

Product Update

April 2021 Index Account Changes

April 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. There will be changes to some of the capped, uncapped, and multiplier indexed accounts.

The changes for impacted index accounts will be effective for index segments starting April 15, 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	March 2021	April 2021	Change
IAUL			
IAUL (August 2020), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25%
IAUL (August 2020), S&P 500 Uncapped Index Account; spread	10.00%	8.50%	-1.50%
IAUL (February 2018), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25%
IAUL (February 2018), S&P 500 Index Account with Multiplier; cap	7.25%	7.00%	-0.25%
IAUL (February 2018), S&P 500 Uncapped Index Account; spread	9.00%	7.50%	-1.50%
IAUL (August/December 2016), S&P 500 Index Account; Cap	8.75%	8.50%	-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	9.00%	7.50%	-1.50%
IAUL (January 2015), S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
IAUL (October 2013) *, S&P 500 Index Account; Cap	9.25%	9.25%	No Change

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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%	9.25%	No Change
IAUL (April 2012 PA), S&P 500 Index Account; Cap	8.25%	8.25%	No Change
SIUL			
SIUL (January 2019), S&P 500 Index Account; Cap	8.50%	8.25%	-0.25%
SIUL (January 2019), S&P 500 Index Account with Multiplier; cap	7.25%	7.00 %	-0.25%
SIUL (January 2019), S&P 500 Uncapped Index Account; spread	9.00%	7.25%	-1.75%
SIUL (January 2016) S&P 500 Index Account; Cap	8.25%	8.00%	-0.25%
Founders Plus			
Founders Plus (June 2020), Plus 100 Account; Cap	6.50%	6.25%	-0.25%
Founders Plus (May 2019), Plus 100 Account; Cap	8.00%	7.75%	-0.25%
Founders Plus (December 2017), Plus 100 Account; Cap	8.00%	7.75%	-0.25%
Founders Plus (August/December 2016), Plus 100 Account; Cap	7.75%	7.25%	-0.50%
Founders Plus (August/December 2016), Plus 50 Account; Cap	4.75%	4.75%	No Change
Founders Plus (2015), Plus 100 Account; Cap	6.50%	6.25%	-0.25%
Founders Plus (2015), Plus 50 Account; Cap	4.75%	4.75%	No Change
Founders Plus (January 2014), Plus Account, Cap	4.75%	4.75%	No Change
Custom Premier II			
Custom Premier II (May 2019), S&P 500 Index Account; Cap	6.50%	6.25%	-0.25%

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