.25%
IAUL (February 2018), S&P 500 Uncapped Index Account; Spread	6.25%	6.00%	-0.25%
IAUL (August/December 2016), S&P 500 Index Account; Cap	8.75%	8.50%	-0.25%
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; Cap	7.25%	7.00%	-0.25%
IAUL (August/December 2016), S&P 500 Uncapped Index Account; Spread	6.25%	6.00%	-0.25%
IAUL (January 2015), S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
IAUL (October 2013) *, S&P 500 Index Account; Cap	9.50%	9.25%	-0.25%
IAUL (October 2013 PA), S&P 500 Index Account; Cap	8.75%	8.50%	-0.25%
IAUL (April 2012) *, S&P 500 Index Account; Cap	9.50 %	9.50%	No Change
IAUL (April 2012 PA), S&P 500 Index Account; Cap	9.00%	8.75%	-0.25%
<b>SIUL</b>			
SIUL (January 2019), S&P 500 Index Account; Cap	9.00%	8.75%	-0.25%
SIUL (January 2019), S&P 500 Index Account with Multiplier; Cap	7.50%	7.25%	-0.25%
SIUL (January 2019), S&P 500 Uncapped Index Account; Spread	6.25%	6.00%	-0.25%
SIUL (January 2015) S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
<b>Founders Plus</b>			
Founders Plus (April 2023), S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
Founders Plus (April 2023), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2023), GSV Uncapped Account, Daily Interest Advantage	1.60%	1.60%	No Change
Founders Plus (April 2022), S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
Founders Plus (April 2022), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2022), GSV Uncapped Account, Daily Interest Advantage	1.60%	1.60%	No Change

<b>Product Version, Account; Index Cap or Spread</b>	<b>Q4 2024</b>	<b>Q1 2025</b>	<b>Changes</b>
Founders Plus (April 2021), S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
Founders Plus (April 2021), GSV Uncapped Account, Index Participation Rate	100%	100%	No Change
Founders Plus (April 2021), GSV Uncapped Account, Daily Interest Advantage	1.60%	1.60%	No Change
Founders Plus (June 2020), Plus 100 Account; Cap	7.00%	6.75%	-0.25%
Founders Plus (May 2019), Plus 100 Account; Cap	8.25%	8.00%	-0.25%
Founders Plus (December 2017), Plus 100 Account; Cap	8.25%	8.00%	-0.25%
Founders Plus (August/December 2016), Plus 100 Account; Cap	7.75%	7.50%	-0.25%
Founders Plus (August/December 2016), Plus 50 Account; Cap	4.50%	4.25%	-0.25%
Founders Plus (January/June 2015), Plus 100 Account; Cap	6.75%	6.50%	-0.25%
Founders Plus (January/June 2015), Plus 50 Account; Cap	4.50%	4.25%	-0.25%
Founders Plus (January 2014), Plus Account; Cap	4.50%	4.25%	-0.25%
<b>Custom Premier II</b>			
<b>Custom Premier II (October 2023), S&amp;P 500 Index Account; Cap</b>	<b>7.00%</b>	<b>6.75%</b>	<b>-0.25%</b>
Custom Premier II (May 2019), S&P 500 Index Account; Cap	7.00%	6.75%	-0.25%
<b>FlexGuard Life</b>			
<b>FlexGuard Life (2022), 1 yr. S&amp;P 500 Index Strategy; Cap 0% Floor; Cap</b>	<b>7.75%</b>	<b>7.50%</b>	<b>-0.25%</b>
<b>FlexGuard Life (2022), 1 yr. S&amp;P 500 Index Strategy; Cap 10% Buffer; Cap</b>	<b>14.50%</b>	<b>14.50%</b>	<b>No Change</b>
<b>FlexGuard Life (2022), 1 yr. S&amp;P 500 Index Strategy; Step Rate Plus 10% Buffer; Step Rate</b>	<b>6.50%</b>	<b>7.25%</b>	<b>+0.75%</b>
<b>FlexGuard Life (2022), 1 yr. S&amp;P 500 Index Strategy; Step Rate Plus 10% Buffer; Participation</b>	<b>70%</b>	<b>70%</b>	<b>No Change</b>

Momentum Indexed UL, PruLife Custom Premier II, Prudential FlexGuard Life, PruLife Founders Plus Indexed UL, PruLife Index Advantage UL, and PruLife Survivorship Index UL are issued by Pruco Life Insurance Company except in New York, where, if available, they are issued by Pruco Life Insurance Company of New Jersey. Variable life policies are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies, located in Newark, NJ.