

Pruco Life's
PRUSELECTSM III

Investment Option Subaccounts	Cumulative Total Returns As of 2/28/2010				Average Annual Total Returns As of 2/28/2010					Average Annual Total Returns As of 12/31/2009		
	Inception Date	1 Month %	3 Months %	YTD %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %	1 Year %	5 Years %	10 Yrs/ Since Inception %
Specialty												
AIM V.I. Technology Fund	05/20/97	3.68	3.07	-4.19	61.37	-3.49	1.20	-12.80	2.74	57.10	1.01	-9.87
AIM V.I. Utilities Fund	01/03/95	-1.17	-0.74	-5.61	24.60	-5.39	4.53	-1.07	4.85	14.70	6.36	0.50
Global/International Equity												
Global	04/17/89	1.43	-1.69	-2.90	54.26	-7.30	1.85	-2.74	5.58	31.12	2.64	-1.72
SP International Value	09/22/00	0.15	-3.53	-3.97	54.32	-6.06	3.29	N/A	0.99	32.08	4.91	1.45
Janus Aspen Series Overseas-Svs Shrs ¹	05/02/94	3.22	6.15	0.66	93.73	3.21	14.95	2.44	11.83	78.72	15.97	4.10
T. Rowe Price International Stock	03/31/94	1.19	-1.96	-4.02	74.11	-5.47	2.53	-1.05	3.80	52.08	3.87	-0.74
Large-Cap Growth												
AST T. Rowe Price Large Cap Growth	05/02/96	2.66	0.63	-3.21	60.39	-1.89	3.88	-4.03	3.61	53.06	3.74	-2.33
Jennison	05/01/95	3.25	0.20	-3.05	49.44	-1.21	3.05	-3.43	6.96	42.76	3.02	-2.64
Janus Aspen Series Janus-Inst Shrs ¹	09/13/93	3.13	1.67	-1.89	50.21	-3.19	1.73	-4.02	6.21	36.12	1.71	-3.50
MFS [®] Growth Series	07/24/95	3.87	1.68	-1.43	51.80	0.31	4.40	-5.73	6.31	37.40	4.02	-4.54
Large-Cap Blend												
Equity	04/17/89	3.38	1.29	-1.64	55.06	-2.86	2.85	3.05	8.40	37.90	3.02	1.71
Stock Index	04/17/89	3.07	1.19	-0.72	52.73	-6.04	-0.07	-0.73	8.01	25.80	-0.02	-1.36
Janus Aspen Series Balanced - Svs Shrs	09/13/93	2.18	1.80	-0.03	32.65	4.72	6.62	2.67	8.19	25.33	6.47	2.82
Large-Cap Value												
AST Large Cap Value	01/04/94	2.83	1.22	0.22	53.26	-12.06	-3.11	-0.43	4.72	19.20	-3.28	-0.86
SP Davis Value	09/22/00	2.49	1.49	-0.95	63.64	-6.44	0.07	N/A	1.31	31.00	0.58	1.43
Value	04/17/89	3.65	5.18	1.09	58.74	-4.97	3.06	6.27	9.14	41.65	3.20	4.31
American Century VP Income & Growth	10/31/97	3.46	1.50	-0.41	47.78	-8.31	-1.44	-5.31	3.92	17.87	-1.31	-6.11
Mid-Cap Growth												
SP Mid-Cap Growth	09/22/00	6.56	6.78	0.64	50.04	-4.55	-1.71	N/A	-4.86	31.23	-2.15	-5.00
Janus Aspen Series Enterprise - Svs Shrs ¹	09/13/93	3.83	5.85	0.34	67.60	-1.67	4.69	-8.27	7.02	44.15	4.42	-6.30
Oppenheimer MidCap Fund/VA - Svs Shrs	10/16/00	5.45	5.85	-0.59	47.56	-11.68	-4.21	N/A	-9.37	32.02	-4.10	-9.46

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.

The average annual total returns reflect the reinvestment of all dividends and capital gains, and the deduction of all investment management fees and expenses, as well as PruSelectSM III'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, may 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. Please refer to the hypothetical illustrations in the prospectus, which shows the effect on performance of various assumptions regarding the cost of insurance protection. You may also obtain a personalized illustration of historical performance, which reflects the cost of your policy's insurance protection.

"Cumulative Total Return" is the difference between the end of period unit value and the beginning of period unit value, all divided by the beginning of period unit value, expressed as a percentage. It is calculated using the change in the unit value during the period and dividing by the starting unit value. Returns of less than one year are not annualized.

The table above shows the historical performance of the Prudential Series Fund, Inc. and outside fund investment options of Pruco Life Insurance Company's Variable Universal Account and Pruco Life Insurance Company of New Jersey's Variable Appreciable Account (for New Jersey and New York).

Investment Option Subaccounts	Cumulative Total Returns As of 2/28/2010				Average Annual Total Returns As of 2/28/2010					Average Annual Total Returns As of 12/31/2009		
	Inception Date	1 Month %	3 Months %	YTD %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %	1 Year %	5 Years %	10 Yrs/ Since Inception %
Mid-Cap Blend												
Dreyfus MidCap Stock-Initial Shares	05/01/98	6.05	9.00	3.60	66.69	-6.49	-0.26	0.33	3.68	35.23	-0.93	0.31
Mid-Cap Value												
American Century VP Value	05/01/96	2.90	2.56	0.16	49.53	-5.94	0.56	7.44	7.07	19.63	0.54	5.74
Small-/Mid-Cap Growth												
Franklin Small-Mid Cap Growth Securities Fund Cl 2	11/29/95	4.44	6.11	-0.04	58.82	-4.14	1.04	-4.77	5.17	43.27	0.70	-2.83
Small-Cap Growth												
AST Small Cap Growth	01/04/94	4.77	7.53	-0.70	61.96	-3.75	1.46	-9.52	4.45	33.64	1.08	-7.69
Small-Cap Blend												
Dreyfus Developing Leaders	08/31/90	3.81	9.20	1.45	64.08	-10.87	-5.00	-1.53	9.55	25.79	-5.33	-1.23
Goldman Sachs Structured Small Cap Equity	02/13/98	5.12	10.44	2.01	67.13	-10.52	-3.00	-0.11	2.93	27.41	-3.67	0.71
Small-Cap Value												
SP Small Cap Value	09/22/00	4.54	8.88	0.89	66.60	-4.72	1.19	N/A	5.40	30.54	0.79	5.39
Balanced												
Conservative Balanced	04/17/89	1.77	1.39	0.79	34.18	-0.04	2.73	2.86	6.52	19.77	2.51	2.47
Flexible Managed	04/17/89	2.26	1.80	0.53	36.53	-1.54	2.20	2.69	7.05	19.70	2.10	2.02
Fixed Income												
Diversified Bond	04/17/89	0.60	3.17	2.93	24.58	7.34	6.25	6.61	7.26	20.27	5.71	6.42
High Yield Bond ²	04/17/89	-0.02	3.96	1.00	42.85	4.85	5.76	5.38	6.90	46.87	5.78	5.33
AST PIMCO Total Return ²	01/03/94	0.57	0.88	2.19	20.61	7.17	5.78	6.64	6.35	15.90	5.29	6.51
Money Market												
Money Market 7-Day Current Net Yield as of 2/28/2010: -0.15 %	04/17/89	-0.02	-0.05	-0.03	0.02	2.19	2.86	2.63	3.90	0.18	2.92	2.72
Asset Allocation Profile												
AST Aggressive Asset Allocation ²	12/05/05	2.27	0.08	-1.86	51.89	-7.20	N/A	N/A	-1.91	29.13	N/A	-1.53
AST Balanced Asset Allocation ²	12/05/05	1.62	0.56	-0.33	38.26	-1.67	N/A	N/A	1.33	23.68	N/A	1.47
AST Preservation Asset Allocation ²	12/05/05	1.20	0.79	0.71	29.70	1.43	N/A	N/A	3.10	19.69	N/A	3.04
PSF Growth Asset Allocation	09/22/00	2.30	0.20	-1.15	44.46	-4.93	1.21	N/A	0.63	25.96	1.38	0.76

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The yield quotation more closely reflects the current earnings of the Money Market Portfolio than the total return quotation.

The average annual total returns reflect the reinvestment of all dividends and capital gains, and the deduction of all investment management fees and expenses, as well as PruSelectSM III'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, may 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. Please refer to the hypothetical illustrations in the prospectus, which shows the effect on performance of various assumptions regarding the cost of insurance protection. You may also obtain a personalized illustration of historical performance, which reflects the cost of your policy's insurance protection.

"Cumulative Total Return" is the difference between the end of period unit value and the beginning of period unit value, all divided by the beginning of period unit value, expressed as a percentage. It is calculated using the change in the unit value during the period and dividing by the starting unit value. Returns of less than one year are not annualized.

THIS MATERIAL MUST BE PRECEDED OR ACCOMPANIED BY A CURRENT PROSPECTUS AND PRODUCT MATERIAL (Product brochure/Information or Illustration).

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.

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 contract. PruSelectSM III was first offered in November 1999.

¹The Janus Aspen Series Enterprise Portfolio was formerly known as the Janus Aspen Series Mid Cap Growth Portfolio. The Janus Aspen Series Janus Portfolio was formerly known as the Janus Aspen Series Large Cap Growth Portfolio. The Janus Aspen Series Overseas Portfolio was formerly known as the Janus Aspen Series International Growth Portfolio. The effective date of these changes was May 1, 2009.

²On November 13, 2009, the PSF SP Balanced Asset Allocation portfolio merged into the AST Balanced Asset Allocation portfolio, the PSF SP Aggressive Growth Asset Allocation portfolio merged into the AST Aggressive Asset Allocation portfolio, and the PSF SP PIMCO High Yield portfolio merged into the Prudential Series Fund High Yield portfolio. On November 20, 2009, the PSF SP Conservative Asset Allocation portfolio merged into the AST Preservation Asset Allocation portfolio. On December 4, 2009, the PSF SP PIMCO Total Return portfolio merged into the AST PIMCO Total Return portfolio.

With respect to the SP Portfolios of The Prudential Series Fund, Inc., the Portfolio's investment manager (Prudential Investments LLC) is absorbing a portion of the expenses of certain portfolios. That expense absorption may be discontinued at any time. Absent such expense absorption, the performance quoted would be lower. Performance returns without the expense absorption are available without charge upon request from your variable life and variable annuity customer service call centers.

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 or refer to the prospectus.

PruSelectSM III is a variable universal life insurance product issued by Pruco Life Insurance Company (except in New Jersey and New York where it is issued by Pruco Life Insurance Company of New Jersey), and is distributed by Pruco Securities LLC. Pruco Life Insurance Company and Pruco Life Insurance Company of New Jersey are both located at 213 Washington Street, Newark, NJ 07102-2292 and Pruco Securities LLC is located at 751 Broad Street, Newark, NJ 07102-3777 (member SIPC). 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.

PruSelectSM III was first offered in November, 1999. The policy contract number is CVUL-1999.