

Pruco Life's and Pruco Life of New Jersey's
VUL PROTECTORSM

Investment Option Subaccounts	Average Annual Total Returns As of 2/28/2010							Average Annual Total Returns As of 12/31/2009		
	Inception Date	YTD %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %	1 Year %	5 Years %	10 Yrs/Since Inception %
Balanced										
AST Advanced Strategies	03/20/06	-0.76	38.94	-2.24	N/A	N/A	0.43	24.30	N/A	0.65
AST First Trust Balanced Target	03/20/06	-0.38	43.93	-4.90	N/A	N/A	-1.78	23.54	N/A	-1.75
AST First Trust Capital Appreciation Target	03/20/06	-1.11	40.73	-6.63	N/A	N/A	-3.59	25.66	N/A	-3.45
AST Shroders Multi-Asset World Strategies	01/02/97	-0.53	39.26	-1.37	1.69	2.14	4.70	27.10	1.88	1.78
AST UBS Dynamic Alpha	05/05/93	-1.52	31.41	-0.05	3.52	0.78	5.79	21.72	3.76	1.34
Conservative Balanced	04/17/89	0.78	34.12	-0.09	2.68	2.82	4.74	19.71	2.46	2.42
Flexible Managed	04/17/89	0.52	36.47	-1.59	2.15	2.65	4.88	19.65	2.05	1.97
Asset Allocation Profile										
AST CLS Growth Asset Allocation	11/19/07	-1.21	42.67	N/A	N/A	N/A	-3.09	26.53	N/A	-2.75
AST CLS Moderate Asset Allocation	11/19/07	-0.60	35.62	N/A	N/A	N/A	-5.04	23.08	N/A	-5.13
AST T. Rowe Price Asset Allocation	01/04/94	-0.56	38.75	-1.38	2.50	3.02	6.49	23.83	2.60	2.77
AST Balanced Asset Allocation ¹	12/05/05	-0.34	38.19	-1.72	N/A	N/A	-3.37	23.61	N/A	-3.42
AST Preservation Asset Allocation ¹	12/05/05	0.70	29.63	1.38	N/A	N/A	-0.91	19.63	N/A	-1.11
SP Growth Asset Allocation	09/22/00	-1.16	44.41	-4.97	1.17	N/A	0.44	25.90	1.33	0.57
Money Market										
Money Market	04/17/89	-0.03	0.01	2.16	2.82	2.58	3.93	0.15	2.88	2.67
7-Day Current Net Yield as of 2/28/2010:-0.20%										

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 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 investment management fees, expenses, as well as VUL ProtectorSM'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 each underlying portfolio from the date the portfolio was first made available through the separate account that supports your variable life policy or, in cases in which the portfolio was created after the separate account, from the portfolio inception date. You may obtain a personalized illustration of historical performance, from your licensed financial professional, which reflects the cost of your policy's insurance protection.

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.

"AST" indicates Advanced Series Trust investment options. "PSF" indicates Prudential Series Fund investment options.

The chart above shows the historical performance of the Prudential Series Fund, the Advanced Series Trust, and outside fund investment option Subaccounts, of Pruco Life's Variable Universal Account ("The Accounts") and Pruco Life of New Jersey's Variable Appreciable Account (also "The Accounts"). The Accounts are available through Pruco Life's VUL ProtectorSM insurance policies.

VUL PROTECTORSM

¹On 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.

The Prudential Series Fund and Advanced Series Trust 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.

VUL ProtectorSM 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 number for VUL ProtectorSM is VULNT-2009.