

New Money & Portfolio Rates – May 2012

NEW MONEY RATES¹

PRODUCT	Minimum Crediting Rate	Apr 2012	May 2012
Pruco AL/VAL (Fixed Interest Rate Account)	4.00%	4.00%	4.00%
Pru AL/VAL (Fixed Interest Rate Account)			
Face amounts >= \$100,000 (60bp M&E)	4.00%	4.00%	4.00%
Face amounts < \$100,000 (90bp M&E)	4.00%	4.00%	4.00%
Interest Indexed AL	4.00%	4.00%	4.00%
Life Builder	4.00%	4.00%	4.00%
Pruselect II (Ind.)	4.00%	4.00%	4.00%
Pruselect II (Corp.)	4.00%	4.00%	4.00%
Charity Plus	4.00%	4.00%	4.00%
PRUvider	4.00%	4.00%	4.00%
SVUL	4.00%	4.00%	4.00%
VUL	4.00%	4.00%	4.00%

PORTFOLIO RATES²

PRODUCT	Minimum Crediting Rate	1Q 2012	2Q 2012
PruLife Universal	4.00%	4.30%	4.20%
PruLife Universal Plus (2001)	4.00%	4.30%	4.20%
PruLife Universal Plus (2003)	3.00%	4.50%	4.40%
PruLife Universal Plus (2004)	3.00%	4.50%	4.40%
PruLife Universal Plus (2005)	3.00%	4.70%	4.60%
PruLife Universal Plus (2007)	3.00%	4.50%	4.40%
PruLife Universal Plus (2010)	2.00%	4.50%	4.40%
PruLife Universal Protector (2001)	4.00%	4.30%	4.20%
PruLife Universal Protector (2003)	3.00%	4.30%	4.20%
PruLife Universal Protector (2004)	3.00%	4.30%	4.20%
PruLife Universal Protector (2005)	3.00%	4.30%	4.20%
PruLife Universal Protector (2007)	3.00%	4.30%	4.20%
PruLife Universal Protector (2008)	3.00%	4.30%	4.20%
PruLife Universal Protector (April 2009)	3.00%	4.30%	4.20%

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New Money & Portfolio Rates – May 2012

PORTFOLIO RATES² (Continued)

PRODUCT	Minimum Crediting Rate	1Q 2012	2Q 2012
UL Protector Non-NY Issues (Oct 2009) ³	3.00%	4.30%	4.20%
UL Protector NY Issues (Oct 2009) ⁴	3.00%	4.30%	4.20%
PruLife Universal Protector (Dec 2010) ⁵	2.00%	4.20%	4.10%
PruLife Universal Protector (June 2011) ⁶	2.00%	4.20%	4.10%
PruLife Index Advantage UL (Basic Interest Account)	2.00%	N/A	5.05%
SVUL II	4.00%	4.00%	4.00%
VUL II	4.00%	4.05%	4.00%
VUL – 2004	3.00%	4.30%	4.20%
VUL – 2005	3.00%	4.30%	4.20%
VUL – 2008	3.00%	4.30%	4.20%
PS III (2002)	3.00%	4.05%	3.95%
SUL Plus (2003)	3.00%	4.50%	4.40%
SUL Plus (2004)	3.00%	4.50%	4.40%
SUL Protector	3.00%	4.30%	4.20%
SUL Protector Non-NY Issues (2007) ³	3.00%	4.30%	4.20%
SUL Protector NY Issues (2007) ⁴	3.00%	4.50%	4.40%
SUL Protector Non-NY Issues (2009)	3.00%	4.20%	4.10%
SUL Protector (2011) ⁷	2.00%	4.20%	4.10%
Single Premium UL Policy Non-NY ³	4.00%	4.00%	4.01%
Single Premium UL Policy NY ⁸	4.00%	4.00%	4.01%
VUL Protector	3.00%	3.80%	3.70%

Note:

* Denotes a Rate Change from prior month.

1 Rates are set monthly.

2 Rates are set quarterly.

3 Sold out of PLAZ only.


4 Sold out of PLNJ only.

5 UL Protector 2010 was released in January 2011. It is sold out of PLAZ and PLNJ.

6 UL Protector June 2011 was released in July 2011. It is sold out of PLAZ and PLNJ.

7 SUL Protector 2011 was released in May 2011. It is sold out of PLAZ and PLNJ.

8 Sold out of PICA only.



Fluctuating interest rates affect all aspects of the financial services industry, including the life insurance sector. Because of increases 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.

The interest crediting rates offered on Pruco Life Insurance Company permanent life insurance policies are supported by the General Account of Pruco Life Insurance Company, Pruco Life Insurance Company of New Jersey or The Prudential Insurance Company of America. These changes will be re-evaluated quarterly. Of course, interest-crediting rates alone do not determine the value or competitiveness of any life insurance product. Features and benefits are equally important.

Insurance issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ), and Pruco Life Insurance Company of New Jersey (in NY and/or NJ). Variable life is distributed through Pruco Securities, LLC. All are Prudential Financial companies located in Newark, NJ.

Your client should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract, and/or underlying portfolios. The prospectus of the contract, and/or the underlying portfolios contains information relating to investment objectives, risks, and charges and expenses as well as other important information. A copy of the prospectus may be obtained from www.prudential.com. Your client should read the prospectus carefully before investing.

It is possible to lose money by investing in securities.

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