

Product Updates

October 2021: 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. Effective October 1, 2021, there will be improvements to cap rates for some IUL products. Please note, there are no changes to the spreads from the previous month.

The cap rates for impacted index accounts will be effective for index segments starting October 1, 2021. Please see below for the complete list of Index Account changes.

A letter will be sent to policy owners when there are changes to index accounts, informing them of the new cap or 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	September 2021	October 2021	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	7.75%	7.75%	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	6.75%	6.75%	No Change
IAUL (August/December 2016), S&P 500 Index Account; Cap	8.50%	8.75%	+0.25%
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; Cap	7.25%	7.25%	No Change
IAUL (August/December 2016), S&P 500 Uncapped Index Account; Spread	6.75%	6.75%	No Change
IAUL (January 2015), S&P 500 Index Account; Cap	8.00%	8.00%	No Change

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IAUL (October 2013), S&P 500 Index Account; Cap	9.25%	9.50%	+0.25%
IAUL (October 2013 PA), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
IAUL (April 2012), S&P 500 Index Account; Cap	9.25%	9.50%	+0.25%
IAUL (April 2012 PA), S&P 500 Index Account; Cap	8.25%	8.50%	+0.25%
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	7.00%	7.00%	No Change
SIUL (January 2019), S&P 500 Uncapped Index Account; Spread	6.75%	6.75%	No Change
SIUL (January 2016) S&P 500 Index Account; Cap	8.00%	8.00%	No Change
Founders Plus			
Founders Plus (April 2021), S&P 500 Indexed Account; Cap	7.75%	7.75%	No Change
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
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	5.25%	5.25%	No Change
Founders Plus (January 2015), Plus 100 Account; Cap	6.25%	6.25%	No Change
Founders Plus (June 2015), Plus 100 Account; Cap	6.25%	6.25%	No Change
Founders Plus (January 2015), Plus 50 Account; Cap	5.25%	5.25%	No Change
Founders Plus (June 2015), Plus 50 Account; Cap	5.25%	5.25%	No Change
Founders Plus (January 2014), Plus Account, Cap	5.25%	5.25%	No Change
Custom Premier II			
Custom Premier II (May 2019), S&P 500 Index Account; Cap	6.25%	6.25%	No Change

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