



PruLife[®] Custom Premier II
PERFORMANCE INSIGHT Q2 2021



This material must be preceded or accompanied by the current product prospectus. This prospectus can be found at www.prudential.com/variable.

Pruco Life Insurance Company
Pruco Life Insurance Company of New Jersey

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value.
Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.



Prudential

	6/30/21	Code	Gross/Net Expense %	Average Annual Total Returns as of 6/30/21						
	Overall Star Rating			YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
U.S. & Sector Equity										
American Funds Insurance Series® Growth*	★★★★	AFGF	0.61	12.83%	53.19%	26.68%	25.41%	17.47%	13.20%	4/17/1989
American Funds Insurance Series® Growth-Income*	★★★	AFGI	0.55	14.08%	34.47%	14.57%	16.16%	13.63%	10.49%	4/17/1989
AST Cohen & Steers Realty	★★★★	ACSR	1.11	21.58%	35.72%	13.25%	8.72%	9.84%	9.49%	1/2/1998
AST Hotchkis & Wiley Large-Cap Value*	★★	SLCV	0.84/0.83	24.54%	63.13%	11.48%	14.07%	12.13%	7.75%	1/3/1994
AST Loomis Sayles Large-Cap Growth*	★★★	AMCG	0.97/0.91	13.64%	36.57%	22.72%	21.23%	16.58%	10.51%	12/22/1997
AST Mid-Cap Growth*	★★★	AGMG	1.09	5.89%	35.87%	19.49%	17.45%	13.40%	4.17%	5/1/2000
AST MFS Growth*	★★★★	AMGR	0.98/0.96	12.92%	35.00%	22.64%	22.49%	17.12%	7.56%	10/18/1999
AST Small-Cap Growth Opportunities*	★★	AFGG	1.06	3.20%	42.33%	15.44%	19.51%	13.19%	8.25%	10/23/2000
AST Small-Cap Growth*	★★★	SSCG	1.00	7.04%	53.40%	19.40%	21.72%	13.75%	9.29%	1/3/1994
AST Small-Cap Value*	★★★	ASCV	1.10	25.30%	69.02%	7.34%	10.76%	9.91%	8.77%	1/2/1997
AST T. Rowe Price Large-Cap Growth*	★★★★	ATLG	0.94/0.89	12.78%	41.36%	23.24%	25.95%	18.72%	10.20%	5/1/1996
AST T. Rowe Price Large-Cap Value	★★	ADLV	0.82/0.81	17.86%	48.35%	11.35%	11.58%	8.51%	5.76%	10/23/2000
AST T. Rowe Price Natural Resources*	★★★	ATNR	1.07/1.05	15.20%	43.49%	2.64%	5.11%	0.97%	8.08%	5/1/1995
BNY Mellon MidCap Stock*	★★	DSPM	1.12	17.96%	52.19%	9.23%	10.34%	10.55%	6.21%	1/2/2001
BNY Mellon Sustainable U.S. Equity*	★★★★	DSRG	0.93	12.82%	37.09%	21.19%	17.33%	13.22%	6.07%	1/2/2001
Calvert VP NASDAQ 100 Index	★★★★★	C100	0.85/0.73	12.85%	43.12%	27.55%	27.17%	-	22.57%	10/30/2015
Calvert VP S&P MidCap 400 Index	★★★	CMC4	0.65/0.53	17.26%	52.37%	12.49%	13.58%	11.58%	9.17%	10/1/2007
Fidelity® VIP MidCap*	★★★	FVMC	0.87	15.42%	55.66%	11.48%	13.69%	10.61%	12.40%	12/28/1998
MFS Utilities Series*	★★★	MFUS	0.79	2.98%	20.70%	10.31%	8.80%	8.32%	11.05%	1/3/1995
Neuberger Berman AMT Sustainable Equity*	★★	NBSC	1.18	13.30%	44.27%	15.24%	15.26%	12.01%	9.03%	5/1/2006
PSF Mid-Cap Growth*	★★★★	USEG	0.67	8.44%	43.27%	25.19%	20.70%	14.39%	8.58%	9/22/2000
PSF Natural Resources*	★★	NATR	0.57/0.56	19.37%	63.86%	6.19%	6.00%	-2.67%	7.94%	4/17/1989
PSF PGIM Jennison Blend*	★★	CSTK	0.47	12.01%	41.85%	18.60%	19.38%	13.25%	9.34%	4/17/1989
PSF PGIM Jennison Focused Blend*	★★	J20F	0.86	11.42%	41.60%	19.05%	19.68%	13.23%	9.51%	5/3/1999
PSF PGIM Jennison Growth*	★★★★	GSTK	0.62	10.07%	43.92%	26.86%	26.86%	18.68%	11.92%	4/25/1995
PSF PGIM Jennison Value*	★★★	HIDV	0.43	17.65%	43.63%	11.98%	12.78%	9.37%	8.66%	4/17/1989
PSF Small-Cap Stock Index*	★★★★	SCAP	0.40	23.24%	66.61%	11.74%	15.40%	13.07%	11.30%	4/25/1995
PSF Small-Cap Value*	★★	FSMV	1.03	19.77%	61.99%	8.22%	11.44%	10.09%	8.79%	9/22/2000
PSF Stock Index	★★★★	STIX	0.31	15.00%	40.19%	18.20%	17.19%	14.42%	10.07%	4/17/1989
International Equity										
American Funds Insurance Series® International*	★★	AFIF	0.80	4.55%	34.33%	8.32%	11.89%	6.59%	8.04%	5/1/1990
AST International Value*	★★★	INVP	1.11	8.06%	30.52%	4.17%	6.83%	3.67%	4.66%	5/1/1995
AST J.P. Morgan International Equity*	★★★★	AJIE	1.04	6.51%	31.57%	9.88%	11.55%	6.18%	6.35%	5/17/1989
AST MFS Global Equity*	★★★★	AMGE	1.13/1.12	11.56%	38.14%	15.14%	14.03%	10.99%	7.93%	10/18/1999
Calvert VP EAFE International Index	★★★	CIIP	0.94/0.68	8.57%	30.99%	7.72%	9.41%	4.89%	2.21%	12/17/2007
Janus Henderson Overseas*	★★★	JAIG	1.08	12.30%	46.50%	12.19%	14.47%	2.58%	8.30%	5/2/1994
PSF Global*	★★★★★	GLEQ	0.80/0.76	13.16%	39.20%	15.35%	15.67%	11.08%	7.12%	4/17/1989
PSF International Growth*	★★★★	JEIG	1.21/1.01	8.76%	38.68%	17.49%	17.49%	9.93%	4.11%	9/22/2000

Morningstar ratings are based on risk-adjusted returns.

The Morningstar Rating™ for funds, or “star rating,” is calculated for managed products (including mutual funds, variable annuity, variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product’s monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36 – 59 months of total returns, 60% five-year rating/40% three-year rating for 60 – 119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

	6/30/21	Average Annual Total Returns as of 6/30/21								
	Overall Star Rating	Codes	Gross/Net Expense %	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Fixed Income										
AST BlackRock/Loomis Sayles Bond*	★★★	APTR	0.74/0.70	-1.12%	2.18%	5.23%	3.39%	3.15%	5.22%	1/3/1994
AST BlackRock Low Duration Bond*	★★	APMB	0.81/0.75	0.12%	2.10%	2.65%	1.89%	1.41%	3.57%	5/1/1995
AST Global Bond*	★★	ATGB	0.90/0.86	-1.84%	-0.51%	4.01%	2.41%	-	3.15%	7/13/2015
PSF PGIM Government Money Market* 7-Day Current Net Yield as of 6/30/21: -0.05%	N/A	MMKT	0.34	-0.02%	-0.04%	0.97%	0.78%	0.37%	2.74%	4/17/1989
PSF PGIM High Yield Bond*	★★★★★	HIYB	0.61/0.57	5.77%	18.15%	8.74%	8.46%	7.16%	6.28%	4/17/1989
PSF PGIM Total Return Bond*	★★★★★	BOND	0.43	-1.13%	3.41%	6.40%	4.52%	4.86%	5.90%	4/17/1989
Asset Allocation/Balanced										
AST Balanced Asset Allocation	★★★	ABAA	0.92	7.72%	23.66%	10.64%	10.24%	8.34%	6.75%	12/5/2005
AST BlackRock Global Strategies	★★	ABGS	1.09/1.07	7.34%	22.92%	7.65%	7.70%	5.98%	5.65%	4/29/2011
AST J.P. Morgan Tactical Preservation*	★★★	AGAL	1.08/0.91	4.87%	20.61%	8.52%	7.55%	6.30%	6.16%	5/3/1993
AST Preservation Asset Allocation	★★★★	APAA	0.92	3.71%	13.82%	8.02%	7.11%	6.12%	5.63%	12/5/2005
AST Wellington Management Hedged Equity*	★	AAAA	1.10/1.05	7.43%	22.62%	9.32%	9.00%	7.37%	5.44%	12/5/2005
PSF PGIM 50/50 Balanced*	★★★★★	CFLX	0.58	7.06%	19.55%	11.02%	9.69%	8.78%	6.39%	4/17/1989
TOPS® Aggressive Growth ETF*	★	TOAG	0.55	14.35%	42.56%	12.66%	13.38%	9.59%	9.15%	4/26/2011
TOPS® Balanced ETF*	★★	TOBP	0.55	7.10%	20.80%	8.45%	7.64%	5.98%	5.79%	4/26/2011
TOPS® Conservative ETF*	★★★	TOCP	0.60	4.41%	12.82%	6.64%	5.64%	4.48%	4.41%	4/26/2011
TOPS® Growth ETF*	★★★	TOGP	0.55	12.17%	36.27%	11.51%	11.84%	9.36%	8.97%	4/26/2011
TOPS® Managed Risk Balanced ETF	★★	TOPB	0.75	6.39%	17.48%	7.05%	6.55%	4.74%	4.83%	6/9/2011
TOPS® Managed Risk Growth ETF	★★	TOPG	0.74	9.81%	25.43%	7.99%	8.58%	5.30%	5.06%	4/26/2011
TOPS® Managed Risk Moderate Growth ETF	★★	TOPM	0.74	8.27%	22.07%	7.75%	7.92%	5.38%	5.51%	6/9/2011
TOPS® Moderate Growth ETF	★★	TOMG	0.54	9.32%	27.61%	10.12%	9.80%	7.25%	6.97%	4/26/2011

*Certain elements of the Portfolios, including the name and investment objective, policies, strategy(ies), and/or subadvisor may have changed during the time period covered in this material. As a result, the performance figures furnished for periods prior to those changes may reflect the investment performance of the former strategies and/or subadvisor and may not be representative of the Portfolio's current structure and/or subadvisor. Please refer to each portfolio's prospectus for additional information.

The average annual total returns reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses, as well as the contract's specific Mortality and Expense Risk Charge. The returns do not reflect other life insurance policy charges (sales, administration, and actual cost of insurance) nor any applicable surrender or lapse charges, which would significantly lower the stated returns. You may obtain a personalized illustration, from your licensed financial professional, that reflects the cost of your policy's insurance protection.

Past performance does not guarantee future results. Current performance may be lower or higher than the past performance data quoted. The investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. For performance data current to the most recent month-end, please go to Prudential.com.

The table above shows the historical performance of the subaccounts of Pruco Life's Variable Universal Account, which was established April 17, 1989. The performance in this table assumes that the subaccount was available from inception of the separate account that supports your variable life policy or, in cases where the subaccount was created after the separate account, from inception date of the subaccount. Performance may be hypothetical for periods prior to when the subaccount was added to the separate account, when indicated by a footnote.

You can find more information on any of these investment options at

<https://www.prudential.com/personal/life-insurance/variable-life-insurance-performance>.

Morningstar Category Universe 6/30/21

Portfolio	Morningstar Category	Morningstar Rating 3 Yr	# of funds Overall/3 Yr	Morningstar Rating 5 Yr	# of funds 5 Yr	Morningstar Rating 10 Yr	# of funds 10 Yr
American Funds IS Growth Fund	US Insurance Large Growth	★★★★	1138	★★★★	1024	★★★★	761
American Funds IS Growth-Income Fund	US Insurance Large Blend	★★	1257	★★★	1099	★★★	820
American Funds IS International Fund	US Insurance Foreign Large Growth	★	384	★★	323	★★	225
AST Balanced Asset Allocation Portfolio	US Insurance Allocation – 50% to 70% Equity	★★★	659	★★★	601	★★★	428
AST BlackRock Global Strategies Portfolio	US Insurance Allocation – 30% to 50% Equity	★★	480	★★★	430	★★	272
AST BlackRock/Loomis Sayles Bond Portfolio	US Insurance Intermediate Core Bond	★★★	403	★★★★	348	★★★	264
AST BlackRock Low Duration Bond Portfolio	US Insurance Short-Term Bond	★★	524	★★	462	★★	303
AST Cohen & Steers Realty Portfolio	US Insurance Real Estate	★★★★	228	★★★★	199	★★★★	143
AST Global Bond Portfolio	US Insurance World Bond-USD Hedged	★★★	95	★★	64	N/A	39
AST Hotchkis & Wiley Large-Cap Value Portfolio	US Insurance Large Value	★	1141	★★	1012	★★★	740
AST International Value Portfolio	US Insurance Foreign Large Value	★★	318	★★	272	★★★	182
AST J.P. Morgan International Equity Portfolio	US Insurance Foreign Large Blend	★★★★	673	★★★★	579	★★★★	385
AST J.P. Morgan Tactical Preservation Portfolio	US Insurance Allocation – 30% to 50% Equity	★★★	480	★★★	430	★★★	272
AST Loomis Sayles Large-Cap Growth Portfolio	US Insurance Large Growth	★★★	1138	★★★	1024	★★★	761
AST Mid-Cap Growth Portfolio	US Insurance Mid-Cap Growth	★★★	546	★★★	489	★★★	379
AST MFS Global Equity Portfolio	US Insurance Fund World Large-Stock Blend	★★★★	282	★★★	239	★★★★	144
AST MFS Growth Portfolio	US Insurance Large Growth	★★★	1138	★★★	1024	★★★★	761
AST Preservation Asset Allocation Portfolio	US Insurance World Allocation	★★★	415	★★★	362	★★★★	229
AST Small-Cap Growth Opportunities Portfolio	US Insurance Small Growth	★★	576	★★★	505	★★	379
AST Small-Cap Growth Portfolio	US Insurance Small Growth	★★★	576	★★★	505	★★★	379
AST Small-Cap Value Portfolio	US Insurance Small Value	★★	409	★★	383	★★★	285
AST T. Rowe Price Large Cap Growth Portfolio	US Insurance Large Growth	★★★	1138	★★★★	1024	★★★★★	761
AST T. Rowe Price Large-Cap Value Portfolio	US Insurance Large Value	★★★	1141	★★★	1012	★	740
AST T. Rowe Price Natural Resources Portfolio	US Insurance Natural Resources	★★	105	★★	98	★★★	86
AST Wellington Management Hedged Equity	US Insurance Large Blend	★	1257	★	1099	★	820
BNY Mellon MidCap Stock Portfolio	US Insurance Mid-Cap Blend	★★	357	★	290	★★	202
BNY Mellon Sustainable U.S. Equity Portfolio	US Insurance Large Blend	★★★★★	1257	★★★★	1099	★★★	820
Calvert EAFE International	US Insurance Foreign Large Blend	★★★	673	★★★	579	★★	385
Calvert NASDAQ 100 Index	US Insurance Large Growth	★★★★★	1138	★★★★★	1024	★★★★★	761
Calvert S&P MidCap 400	US Insurance Mid-Cap Blend	★★★	357	★★★	290	★★★	202
Fidelity VIP MidCap Portfolio	US Insurance Mid-Cap Blend	★★	357	★★★	290	★★★	202
Janus Henderson Overseas Portfolio	US Fund Foreign Large Blend	★★★★★	673	★★★★★	579	★	385
MFS Utilities Series Portfolio	US Insurance Utilities	★★★★	57	★★★★★	54	★★	47
Neuberger Berman AMT Sustainable Equity	US Fund Large Blend	★★	1257	★★	1099	★★	820
PSF Global Portfolio	US Insurance Fund World Large-Stock Blend	★★★★	282	★★★★★	239	★★★★★	144
PSF International Growth Portfolio	US Insurance Foreign Large Growth	★★★★	384	★★★★	323	★★★★	225
PSF Mid-Cap Growth Portfolio	US Insurance Mid-Cap Growth	★★★★	546	★★★★	489	★★★★	379
PSF Natural Resources Portfolio	US Insurance Natural Resources	★★	105	★★	98	★★	86
PSF PGIM 50/50 Balanced Portfolio	US Insurance Allocation – 30% to 50% Equity	★★★★★	480	★★★★★	430	★★★★★	272
PSF PGIM High Yield Bond Portfolio	US Insurance High Yield Bond	★★★★★	612	★★★★★	594	★★★★★	324
PSF PGIM Jennison Blend Portfolio	US Insurance Large Growth	★★	1138	★★	1024	★★	761
PSF PGIM Jennison Focused Blend Portfolio	US Insurance Large Growth	★★	1138	★★	1024	★★	761
PSF PGIM Jennison Growth Portfolio	US Insurance Large Growth	★★★★	1138	★★★★	1024	★★★★	761
PSF PGIM Jennison Value Portfolio	US Insurance Large Value	★★★	1141	★★★★	1012	★★	740
PSF PGIM Total Return Bond Portfolio	US Insurance Intermediate Core Bond	★★★★	403	★★★★★	348	★★★★★	264

Portfolio	Morningstar Category	Morningstar Rating 3 Yr	# of funds Overall/3 Yr	Morningstar Rating 5 Yr	# of funds 5 Yr	Morningstar Rating 10 Yr	# of funds 10 Yr
PSF Small-Cap Stock Index Portfolio	US Insurance Small Blend	★★★	409	★★★	383	★★★★★	285
PSF Small-Cap Value Portfolio	US Insurance Small Blend	★★	603	★★	512	★★	356
PSF Stock Index Portfolio	US Insurance Large Blend	★★★★	1257	★★★★	1099	★★★★	820
TOPS® Aggressive Growth ETF	US Fund Large Blend	★	1257	★★	1099	★	820
TOPS® Balanced ETF	US Fund Allocation – 50% to 70% Equity	★★	659	★★	601	★★	428
TOPS® Conservative ETF	US Fund Allocation – 15% to 30% Equity	★★★	175	★★★	161	★★★	100
TOPS® Growth ETF	US Fund Allocation – 70% to 85% Equity	★★★	287	★★★	262	★★★	183
TOPS® Managed Risk Balanced ETF	US Fund Allocation – 30% to 50% Equity	★★	480	★★	430	★★	272
TOPS® Managed Risk Growth ETF	US Fund Allocation – 70% to 85% Equity	★★	287	★★	262	★	183
TOPS® Managed Risk Moderate Growth ETF	US Fund Allocation – 50% to 70% Equity	★★	659	★★	601	★	428
TOPS® Moderate Growth ETF	US Fund Allocation – 50% to 70% Equity	★★	659	★★★	601	★★	428

What Is Variable Universal Life?

A variable universal life insurance policy (VUL) is a type of permanent insurance policy that can provide protection for up to your lifetime and has the potential to build cash values through an investment element. When you die, your beneficiaries will receive the death benefit generally free of federal income tax according to IRC § 101(a). You oversee how the parts of your premium payments not needed for your actual costs and charges (net premiums) are invested. These can be allocated to professionally managed investment options, where the policy values will fluctuate and any growth accumulates tax-deferred.

Fees are based on the most current summary prospectus. Gross portfolio fees reflect a combination of the underlying Portfolio's investment management fee, other expenses, any 12b-1 fees, and certain other expenses. Net portfolio fees reflect a portion of the management fee which has been contractually waived and/or other expenses which have been contractually partially reimbursed. There can be no assurance the Adviser will continue to waive any of those fees following the period ending one year from the issue date of the current prospectus. If only one fee is displayed, gross and net expenses are the same as no waivers are present.

International Equity/Debt Risk – In addition to risks inherent to investment in equity and fixed income securities, investments in international equity and debt securities involve risk of exposure to: changes in currency exchange rates, differing regulatory and taxation requirements, alternative financial reporting standards, and political, social, and economic changes which may adversely affect the value of a portfolio's international securities. International markets are generally more volatile than U.S. markets and have less publicly available information. These risks are heightened for investments in the securities of emerging market issuers.

Alternative Investments Risk – Alternative investments may use leverage, short sales, or derivatives, or engage in other speculative practices. These practices include a high degree of risk and may increase the size and velocity of investment losses. The fees and expenses associated with alternative investments are generally higher than those for traditional investments.

Diversification does not assure against loss in a declining market.

The use of derivatives involves a variety of risks, including the risk that: the party on the other side of a derivative transaction will be unable to honor its financial obligation; leverage created by investing in derivatives may result in losses to the Portfolio; derivatives may be difficult or impossible for the Portfolio to buy or sell at an opportune time or price, and may be difficult to terminate or otherwise offset; derivatives used for hedging may reduce or magnify losses but also may reduce or eliminate gains; and the price of commodity-linked derivatives may be more volatile than the prices of traditional equity and debt securities.

Risks Associated with the Variable Investment Options.

The Separate Account invests in the shares of one or more open-end management investment companies registered under the Investment Company Act of 1940. Each variable investment option has its own investment objective and associated risks, which are described in the fund prospectuses. The income, gains, and losses of one variable investment option have no effect on the investment performance of any other variable investment option.

We do not promise that the variable investment options will meet their investment objectives. Amounts allocated to the variable investment options may grow in value, decline in value, or grow less than expected, depending on the investment performance of the variable investment options chosen. You bear the investment risk that the variable investment options may not meet their investment objectives. It is possible to lose your entire investment in the variable investment options.

An investment in the Prudential Series Fund Government Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio. The yield quotation more closely reflects the current earnings of the Money Market Portfolio than the total return quotation.

Although the PSF Money Market Portfolio is designed to be a stable investment option, it is possible to lose money in that portfolio. For example, when prevailing short-term interest rates are very low, the yield on the PSF Money Market Portfolio may be so low that, when separate account and contract charges are deducted, you experience a negative return. It is possible to lose money by investing in securities.

Alternative Investments Risk.

Certain portfolios may use leverage, short sales, and derivatives, or engage in other speculative practices within their alternative investments. These practices include a high degree of risk and may increase the risk, size, and velocity of investment losses. Although certain alternative strategies seek to reduce risk by attempting to reduce correlation with equity and bond markets, no guarantee can be given that such efforts will be successful. The fees and expenses associated with alternative investments are generally higher than those for traditional investments.

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Advanced Series Trust (AST*): Custom Premier II offers variable investment options that invest in funds offered through the Advanced Series Trust. These variable investment options have the prefix AST.* The AST* variable investment options are also available in variable annuity contracts we offer; some of these offer optional living benefits that use a mathematical formula (the "formula") to manage the guarantees offered with those optional benefits. You should be aware that using the formula in those variable annuity contracts may result in large-scale asset flows into and out of the underlying funds through a series of transfers. Besides increasing the funds' expenses, the asset flows may adversely affect performance by: (i) requiring the funds to purchase or sell securities at inopportune times; (ii) otherwise limiting the subadvisor's ability to fully implement the funds' investment strategies; or (iii) requiring the funds to hold a larger portion of their assets in highly liquid securities than they otherwise would hold. Before you choose these variable investment options, you should consider the impact the formula will have on each fund's risk profile, expenses, and performance.

PruLife® Custom Premier II is issued by Pruco Life Insurance Company in all states except New York, where it is issued by Pruco Life Insurance Company of New Jersey and offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ. Each is solely responsible for its own financial condition and contractual obligations. The contract number is VUL-2018 or ICC18 VUL-2018. Your contract's form number is located in the lower left-hand corner of the first page of your contract. PruLife Custom Premier II is also offered by broker-dealers who have entered into agreements with Pruco Securities, LLC. Some investment options may not be available through all brokers.

Investors should consider the contract and the underlying portfolios' investment objectives, risks, and charges and expenses carefully before investing. The contract's prospectus and the underlying portfolio prospectus contain information relating to investment objectives, risks, and charges and expenses as well as other important information. You should read the prospectuses carefully before investing.

It is possible to lose money by investing in securities.

The Prudential Series Fund (PSF) and Advanced Series Trust (AST) investment portfolios are available to the public only through variable life and variable annuity contracts. The performance of these portfolios is not related to that of any other retail mutual funds, despite any similarities in their names, investment objectives, or policies.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For costs and complete details for coverage, contact your licensed financial professional or refer to the prospectus.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company and do not apply to the underlying investment options. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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