

## Product Update

## June 2020 Index Account Changes

## June 2020 Index Cap Updates

Due to current economic conditions, low interest rates and increased market volatility have caused a reduction in hedge budgets and an increase in hedge costs. As a result of the market impact, IUL index account parameters need to be adjusted. These are unprecedented times and market conditions, which have caused index account changes to occur more frequently and at a higher magnitude than normal. We are committed to maintaining financial discipline and continue to review impacts to the index accounts, and the upside they can offer.

The new spreads and caps for impacted index accounts will be effective for index segments starting June 15, 2020. Please see below for the complete list of Index Account Changes. For additional information regarding the changes, please refer to the [FAQs](#).

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	May 2020	June 2020	Change	New Max Illustrated Rate
<b>IAUL</b>				
IAUL (February 2018), S&P 500 Index Account; Cap	8.75%	8.50%	-0.25	5.42%
IAUL (February 2018), S&P 500 Index Account with Multiplier; cap	7.25%	7.25%	No Change	4.71%
<b>IAUL (February 2018), S&amp;P 500 Uncapped Index Account; spread</b>	<b>11.75%</b>	<b>13.00%</b>	<b>+1.25</b>	<b>4.07%</b>
IAUL (August/December 2016), S&P 500 Index Account; Cap	9.00%	8.75%	-0.25	5.55%
IAUL (August/December 2016), S&P 500 Index Account with Multiplier; cap	7.50%	7.25%	-0.25	4.74%
<b>IAUL (August/December 2016), S&amp;P 500 Uncapped Index Account; Spread</b>	<b>11.75%</b>	<b>12.75%</b>	<b>+1.00</b>	<b>4.16%</b>
IAUL (January 2015), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25	5.28%

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IAUL (October 2013) *, S&P 500 Index Account; Cap	9.50%	9.25%	-0.25	5.80%
IAUL (October 2013 PA), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25	5.57%
IAUL (April 2012) *, S&P 500 Index Account; Cap	9.50%	9.25%	-0.25	5.80%
IAUL (April 2012 PA), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25	5.57%
<b>SIUL</b>				
SIUL (January 2019), S&P 500 Index Account; Cap	8.75%	8.50%	-0.25	5.42%
SIUL (January 2019), S&P 500 Index Account with Multiplier; cap	7.25%	7.25%	No Change	4.71%
<b>SIUL (January 2019), S&amp;P 500 Uncapped Index Account; spread</b>	<b>11.75%</b>	<b>13.00%</b>	<b>+1.25</b>	<b>4.07%</b>
SIUL (January 2016) S&P 500 Index Account; Cap	8.50%	8.25%	-0.25	5.28%
<b>Founders Plus</b>				
Founders Plus (May 2019), Plus 100 Account; Cap	8.25%	8.00%	-0.25	5.15%
Founders Plus (December 2017), Plus 100 Account; Cap	8.25%	8.00%	-0.25	5.15%
Founders Plus (August/December 2016), Plus 100 Account; Cap	8.00%	7.75%	-0.25	5.02%
Founders Plus (August/December 2016), Plus 50 Account; Cap	4.75%	4.75%	No Change	4.86%
Founders Plus (2015), Plus 100 Account; Cap	6.75%	6.50%	-0.25	4.31%
Founders Plus (2015), Plus 50 Account; Cap	4.75%	4.75%	No Change	4.36%
Founders Plus (January 2014), Plus Account, Cap	4.75%	4.75%	No Change	4.16%
<b>Custom Premier II</b>				
Custom Premier II (May 2019), S&P 500 Index Account; Cap	6.75%	6.50%	-0.25	4.60%

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