

Issued by the Prudential Insurance Company of America from January 1, 2020

AICPA Group Variable Universal Life

Variable Investment Subaccounts	3 Month**	1 Year**	3 Year**	5 Year**	10 Year**
AST Large-Cap Equity Portfolio ^{1,2}	1.54	13.56	19.81	12.58	11.89
Prudential Series Fund PSF PGIM Government Money Market Portfolio 7-Day Current Net Yld as of 12/31/2025: 2.61% [*]	0.83	3.58	4.18	2.60	1.50
Prudential Series Fund PSF Stock Index Portfolio	2.47	17.04	22.12	13.58	14.00
Lazard Retirement Emerging Markets Equity Portfolio	10.10	41.16	22.49	10.27	8.87
Lazard Retirement International Equity Portfolio	2.78	32.55	17.16	7.46	6.35
Lazard Retirement US Small-Mid Cap Equity Portfolio	3.57	1.65	7.19	4.33	6.73
LVIP JPMorgan Small Cap Core Fund	2.35	9.78	11.19	5.92	8.45
Neuberger Berman AMT Quality Equity Portfolio ³	3.22	13.24	19.77	16.24	14.38
PIMCO All Asset Portfolio	2.64	13.70	8.13	5.12	6.29
PIMCO Total Return Portfolio	1.46	8.41	5.28	-0.43	1.90
Templeton Global Bond VIP Fund	0.27	15.22	1.35	-1.40	-0.60

Past performance does not guarantee future results and current performance may be lower or higher than the past performance data the data represented presents quoted. The investment return and principal value will fluctuate and shares when sold may be worth more or less than the original cost. Current performance may be lower or higher than the performance data quoted. For the most recent month end performance, please call Aon Securities LLC at (800) 223-7473.

Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the fund, contract, and/or underlying portfolios. The prospectus of the fund, contract, and/or the underlying portfolios contains information relating to investment objectives, risks, and charges and expenses as well as other important information. To obtain a prospectus please call Aon Securities LLC at (800) 223-7473. You should read them carefully before investing. This material must be preceded or accompanied by a GVUL Prospectus. The GVUL prospectus and prospectuses for the individual funds are included in your GVUL Enrollment Kit.

***The yield quotation for the Prudential Series Fund Government Money Market Portfolio more closely reflects the current earnings of the Portfolio than the total return quotation. An investment in the Portfolio is not insured or 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 returns for the variable investment subaccounts are average annual total returns.**

Although the Group Variable Universal Life (GVUL) separate account was established on June 14, 1988, the performance above depicts the subaccounts performance since the funds were available to the separate account. The above performance information represents past performance, and is no guarantee of future results. The amounts shown in all tables reflect daily charges for mortality and expense risk equivalent to an effective annual charge of 0.45%. The rates of return reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses. The rates of return do not reflect product-related charges or administrative charges, such as charges for taxes attributable to premiums or administrative expenses, processing fees, Cost of Insurance and additional benefits and transaction charges. If such charges were reflected, the performance quoted would be significantly lower.

¹ Effective January 27, 2025, the AST Cohen & Steers Realty Portfolio merged into the AST Large-Cap Core Portfolio. The Portfolio was renamed as the AST Large-Cap Equity Portfolio.

² Effective January 27, 2025, The AST Large-Cap Equity Portfolio is not open to new money.

³ Effective July 28, 2025, the Neuberger Berman AMT Sustainable Equity Portfolio was renamed as the Neuberger Berman AMT Quality Equity Portfolio.

Portfolios that invest in foreign securities, such as the Lazard Retirement Emerging Markets Equity Portfolio and the Lazard Retirement International Equity Portfolio present certain unique risks not associated with domestic investments, such as currency fluctuations and political and economic changes. Remember the value of your investment will fluctuate with changing market conditions. High Yield Bonds, otherwise known as junk bonds, involve a greater risk of default and price volatility than other bonds. Investing in non-investment grade securities presents special risks, including significantly a higher interest-rate and credit risk. Small and Mid-Cap stocks have limited marketability and may be subject to more abrupt or erratic market movements than Large-Cap stocks.

The advisors for certain funds have either absorbed or currently absorb certain expenses for the portfolios above. Without these arrangements, which are subject to change, the average annual total returns would have been less.

See reverse side for important information.



Group Variable Universal Life Performance Summary

December 31, 2025

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Any loan or withdrawal will reduce cash values resulting in a lower death benefit and may have tax consequences. If you are interested in a personalized illustration that shows the effect of insurance charges on contract values, or for costs and details of this coverage, please call Aon Securities LLC at (800) 223-7473.

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