

PRUDENTIAL MOMENTUM IULSM

An Indexed Universal Life (IUL) Policy
Issued by Pruco Life Insurance Company

Momentum IUL offers four index accounts to help grow cash values based on the performance of the S&P 500® or Nasdaq-100® Index excluding dividends.¹ You may choose to allocate your premiums to one or more of the index accounts, or combine them with allocations to a fixed rate option. The index accounts offer you downside protection while enabling you to capitalize on market growth. Investing in Prudential Momentum IUL's index accounts does not represent a direct investment in an index. Below are the current rates for each option. Rates are subject to change. Please refer to the indexed universal life performance page on prudential.com for the latest information.

1 Yr. S&P 500® Capped Indexed Account

Index Growth Cap	10.5%
Participation Rate:	100% guaranteed

If the index return is positive, then the interest rate credited is one year point-to-point to the index return rate until it is capped at the 10.5% cap. When the index return is negative, no interest will be credit to the account.

1 Yr. Nasdaq-100® Capped Indexed Account

Index Growth Cap	11%
Participation Rate:	100% guaranteed

If the index return is positive, then the interest rate credited is point-to-point to the index return rate until it is capped at the 11% cap. When the index return is negative, no interest will be credit to the account.

6 Mo. S&P 500® Capped Indexed Account

Index Growth Cap	4.75%
Participation Rate:	100% guaranteed

If the index return is positive, then the interest rate credited is 6 month point-to-point to the index return rate until it is capped at the 4.75% cap. When the index return is negative, no interest will be credited to the account.

Fixed Rate Options

The fixed rate option currently pays 5.15% and is guaranteed never to go below 1%.

¹ Once an index account segment has begun, index rates cannot change for the duration of the segment. Premiums allocated to index accounts are swept into segments on the 15th of each month and must remain in the segment for the duration of the term. Interest is credited based on the change in the S&P 500® Index or Nasdaq-100® Index (which excludes dividends) for the 6-month or 12-month period beginning at the segment start date to the segment maturity date. No additional fees when money is allocated to the index accounts. Transfers are allowed at the maturity of the segment to any other index account.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ITS AFFILIATES



Prudential Momentum Indexed Universal Life insurance 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. Both are Prudential Financial companies located at 213 Washington Street, Newark, NJ 07102-2992. Each company is solely responsible for its own financial condition and contractual obligations. The policy form number is ICC24-MIUL or MIUL-2024.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

All guarantees and benefits of the insurance policy are subject to the creditworthiness and the claims-paying ability of Pruco Life Insurance Company. 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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