

Interest Crediting Rates for April 2022

New Money Rates¹

Product	March 2022	April 2022	Change	Minimum
Pruco AL(Fixed Interest Rate Account)	4.00%	4.00%	0.00%	4.00%
Pruco VAL (Fixed Interest Rate Account)	4.00%	4.00%	0.00%	4.00%
Pru AL(Fixed Interest Rate Account)				
Face amounts >= \$100,000 (60bp M&E)	4.00%	4.00%	0.00%	4.00%
Face amounts < \$100,000 (90bp M&E)	4.00%	4.00%	0.00%	4.00%
Pru VAL(Fixed Interest Rate Account)				
Face amounts >= \$100,000 (60bp M&E)	4.00%	4.00%	0.00%	4.00%
Face amounts < \$100,000 (90bp M&E)	4.00%	4.00%	0.00%	4.00%
Interest Indexed AL	4.00%	4.00%	0.00%	4.00%
Life Builder	4.00%	4.00%	0.00%	4.00%
PruSelect II (Ind.)	4.00%	4.00%	0.00%	4.00%
PruSelect II (Corp.)	4.00%	4.00%	0.00%	4.00%
Charity Plus	4.00%	4.00%	0.00%	4.00%
PRUvider	4.00%	4.00%	0.00%	4.00%
SVUL	4.00%	4.00%	0.00%	4.00%
VUL	4.00%	4.00%	0.00%	4.00%
CDNO (Formerly Future Builder)	4.00%	4.00%	0.00%	4.00%

Portfolio Based Rates²

Product	1Q 2022	2Q 2022	Change	Minimum
PruLife Universal	4.00%	4.00%	0.00%	4.00%
PruLife Universal Plus (2001)	4.00%	4.00%	0.00%	4.00%
PruLife Universal Plus (2003)	3.90%	3.90%	0.00%	3.00%
PruLife Universal Plus (2004)	3.90%	3.90%	0.00%	3.00%
PruLife Universal Plus (2005)	4.80%	4.80%	0.00%	3.00%

PruLife Universal Plus (2007)	4.60%	4.60%	0.00%	3.00%
PruLife Universal Plus (2010)	3.90%	3.90%	0.00%	2.00%
PruLife Universal Protector (2001)	4.00%	4.00%	0.00%	4.00%
PruLife Universal Protector (2003)	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (2004)	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (2005)	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (2007)	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (2008)	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (April 2009)	3.70%	3.70%	0.00%	3.00%
UL Protector Non-NY Issues (Oct 2009) ³	3.70%	3.70%	0.00%	3.00%
UL Protector NY Issues (Oct 2009) ⁴	3.70%	3.70%	0.00%	3.00%
PruLife Universal Protector (Dec 2010)	3.60%	3.60%	0.00%	2.00%
PruLife Universal Protector (June 2011)	3.60%	3.60%	0.00%	2.00%
PruLife Universal Protector (Oct 2012)	3.20%	3.20%	0.00%	2.00%
PruLife Universal Protector (Feb 2013)	3.20%	3.20%	0.00%	2.00%
PruLife Universal Protector (June 2013)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Oct 2013)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Aug 2014)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Feb 2015)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Feb 2016)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (April 2016)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Aug 2016)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Dec 2016)	2.95%	2.95%	0.00%	1.00%
PruLife Universal Protector (Feb/Aug 2017) (June 2018) (Feb 2019)	2.35%	2.35%	0.00%	1.00%
PruLife Universal Protector (2020 PLAZ)	2.35%	2.35%	0.00%	1.00%
PruLife Universal Protector (2020 PLNJ)	2.35%	2.35%	0.00%	1.00%
PruLife Index Adv UL (Basic Int Acct) (2012)	4.60%	4.60%	0.00%	2.00%
PruLife Index Adv UL (Basic Int Acct) (2013)	4.25%	4.25%	0.00%	1.00%
PruLife Index Adv UL (Basic Int Acct) (2015)	3.65%	3.65%	0.00%	1.00%
PruLife Index Adv UL (Basic Int Acct) (Aug/Dec 2016)	3.55%	3.55%	0.00%	1.00%
PruLife Index Adv UL (Basic Int Acct) (Feb 2018)	4.60%	4.30%	-0.30%	1.00%
PruLife Index Adv UL (Basic Int Acct) (Aug 2020)	4.40%	4.10%	-0.30%	1.00%
PruLife Survivorship Index UL	4.05%	4.05%	0.00%	2.00%
PruLife Survivorship Index UL (Jan 2019)	4.60%	4.30%	-0.30%	2.00%

Pru Founders Plus (Fixed Account) (Dec 2013)	4.15%	4.15%	0.00%	2.50%
Pru Founders Plus (Fixed Account) (Dec 2014)	3.55%	3.55%	0.00%	2.50%
Pru Founders Plus (Fixed Account) (June 2015)	3.55%	3.55%	0.00%	2.50%
Pru Founders Plus (Fixed Account) (Aug/Dec 2016)	4.05%	4.05%	0.00%	2.50%
Pru Founders Plus (Fixed Account) (Jan 2018)	4.60%	4.30%	-0.30%	2.50%
Pru Founders Plus (Fixed Account) (May 2019)	4.60%	4.30%	-0.30%	2.50%
Pru Founders Plus (Fixed Account) (June 2020)	4.00%	3.70%	-0.30%	2.50%
SVUL II	4.00%	4.00%	0.00%	4.00%
VUL II	4.00%	4.00%	0.00%	4.00%
VUL – 2004	3.80%	3.80%	0.00%	3.00%
VUL – 2005	3.80%	3.80%	0.00%	3.00%
VUL – 2008	3.80%	3.80%	0.00%	3.00%
VUL – 2013	3.80%	3.80%	0.00%	1.00%
VUL – 2014	3.80%	3.80%	0.00%	1.00%
VUL - 2015/Dec 2016	3.20%	3.20%	0.00%	1.00%
Custom Premier II (2019)	3.80%	3.50%	-0.30%	1.00%
PS III (2002)	3.55%	3.55%	0.00%	3.00%
SUL Plus (2003)	3.90%	3.90%	0.00%	3.00%
SUL Plus (2004)	3.90%	3.90%	0.00%	3.00%
SUL Protector	3.70%	3.70%	0.00%	3.00%
SUL Protector Non-NY Issues (2007) ³	3.70%	3.70%	0.00%	3.00%
SUL Protector NY Issues (2007) ⁴	3.90%	3.90%	0.00%	3.00%
SUL Protector Non-NY Issues (2009)	3.60%	3.60%	0.00%	3.00%
SUL Protector (2011)	3.60%	3.60%	0.00%	2.00%
SUL Protector (2012)	3.20%	3.20%	0.00%	2.00%
SUL Protector (2013)	2.95%	2.95%	0.00%	2.00%
SUL Protector (2014)	2.95%	2.95%	0.00%	2.00%
SUL Protector (2016)	2.95%	2.95%	0.00%	2.00%
SUL Protector (Aug 2017)	2.35%	2.35%	0.00%	1.00%
Single Premium UL Policy Non-NY ³	4.00%	4.00%	0.00%	4.00%
Single Premium UL Policy NY ⁵	4.00%	4.00%	0.00%	4.00%
Single Premium UL Policy Non-NY (2012) ³	4.00%	4.00%	0.00%	4.00%
Single Premium UL Policy NY (2012) ⁵	4.00%	4.00%	0.00%	4.00%
Single Premium UL Policy Non-NY (2016) ³	4.00%	4.00%	0.00%	4.00%

Single Premium UL Policy NY (2016) ⁵	4.00%	4.00%	0.00%	4.00%
Domestic PPVUL (Fixed Account)	2.70%	2.70%	0.00%	1.00%
Domestic PPVUL 2019	3.25%	3.00%	-0.25%	1.35%
MPVUL	3.90%	3.90%	0.00%	3.00%
MPVUL – 2008	3.90%	3.90%	0.00%	3.00%
MPVUL Protector (Fixed Account)	2.60%	2.60%	0.00%	2.00%
MPVUL Protector (Long Term Account)	3.55%	3.55%	0.00%	2.00%
VUL Protector	3.30%	3.30%	0.00%	3.00%
VUL Protector April 2014; VUL Protector December 2016 (PLNJ)	3.30%	3.30%	0.00%	1.00%
VUL Protector April 2015 (PLAZ) / December 2016 (PLAZ) / August 2017 (PLAZ)	2.70%	2.70%	0.00%	1.00%
VUL Protector (Aug/Oct 2018)	3.25%	3.00%	-0.25%	1.00%
Magnastar MVUL/SMVUL ⁶	4.00%	4.00%	0.00%	3.00%
Magnastar PPVUL '19	3.85%	3.60%	-0.25%	1.00%
SVUL Protector (April 2017)	2.60%	2.60%	0.00%	1.00%
SVUL Protector October 2019	3.20%	2.90%	-0.30%	1.00%
SVUL Protector Oct' 2020; Dec '20; Aug '21 (PLAZ); Oct '21 (PLNJ) - PBR	3.20%	2.90%	-0.30%	1.00%
Essential UL (June 2017)	3.55%	3.55%	0.00%	2.00%
Essential UL (May 2019)	4.15%	3.85%	-0.30%	2.00%
Essential UL (June 2020)	3.50%	3.20%	-0.30%	2.00%
Essential UL (Dec 2020)	3.75%	3.45%	-0.30%	2.00%
Essential UL April 2022-PBR	NA	3.45%	NA	2.00%
VUL Protector October 2020; April 2021; Oct 2021 NY; - PBR	3.25%	3.00%	-0.25%	1.00%
Pru Founders Plus (Fixed Account) (Dec 2020)	4.25%	3.95%	-0.30%	2.50%
Pru Founders Plus (Apr '22 Release-PBR)	NA	3.95%	NA	2.50%
SUL Protector 2021 (February Repriced - PBR)	2.35%	2.35%	0.00%	1.00%

Participating Loan Charge Rates²

Product	1Q 2022	2Q 2022	Change
PruLife Index Adv UL (Basic Int Acct) (Aug 2020)	4.70%	4.40%	-0.30%

Daily Interest Advantage Rates^{2,7}

Product	1Q 2022	2Q 2022	Change
Pru Founder Plus (Daily Interest Advantage) (Dec 2020)	1.50%	1.25%	-0.25%
Pru Founder Plus (Daily Interest Advantage) (April 2022)	NA	1.25%	NA

PDA 2.0 Rates

Product	1Q 2022	2Q 2022	Change
PDA 2.0	1.00%	1.55%	0.55%

Notes:

¹ Rates are set monthly.

² Rates are set quarterly.

³ Sold out of PLAZ only.

⁴ Sold out of PLNJ only.

⁵ Sold out of PICA only.

⁶ This product was previously referenced as “Single Life Magnastar MVUL”. The crediting rate applies only to the Magnastar Fixed Account Rider, which can be applied to both Single Life and Survivorship Magnastar base policies.

⁷ Daily Interest Advantages rates represent an additional GSV interest rate component which credits fixed interest and is not linked to any underlying index.

Fluctuating interest rates affect all aspects of the financial services industry, including the life insurance sector. Because of changes in recent investment yields, the interest rates available on some of the products listed above have been adjusted. These changes apply to in-force and new-business policies, and are reflective of current market conditions.

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