

Pruco Life's and Pruco Life of New Jersey's  
**VARIABLE APPRECIABLE LIFE<sup>®</sup>**

Investment Option Subaccounts	Average Annual Total Returns As of 6/30/2010							Average Annual Total Returns As of 6/30/2010		
	Inception Date	YTD %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %	1 Year %	5 Years %	10 Yrs/Since Inception %
<b>Specialty</b>										
Natural Resources	05/02/88	-10.19	19.74	-3.85	11.87	16.00	13.39	19.74	11.87	16.00
Prudential Real Property Partnership	11/17/86	2.37	-1.96	-9.89	-1.28	1.54	3.56	-1.96	-1.28	1.54
<b>Global/International Equity</b>										
Global	05/01/94	-9.78	9.99	-12.15	0.39	-2.98	3.99	9.99	0.39	-2.98
<b>Large-Cap Growth</b>										
Jennison	05/01/95	-10.79	10.89	-5.58	0.23	-4.48	5.77	10.89	0.23	-4.48
<b>Large-Cap Blend</b>										
Equity	01/13/84	-10.35	10.96	-8.48	0.45	0.86	9.04	10.96	0.45	0.86
Stock Index	10/19/87	-7.13	13.26	-10.53	-1.62	-2.40	8.23	13.26	-1.62	-2.40
<b>Large-Cap Value</b>										
Value	02/19/88	-7.40	13.80	-10.90	0.44	3.69	8.68	13.80	0.44	3.69
<b>Small-Cap Blend</b>										
Small Capitalization Stock	05/01/95	-1.34	22.44	-8.34	-0.04	4.59	8.14	22.44	-0.04	4.59
<b>Balanced</b>										
Conservative Balanced	01/13/84	-1.27	13.38	-2.22	2.01	2.00	7.01	13.38	2.01	2.00
Flexible Managed	01/13/84	-2.77	12.76	-4.42	1.32	1.51	7.46	12.76	1.32	1.51
<b>Fixed Income</b>										
Diversified Bond	01/13/84	5.74	17.28	8.15	5.97	6.38	7.61	17.28	5.97	6.38
Government Income	05/01/89	5.37	9.97	6.97	4.73	5.67	6.45	9.97	4.73	5.67
High Yield Bond	02/17/87	3.57	22.89	5.23	5.93	5.53	6.29	22.89	5.93	5.53
<b>Money Market</b>										
Money Market	01/13/84	-0.28	-0.52	1.26	2.31	2.05	4.29	-0.52	2.31	2.05
7-Day Current Net Yield as of 6/30/2010: -0.58 %										

**Past performance does not guarantee future results. Current performance may be lower or higher than the past performance data quoted. The investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. The most recent month end performance is available at [www.prudential.com](http://www.prudential.com).**

The average annual total returns reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees, expenses, as well as Variable Appreciable Life<sup>®</sup>'s specific Mortality and Expense Risk Charge. The returns do not reflect other life insurance policy charges (sales, administration, and actual cost of insurance) nor any applicable surrender or lapse charges, which would significantly lower the stated returns. For these returns, we assume, hypothetically, that the contract was allocated to each underlying portfolio from the date that the portfolio was first made available through the separate account that supports your variable life contract. You may obtain a personalized illustration of historical performance, from your licensed financial professional, which reflects the cost of your policy's insurance protection.

The returns may reflect hypothetical investment experience as though Variable Appreciable Life<sup>®</sup> has been in existence since the inception of the separate account or introduction of the indicated portfolio within the account. Variable Appreciable Life<sup>®</sup> was first offered in November 1984.

Please refer to the hypothetical illustrations in the prospectus which shows the effect of performance of various assumptions regarding the cost for insurance protection.

The chart above shows the historical performance of the Prudential Series Fund, Inc., Subaccounts, and outside fund investment options of Prudential's Variable Appreciable Account and Prudential's Variable Contract Real Property Account ("The Accounts"). The Accounts are available through Prudential's Variable Appreciable Life<sup>®</sup> insurance policy.

**VARIABLE APPRECIABLE LIFE<sup>®</sup>****THIS MATERIAL MUST BE PRECEDED OR ACCOMPANIED BY A CURRENT PROSPECTUS.**

Investors should consider the contract and the underlying portfolios' investment objectives, risks, and charges and expenses carefully before investing. The contract's prospectus and the underlying portfolio prospectus contain information relating to investment objectives, risks, and charges and expenses as well as other important information. You should read the prospectuses carefully before investing.

**An investment in the Prudential Series Fund Money Market Portfolio is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the Portfolio. The yield quotation more closely reflects the current earnings of the Money Market Portfolio than the total return quotation.**

The Prudential Series Fund investment portfolios are available to the public only through variable life and variable annuity contracts. The performance of these portfolios is not related to that of any other retail mutual funds, despite any similarities in their names, investment objectives or policies.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. For cost and complete details for coverage, contact your licensed financial professional.

Variable Appreciable Life<sup>®</sup> is issued by Pruco Life Insurance Company (except in New York and New Jersey, where it is issued by Pruco Life Insurance Company of New Jersey), and is distributed by Pruco Securities LLC (member SIPC). Both Pruco Life companies are located at 213 Washington Street, Newark, NJ 07102-2992 and Pruco Securities LLC is located at 751 Broad Street, Newark, NJ 07102-3777. All are Prudential Financial companies. Each company is solely responsible for its own respective financial conditions and contractual obligations. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

The policy contract numbers for Variable Appreciable Life<sup>®</sup> are VALA-86 and VALB-86.