

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

MPremier<sup>SM</sup> VUL Protector<sup>®</sup> Life Insurance

Investment Option Subaccounts	Monthly Average Annual Total Returns As of - 5/31/2021							Quarterly Average Annual Total Returns As of - 3/31/2021		
	Inception Date	YTD %	1 Year %	3 Years %	5 Years %	10 Years %	Since Inception %	1 Year %	5 Years %	10 Yrs/Since Inception %††
<b>Asset Allocation</b>										
AST AllianzGI World Trends Portfolio	11/19/2007	6.92	26.08	9.98	9.32	6.83	5.30	34.25	8.63	6.53
AST Balanced Asset Allocation Portfolio <sup>2</sup>	12/05/2005	6.84	24.78	10.17	9.92	7.97	6.57	33.10	9.30	7.68
AST BlackRock Global Strategies Portfolio <sup>5</sup>	4/29/2011	6.43	24.10	7.18	7.42	5.58	5.45	30.17	6.92	5.09
AST Preservation Asset Allocation Portfolio <sup>3</sup>	12/05/2005	2.89	14.41	7.55	6.95	5.79	5.45	19.93	6.56	5.66
AST T. Rowe Price Asset Allocation Portfolio	1/03/1994	6.60	26.87	10.83	10.33	8.43	7.55	37.40	9.83	8.22
AST Wellington Management Hedged Equity Portfolio <sup>2</sup>	12/05/2005	8.34	23.54	9.51	8.99	7.06	5.37	28.38	8.35	6.81
<b>Balanced</b>										
AST Advanced Strategies Portfolio	3/20/2006	8.79	29.77	10.86	10.60	8.52	7.05	37.15	9.92	8.16
AST Fidelity Institutional AM <sup>(R)</sup> Quantitative Portfolio	3/20/2006	6.94	26.44	8.51	8.66	6.55	5.07	33.49	8.03	6.36
AST J.P. Morgan Tactical Preservation Portfolio <sup>9, 12</sup>	5/03/1993	4.34	22.69	8.04	7.42	5.99	6.00	29.10	6.99	5.84
AST Prudential Growth Allocation Portfolio	3/20/2006	8.94	27.97	7.89	9.19	7.27	5.37	37.64	8.56	6.87
PSF PGIM 50/50 Balanced Portfolio <sup>14</sup>	4/17/1989	5.41	19.38	10.38	9.40	8.35	6.20	27.05	8.90	8.17
PSF PGIM Flexible Managed Portfolio <sup>14</sup>	4/17/1989	8.95	24.60	10.63	10.43	9.58	6.69	34.32	9.74	9.32
<b>Fixed Income</b>										
AST BlackRock Low Duration Bond Portfolio <sup>9</sup>	5/01/1995	0.24	2.93	2.53	1.89	1.24	3.44	5.96	1.87	1.34
AST BlackRock Loomis Sayles Bond Portfolio <sup>4</sup>	1/03/1994	-1.93	2.44	4.78	3.46	2.90	5.07	5.71	3.41	2.98
AST Global Bond Portfolio	7/13/2015	-2.37	-1.32	3.82	2.54	—	2.95	0.17	2.53	2.95
MFS Total Return Bond Series <sup>8</sup>	10/24/1995	-2.01	3.44	5.42	3.72	3.59	4.98	7.54	3.65	3.71
PSF PGIM Total Return Bond Portfolio <sup>14</sup>	4/17/1989	-2.45	3.51	5.76	4.54	4.56	5.72	6.82	4.40	4.64
PSF PGIM High Yield Bond Portfolio <sup>14</sup>	4/17/1989	4.42	18.02	8.36	8.17	6.79	7.17	27.96	8.65	6.79
<b>Global/International</b>										
American Funds Insurance Series International Fund <sup>8</sup>	5/01/1990	4.86	40.35	7.69	11.57	6.25	7.91	48.84	10.53	5.97
AST International Value Portfolio <sup>9</sup>	5/01/1995	10.76	37.48	4.08	6.38	3.61	4.62	45.34	5.51	3.33
AST J.P. Morgan International Equity Portfolio <sup>9</sup>	5/17/1989	8.58	40.86	9.50	11.33	6.08	6.93	45.53	10.16	5.67
AST MFS Global Equity Portfolio <sup>9</sup>	10/18/1999	12.19	41.33	14.92	13.72	10.74	7.83	51.32	12.37	10.46
Janus Henderson Overseas Portfolio <sup>1</sup>	5/02/1994	13.50	55.35	11.77	13.85	2.15	8.21	61.89	11.78	0.98
M International Equity Fund	1/04/1996	12.34	47.44	5.51	7.13	3.76	5.93	55.30	5.97	3.36
PSF Global Portfolio <sup>14</sup>	4/17/1989	12.24	41.87	14.83	14.79	10.71	7.61	54.51	13.85	10.17

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 contract'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. You may obtain a personalized illustration, from your licensed financial professional, which reflects the cost of your policy's insurance protection.

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<b>Large-Cap Blend</b>										
American Fund Insurance Series Growth-Income Fund <sup>9</sup>	4/17/1989	12.62	35.05	14.40	15.67	13.15	10.31	50.06	15.02	12.69
BNY Mellon Sustainable U.S. Equity Portfolio <sup>1</sup>	1/02/2001	9.39	37.13	20.27	16.20	12.54	5.78	54.52	15.34	12.26
Fidelity <sup>®</sup> VIP Index 500 Portfolio <sup>8</sup>	1/12/2000	12.35	39.48	17.29	16.47	13.70	6.57	55.46	15.60	13.24
MFS Value Series <sup>8</sup>	1/02/2002	16.25	37.59	13.29	11.84	11.41	8.59	47.46	11.22	10.84
PSF Stock Index Portfolio <sup>14</sup>	4/17/1989	12.34	39.52	17.36	16.57	13.80	10.28	55.53	15.70	13.33
<b>Large-Cap Core</b>										
M Large Cap Value Fund	2/01/2002	23.83	45.97	8.75	10.42	9.44	6.95	56.10	8.86	8.78
<b>Large-Cap Growth</b>										
American Funds Insurance Series Growth Fund <sup>8</sup>	4/17/1989	8.57	54.38	25.58	24.20	16.69	12.93	80.40	23.90	16.20
American Funds IS Washington Mutual Investors Fund <sup>9,17</sup>	7/05/2001	15.29	37.66	11.49	12.13	11.63	6.91	55.74	11.52	11.27
AST Loomis Sayles Large-Cap Growth Portfolio <sup>1</sup>	12/22/1997	9.31	36.05	20.95	19.95	15.94	10.20	53.16	19.41	15.36
AST MFS Growth Portfolio <sup>9</sup>	10/18/1999	7.01	32.55	20.91	20.82	16.12	7.16	49.65	19.87	15.59
AST T. Rowe Price Large Cap Growth Portfolio <sup>1</sup>	5/01/1996	7.28	39.72	21.49	23.83	17.72	9.85	64.27	23.16	17.14
Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio <sup>8</sup>	1/03/1995	8.98	34.49	18.86	17.31	13.39	11.63	52.28	16.42	12.63
M Large Cap Growth Fund	1/04/1996	10.10	35.78	19.47	20.31	15.90	10.51	53.25	19.13	15.45
PSF PGIM Jennison Blend Portfolio <sup>14</sup>	4/17/1989	7.42	41.57	16.82	17.61	12.51	9.06	62.93	17.04	12.16
PSF PGIM Jennison Focused Blend Portfolio <sup>14</sup>	5/03/1999	7.19	42.27	17.17	17.96	12.40	9.20	62.94	18.08	12.25
PSF PGIM Jennison Growth Portfolio <sup>14</sup>	4/25/1995	1.64	42.32	23.45	23.92	17.54	11.45	71.26	23.15	17.40
<b>Large-Cap Value</b>										
AST Hotchkis & Wiley Large-Cap Value Portfolio <sup>1</sup>	1/03/1994	28.12	72.78	12.77	13.95	12.12	7.73	86.58	13.11	11.28
AST T. Rowe Price Large-Cap Value Portfolio <sup>8</sup>	10/23/2000	20.07	53.07	12.22	11.47	8.32	5.72	62.64	10.20	7.86
Franklin Income VIP Fund <sup>8</sup>	1/06/1999	10.53	24.86	6.98	8.05	6.05	6.80	28.90	7.80	5.89
Franklin Mutual Shares VIP Fund <sup>11</sup>	1/06/1999	18.99	43.10	8.13	8.61	7.77	6.81	48.53	7.72	7.31
Invesco V.I. Growth and Income Fund	12/23/1996	21.35	54.66	10.48	12.14	10.49	8.99	68.73	11.77	9.89
PSF PGIM Jennison Value Portfolio <sup>14</sup>	4/17/1989	18.63	44.69	12.10	12.51	9.04	9.48	57.21	11.72	8.50
Templeton Growth VIP Fund	1/06/1999	9.65	35.76	5.05	7.88	5.74	4.65	41.29	7.05	5.61
<b>Mid-Cap Blend</b>										
BNY Mellon MidCap Stock Portfolios <sup>1</sup>	1/02/2001	18.56	53.72	8.85	10.11	10.27	6.09	75.04	9.30	9.70
<b>Mid-Cap Growth</b>										
AST Mid-Cap Growth Portfolio <sup>9</sup>	5/01/2000	0.65	31.49	17.46	16.10	12.35	3.78	61.20	16.27	12.20
Fidelity <sup>®</sup> VIP MidCap Portfolio <sup>8</sup>	12/28/1998	16.30	60.58	11.73	13.11	10.47	12.38	86.18	12.94	9.75
PSF Mid-Cap Growth Portfolio <sup>14</sup>	9/22/2000	3.43	40.69	22.99	19.26	13.50	8.21	76.44	19.17	13.63

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<b>Money Market</b>										
PSF PGIM Government Money Market Portfolio 7-Day Current Net Yield as of 5/31/2021:-0.26% <sup>14</sup>	4/17/1989	-0.10	-0.25	0.83	0.62	0.19	2.59	-0.24	0.62	0.19
<b>Small-/Mid-Cap Growth</b>										
M Capital Appreciation Fund	1/04/1996	14.45	64.00	13.33	15.46	11.83	11.72	101.13	14.87	11.40
<b>Small-Cap Blend</b>										
PSF Small-Cap Stock Index Portfolio <sup>14</sup>	4/25/1995	22.80	71.95	11.87	15.34	12.66	11.16	94.20	15.07	12.38
PSF Small-Cap Value Portfolio <sup>14</sup>	9/22/2000	22.31	67.51	8.38	11.77	9.93	8.77	85.25	11.73	9.46
<b>Small-Cap Growth</b>										
AST Small-Cap Growth Opportunities Portfolio	10/23/2000	-0.26	42.06	13.97	18.40	12.37	7.95	82.02	19.57	12.89
AST Small-Cap Growth Portfolio <sup>1</sup>	1/03/1994	4.71	56.68	18.70	21.16	13.31	9.08	103.11	21.63	13.71
<b>Small-Cap Value</b>										
AST Small-Cap Value Portfolio	1/02/1997	26.94	74.71	7.77	10.89	9.68	8.70	94.22	10.27	9.01
<b>Specialty</b>										
AST Cohen & Steers Realty Portfolio <sup>9</sup>	1/02/1998	18.53	35.52	13.52	9.23	9.04	9.24	37.29	7.14	8.83
AST T. Rowe Price Natural Resources Portfolio	5/01/1995	17.32	48.25	3.28	5.79	0.75	8.02	66.60	5.60	-0.41
MFS Utility Series Portfolio <sup>1</sup>	1/03/1995	4.34	20.32	11.37	9.65	8.13	10.98	30.13	9.70	8.33
Neuberger Berman AMT Sustainable Equity Port. <sup>1</sup>	5/01/2006	12.46	45.08	15.19	14.61	11.45	8.87	62.71	14.01	11.18
PSF Natural Resources Portfolio <sup>14</sup>	4/17/1989	18.39	64.84	5.38	5.97	-3.27	8.87	91.47	6.60	-4.21

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The yield quotation more closely reflects the current earnings of the fund than the total return quotation.

The table above shows the historical performance of the subaccounts of Pruco Life's Variable Universal Account, which was established, April 17, 1989. The performance in this table assumes that the subaccount was available from inception of the separate account that supports your variable life policy or, in cases where the subaccount was created after the separate account, from inception date of the subaccount. Performance may be hypothetical for periods prior to when the subaccount was added to the separate account, when indicated by a footnote.

**PLEASE REVIEW THIS MATERIAL WITH A CURRENT VARIABLE PROSPECTUS, PRODUCT MATERIAL (product brochure 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 Government 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.**

**Investing in a particular sector increases vulnerability to any single economic, political, or regulatory developments. Small cap stocks may be subject to more erratic movements than large cap stocks; foreign securities are subject to currency fluctuation and political uncertainty. Fixed income investments are subject to interest rate risks, and their value will decline as interest rates rise. These risks may result in greater share price volatility.**

With respect to the SP Portfolios of The Prudential Series Fund, 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.

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.



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The Prudential Series Fund (PSF) and Advanced Series Trust (AST) 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.

MPremier<sup>SM</sup> VUL Protector<sup>®</sup> is issued by Pruco Life Insurance Company (except in New York where it is issued by Pruco Life Insurance Company of New Jersey), both located at 213 Washington Street, Newark, NJ 07102-2992 and is distributed by Pruco Securities LLC (member SIPC), 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, Prudential Investments, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

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††Since Inception returns are presented for investment options with less than ten years of performance, otherwise the performance reflects for the ten year period.

<sup>1</sup> Performance for this subaccount is hypothetical prior to May 1, 2008, when it was added to the separate account.

<sup>2</sup> Performance for this subaccount is hypothetical prior to November 13, 2009, when it was added to the separate account.

<sup>3</sup> Performance for this subaccount is hypothetical prior to November 20, 2009, when it was added to the separate account.

<sup>4</sup> Performance for this subaccount is hypothetical prior to December 4, 2009, when it was added to the separate account.

<sup>5</sup> Performance for this subaccount is hypothetical prior to May 1, 2011, when it was added to the separate account.

<sup>6</sup> Performance for this subaccount is hypothetical prior to August 22, 2011, when it was added to the separate account.

<sup>7</sup> Performance for this subaccount is hypothetical prior to May 1, 2012, when it was added to the separate account.

<sup>8</sup> Performance for this subaccount is hypothetical prior to October 7, 2013, when it was added to the separate account.

<sup>9</sup> Performance for this subaccount is hypothetical prior to May 1, 2015, when it was added to the separate account.

<sup>10</sup> Effective August 16, 2010, the Oppenheimer Discovery Mid-Cap Growth Fund/VA was closed to new business.

<sup>11</sup> Effective November 15, 2018, the Franklin Mutual Shares VIP Fund was closed to new money/additional deposits.

<sup>12</sup> Effective February 22, 2021, the AST J.P. Morgan Strategic Opportunities Portfolio was renamed the AST J.P. Morgan Tactical Preservation Portfolio.

<sup>13</sup> Effective February 23, 2021, the Real Property Account was closed to new direct investors and additional investments from existing shareholders.

<sup>14</sup> Effective April 26, 2021, the portfolios of the Prudential Series Fund have been renamed as follows: Prior Name: Equity Portfolio, New Name: PSF PGIM Jennison Blend Portfolio; Prior Name: Jennison Portfolio, New Name: PSF PGIM Jennison Growth Portfolio; Prior Name: Jennison 20/20 Focus Portfolio, New Name: PSF PGIM Jennison Focused Blend Portfolio; Prior Name: Natural Resources Portfolio, New Name: PSF Natural Resources Portfolio; Prior Name: SP International Growth Portfolio, New Name: PSF International Growth Portfolio; Prior Name: SP Prudential US Emerging Growth Portfolio, New Name: PSF Mid-Cap Growth Portfolio; Prior Name: Value Portfolio, New Name: PSF PGIM Jennison Value Portfolio; Prior Name: Government Money Market Portfolio, New Name: PSF PGIM Government Money Market Portfolio; Prior Name: Diversified Bond Portfolio, New Name: PSF PGIM Total Return Bond Portfolio; Prior Name: Flexible Managed Portfolio, New Name: PSF PGIM Flexible Managed Portfolio; Prior Name: Conservative Balanced Portfolio, New Name: PSF PGIM 50/50 Balanced Portfolio; Prior Name: High Yield Bond Portfolio, New Name: PSF PGIM High Yield Bond Portfolio; Prior Name: Stock Index Portfolio, New Name: PSF Stock Index Portfolio; Prior Name: Global Portfolio, New Name: PSF Global Portfolio; Prior Name: Government Income Portfolio, New Name: PSF PGIM Government Income Portfolio; Prior Name: Small Capitalization Stock Portfolio, New Name: PSF Small-Cap Stock Index Portfolio; Prior Name: SP Small Cap Value Portfolio, New Name: PSF Small-Cap Value Portfolio.

<sup>15</sup> Effective April 30, 2021, Invesco V.I. Managed Volatility Fund merged into Invesco V.I. Equity and Income Fund.

<sup>16</sup> Effective April 30, 2021, Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund was renamed Invesco V.I. Discovery Mid Cap Growth Fund.

<sup>17</sup> Effective May 1, 2021, American Funds Blue Chip Income and Growth Fund was renamed American Funds Washington Mutual Investors Fund.

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