FORM 485BPOS

Post-effective amendments [Rule 485(b)]

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PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

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Mailing Address
213 WASHINGTON STREET
NEWARK NJ 07102

Business Address
213 WASHINGTON ST
C/O PRUCO LIFE INSURANCE CO
NEWARK NJ 07102
9738026196

As filed with the SEC on __________________. Registration No. 333-49332

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Post-Effective Amendment No. 2 to

FORM S-6

FOR REGISTRATION UNDER THE SECURITIES ACT OF 1933
OF SECURITIES OF UNIT INVESTMENT TRUSTS REGISTERED
ON FORM N-8B-2

PRUCO LIFE
VARIABLE UNIVERSAL ACCOUNT
(Exact Name of Trust)

PRUCO LIFE INSURANCE COMPANY
(Name of Depositor)

Pruco Life Insurance Company
213 Washington Street
Newark, New Jersey 07102-2992
(800) 286-7754
(Address and telephone number of principal executive offices)

Thomas C. Castano
Assistant Secretary
Pruco Life Insurance Company
213 Washington Street
Newark, New Jersey 07102-2992
(Name and address of agent for service)

Copy to:
Jeffrey C. Martin
Shea & Gardner
1800 Massachusetts Avenue, N.W.
Washington, D.C. 20036

It is proposed that this filing will become effective (check appropriate space):

[_] immediately upon filing pursuant to paragraph (b) of Rule 485

[X] on August 6, 2001 pursuant to paragraph (b) of Rule 485
(date)

[_] 60 days after filing pursuant to paragraph (a) of Rule 485

[_] on ______________________________ pursuant to paragraph (a) of Rule 485
(date)

CROSS REFERENCE SHEET
(as required by Form N-8B-2)

N8B-2 Item Number	Location
1.	Cover Page
2.	Cover Page
3.	Not Applicable
4.	Sale of the Contract and Sales Commissions
5.	Pruco Life Variable Universal Account
6.	Pruco Life Variable Universal Account
7.	Not Applicable
8.	Not Applicable
9.	Litigation and Regulatory Proceedings
10.	Introduction and Summary; Voting Rights; Charges and Expenses; Short-Term Cancellation Right or "Free Look"; Types of Death Benefit; Changing the Type of Death Benefit; Riders; Premiums; Allocation of Premiums; Transfers; Dollar Cost Averaging; Auto-Rebalancing; How a Contract's Cash Surrender Value Will Vary; How a Type A (Fixed) Contract's Death Benefit Will Vary; How a Type B (Variable) Contract's Death

	Benefit Will Vary; How a Type C (Return of Premium) Contract's Death Benefit Will Vary; Surrender of a Contract; Withdrawals; Lapse and Reinstatement; Decreases in Basic Insurance Amount; When Proceeds are Paid; Contract Loans; Other General Contract Provisions; Substitution of Series Fund Shares
11.	Introduction and Summary; Pruco Life Variable Universal Account
12.	Cover Page; Introduction and Summary; The Prudential Series Fund, Inc.; Sale of the Contract and Sales Commissions
13.	Introduction and Summary; The Prudential Series Fund, Inc.; Charges and Expenses; Premiums; Allocation of Premiums; Sale of the Contract and Sales Commissions
14.	Introduction and Summary; Detailed Information for Prospective Contract Owners
15.	Introduction and Summary; Premiums; Allocation of Premiums; Transfers; Dollar Cost Averaging; Auto-Rebalancing
16.	Introduction and Summary; Detailed Information for Prospective Contract Owners
17.	When Proceeds are Paid

N8B-2 Item Number	Location
18.	Pruco Life Variable Universal Account
19.	Reports to Contract Owners
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25.	Pruco Life Insurance Company
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27.	Pruco Life Insurance Company; The Prudential Series Fund, Inc.
28.	Pruco Life Insurance Company; Directors and Officers
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30.	Not Applicable
31.	Not Applicable
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33.	Not Applicable
34.	Not Applicable
35.	Pruco Life Insurance Company
36.	Not Applicable
37.	Not Applicable
38.	Sale of the Contract and Sales Commissions
39.	Sale of the Contract and Sales Commissions
40.	Not Applicable
41.	Sale of the Contract and Sales Commissions
42.	Not Applicable
43.	Not Applicable

N8B-2 Item Number	Location
44.	Introduction and Summary; The Prudential Series Fund, Inc.; How a Contract's Cash

	Surrender Value Will Vary; How a Type A (Fixed) Contract's Death Benefit Will Vary; How a Type B (Variable) Contract's Death Benefit Will Vary; How a Type C (Return of Premium) Contract's Death Benefit Will Vary
45.	Not Applicable
46.	Introduction and Summary; Pruco Life Variable Universal Account; The Prudential Series Fund, Inc.
47.	Pruco Life Variable Universal Account; The Prudential Series Fund, Inc.
48.	Not Applicable
49.	Not Applicable
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52.	Substitution of Series Fund Shares
53.	Tax Treatment of Contract Benefits
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55.	Not Applicable
56.	Not Applicable
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58.	Not Applicable
59.	Financial Statements: Financial Statements of the Pruco Life Variable Universal Account; Consolidated Financial Statements of Pruco Life Insurance Company and its subsidiaries

PART I

INFORMATION REQUIRED IN PROSPECTUS

PruLife Custom Premier(SM)
Variable Universal Life Insurance

PROSPECTUS

Pruco Life
Variable Universal Account

August 6, 2001

Pruco Life Insurance Company

PROSPECTUS

August 6, 2001

PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

PruLife Custom Premier(SM)

This prospectus describes an individual flexible premium variable universal life insurance contract (the "Contract") offered by Pruco Life Insurance Company

("Pruco Life," "us," "we," or "our"). Pruco Life is a wholly-owned subsidiary of The Prudential Insurance Company of America. The Contract provides life insurance coverage with flexible premium payments, a variety of investment options, and three types of death benefit options. The Contract may be issued with a Target Term Rider that could have a significant effect on the performance of your Contract. For the factors to consider when adding a Target Term Rider to your Contract, see Riders, page 20.

You may choose to invest your Contract's premiums and its earnings in one or more of 28 available variable investment options of the Pruco Life Variable Universal Account (the "Account"):

The Prudential Series Fund, Inc. (the "Series Fund")

> Diversified Bond
> Equity
> Global
> High Yield Bond
> Money Market
> Prudential Jennison
> Stock Index
> SP Aggressive Growth Asset Allocation
> SP AIM Aggressive Growth
> SP AIM Growth and Income
> SP Alliance Large Cap Growth
> SP Alliance Technology
> SP Balanced Asset Allocation
> SP Conservative Asset Allocation
> SP Davis Value
> SP Deutsche International Equity
> SP Growth Asset Allocation
> SP INVESCO Small Company Growth
> SP Jennison International Growth
> SP Large Cap Value
> SP MFS Capital Opportunities
> SP MFS Mid-Cap Growth
> SP PIMCO High Yield
> SP PIMCO Total Return
> SP Prudential U.S. Emerging Growth
> SP Small/Mid Cap Value
> SP Strategic Partners Focused Growth

Janus Aspen Series
SP Small/Mid Cap Value

For a complete list of the 28 available variable investment options, their investment objectives, and their investment advisers, see The Funds, page 8.

You may also choose to invest your Contract's premiums and its earnings in the fixed-rate option which pays a guaranteed interest rate. See The Fixed-Rate Option, page 12.

This prospectus describes the Contract generally and the Pruco Life Variable Universal Account (the "Account"). The attached prospectuses for the Funds, and their related statements of additional information, describe the investment objectives and the risks of investing in the Fund portfolios. Pruco Life may add additional investment options in the future. Please read this prospectus and keep it for future reference.

The Securities and Exchange Commission ("SEC") maintains a Web site (http://www.sec.gov) that contains material incorporated by reference and other information regarding registrants that file electronically with the SEC.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of these securities or determined if this prospectus is accurate or complete. Any representation to the contrary is a criminal offense.

The Contract may be purchased through registered representatives located in banks and other financial institutions. An investment in the Contract is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation ("FDIC") or any other governmental agency and may lose value. An investment is also not a condition to the provision or term of any banking service or activity. The participating bank is not a registered broker-dealer and is not affiliated with Pruco Securities Corporation.

Pruco Life Insurance Company
213 Washington Street
Newark, New Jersey 07102-2992
Telephone: (800) 778-2255

PROSPECTUS CONTENTS

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DEFINITIONS OF SPECIAL TERMS USED IN THIS PROSPECTUS

Accumulated Net Payments -- The actual premium payments you make, accumulated at an effective annual rate of 4%, less any withdrawals you make, also accumulated at an effective annual rate of 4%.

attained age -- The insured's age on the Contract date plus the number of years since then. For any coverage segment effective after the Contract date, the insured's attained age is the issue age of that segment plus the length of time since its effective date.

basic insurance amount -- The amount of life insurance as shown in the Contract. Also referred to as "face amount."

cash surrender value -- The amount payable to the Contract owner upon surrender of the Contract. It is equal to the Contract Fund minus any Contract debt and minus any applicable surrender charge. Also referred to in the Contract as "Net

Cash Value."

Contract -- The variable universal life insurance policy described in this prospectus.

Contract anniversary -- The same date as the Contract date in each later year.

Contract date -- The date the Contract is effective, as specified in the Contract.

Contract debt -- The principal amount of all outstanding loans plus any interest accrued thereon.

Contract Fund -- The total amount credited to a specific Contract. On any date it is equal to the sum of the amounts in all the variable investment options and the fixed-rate option, and the principal amount of any Contract debt plus any interest earned thereon.

Contract owner -- You. Unless a different owner is named in the application, the owner of the Contract is the insured.

Contract year -- A year that starts on the Contract date or on a Contract anniversary. For any coverage segment representing an increase, "Contract year" is a year that starts on the effective date of the increase (referred to as "Target year" in the Contract). See Increases in Basic Insurance Amount, page 31.

death benefit -- If the Contract is not in default, this is the amount we will pay upon the death of the insured, assuming no Contract debt.

Death Benefit Guarantee -- Sufficient premium payments, on an accumulated basis, will guarantee that your Contract will not lapse and a death benefit will be paid upon the death of the insured, regardless of investment experience and assuming no loans. See Death Benefit Guarantee, page 24.

fixed-rate option -- An investment option under which interest is accrued daily at a rate that Pruco Life declares periodically, but not less than an effective annual rate of 4%.

Funds -- Mutual funds with separate portfolios. One or more of the available Fund portfolios may be chosen as an underlying investment for the Contract.

Monthly date -- The Contract date and the same date in each subsequent month.

Pruco Life Insurance Company -- Us, we, our, Pruco Life. The company offering the Contract.

separate account --"Amounts under the Contract that are allocated to the variable investment options are held by us in a separate account called the Pruco Life Variable Universal Account (the "Account"). The separate account is set apart from all of the general assets of Pruco Life Insurance Company.

valuation period -- The period of time from one determination of the value of the amount invested in a variable investment option to the next. Such determinations are made when the net asset values of the portfolios of the Funds are calculated, which is generally at 4:00 p.m. Eastern time on each day during which the New York Stock Exchange is open.

variable investment options -- The portfolios of the mutual funds available under this Contract, whose shares are held in the separate account.

you -- The owner of the Contract.

INTRODUCTION AND SUMMARY

This Summary provides a brief overview of the more significant aspects of the Contract. We provide further detail in the subsequent sections of this prospectus and in the Contract.

Brief Description of the Contract

The Contract is a form of variable universal life insurance. It is based on a Contract Fund, the value of which changes every day. The chart on the following page describes how the value of your Contract Fund changes.

A broad objective of the Contract is to provide benefits that will increase in value if favorable investment results are achieved. You may invest premiums in one or more of the 28 available variable investment options or in the fixed-rate option. Your Contract Fund value changes every day depending upon the change in the value of the particular investment options you have selected. These Contracts may be issued with a Target Term Rider that could have a significant effect on the performance of your Contract. For the factors to consider when adding a Target Term Rider to your Contract, see Riders, page 20.

Although the value of your Contract Fund will increase if there is favorable investment performance in the variable investment options you select, investment returns in the variable investment options are NOT guaranteed. There is a risk that investment performance will be unfavorable and that the value of your Contract Fund will decrease. The risk will be different, depending upon which investment options you choose. See Which Investment Option Should Be Selected?, page 12. If you select the fixed-rate option, Pruco Life credits your account with a declared rate of interest but you assume the risk that the rate may change, although it will never be lower than an effective annual rate of 4%. Variable life insurance contracts are unsuitable as short-term savings vehicles.

The replacement of life insurance is generally not in your best interest. In most cases, if you require additional coverage, the benefits of your existing contract can be protected by purchasing additional insurance or a supplemental contract. If you are considering replacing a contract, you should compare the benefits and costs of supplementing your existing contract with the benefits and costs of purchasing the Contract described in this prospectus and you should consult with a qualified tax adviser.

This prospectus may only be offered in jurisdictions in which the offering is lawful. No person is authorized to make any representations in connection with this offering other than those contained in this prospectus and in the prospectuses and statements of additional information for the Funds.

For the DEFINITIONS OF SPECIAL TERMS USED IN THIS PROSPECTUS, see page 1.

Charges

The following chart outlines the components of your Contract Fund and the adjustments which may be made including the maximum charges which may be deducted from each premium payment and from the amounts held in the designated investment options. These charges are largely designed to cover insurance costs and risks as well as sales and administrative expenses.

The maximum charges shown in the following chart, as well as the lower current charges, are fully described under Charges and Expenses, page 13.

Premium Payment

- less a charge of up to 7.5% of the premiums paid for taxes attributable to premiums. In California, Oregon, and Texas this is called a premium based administrative charge.

- less a charge for sales expenses of up to 6% of the premiums paid.

Invested Premium Amount

To be invested in one or a combination of:

- 28 investment portfolios of the Funds
- The fixed-rate option

Contract Fund

On the Contract Date, the Contract Fund is equal to the invested premium amount minus any of the charges described below which may be due on that date. Thereafter, the value of the Contract Fund changes daily.

Pruco Life adjusts the Contract Fund for:

- Addition of any new invested premium amounts.
- Addition of any increase due to investment results of the chosen variable investment options.
- Addition of guaranteed interest at an effective annual rate of 4% (plus any excess interest if applicable) on the portion of the Contract Fund allocated to the fixed-rate option.
- Addition of guaranteed interest at an effective annual rate of 4% on the amount of any Contract loan. (Separately, interest charged on the loan accrues at an effective annual rate of 4.10% or 5%.) See Contract Loans, page 36.
- Subtraction of any decrease due to investment results of the chosen variable investment options.
- Subtraction of any amount withdrawn.
- Subtraction of the charges listed below, as applicable.

Daily Charges

- Management fees and expenses are deducted from the Fund assets. See Underlying Portfolio Expenses chart, below.
- We deduct a daily mortality and expense risk charge, equivalent to an annual rate of up to 0.45%, from the assets in the variable investment options.

Monthly Charges

- We reduce the Contract Fund by a monthly administrative charge of up to $20 for the first two Contract years, $10 thereafter; plus an amount of up to $1.12 per $1,000 of the basic insurance amount for the first five Contract years, zero thereafter. The amount per $1,000 varies by sex, issue age and rating class of the insured. See Monthly Deductions from the Contract Fund, page 16.
- For each coverage segment representing an increase in basic insurance amount, we will deduct $12 per segment for the first two years of the coverage segment and zero thereafter; plus an amount of up to $1.12 per $1,000 of the coverage segment amount for the first five Contract years and zero thereafter. The amount per $1,000 varies by the sex, issue age, and rating class of the insured. See Increases in Basic Insurance Amount, page 31 and Monthly Deductions from the Contract Fund, page 15.
- In either of the instances described above, the highest charge per thousand is $1.12 and applies to male and female smoker and non-smoker above age 74 at certain rating classes. The lowest charge per thousand is $0.03 and applies to female age 0-14, non-smoker at certain rating classes.
- We deduct a cost of insurance ("COI") charge.
- If the Contract includes riders, we deduct rider charges from the Contract Fund.
- If the rating class of an insured results in an extra charge, we will deduct that charge from the Contract Fund.

Possible Additional Charges

- We will deduct a surrender charge if, during the first 10 Contract years (or during the first 10 years of a coverage segment representing an increase in basic insurance amount), the Contract lapses, is surrendered, or the basic insurance amount is decreased (including as a result of a withdrawal or a death benefit type change). The surrender charge is a percentage of the Surrender Target Premium. The percentage varies by issue age. The duration of the surrender charge also varies by issue age. The maximum first year percentage, which applies to issue ages 0-45, is 90% of the Surrender Target Premium and is reduced annually at a constant rate to zero by the end of the 10th year. For issue ages above age 45, the percentages are reduced. The surrender charge period is shorter for Contracts issued to insureds over age 55. See Surrender Charges, page 17.
- We will assess an administrative charge of up to $25 for any withdrawals.
- We will assess an administrative charge of up to $25 for each transfer exceeding 12 in any Contract year.
- We may assess an administrative charge of up to $25 for any change in basic insurance amount.
- We may assess an administrative charge of up to $25 for any change in the Target Term Rider coverage amount. See Riders, page 20.

Underlying Portfolio Expenses

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The Prudential Series Fund, Inc.	Investment Advisory Fee	Other Expenses	12b-1 Fees	Total Contractual Expenses	Total Actual Expenses*
Diversified Bond Portfolio	0.40%	0.05%	N/A	0.45%	0.45%
Equity Portfolio	0.45%	0.04%	N/A	0.49%	0.49%
Global Portfolio	0.75%	0.10%	N/A	0.85%	0.85%
High Yield Bond Portfolio	0.55%	0.05%	N/A	0.60%	0.60%
Money Market Portfolio	0.40%	0.04%	N/A	0.44%	0.44%
Prudential Jennison Portfolio	0.60%	0.04%	N/A	0.64%	0.64%
Stock Index Portfolio	0.35%	0.04%	N/A	0.39%	0.39%
SP Aggressive Growth Asset Allocation Portfolio	0.84%	0.40%	N/A	1.24%	1.04%
SP AIM Aggressive Growth Portfolio	0.95%	1.29%	N/A	2.24%	1.07%
SP AIM Growth and Income Portfolio	0.85%	0.87%	N/A	1.72%	1.00%
SP Alliance Large Cap Growth Portfolio	0.90%	0.37%	N/A	1.27%	1.10%
SP Alliance Technology Portfolio	1.15%	0.65%	N/A	1.80%	1.30%
SP Balanced Asset Allocation Portfolio	0.75%	0.33%	N/A	1.08%	0.92%
SP Conservative Asset Allocation Portfolio	0.71%	0.30%	N/A	1.01%	0.87%
SP Davis Value Portfolio	0.75%	0.18%			

			N/A	0.93%	0.83%
SP Deutsche International Equity Portfolio	0.90%	0.72%	N/A	1.62%	1.10%
SP Growth Asset Allocation Portfolio	0.80%	0.35%	N/A	1.15%	0.97%
SP INVESCO Small Company Growth Portfolio	0.95%	1.08%	N/A	2.03%	1.15%
SP Jennison International Growth Portfolio	0.85%	0.45%	N/A	1.30%	1.24%
SP Large Cap Value Portfolio	0.80%	1.00%	N/A	1.80%	0.90%
SP MFS Capital Opportunities Portfolio	0.75%	0.96%	N/A	1.71%	1.00%
SP MFS Mid-Cap Growth Portfolio	0.80%	0.63%	N/A	1.43%	1.00%
SP PIMCO High Yield Portfolio	0.60%	0.44%	N/A	1.04%	0.82%
SP PIMCO Total Return Portfolio	0.60%	0.26%	N/A	0.86%	0.76%
SP Prudential U.S. Emerging Growth Portfolio	0.60%	0.47%	N/A	1.07%	0.90%
SP Small/Mid Cap Value Portfolio	0.90%	0.51%	N/A	1.41%	1.05%
SP Strategic Partners Focused Growth Portfolio	0.90%	0.85%	N/A	1.75%	1.01%
Janus Aspen Series Growth Portfolio - Service Shares (1)	0.65%	0.02%	0.25%	0.92%	0.92%

</TABLE>

* Reflects fee waivers and reimbursement of expenses, if any.

(1) The table reflects expenses based on expenses for the fiscal year ended December 31, 2000, restated to reflect a reduction in the management fee. All expenses are shown without the effect of any offset arrangements.

The expenses relating to the Janus Aspen Series - Growth Portfolio have been provided to Pruco Life by Janus Capital Corporation. Pruco Life has not independently verified them.

Types of Death Benefit

There are three types of death benefit available. You may choose a Contract with a Type A (fixed) death benefit under which the cash surrender value varies daily with investment experience, and the death benefit generally remains at the basic insurance amount you initially chose. However, the Contract Fund may grow to a point where the death benefit may increase and vary with investment experience. If you choose a Contract with a Type B (variable) death benefit, the cash surrender value and the death benefit both vary with investment experience. For

Type A and Type B death benefits, as long as the Contract is in-force, the death benefit will never be less than the basic insurance amount

shown in your Contract. If you choose a Contract with a Type C (return of premium) death benefit, the death benefit is increased by the amount of premiums paid into the Contract, less withdrawals. You may change your Contract's death benefit type after issue, however, if you choose a Type A or Type B death benefit at issue, you will not be able to change to a Type C death benefit thereafter. See Types of Death Benefit, page 19 and Changing the Type of Death Benefit, page 19.

Life Insurance Definitional Tests

In order to qualify as life insurance for Federal tax purposes, the Contract must adhere to the definition of life insurance under Section 7702 of the Internal Revenue Code. At issue, the Contract owner chooses one of the following definition of life insurance tests: (1) Cash Value Accumulation Test or (2) Guideline Premium Test. Under the Cash Value Accumulation Test, there is a minimum death benefit to cash value ratio. Under the Guideline Premium Test, there is a limit to the amount of premiums that can be paid into the Contract, as well as a minimum death benefit to cash value ratio. For more information, see Tax Treatment of Contract Benefits, page 37.

Premium Payments

The Contract is a flexible premium contract - there are no scheduled premiums. Except for the minimum initial premium, and subject to a minimum of $25 per subsequent payment, you choose the timing and amount of premium payments. The Contract will remain in-force if the Contract Fund less any applicable surrender charges is greater than zero and more than any Contract debt. Paying insufficient premiums, poor investment results, or the taking of loans or withdrawals from the Contract will increase the possibility that the Contract will lapse. However, if the accumulated premiums you pay are high enough and there is no Contract debt, Pruco Life guarantees that your Contract will not lapse even if investment experience is very unfavorable and the Contract Fund drops below zero. The length of time that the guarantee against lapse is available depends on your Contract's death benefit type and the definition of life insurance test selected at issue. See Premiums, page 22, Death Benefit Guarantee, page 24 and Lapse and Reinstatement, page 31.

We offer and suggest regular billing of premiums even though you decide when to make premium payments and, subject to a $25 minimum, in what amounts. You should discuss your billing options with your Pruco Life representative when you apply for the Contract. See Premiums, page 22.

Refund

For a limited time, you may return your Contract for a refund in accordance with the terms of its "Free-Look" provision. See Short-Term Cancellation Right or "Free-Look," page 18.

GENERAL INFORMATION ABOUT PRUCO LIFE INSURANCE COMPANY, THE PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT, AND THE VARIABLE INVESTMENT OPTIONS AVAILABLE UNDER THE CONTRACT

Pruco Life Insurance Company

Pruco Life Insurance Company ("Pruco Life") is a stock life insurance company, organized in 1971 under the laws of the State of Arizona. It is licensed to sell life insurance and annuities in the District of Columbia, Guam, and in all states except New York. These Contracts are not offered in any state where the necessary approvals have not been obtained. Pruco Life's consolidated financial statements begin on page B1 and should be considered only as bearing upon Pruco Life's ability to meet its obligations under the Contracts.

Pruco Life is a wholly-owned subsidiary of The Prudential Insurance Company of America ("Prudential"), a mutual insurance company founded in 1875 under the laws of the State of New Jersey. Prudential is currently pursuing reorganizing itself into a stock life insurance company through a process known as "demutualization". On July 1, 1998, legislation was enacted in New Jersey that would permit this conversion to occur and that specified the process for conversion. On December 15, 2000, the Board of Directors adopted a plan of reorganization pursuant to that legislation and authorized management to submit an application to the New Jersey Commissioner of Banking and Insurance for approval of the plan. The application was submitted on March 14, 2001. However, demutualization is a complex process and a number of additional steps must be taken before the demutualization can occur, including a public hearing, voting by qualified policyholders, and regulatory approval. Prudential is planning on completing this process in 2001, but there is no certainty that the demutualization will be completed in this timeframe or that the necessary approvals will be obtained. Also it is possible that after careful review, Prudential could decide not to demutualize or could decide to delay its plans. As a general rule, the plan of reorganization provides that, in order for policies or contracts to be eligible for compensation in the demutualization, they must have been in force on the date the Board of Directors adopted the plan, December 15, 2000. If demutualization does occur, all the guaranteed benefits described in your policy or contract would stay the same.

The Pruco Life Variable Universal Account

We have established a separate account, the Pruco Life Variable Universal Account (the "Account") to hold the assets that are associated with the Contracts. The Account was established on April 17, 1989 under Arizona law and is registered with the Securities and Exchange Commission ("SEC") under the Investment Company Act of 1940 as a unit investment trust, which is a type of investment company. The Account meets the definition of a "separate account" under the federal securities laws. The Account holds assets that are segregated from all of Pruco Life's other assets.

Pruco Life is the legal owner of the assets in the Account. Pruco Life will maintain assets in the Account with a total market value at least equal to the reserve and other liabilities relating to the variable benefits attributable to the Account. These assets may not be charged with liabilities which arise from any other business Pruco Life conducts. In addition to these assets, the Account's assets may include funds contributed by Pruco Life to commence operation of the Account and may include accumulations of the charges Pruco Life makes against the Account. From time to time these additional assets will be transferred to Pruco Life's general account. Pruco Life will consider any possible adverse impact the transfer might have on the Account before making any such transfer.

The obligations to Contract owners and beneficiaries arising under the Contracts are general corporate obligations of Pruco Life.

Currently, you may invest in one or a combination of 28 available variable investment options. When you choose a variable investment option, we purchase shares of a mutual fund which is held as an investment for that option. We hold these shares in the separate account. Pruco Life may add additional variable investment options in the future. The Account's financial statements begin on page A1.

The Funds

Listed below are the mutual funds (the "Funds") in which the variable investment options invest, their investment objectives, and investment advisers.

Each of the Funds has a separate prospectus that is provided with this prospectus. You should read the Fund prospectuses before you decide to allocate assets to the variable investment option using that Fund. There is no assurance that the investment objectives of the portfolios will be met.

The Prudential Series Fund, Inc. (the "Series Fund"):

- o Diversified Bond Portfolio: The investment objective is a high level of income over a longer term while providing reasonable safety of capital. The Portfolio invests primarily in higher grade debt obligations and high quality money market investments.

- o Equity Portfolio: The investment objective is capital appreciation. The Portfolio invests primarily in common stocks of major established corporations as well as smaller companies that offer attractive prospects of appreciation.

- o Global Portfolio: The investment objective is long-term growth of capital. The Portfolio invests primarily in common stocks (and their equivalents) of foreign and U.S. companies.

- o High Yield Bond Portfolio: The investment objective is a high total return. The Portfolio invests primarily in high yield/high risk debt securities.

- o Money Market Portfolio: The investment objective is maximum current income consistent with the stability of capital and the maintenance of liquidity. The Portfolio invests in high quality short-term debt obligations that mature in 13 months or less.

- o Prudential Jennison Portfolio: The investment objective is to achieve long-term growth of capital. The Portfolio invests primarily in equity securities of major established corporations that offer above-average growth prospects.

- o Stock Index Portfolio: The investment objective is investment results that generally correspond to the performance of publicly-traded common stocks. The Portfolio attempts to duplicate the price and yield performance of the Standard & Poor's 500 Stock Index ("S&P 500").

- o SP Aggressive Growth Asset Allocation Portfolio: The investment objective is capital appreciation. The Portfolio invests primarily in large cap equity portfolios, international portfolios, and small/mid-cap equity portfolios.

- o SP AIM Aggressive Growth Portfolio: The investment objective is to achieve long-term growth of capital. The Portfolio invests primarily in securities of companies whose earnings the portfolio managers expect to grow more than 15% per year.

o SP AIM Growth and Income Portfolio: The investment objective is growth of capital with a secondary objective of current income. The Portfolio invests primarily in securities of established companies that have long-term above -average growth in earnings and dividends and growth companies that the portfolio managers believe have the potential for above-average growth in earnings and dividends.

o SP Alliance Large Cap Growth Portfolio: The investment objective is growth of capital by pursuing aggressive investment policies. The Portfolio invests primarily in equity securities of a limited number of large, carefully selected, high-quality U.S. Companies that are judged likely to achieve superior earnings growth.

o SP Alliance Technology Portfolio: The investment objective is growth of capital and invests for capital appreciation. The Portfolio invests primarily in securities of companies expected to benefit from technological advances and improvements (i.e. companies that use technology extensively in the development of new or improved products or processes).

o SP Balanced Asset Allocation: The investment objective is a balance between current income and growth of capital. The Portfolio invests primarily in fixed income portfolios, large cap equity portfolios, small/mid-cap equity portfolios, and international equity portfolios.

o SP Conservative Asset Allocation Portfolio: The investment objective is to provide current income with low to moderate capital appreciation. The Portfolio invests primarily in fixed income portfolios, large cap equity portfolios, and small/mid-cap equity portfolios.

o SP Davis Value Portfolio: The investment objective is growth of capital. The Portfolio invests primarily in common stock of U.S. companies with market capitalizations of at least $5 billion.

o SP Deutsche International Equity Portfolio: The investment objective is long-term capital appreciation. The Portfolio invests primarily in the stocks and other securities with equity characteristics of companies in developed countries outside the United States.

o SP Growth Asset Allocation Portfolio: The investment objective is to provide long-term growth of capital with consideration also given to current income. The Portfolio invests primarily in large-cap equity portfolios, fixed income portfolios, international equity portfolios, and small/mid-cap equity portfolios.

- SP INVESCO Small Company Growth Portfolio: The investment objective is long-term capital growth. The Portfolio invests primarily in the stocks of small companies with market capitalizations under $2 billion at the time of purchase.

- SP Jennison International Growth Portfolio: The investment objective is long-term growth of capital. The Portfolio invests primarily in the common stock of large to medium-sized foreign companies operating or based in at least five different countries.

- SP Large Cap Value Portfolio: The investment objective is long-term growth of capital. The Portfolio invests at least 65% of its total assets in common stocks of domestic and foreign companies with large market capitalizations (over $1 billion at the time of investment).

- SP MFS Capital Opportunities Portfolio: The investment objective is capital appreciation. The Portfolio invests primarily in stocks, convertible securities and depository receipts of companies in both the United States and in foreign countries, which the portfolio managers believe have favorable growth prospects and attractive valuations based on current and expected earnings or cash flow.

- SP MFS Mid-Cap Growth Portfolio: The investment objective is long-term growth of capital. The Portfolio invests primarily in stocks, convertible securities and depository receipts of companies with medium market capitalizations, which the Portfolio's portfolio managers believe have above-average growth potential.

- SP PIMCO High Yield Portfolio: The investment objective is maximum total return, consistent with preservation of capital and prudent investment management. The Portfolio invests in high yield securities and investment grade fixed income instruments.

- SP PIMCO Total Return Portfolio: The investment objective is to seek maximum total return, consistent with preservation of capital and prudent investment management. The Portfolio invests in a diversified portfolio of fixed income instruments of varying maturities.

- SP Prudential U.S. Emerging Growth Portfolio: The investment objective is long-term capital appreciation. The Portfolio seeks investments whose price will increase over several years. The Portfolio invests primarily in stocks of small and medium-sized U.S. companies with potential for above-average growth.

- SP Small/Mid Cap Value Portfolio: The investment objective is long-term growth of capital. The Portfolio invests primarily in common stocks of companies with small to medium market capitalizations.

- SP Strategic Partners Focused Growth Portfolio: The investment objective is long-term growth of capital. The Portfolio invests primarily in equity-related securities of U.S. companies that the adviser believes to have strong capital appreciation potential.

Prudential Investments Fund Management LLC ("PIFM"), a wholly-owned subsidiary of Prudential, serves as the overall investment adviser for the Series Fund. PIFM will furnish investment advisory services in connection with the management of the Series Fund portfolios under a "manager-of-managers" approach. Under this structure, PIFM is authorized to select (with approval of the Series Fund's independent directors) one or more sub-advisers to handle the actual day-to-day investment management of each Portfolio. PIFM's business address is 100 Mulberry Street, Gateway Center Three, 14th floor, Newark, New Jersey 07102.

Jennison Associates LLC ("Jennison"), serves as the sole sub-adviser for the Global Portfolio, the Prudential Jennison Portfolio, the SP Jennison International Growth Portfolio, and the SP Prudential U.S. Emerging Growth Portfolio. Jennison serves as a sub-adviser for a portion of the assets of the Equity Portfolio, and the SP Strategic Partners Focused Growth Portfolio. Jennison's business address is 466 Lexington Avenue, New York, New York 10017.

Prudential Investment Management, Inc. ("PIMI"), also a wholly-owned subsidiary of Prudential, serves as the sole sub-adviser for the Diversified Bond, the High Yield Bond, the Money Market, and the Stock Index Portfolios. PIMI's business address is 751 Broad Street, Newark, New Jersey 07102.

A I M Capital Management, Inc. ("A I M Capital") serves as the sub-adviser to the SP AIM Aggressive Growth Portfolio and SP AIM Growth & Income. A I M Capital's principal business address is 11 Greenway Plaza, Suite 100, Houston, Texas 77046-1173.

Alliance Capital Management, L.P. ("Alliance") serves as the sub-adviser to the SP Alliance Large Cap Growth Portfolio, the SP Alliance Technology Portfolio and the SP Strategic Partners Focused Growth Portfolio. The sub-adviser is located at 1345 Avenue of the Americas, New York, New York 10105.

Davis Selected Advisers, L.P. ("Davis") serves as the sub-adviser to the SP Davis Value Portfolio. The sub-adviser is located at 2429 East Elvira Road, Suite 101, Tucson, Arizona 85706.

Deutsche Asset Management, Inc. ("Deutsche"), formerly known as Morgan Grenfell, Inc., serves as a sub-adviser to the SP Deutsche International Equity Portfolio.

Deutsche's address is 280 Park Avenue, New York, New York 10017.

Fidelity Management & Research Company ("FMR") is the sub-adviser to the SP Large Cap Value Portfolio and the SP Small/Mid Cap Value Portfolio. The address of FMR is 82 Devonshire Street, Boston, Massachusetts 02109.

GE Asset Management Incorporated ("GEAM"), has served as an Investment Adviser to approximately 25% of the Equity Portfolio since February 16, 2001. GEAM's ultimate parent is General Electric Company. GEAM's address is 3003 Summer Street, Stamford, Connecticut 06904.

INVESCO Funds Group, Inc. ("INVESCO') serves as the sub-adviser to the SP INVESCO Small Company Growth Portfolio. INVESCO's principal business address is 7800 East Union Avenue, Denver, Colorado 80237.

Massachusetts Financial Services Company ("MFS") serves as the sub-adviser for the SP MFS Capital Opportunities Portfolio and the SP MFS Mid-Cap Growth Portfolio. The principal business address for MFS is 500 Boylston Street, Boston, Massachusetts 02116.

Pacific Investment Management Company LLC ("PIMCO") acts as the sub-adviser for the SP PIMCO High Yield Portfolio and the SP PIMCO Total Return Portfolio. PIMCO is a subsidiary of PIMCO Advisors L.P. PIMCO's principal business address is 840 Newport Center Drive, Newport Beach, California 92660.

Salomon Brothers Asset Management, Inc. ("Salomon"), serves as a sub-adviser for a portion of the assets of the Equity Portfolio. It is expected that under normal circumstances Salomon will manage approximately 25% of the Portfolio. Salomon is a part of the global asset management arm of Citigroup, Inc. which was formed in 1998 as a result of the merger of Travelers Group and Citicorp, Inc. Salomon's business address is 7 World Trade Center, 37th Floor, New York, New York 10048.

As an investment adviser, PIFM charges the Series Fund a daily investment management fee as compensation for its services. PIFM pays each sub-adviser out of the fee that PIFM receives from the Series Fund. See Deductions from Portfolios, page 14.

Janus Aspen Series:

o Growth Portfolio " Service Shares: Seeks long-term growth of capital in a manner consistent with the preservation of capital.

Janus Capital Corporation is the investment adviser and is responsible for the day-to-day management of the portfolio and other business affairs of the portfolio. Janus Capital Corporation's principal business address is 100 Fillmore Street, Denver, Colorado 80206-4928.

In the future it may become disadvantageous for both variable life insurance and variable annuity contract separate accounts to invest in the same underlying mutual funds. Although neither of the companies that invest in the Funds nor the Funds currently foresees any such disadvantage, the Board of Directors for each Fund intends to monitor events in order to identify any material conflict between variable life insurance and variable annuity contract owners and to determine what action, if any, should be taken. Material conflicts could result from such things as:

(1) changes in state insurance law;
(2) changes in federal income tax law;

(3) changes in the investment management of any portfolio of the Funds; or

(4) differences between voting instructions given by variable life insurance and variable annuity contract owners.

Pruco Life may be compensated by an affiliate of each of the Funds (other than the Series Fund) based upon an annual percentage of the average assets held in the Funds by Pruco Life under the Contracts. These percentages vary by Fund, and reflect administrative and other services provided by Pruco Life.

Voting Rights

As described earlier, all of the assets held in the variable investment options will be invested in shares of the corresponding portfolios of the Funds. Pruco Life is the legal owner of those shares and as such has the right to vote on any matter voted on at shareholders meetings of the Funds. However, Pruco Life will, as required by law, vote the shares of the Funds in accordance with voting instructions received from Contract owners at any regular and special shareholders meetings. A Fund may not hold annual shareholders meetings when not required to do so under the laws of the state of its incorporation or the Investment Company Act of 1940. Fund shares for which no timely instructions from Contract owners are received, and any shares attributable to general account investments of Pruco Life will be voted in the same proportion as shares in the respective portfolios for which instructions are received. Should the applicable federal securities laws or regulations, or their current interpretation, change so as to permit Pruco Life to vote shares of the Funds in its own right, it may elect to do so.

With respect to the Series Fund, matters on which Contract owners may give voting instructions include the following: (1) election of the Board of Directors; (2) ratification of the independent accountant; (3) approval of the investment advisory agreement for a portfolio of the Series Fund corresponding to the Contract owner's selected variable investment option[s]; (4) any change in the fundamental investment policy of a portfolio corresponding to the Contract owner's selected variable investment option[s]; and (5) any other matter requiring a vote of the shareholders. With respect to approval of the investment advisory agreement or any change in a portfolio's fundamental investment policy, Contract owners participating in such portfolios will vote separately on the matter, pursuant to the requirements of Rule 18f-2 under the Investment Company Act of 1940.

The number of Fund shares for which a Contract owner may give instructions is determined by dividing the portion of the value of the Contract derived from participation in a variable investment option, by the value of one share in the corresponding portfolio of the applicable Fund. The number of votes for which each Contract owner may give Pruco Life instructions will be determined as of the record date chosen by the Board of Directors of the applicable Fund. Pruco Life will furnish Contract owners with proper forms and proxies to enable them to give these instructions. Pruco Life reserves the right to modify the manner in which the weight to be given voting instructions is calculated where such a change is necessary to comply with current federal regulations or interpretations of those regulations.

Pruco Life may, if required by state insurance regulations, disregard voting instructions if they would require shares to be voted so as to cause a change in the sub-classification or investment objectives of one or more of a Fund's portfolios, or to approve or disapprove an investment advisory contract for a Fund. In addition, Pruco Life itself may disregard voting instructions that would require changes in the investment policy or investment adviser of one or more of the Fund's portfolios, provided that Pruco Life reasonably disapproves such changes in accordance with applicable federal regulations. If Pruco Life does disregard voting instructions, it will advise Contract owners of that action and its reasons for such action in the next annual or semi-annual report to Contract owners.

The Fixed-Rate Option

Because of exemptive and exclusionary provisions, interests in the fixed-rate option under the Contract have not been registered under the Securities Act of 1933 and the general account has not been registered as an investment company under the Investment Company Act of 1940. Accordingly, interests in the fixed-rate option are not subject to the provisions of these Acts, and Pruco Life has been advised that the staff of the SEC has not reviewed the disclosure in this prospectus relating to the fixed-rate option. Any inaccurate or misleading disclosure regarding the fixed-rate option may, however, be subject to certain generally applicable provisions of federal securities laws.

You may choose to invest, either initially or by transfer, all or part of your Contract Fund to a fixed-rate option. This amount becomes part of Pruco Life's general account. The general account consists of all assets owned by Pruco Life other than those in the Account and in other separate accounts that have been or may be established by Pruco Life. Subject to applicable law, Pruco Life has sole discretion over the investment of the general account assets, and Contract owners do not share in the investment experience of those assets. Instead, Pruco Life guarantees that the part of the Contract Fund allocated to the fixed-rate option will accrue interest daily at an effective annual rate that Pruco Life declares periodically, but not less than an effective annual rate of 4%. Pruco Life is not obligated to credit interest at a rate higher than an effective annual rate of 4%, although we may do so.

Transfers from the fixed-rate option are subject to strict limits, see Transfers, page 26. The payment of any cash surrender value attributable to the fixed-rate option may be delayed up to six months. See When Proceeds are Paid, page 33.

Which Investment Option Should Be Selected?

Historically, for investments held over relatively long periods, the investment performance of common stocks has generally been superior to that of short or long-term debt securities, even though common stocks have been subject to much more dramatic changes in value over short periods of time. For example, portfolios such as the Equity, Prudential Jennison, Stock Index, SP AIM Aggressive Growth, and SP Prudential U.S. Emerging Growth may be desirable options if you are willing to accept such volatility in your Contract values. Each equity portfolio involves different policies and investment risks. See The Funds, page 8, for additional equity portfolios available under the Contract and their specific investment objectives.

You may prefer the somewhat greater protection against loss of principal (and reduced chance of high total return) provided by the Diversified Bond Portfolio, the SP PIMCO High Yield Portfolio, and the SP PIMCO Total Return Portfolio. You may want even greater safety of principal and may prefer the Money Market Portfolio or the fixed-rate option, recognizing that the level of short-term rates may change rather rapidly. If you are willing to take risks and possibly achieve a higher total return, you may prefer the High Yield Bond Portfolio, recognizing that the risks are greater for lower quality bonds with normally higher yields.

You may wish to obtain diversification by relying on Prudential's judgment for an appropriate asset mix by choosing the SP Aggressive Growth Asset Allocation Portfolio, the SP Balanced Asset Allocation Portfolio, the SP Conservative Asset Allocation Portfolio, and the SP Growth Asset Allocation Portfolio.

You may wish to divide your invested premium among two or more of the available options. Your choice should take into account your willingness to accept investment risks, how your other assets are invested, and what investment results you may experience in the future. You should consult your Pruco Life representative from time to time about the choices available to you under the Contract. Pruco Life recommends against frequent transfers among the several options. Experience generally indicates that "market timing" investing, particularly by non-professional investors, is likely to prove unsuccessful.

DETAILED INFORMATION FOR PROSPECTIVE CONTRACT OWNERS

Charges and Expenses

The total amount invested at any time in the Contract Fund consists of the sum of the amount credited to the variable investment options, the amount allocated to the fixed-rate option, and the principal amount of any Contract loan plus the amount of interest credited to the Contract upon that loan. See Contract Loans, page 36. Most charges, although not all, are made by reducing the Contract Fund.

This section provides a more detailed description of each charge that is described briefly in the chart on page 3.

In several instances we will use the terms "maximum charge" and "current charge." The "maximum charge," in each instance, is the highest charge that Pruco Life is entitled to make under the Contract. The "current charge" is the lower amount that Pruco Life is now charging. If circumstances change, we reserve the right to increase each current charge, up to the maximum charge, without giving any advance notice.

Deductions from Premium Payments

(a) We reserve the right to charge up to 7.5% for taxes attributable to premiums. In California, Oregon, and Texas this is called a premium based administrative charge. For these purposes, "taxes attributable to premiums" shall include any federal, state or local income, premium, excise, business or any other type of tax (or component thereof) measured by or based upon the amount of premium received by Pruco Life. This charge is made up of two parts which currently equal a total of 3.75% of the premiums received.

The first part is a charge for state and local premium taxes. The current amount for this first part is 2.5% of the premium and is Pruco Life's estimate of the average burden of state taxes generally. Tax rates vary from jurisdiction to jurisdiction and generally range from 0% to 5%. The rate applies uniformly to all contract owners without regard to state of residence. Pruco Life may collect more for this charge than it actually pays for state and local premium taxes.

The second part is for federal income taxes measured by premiums, and it is currently equal to 1.25% of premiums. We believe that this charge is a reasonable estimate of an increase in its federal income taxes resulting from a 1990 change in the Internal Revenue Code. It is intended to recover this increased tax.

(b) We reserve the right to charge up to 6% of premiums paid for sales expenses in all Contract years. This charge, often called a "sales load", is deducted to compensate us for the costs of selling the Contracts, including commissions, advertising and the printing and distribution of prospectuses and sales literature.

Currently, the charge is equal to 4% of premiums paid up to the amount of the Sales Load Target Premium and 2% of premiums paid in excess of this amount for the first 10 Contract years (or the first 10 years of a coverage segment representing an increase in basic insurance amount); 0% thereafter. The Sales Load Target Premium may vary from the Target Premium, depending on the issue age and rating class of the insured, any extra risk charges, or additional riders. For Contracts issued on an unrated insured below age 56, the Sales Load Target Premium is generally equal to what the Target Premium for a Type A Contract would be if the insured was either in the Nonsmoker or Smoker rating class, and there were no extra risk charges or riders on the Contract. For Contracts issued on an unrated insured below age 56 in a more favorable rating class, the Sales Load Target Premium will be greater than the Target Premium, if there are no extra risk charges or riders on the Contract. For Contracts issued on insureds age 56 or greater or with substandard ratings, the Sales Load Target Premium will generally be less than the Target Premium. See Premiums, page 22.

Paying more than the Sales Load Target Premium in any of the first 10 Contract years could reduce your total sales load. For example, assume that a Contract with no riders or extra insurance charges has a Sales Load Target Premium of $884 and the Contract owner would like to pay 10 premiums. If the Contract owner paid $1,768 (two times the amount of the Sales Load Target Premium) in every other Contract year up to the ninth year (i.e. in years 1, 3, 5, 7, 9), the total sales load charge would be $265.20. If the Contract owner paid $884 in each of the first 10 Contract years, the total sales load would be $353.60. For additional information, see Increases in Basic Insurance Amount, page 31.

Attempting to structure the timing and amount of premium payments to reduce the potential sales load may increase the risk that your Contract will lapse without value. Delaying the payment of premium amounts to later years will adversely affect the Death Benefit Guarantee if the accumulated premium payments do not reach the Death Benefit Guarantee Values shown on your Contract data pages. See Death Benefit Guarantee, page 24. In addition, there are circumstances where payment of premiums that are too large may cause the Contract to be characterized as a Modified Endowment Contract, which could be significantly disadvantageous. See Tax Treatment of Contract Benefits, page 37.

Deductions from Portfolios

An investment advisory fee is deducted daily from each portfolio of the Funds at a rate, on an annualized basis, ranging from 0.35% for the Stock Index Portfolio to 1.15% for the SP Alliance Technology Portfolio. The expenses incurred in conducting the investment operations of the portfolios (such as custodian fees and preparation and distribution of annual reports) are paid out of the portfolio's income. These expenses vary from portfolio to portfolio.

The total expenses of each portfolio for the year ended December 31, 2000, expressed as a percentage of the average assets during the year, are shown below:

Total Portfolio Expenses

<TABLE>
<CAPTION>

The Prudential Series Fund, Inc.	Investment Advisory Fee	Other Expenses	12b-1 Fees	Total Contractual Expenses	Total Actual Expenses*
<S>	<C>	<C>	<C>	<C>	<C>
Diversified Bond Portfolio	0.40%	0.05%	N/A	0.45%	0.45%
Equity Portfolio	0.45%	0.04%	N/A	0.49%	0.49%

Global Portfolio	0.75%	0.10%	N/A	0.85%	0.85%
High Yield Bond Portfolio	0.55%	0.05%	N/A	0.60%	0.60%
Money Market Portfolio	0.40%	0.04%	N/A	0.44%	0.44%
Prudential Jennison Portfolio	0.60%	0.04%	N/A	0.64%	0.64%
Stock Index Portfolio	0.35%	0.04%	N/A	0.39%	0.39%
SP Aggressive Growth Asset Allocation Portfolio	0.84%	0.40%	N/A	1.24%	1.04%
SP AIM Aggressive Growth Portfolio	0.95%	1.29%	N/A	2.24%	1.07%
SP AIM Growth and Income Portfolio	0.85%	0.87%	N/A	1.72%	1.00%
SP Alliance Large Cap Growth Portfolio	0.90%	0.37%	N/A	1.27%	1.10%
SP Alliance Technology Portfolio	1.15%	0.65%	N/A	1.80%	1.30%
SP Balanced Asset Allocation Portfolio	0.75%	0.33%	N/A	1.08%	0.92%
SP Conservative Asset Allocation Portfolio	0.71%	0.30%	N/A	1.01%	0.87%
SP Davis Value Portfolio	0.75%	0.18%	N/A	0.93%	0.83%
SP Deutsche International Equity Portfolio	0.90%	0.72%	N/A	1.62%	1.10%
SP Growth Asset Allocation Portfolio	0.80%	0.35%	N/A	1.15%	0.97%
SP INVESCO Small Company Growth Portfolio	0.95%	1.08%	N/A	2.03%	1.15%
SP Jennison International Growth Portfolio	0.85%	0.45%	N/A	1.30%	1.24%
SP Large Cap Value Portfolio	0.80%	1.00%	N/A	1.80%	0.90%
SP MFS Capital Opportunities Portfolio	0.75%	0.96%	N/A	1.71%	1.00%
SP MFS Mid-Cap Growth Portfolio	0.80%	0.63%	N/A	1.43%	1.00%
SP PIMCO High Yield Portfolio	0.60%	0.44%	N/A	1.04%	0.82%
SP PIMCO Total Return Portfolio	0.60%	0.26%	N/A	0.86%	0.76%
SP Prudential U.S. Emerging Growth Portfolio	0.60%	0.47%	N/A	1.07%	0.90%
SP Small/Mid Cap Value Portfolio	0.90%	0.51%	N/A	1.41%	1.05%
SP Strategic Partners Focused Growth Portfolio	0.90%	0.85%	N/A	1.75%	1.01%

Janus Aspen Series Growth Portfolio - Service Shares (1)	0.65%	0.02%	0.25%	0.92%	0.92%

</TABLE>

* Reflects fee waivers and reimbursement of expenses, if any.

(1) The table reflects expenses based on expenses for the fiscal year ended December 31, 2000, restated to reflect a reduction in the management fee. All expenses are shown without the effect of any offset arrangements.

The expenses relating to the Janus Aspen Series - Growth Portfolio have been provided to Pruco Life by Janus Capital Corporation. Pruco Life has not independently verified them.

Daily Deduction from the Contract Fund

Each day we deduct a charge from the assets of each of the variable investment options in an amount equivalent to an effective annual rate of up to 0.45%. Currently, we charge 0.25%. This charge is intended to compensate Pruco Life for assuming mortality and expense risks under the Contract. The mortality risk assumed is that insureds may live for

shorter periods of time than Pruco Life estimated when it determined what mortality charge to make. The expense risk assumed is that expenses incurred in issuing and administering the Contract will be greater than Pruco Life estimated in fixing its administrative charges. This charge is not assessed against amounts allocated to the fixed-rate option.

Monthly Deductions from the Contract Fund

Pruco Life deducts the following monthly charges proportionately from the dollar amounts held in each of the chosen investment option[s] or you may select up to two variable investment options from which we deduct your Contract's monthly charges. See Allocated Charges, page 18.

(a) An administrative charge based on the basic insurance amount is deducted. The charge is intended to compensate us for things like processing claims, keeping records, and communicating with Contract owners. Currently, the first part of the charge is equal to $20 per Contract for the first two Contract years and $8 per Contract thereafter. Pruco Life reserves the right, however, to charge up to $20 per Contract for the first two Contract years and $10 per Contract thereafter. The second part of this charge is equal to an amount up to $1.12 per $1,000 of the basic insurance amount for the first five Contract years and zero thereafter. The amount per $1,000 varies by sex, issue age, and rating class of the insured.

If the Contract includes a coverage segment representing an increase in basic insurance amount, we will deduct $12 per segment for the first two years of the coverage segment and zero thereafter; plus an amount up to $1.12 per $1,000 of the coverage segment for the first five Contract years and zero thereafter. The amount per $1,000 varies by sex, issue age, and rating class of the insured.

In either of the instances described above, the highest charge per thousand is $1.12 and applies to male and female smoker and non-smoker above age 74 at certain rating classes. The lowest charge per thousand is $0.03 and applies to female age 0-14, non-smoker at certain rating classes. The amount of the charge that applies to a particular Contract is shown on the Contract Data pages under the heading "Adjustments to the Contract Fund."

The following table provides sample per thousand charges:

Issue Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
35	$0.14	$0.23	$0.12	$0.16
45	$0.24	$0.34	$0.19	$0.28
55	$0.40	$0.45	$0.31	$0.42
65	$0.67	$0.76	$0.53	$0.70

A cost of insurance ("COI") charge is deducted. When an insured dies, the amount payable to the beneficiary (assuming there is no Contract debt) is larger than the Contract Fund - significantly larger if the insured dies in the early years of a Contract. The cost of insurance charges collected from all Contract owners enables Pruco Life to pay this larger death benefit. The maximum COI charge is determined by multiplying the "net amount at risk" under a Contract (the amount by which the Contract's death benefit exceeds the Contract Fund) by maximum COI rates. The maximum COI rates are based upon the 1980 Commissioners Standard Ordinary ("CSO") Tables and an insured's current attained age, sex (except where unisex rates apply), smoker/non-smoker status, and extra rating class, if any. At most ages, Pruco Life's current COI rates are lower than the maximum rates. For additional information, see Increases in Basic Insurance Amount, page 31.

(b) You may add one or more of several riders to the Contract. Some riders are charged for separately. If you add such a rider to the basic Contract, additional charges will be deducted. See Riders, page 20.

(c) If an insured is in a substandard risk classification (for example, a person in a hazardous occupation), additional charges will be deducted.

(d) A charge may be deducted to cover federal, state or local taxes (other than "taxes attributable to premiums" described above) that are imposed upon the operations of the Account. In California, Oregon, and Texas this is called a premium based administrative charge. At present no such taxes are imposed and no charge is made.

The earnings of the Account are taxed as part of the operations of Pruco Life. Currently, no charge is being made to the Account for Pruco Life's federal income taxes, other than the 1.25% charge for federal income taxes measured by premiums. See Deductions from Premium Payments, page 13. Pruco Life periodically reviews the question of a charge to the Account for Company federal income taxes. We may make such a charge in the future for any federal income taxes that would be attributable to the Contracts.

Surrender Charges

We will deduct a surrender charge if, during the first 10 Contract years (or during the first 10 years of a coverage segment representing an increase in basic insurance amount), the Contract lapses, is surrendered, or the basic insurance amount is decreased (including as a result of a withdrawal or a death benefit type change). The surrender charge is a percentage of the Surrender Target Premium. The percentage varies by issue age. The Surrender Target Premium is equal to the Sales Load Target Premium at the time the policy (or coverage) is issued less premiums for riders or extras. The duration of the surrender charge also varies by issue age. For all issue ages 0-45, the maximum first year percentage is 90% of the Surrender Target Premium, and is reduced annually at a constant rate to zero by the end of the 10th year.

The chart below shows the maximum percentages for all ages at the beginning of the first Contract year, the rate at which the percentages is reduced annually, and the end of the last Contract year for which a surrender charge is shown. The surrender charge is not deducted from the death benefit if the insured should die during this period. This charge is deducted to cover sales and administrative costs, such as: the cost of processing applications, conducting examinations, determining insurability and the insured's rating class, and establishing records. A schedule showing the maximum surrender charges for a full surrender occurring during each year for which a surrender charge may be payable is found in the Contract Data pages of the Contract.

<TABLE>
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Reduction in
Reduction in
Issue Percentage percentage To the Issue
Percentage at percentage To the

Age	at start of year 1	points each end of year	end of year	Age	start of year 1	points each end of year	end of year
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0-45	90.0%	9.00%	10	60	47.5%	6.79%	7
46	87.0%	8.70%	10	61	45.0%	7.50%	6
47	84.0%	8.40%	10	62	42.5%	7.08%	6
48	81.0%	8.10%	10	63	40.0%	8.00%	5
49	78.0%	7.80%	10	64	37.5%	9.37%	4
50	75.0%	7.50%	10	65	35.0%	8.75%	4
51	72.0%	7.20%	10	66	34.0%	8.50%	4
52	69.0%	6.90%	10	67	33.5%	8.37%	4
53	66.0%	6.60%	10	68	33.0%	8.25%	4
54	63.0%	6.30%	10	69	32.5%	10.83%	3
55	60.0%	6.00%	10	70	32.0%	10.67%	3
56	57.5%	6.39%	9	71	31.5%	10.50%	3
57	55.0%	6.87%	8	72	31.0%	10.33%	3
58	52.5%	6.56%	8	73	30.5%	10.17%	3
59	50.0%	7.14%	7	74 and above	30.0%	10.00%	3

</TABLE>

We will show surrender charge threshold for each coverage segment in the Contract data pages. This threshold amount is the segment's lowest coverage amount since its effective date. If during the first 10 Contract years (or during the first 10 years of a coverage segment representing an increase in basic insurance amount), the basic insurance amount is decreased (including as a result of a withdrawal or a change in type of death benefit), and the new basic insurance amount for any coverage segment is below the threshold for that segment, we will deduct a percentage of the surrender charge for that segment. The percentage will be the amount by which the new coverage segment is less than the threshold, divided by the threshold. After this transaction, the threshold will be updated and a corresponding new surrender charge schedule will also be determined to reflect that portion of surrender charges deducted in the past. See Increases in Basic Insurance Amount, page 31 and Decreases in Basic Insurance Amount, page 32.

Transaction Charges

(a) We currently charge an administrative processing fee equal to the lesser of $25 or 2% of the withdrawal amount in connection with each withdrawal.

(b) We currently charge an administrative processing fee of $25 for each transfer exceeding 12 in any Contract year.

(c) We may charge an administrative processing fee of up to $25 for any change in basic insurance amount.

(d) We may charge an administrative processing fee of up to $25 for any change in the Target Term Rider coverage amount for Contracts with this rider.

Charges After Age 100

Beginning on the contract anniversary when the insured reaches attained age 100, premiums will no longer be accepted and monthly charges will no longer be deducted from the Contract Fund. You may continue the contract until the insured's death, or until you surrender the contract for its cash surrender value. You may continue to make transfers, loans and withdrawals, subject to the limitations on these transactions described elsewhere. If you have any amounts allocated to the variable investment options, mortality and expense risk charges and investment advisory fees will continue to be deducted daily. Any outstanding loan will remain on the policy, unless repaid, and will continue to accrue interest.

Allocated Charges

You may choose from which variable investment option(s) we deduct your Contract's monthly charges. Monthly charges include: (1) monthly administrative charges, (2) COI charges, (3) any rider charges, and (4) any charge for substandard risk classification. You may select up to two variable investment options for the allocation of monthly charges. Allocations must be designated in whole percentages. For example, 33% can be selected but 33"% cannot. Of course, the total allocation to the selected variable investment options must equal 100%. The fixed-rate option is not available as an allocation option. See Monthly Deductions from the Contract Fund, page 16.

If there are insufficient funds in one or both of the selected variable investment options to cover the monthly charges, the selected variable investment option(s) will be reduced to zero. Any remaining charge will be deducted from all other variable investment options and the fixed-rate option proportionately to the dollar amount in each. Furthermore, if you do not specify an allocation of monthly charges, we will deduct monthly charges proportionately from your variable investment options and the fixed-rate option.

Requirements for Issuance of a Contract

The Contract may generally be issued on insureds through age 90. Currently, the minimum face amount for Contracts without a Target Term Rider is $75,000 ($50,000 for insureds below the age of 18, $100,000 for insureds ages 76-80, and $250,000 for insureds ages 81 and above). The minimum face amount for Contracts issued with a Type C (return of premium) death benefit is $250,000. See Types of Death Benefit, page 19.

For Contracts with a Target Term Rider, the minimum total face amount (basic insurance amount plus any Target Term Rider coverage amount combined) is $250,000. Furthermore, if the Target Term Rider is added to the Contract, the minimum face amount of the base Contract is $100,000, while the minimum rider coverage amount is $5,000. See Riders, page 20. Pruco Life may change the minimum face amounts of the Contracts it will issue.

Pruco Life requires evidence of insurability, which may include a medical examination, before issuing any Contract. Non-smokers are offered the most favorable cost of insurance rates. We charge a higher cost of insurance rate and/or an additional amount if an extra mortality risk is involved. These are the current underwriting requirements. We reserve the right to change them on a non-discriminatory basis.

Short-Term Cancellation Right or "Free-Look"

Generally, you may return the Contract for a refund within 10 days after you receive it. Some states allow a longer period of time during which a Contract may be returned for a refund. You can request a refund by mailing or delivering the Contract to the representative who sold it or to the Home Office specified in the Contract. A Contract returned according to this provision shall be deemed void from the beginning. You will then receive a refund of all premium payments made, with no adjustment for investment experience. However, if applicable law so requires and you exercise your short-term cancellation right, you will receive a refund of all premium payments made, plus or minus any change due to investment experience. For information on how premium payments are allocated during the "free-look" period, see Allocation of Premiums, page 23.

Types of Death Benefit

You may select either of three types of death benefit at issue. Generally, a Contract with a Type A (fixed) death benefit has a death benefit equal to the basic insurance amount. This type of death benefit does not vary with the investment performance of the investment options you selected, except in certain circumstances. See How a Type A (Fixed) Contract's Death Benefit Will Vary, page 27. The payment of additional premiums and favorable investment results of the variable investment options to which the assets are allocated will generally increase the cash surrender value. See How a Contract's Cash Surrender Value Will Vary, page 27.

A Contract with a Type B (variable) death benefit has a death benefit which will generally equal the basic insurance amount plus the Contract Fund. Since the Contract Fund is a part of the death benefit, favorable investment performance and payment of additional premiums generally result in an increase in the death benefit as well as in the cash surrender value. Over time, however, the increase in the cash surrender value will be less than under a Type A (fixed) Contract. This is because, given two Contracts with the same basic insurance amount and equal Contract Funds, generally the cost of insurance charge for a Type B (variable) Contract will be greater. See How a Contract's Cash Surrender Value Will Vary, page 27 and How a Type B (Variable) Contract's Death Benefit Will Vary, page 28. Unfavorable investment performance will result in decreases in the death benefit and in the cash surrender value. But, as long as the Contract is not in default, the death benefit may not fall below the basic insurance amount stated in the Contract.

A Contract with a Type C (return of premium) death benefit has a death benefit which will generally equal the basic insurance amount plus the total premiums paid into the Contract, less withdrawals. This death benefit allows the Contract owner, in effect, to recover the cost of the Contract upon the death of the insured. Under certain circumstances, it is possible for a Type C Contract's death benefit to fall below the basic insurance amount. Favorable investment performance and payment of additional premiums will generally increase the Contract's cash value. Over time, however, the increase in cash value will be less than under a Type A (fixed) Contract. See How a Contract's Surrender Value Will Vary, page 27 and How a Type C (Return of Premium) Contract's Death Benefit Will Vary, page 29.

In choosing a death benefit type, you should also consider whether you intend to use the withdrawal feature. Contract owners of Type A (fixed) Contracts should note that any withdrawal may result in a reduction of the basic insurance amount and the deduction of any applicable surrender charges. We will not allow you to make a withdrawal that will decrease the basic insurance amount below the minimum basic insurance amount. For Type B (variable) and Type C (return of premium) Contracts, withdrawals will not change the basic insurance amount. See Withdrawals, page 30.

Changing the Type of Death Benefit

You may change the type of death benefit any time after issue and subject to

Pruco Life's approval. We will increase or decrease the basic insurance amount so that the death benefit immediately after the change matches the death benefit immediately before the change. The basic insurance amount after a change may not be lower than the minimum basic insurance amount applicable to the Contract. See Requirements for Issuance of a Contract, page 18. We reserve the right to make an administrative processing charge of up to $25 for any change in the basic insurance amount, although we do not currently do so. A type change that reduces the basic insurance amount may result in the assessment of surrender charges. See Charges and Expenses, page 13. Furthermore, if you choose a Type A or Type B death benefit at issue, you will NOT be able to change to a Type C death benefit after issue.

If you are changing your Contract's type of death benefit from a Type A (fixed) to a Type B (variable) death benefit, we will reduce the basic insurance amount by the amount in your Contract Fund on the date the change takes place.

If you are changing from a Type A (fixed) to a Type C (return of premium) death benefit, we will change the basic insurance amount by subtracting the total premiums paid on this Contract minus total withdrawals on the date the change takes effect. This change is only available to Contracts which were issued with a Type C death benefit and subsequently changed to a Type A death benefit.

If you are changing from a Type B (variable) to a Type A (fixed) death benefit, we will increase the basic insurance amount by the amount in your Contract Fund on the date the change takes place.

If you are changing from a Type B (variable) to a Type C (return of premium) death benefit, we first find the difference between: (1) the amount in your Contract Fund and (2) the total premiums paid on this Contract minus total withdrawals, determined on the date the change takes effect. If (1) is larger than (2), we will increase the basic insurance amount by that difference. If (2) is larger than (1), we will reduce the basic insurance amount by that difference. This change is only available to Contracts which were issued with a Type C death benefit and subsequently changed to a Type B death benefit.

If you are changing from a Type C (return of premium) to a Type A (fixed) death benefit, we will change the basic insurance amount by adding the total premiums paid minus total withdrawals to this Contract on the date the change takes place.

If you are changing from a Type C (return of premium) to a Type B (variable) death benefit, we first find the difference between: (1) the amount in your Contract Fund and (2) the total premiums paid on this Contract minus total withdrawals, determined on the date the change takes effect. If (2) is larger than (1), we will increase the basic insurance amount by that difference. If (1) is larger than (2), we will reduce the basic insurance amount by that difference.

The following chart illustrates the changes in basic insurance amount with each change of death benefit type described above. The chart assumes a $50,000 Contract Fund and a $300,000 death benefit. For changes to and from a Type C death benefit, the chart assumes $40,000 in total premiums minus total withdrawals.

Basic Insurance Amount		
FROM	TO	
Type A $300,000	Type B $250,000	Type C $260,000
Type B $250,000	Type A $300,000	Type C $260,000
Type C $260,000	Type A $300,000	Type B $250,000

To request a change, fill out an application for change which can be obtained from your Pruco Life representative or a Home Office. If the change is approved, we will recompute the Contract's charges and appropriate tables and send you new Contract data pages. We may require you to send us your Contract before making the change.

Riders

Contract owners may be able to obtain extra fixed benefits which may require an additional premium. These optional insurance benefits will be described in what is known as a "rider" to the Contract. Charges applicable to the riders will be deducted from the Contract Fund on each Monthly date. The amounts of these benefits do not depend on the performance of the Account, although they will no longer be available if the Contract lapses. Certain restrictions may apply and are clearly described in the applicable rider. Your Pruco Life representative can explain all of these extra benefits further. Also, samples of the provisions are available from Pruco Life upon written request.

Enhanced Disability Benefit -- The Enhanced Disability Benefit pays certain amounts into the Contract if the insured is totally disabled, as defined in the benefit provision.

Accidental Death Benefit -- The Accidental Death Benefit provides an additional death benefit that is payable if the insured's death is accidental, as defined in the benefit provision.

Children Level Term Rider -- The Children Level Term Rider provides term life insurance coverage on the life of the insured's children.

Target Term Rider -- The Target Term Rider provides a flexible term insurance benefit to attained age 100 on the life of the insured. You specify the amount of term rider coverage you desire, up to four times the base Contract's basic insurance amount. This amount is called the rider coverage amount and is the maximum death benefit payable under the rider. After issue, while the rider is in-force, you may increase the rider coverage amount subject to a minimum increase amount of $25,000 and the underwriting requirements determined by Pruco Life. The rider coverage amount after the increase cannot exceed four times the base Contract's basic insurance amount. You may also decrease your rider coverage amount after issue, subject to a minimum decrease amount of $10,000.

The Rider death benefit fluctuates as the base Contract's death benefit changes. When the Contract Fund has not grown to the point where the base Contract's death benefit is increased to satisfy the Internal Revenue Code's definition of life insurance, the rider death benefit equals the rider coverage amount. However, if the Contract Fund has grown to the point where the base Contract's death benefit begins to vary as required by the Internal Revenue Code's definition of life insurance, the rider's death benefit will decrease (or increase) dollar for dollar as the base Contract's death benefit increases (or decreases). The rider death benefit will never increase beyond the rider coverage amount. It is possible, however, for the Contract Fund and, consequently, the base Contract's death benefit to grow to the point where the rider death benefit is reduced to zero.

[THE FOLLOWING TABLE WAS REPRESENTED BY A LINE CHART IN THE PRINTED MATERIAL.]

$500,000 Basic Insurance Amount and $500,000 Target Term Rider
Type A Death Benefit

Policy Year	Base Policy Death Benefit	Target Death Benefit
1	$ 500,000	$500,000
2	$ 500,000	$500,000
3	$ 500,000	$500,000
4	$ 500,000	$500,000
5	$ 500,000	$500,000
6	$ 500,000	$500,000
7	$ 500,000	$500,000
8	$ 500,000	$500,000
9	$ 500,000	$500,000
10	$ 550,000	$450,000
11	$ 605,000	$395,000
12	$ 665,500	$334,500
13	$ 732,050	$267,950
14	$ 805,255	$194,745
15	$ 885,781	$114,220

16	$1,000,000	$	--
17	$1,100,000	$	--
18	$1,210,000	$	--
19	$1,331,000	$	--
20	$1,464,100	$	--

You should consider the following factors when purchasing a Contract with a Target Term Rider:

o A Contract with a Target Term Rider will offer higher cash values and death benefits than an all base policy with the same death benefit if Pruco Life does not change its current charges. This is because: (1) the Sales Load Target Premium will be lower for a Contract with a Target Term Rider than for an all base policy with the same death benefit and this may result in lower current sales expense charges, (2) the monthly administrative charge will also be lower for a Contract with a Target Term Rider than for an all base policy with the same death benefit, and (3) we currently take lower current Cost of Insurance charges under the Target Term Rider.

o However, a Contract with a Target Term Rider offers the potential for lower cash values and death benefits than an all base policy with the same death benefit if Pruco Life raises its current charges to the maximum contractual level. This is because guaranteed maximum charges under the Contract and Target Term Rider are the same except for the per $1,000 of insurance portion of the monthly administrative charge which extends for 10 years on the rider and only five years on the base Contract. The surrender charge does not apply to the Target Term Rider.

Other factors to consider are:

o The length of the Death Benefit Guarantee available on Contracts with a Target Term Rider is limited to five years. If it is important to you to have a Death Benefit Guarantee period longer than five years, you may want to purchase a Contract without a Target Term Rider. See Death Benefit Guarantee, page 24.

o The Enhanced Disability Benefit, as described above, is unavailable on Contracts with a Target Term Rider. If it is important to you to have the Enhanced Disability Benefit, you may want to purchase a Contract without a Target Term Rider.

o The Accidental Death Benefit, as described above, does not apply to any portion of the death benefit that is attributable to a Target Term Rider. If it is important to you to have the maximum amount of Accidental Death Benefit allowed under your Contract, you may want to purchase a Contract without a Target Term Rider.

- o The Living Needs Benefit does not apply to the portion of the death benefit that is attributable to a Target Term Rider. If it is important to you that the Living Needs Benefit applies to the entire death benefit, you may want to purchase a Contract without a Target Term Rider. See Living Needs Benefit, page 33.

- o The rider coverage amount terminates at the insured's age 100. If it is important to you that no coverage amount then in effect terminates at the insured's attained age 100, you may want to purchase a contract without a Target Term Rider.

Some of the factors outlined above can have effects on the financial performance of a Contract, including the amount of the Contract's cash value and death benefit. It is important that you ask your Pruco Life representative to provide illustrations based on different combinations of base Contract basic insurance amount and rider coverage amount. You can then discuss with your Pruco Life representative how these combinations may address your objectives.

Contract Date

When the first premium payment is paid with the application for a Contract, the Contract date will ordinarily be the later of the application date or the medical examination date. If the first premium is not paid with the application, the Contract date will be the date on which the first premium is paid and the Contract is delivered. Under certain circumstances, we may allow the Contract to be backdated for the purpose of lowering the insured's issue age, but only to a date not earlier than six months prior to the application date. This may be advantageous for some Contract owners as a lower issue age may result in lower current charges. For a Contract that is backdated, we will credit the initial premium as of the date of receipt and will deduct any charges due on or before that date.

Premiums

The Contract is a flexible premium contract. The minimum initial premium is due on or before the Contract date. It is the premium needed to start the Contract. There is no insurance under the Contract unless the minimum initial premium is paid. Thereafter, you decide when to make premium payments and, subject to a $25 minimum, in what amounts (the minimum premium payment is $15 for premiums made by electronic fund transfer).

We may require an additional premium if adjustments to premium payments exceed the minimum initial premium or there are Contract Fund charges due on or before the payment date. We reserve the right to refuse to accept any payment that increases the death benefit by more than it increases the Contract Fund. See How a Type A (Fixed) Contract's Death Benefit Will Vary, page 27, How a Type B (Variable) Contract's Death Benefit Will Vary, page 28, and How a Type C (Return of Premium) Contract's Death Benefit Will Vary, page 29. Furthermore, there are circumstances under which the payment of premiums in amounts that are too large may cause the Contract to be characterized as a Modified Endowment Contract, which could be significantly disadvantageous. See Tax Treatment of Contract Benefits, page 37.

Once the minimum initial premium payment is made, there are no required premiums. However, there are several types of premiums which are described below. Understanding them may help you understand how the Contract works.

Target Premiums are premiums that, if paid at the beginning of each Contract year, will keep the Contract in-force until the insured's age 65, or if later, during the first 10 Contract years, regardless of investment performance and assuming no loans or withdrawals (not applicable to Contracts with the Target Term Rider). If

you choose to continue the Death Benefit Guarantee beyond this period, you will have to begin paying premiums substantially higher than the Target Premium. However, not all Contracts offer the Death Benefit Guarantee beyond this period. The length of the Death Benefit Guarantee available to you depends on your Contract's death benefit type, the definition of life insurance test selected at issue, and whether the Target Term Rider is on the Contract. See Death Benefit Guarantee, page 24. When you purchase a Contract, your Pruco Life representative can tell you the amount[s] of the Target Premium. For a Contract with no riders or extra risk charges, these premiums will be level.

It is possible, in some instances, to pay a premium lower than the Target Premium; the Short-Term Premium. These Short-Term Premiums, if paid at the beginning of each Contract year, will keep the Contract in-force during the first five Contract years, regardless of investment performance and assuming no loans or withdrawals. To continue the Death Benefit Guarantee beyond this period, you will have to begin paying premiums higher than the Short-Term Premium. However, not all Contracts offer the Death Benefit Guarantee beyond five Contract years. The length of the Death Benefit Guarantee available to you depends on your Contract's death benefit type, the definition of life insurance test selected at issue, and whether the Target Term Rider is on the Contract. See Death Benefit Guarantee, page 24. When you purchase a Contract, your Pruco Life representative can tell you the amount[s] of the Short-Term Premium. As is the case with the Target Premium, for a Contract with no riders or extra risk charges, these premiums will be level.

Lifetime Premiums are the premiums that, if paid at the beginning of each Contract year, will keep the Contract in-force during the lifetime of the insured, regardless of investment performance and assuming no loans or withdrawals (not applicable to all Contracts). See Death Benefit

Guarantee, page 24. As is the case with the Target Premium, for a Contract with no riders or extra risk charges, these premiums will be level. When you purchase a Contract, your Pruco Life representative can tell you the amount[s] of the Lifetime Premium.

We can bill you for the amount you select annually, semi-annually, or quarterly. Because the Contract is a flexible premium contract, there are no scheduled premium due dates. When you receive a premium notice, you are not required to pay this amount. The Contract will remain in-force if: (1) the Contract Fund, less any applicable surrender charges, is greater than zero and more than any Contract debt or (2) you have paid sufficient premiums, on an accumulated basis, to meet the Death Benefit Guarantee conditions and Contract debt is not equal to or greater than the Contract Fund, less any applicable surrender charges. You may also pay premiums automatically through pre-authorized monthly electronic fund transfers from a bank checking account. If you elect to use this feature, you choose the day of the month on which premiums will be paid and the amount of the premiums paid. When you apply for the Contract, you should discuss with your Pruco Life representative how frequently you would like to be billed (if at all) and for what amount.

Allocation of Premiums

On the Contract date: (1) we deduct the charge for sales expenses and the charge for taxes attributable to premiums from the initial premium (In California, Oregon, and Texas this is called a premium based administrative charge); (2) we allocate the remainder of the initial premium and any other premium received during the short-term cancellation right ("free-look") period to the Money Market investment option; and (3) the first monthly deductions are made. At the end of the "free-look" period, these funds will be transferred out of the Money Market investment option and allocated among the variable investment options and/or the fixed-rate option according to your most current allocation request. See Short-Term Cancellation Right or "Free-Look," page 19. The transfer from the Money Market investment option immediately following the "free-look" period will not be counted as one of your 12 free transfers described under Transfers, page 26. If the first premium is received before the Contract date, there will be a period during which the Contract owner's initial premium will not be invested.

The charge for sales expenses and the charge for taxes attributable to premiums also apply to all subsequent premium payments. The remainder will be invested as of the end of the valuation period in which it is received at a Home Office, in accordance with the allocation you previously designated. Provided the Contract is not in default, you may change the way in which subsequent premiums are allocated by giving written notice to a Home Office or by telephoning a Home Office, provided you are enrolled to use the Telephone Transfer System. There is no charge for reallocating future premiums. All percentage allocations must be in whole numbers. For example, 33% can be selected but 33"% cannot. Of course, the total allocation to all selected investment options must equal 100%.

Death Benefit Guarantee

Although you decide what premium amounts you wish to pay, sufficient premium payments, on an accumulated basis, will guarantee that your Contract will not lapse and a death benefit will be paid upon the death of the insured. This will be true even if, because of unfavorable investment experience, your Contract Fund value drops to zero. Withdrawals may adversely affect the status of the guarantee. Likewise, a Contract loan will negate any guarantee. See Withdrawals, page 30, and Contract Loans, page 36. You should consider how important the Death Benefit Guarantee is to you when deciding what premium amounts to pay into the Contract. In Maryland, this guarantee is titled "Death Benefit Guarantee To Prevent Lapse".

At the Contract date and on each Monthly date, during the Death Benefit Guarantee period shown on your Contract data pages, we calculate your Contract's "Accumulated Net Payments" as of that date. Accumulated Net Payments equal the premiums you paid, accumulated at an effective annual rate of 4%, less withdrawals also accumulated at 4%.

We also calculate Death Benefit Guarantee Values. These are values used solely to determine if a Death Benefit Guarantee is in effect. These are not cash values that you can realize by surrendering the Contract, nor are they payable death benefits. Your Contract data pages contain a table of Death Benefit Guarantee Values, calculated as of Contract anniversaries. Values for non-anniversary Monthly dates will reflect the number of months elapsed between Contract anniversaries.

At each Monthly date, during the Death Benefit Guarantee period shown on your Contract data pages, we will compare your Accumulated Net Payments to the Death Benefit Guarantee Value as of that date. If your Accumulated Net Payments equal or exceed the Death Benefit Guarantee Value and Contract debt does not equal or exceed the Contract Fund less any applicable surrender charges, then the Contract is kept in-force, regardless of the amount in the Contract Fund.

Short-Term, Target, and Lifetime Premiums are payments which correspond to the Death Benefit Guarantee Values shown on your Contract data pages. For example, payment of the Short-Term Premium at the beginning of each Contract year guarantees that your Contract will not lapse during the first five Contract years, assuming no loans or withdrawals. However, payment of the Short-Term Premium after year five will not assure that your Contract's Accumulated Net Payments will continue to meet the Death Benefit Guarantee Values. See Premiums, page 22.

If you want a Death Benefit Guarantee to last longer than five years, you should expect to pay at least the Target Premium at the start of each Contract year. Paying the Target Premium at the beginning of each Contract year guarantees your Contract against lapse until the insured's age 65 or for 10 years after issue, whichever comes later, assuming no loans or withdrawals. However, payment of the Target Premium after this Death Benefit Guarantee period, will not assure that your Contract's Accumulated Net Payments will meet the subsequent, much higher, Death Benefit Guarantee Values.

If you want a Death Benefit Guarantee to last the lifetime of the insured, then you should expect to pay at least the Lifetime Premium at the start of each Contract year. Paying the Lifetime Premium at the beginning of each Contract year guarantees your Contract against lapse for the insured's lifetime, assuming no loans or withdrawals.

The following table provides sample Short-Term, Target, and Lifetime Premiums (to the nearest dollar). The examples assume: (1) the insured is a male, Preferred Best, with no extra risk or substandard ratings; (2) a $250,000 basic insurance amount; (3) no extra benefit riders have been added to the Contract; and (4) the Cash Value Accumulation Test has been elected for definition of life insurance testing.

Illustrative Annual Premiums

<TABLE>
<CAPTION>

Age of insured at issue	Type of Death Benefit Chosen	Short-Term Premium	Target Premium	Lifetime Premium
<S>	<C>	<C>	<C>	<C>
40	Type A (Fixed)	$1,640	$2,138	$4,765
40	Type B (Variable)	$1,643	$2,220	$14,185
40	Type C (Return of Premium)	$1,643	N/A	N/A
60	Type A (Fixed)	$6,678	$7,158	$12,963
60	Type B (Variable)	$6,705		

			$7,218	$33,195
60	Type C (Return of Premium)	$7,055	N/A	N/A
80	Type A (Fixed)	$36,723	$39,345	$47,235
80	Type B (Variable)	$37,550	$43,980	$83,015
80	Type C (Return of Premium)	N/A	N/A	N/A

</TABLE>

Paying the Short-Term, Target, or Lifetime Premiums at the start of each Contract year is one way of reaching the Death Benefit Guarantee Values; it is certainly not the only way. The Death Benefit Guarantee allows considerable flexibility as to the timing of premium payments. Your Pruco Life representative can supply sample illustrations of various premium amount and frequency combinations that correspond to the Death Benefit Guarantee Values.

When determining what premium amounts to pay and the frequency of your payments, you should consider carefully the value of maintaining the Death Benefit Guarantee. If you desire the Death Benefit Guarantee until the later of the insured's age 65 or 10 years after issue, you may prefer to pay at least the Target Premium in all years, rather than paying the lower Short-Term Premium in the first five years. If you pay only enough premium to meet the Death Benefit Guarantee Values in the first five years, you will need to pay more than the Target Premium at the beginning of the 6th year in order to continue the Death Benefit Guarantee.

Similarly, if you desire the Death Benefit Guarantee for lifetime protection, you may prefer to pay generally higher premiums in all years, rather than trying to make such payments on an as needed basis. For example, if you pay only enough premium to meet the Death Benefit Guarantee Values until the later of the insured's age 65 or 10 years after issue, a substantial amount may be required to meet the subsequent Death Benefit Guarantee Values and continue the guarantee. In addition, it is possible that the payment required to continue the guarantee beyond this period could exceed the premium payments allowed to be paid without causing the Contract to become a Modified Endowment Contract. See Tax Treatment of Contract Benefits, page 37.

Not all Contracts will have the Death Benefit Guarantee available in all years. Type A and Type B Contracts with the Cash Value Accumulation Test elected for definition of life insurance testing will have the Death Benefit Guarantee available for the lifetime of the insured. However, Type A and Type B Contracts with the Guideline Premium Test elected for definition of life insurance testing will have the Death Benefit Guarantee available until the insured's age 65 or 10 years after issue, whichever is later. Furthermore, Type C Contracts with either the Cash Value Accumulation Test or Guideline Premium Test elected for definition of life insurance testing, will only have the Death Benefit Guarantee available for the first five Contract years. Contracts with the Target Term Rider will also have the Death Benefit Guarantee available for only the first five Contract years. Your Contract data pages will show Death Benefit Guarantee Values for the duration available with your Contract. See Types of Death Benefit, page 19 and Tax Treatment of Contract Benefits, page 37.

Transfers

You may, up to 12 times each Contract year, transfer amounts from one variable investment option to another variable investment option or to the fixed-rate option without charge. There is an administrative charge of up to $25 for each transfer made exceeding 12 in any Contract year. All or a portion of the amount credited to a variable investment option may be transferred.

Transfers will take effect as of the end of the valuation period in which a proper transfer request is received at a Home Office. The request may be in terms of dollars, such as a request to transfer $5,000 from one variable investment option to another, or may be in terms of a percentage reallocation among variable investment options. In the latter case, as with premium reallocations, the percentages must be in whole numbers. You may transfer amounts by proper written notice to a Home Office or by telephone, provided you are enrolled to use the Telephone Transfer System. You will automatically be enrolled to use the Telephone Transfer System unless the Contract is jointly owned or you elect not to have this privilege. Telephone transfers may not be available on Contracts that are assigned, depending on the terms of the assignment. See Assignment, page 39.

We will use reasonable procedures, such as asking you to provide certain personal information provided on your application for insurance, to confirm that instructions given by telephone are genuine. We will not be held liable for following telephone instructions that we reasonably believe to be genuine. Pruco Life cannot guarantee that you will be able to get through to complete a telephone transfer during peak periods such as periods of drastic economic or market change.

Only one transfer from the fixed-rate option will be permitted during each Contract year. The maximum amount which may be transferred out of the fixed-rate option each year is the greater of: (a) 25% of the amount in the fixed-rate option; and (b) $2,000. Pruco Life may change these limits in the future. We may waive these restrictions for limited periods of time in a non-discriminatory way, (e.g., when interest rates are declining).

The Contract was not designed for professional market timing organizations, other organizations, or individuals using programmed, large, or frequent transfers. A pattern of exchanges that coincides with a "market timing" strategy may be disruptive to the investment option or to the disadvantage of other contract owners. If such a pattern were to be found, we may modify your right to make transfers by restricting the number, timing and amount of transfers. We also reserve the right to prohibit transfer requests made by an individual acting under a power of attorney on behalf of more than one contract owner.

Dollar Cost Averaging

As an administrative practice, we are currently offering a feature called Dollar Cost Averaging ("DCA"). Under this feature, either fixed dollar amounts or a percentage of the amount designated for use under the DCA option will be transferred periodically from the DCA Money Market investment option into other variable investment options available under the Contract, excluding the fixed-rate option. You may choose to have periodic transfers made monthly or quarterly.

Each automatic transfer will take effect as of the end of the valuation period on the date coinciding with the periodic timing you designate provided the New York Stock Exchange is open on that date. If the New York Stock Exchange is not open on that date, or if the date does not occur in that particular month, the transfer will take effect as of the end of the valuation period which immediately follows that date. Automatic transfers will continue until: (1) $50 or less remains of the amount designated for Dollar Cost Averaging, at which time the remaining amount will be transferred; or (2) you give us notification of a change in DCA allocation or cancellation of the feature. Currently, a transfer that occurs under the DCA feature is not counted towards the 12 free transfers permitted each Contract year. We reserve the right to change this practice, modify the requirements or discontinue the feature.

Auto-Rebalancing

As an administrative practice, we are currently offering a feature called Auto-Rebalancing. This feature allows you to automatically rebalance variable investment option assets at specified intervals based on percentage allocations that you choose. For example, suppose your initial investment allocation of variable investment options X and Y is split 40%

and 60%, respectively. Then, due to investment results, that split changes. You may instruct that those assets be rebalanced to your original or different allocation percentages.

Auto-Rebalancing can be performed on a quarterly, semi-annual, or annual basis. Each rebalance will take effect as of the end of the valuation period on the date coinciding with the periodic timing you designate provided the New York

Stock Exchange is open on that date. If the New York Stock Exchange is not open on that date, or if the date does not occur in that particular month, the transfer will take effect as of the end of the valuation period which immediately follows that date. The fixed-rate option cannot participate in this administrative procedure. Currently, a transfer that occurs under the Auto-Rebalancing feature is not counted towards the 12 free transfers permitted each Contract year. We reserve the right to change this practice, modify the requirements or discontinue the feature.

How a Contract's Cash Surrender Value Will Vary

You may surrender the Contract for its cash surrender value (referred to as net cash value in the Contract). The Contract's cash surrender value on any date will be the Contract Fund less any applicable surrender charges and less any Contract debt. See Contract Loans, page 36. The Contract Fund value changes daily, reflecting: (1) increases or decreases in the value of the variable investment options; (2) interest credited on any amounts allocated to the fixed-rate option; (3) interest credited on any loan; and (4) the daily asset charge for mortality and expense risks assessed against the variable investment options. The Contract Fund value also changes to reflect the receipt of premium payments and the monthly deductions described under Charges and Expenses, page 13. Upon request, Pruco Life will tell you the cash surrender value of your Contract. It is possible for the cash surrender value of a Contract to decline to zero because of unfavorable investment performance or outstanding Contract debt.

The tables on pages T1 through T10 of this prospectus illustrate approximately what the cash surrender values would be for representative Contracts paying certain premium amounts, and assuming hypothetical uniform investment results in the Fund portfolios. Five of the tables assume current charges will be made throughout the lifetime of the Contract and five of them assume maximum charges will be made. See Illustrations of Cash Surrender Values, Death Benefits, and Accumulated Premiums, page 34.

How a Type A (Fixed) Contract's Death Benefit Will Vary

As described earlier, there are three types of death benefit available under the Contract: (1) Type A, a generally fixed death benefit; (2) Type B, a variable death benefit; and (3) Type C, a return of premium death benefit. A Type C (return of premium) death benefit generally varies by the amount of premiums paid, a Type B (variable) death benefit varies with investment performance, and a Type A (fixed) death benefit does not vary unless it must be increased to comply with the Internal Revenue Code's definition of life insurance.

Under a Type A (fixed) Contract, the death benefit is generally equal to the basic insurance amount. If the Contract is kept in-force for several years, depending on how much premium you pay, and/or if investment performance is reasonably favorable, the Contract Fund may grow to the point where Pruco Life will increase the death benefit in order to ensure that the Contract will satisfy the Internal Revenue Code's definition of life insurance.

The death benefit under a Type A (fixed) Contract will always be the greater of:

(1) the basic insurance amount; and

(2) the Contract Fund before the deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

A listing of attained age factors can be found on your Contract data pages. The latter provision ensures that the Contract will always have a death benefit large enough so that the Contract will be treated as life insurance for tax purposes under current law. Before the Contract is issued, the Contract owner may choose between two methods that we use to determine the tax treatment of the Contract. See Tax Treatment of Contract Benefits, page 37, for a discussion of these methods and the impact of each on the Contract's values, benefits and tax status.

The following table illustrates at different ages how the attained age factor affects the death benefit for different Contract Fund amounts. The table assumes a $250,000 Type A (fixed) Contract was issued when the insured was a male nonsmoker, age 35.

Type A (Fixed) Death Benefit

<TABLE>
<CAPTION>

IF the insured is age	and the Contract Fund is	THEN the attained age factor is**	the Contract Fund multiplied by the attained age factor is	and the Death Benefit is
<S>	<C>	<C>	<C>	<C>
40	$ 25,000	3.57	89,250	$250,000
40	$ 75,000	3.57	267,750	$267,750*
40	$100,000	3.57	357,000	$357,000*

60	$ 75,000	1.92	144,000	$250,000
60	$125,000	1.92	240,000	$250,000
60	$150,000	1.92	288,000	$288,000*
80	$150,000	1.26	189,000	$250,000
80	$200,000	1.26	252,000	$252,000*
80	$225,000	1.26	283,500	$283,500*

</TABLE>

* Note that the death benefit has been increased to comply with the Internal Revenue Code's definition of life insurance.
** Assumes the Contract owner selected the Cash Value Accumulation Test.

This means, for example, that if the insured has reached the age of 60, and the Contract Fund is $150,000, the death benefit will be $288,000, even though the basic insurance amount is $250,000. In this situation, for every $1 increase in the Contract Fund, the death benefit will be increased by $1.92. We reserve the right to refuse to accept any premium payment that increases the death benefit by more than it increases the Contract Fund. If we exercise this right, in certain situations it may result in the loss of the Death Benefit Guarantee.

How a Type B (Variable) Contract's Death Benefit Will Vary

Under a Type B (variable) Contract, while the Contract is in-force, the death benefit will never be less than the basic insurance amount, but will vary, immediately after it is issued, with the investment results of the selected investment options. The death benefit may be increased to ensure that the Contract will satisfy the Internal Revenue Code's definition of life insurance.

The death benefit under a Type B (variable) Contract will always be the greater of:

(1) the basic insurance amount plus the Contract Fund before the deduction of any monthly charges due on that date; and

(2) the Contract Fund before the deduction of any monthly charges due on that date, multiplied by the attained age factor that applies.

For purposes of computing the death benefit, if the Contract Fund is less than zero we will consider it to be zero. A listing of attained age factors can be found on your Contract data pages. The latter provision ensures that the Contract will always have a death benefit large enough so that the Contract will be treated as life insurance for tax purposes under current law. Before the

Contract is issued, the Contract owner may choose between two methods that we use to determine the tax treatment of the Contract. See Tax Treatment of Contract Benefits, page 37, for a discussion of these methods and the impact of each on the Contract's values, benefits and tax status.

The following table illustrates various attained age factors and Contract Funds and the corresponding death benefits. The table assumes a $250,000 Type B (variable) Contract was issued when the insured was a male nonsmoker, age 35.

Type B (Variable) Death Benefit

<TABLE>
<CAPTION>

IF			THEN	
the insured is age	and the Contract Fund is	the attained age factor is**	the Contract Fund multiplied by the attained age factor is	and the Death Benefit is
<S>	<C>	<C>	<C>	<C>
40	$25,000	3.57	89,250	$275,000
40	$75,000	3.57	267,750	$325,000
40	$100,000	3.57	357,000	$357,000*
60	$ 75,000	1.92	144,000	$325,000
60	$125,000	1.92	240,000	$375,000
60	$150,000	1.92	288,000	$400,000
80	$150,000	1.26	189,000	$400,000

80	$200,000	1.26
252,000	$450,000	
80	$225,000	1.26
283,500	$475,000	

</TABLE>

* Note that the death benefit has been increased to comply with the Internal Revenue Code's definition of life insurance.

** Assumes the Contract owner selected the Cash Value Accumulation Test.

This means, for example, that if the insured has reached the age of 40, and the Contract Fund is $100,000, the death benefit will be $357,000, even though the basic insurance amount is $250,000. In this situation, for every $1 increase in the Contract Fund, the death benefit will be increased by $3.57. We reserve the right to refuse to accept any premium payment that increases the death benefit by more than it increases the Contract Fund. If we exercise this right, in certain situations it may result in the loss of the Death Benefit Guarantee.

How a Type C (Return of Premium) Contract's Death Benefit Will Vary

Under a Type C (return of premium) Contract, while the Contract is in-force, the death benefit will vary by the amount of premiums paid, less any withdrawals. Unlike Type A and Type B Contracts, the death benefit of a Type C Contract may be less than the basic insurance amount in the event total withdrawals are greater than total premiums paid. The death benefit may be increased to ensure that the Contract will satisfy the Internal Revenue Code's definition of life insurance.

The death benefit under a Type C (return of premium) Contract will always be the greater of:

(1) the basic insurance amount plus the total premiums paid into the Contract less any withdrawals; and

(2) the Contract Fund before the deduction of monthly charges due on that date, multiplied by the attained age factor that applies.

A listing of attained age factors can be found on your Contract data pages. The latter provision ensures that the Contract will always have a death benefit large enough so that the Contract will be treated as life insurance for tax purposes under current law. Before the Contract is issued, the Contract owner may choose between two methods that we use to determine the tax treatment of the Contract. See Tax Treatment of Contract Benefits, page 37, for a discussion of these methods and the impact of each on the Contract's values, benefits and tax status.

The following table illustrates various attained age factors and Contract Funds and the corresponding death benefits. The table assumes a $250,000 Type C (return of premium) Contract was issued when the insured was a male nonsmoker, age 35.

Type C (Return of Premium) Death Benefit

<TABLE>
<CAPTION>

IF				THEN	
the insured is age	and the Contract Fund is	and the premiums paid less withdrawals is	the attained age factor is**	the Contract Fund multiplied by the attained age factor is	and the Death Benefit is
<S>	<C>	<C>	<C>	<C>	<C>
40	$25,000	$15,000	3.57	89,250	$265,000
40	$75,000	$60,000	3.57	267,750	$310,000
40	$100,000	$80,000	3.57	357,000	$357,000*
60	$75,000	$ 60,000	1.92	144,000	$310,000
60	$125,000	$100,000	1.92	240,000	$350,000
60	$150,000	$125,000	1.92	288,000	$375,000
80	$150,000	$125,000	1.26	189,000	$375,000
80	$200,000	$150,000	1.26	252,000	$400,000
80	$225,000	$175,000	1.26	283,500	$425,000

</TABLE>

* Note that the death benefit has been increased to comply with the Internal

Revenue Code's definition of life insurance.
** Assumes the Contract owner selected the Cash Value Accumulation Test.

This means, for example, that if the insured has reached the age of 40, and the premiums paid less any withdrawals equals $80,000, the death benefit will be $357,000, even though the basic insurance amount is $250,000. In this situation, for every $1 increase in the Contract Fund, the death benefit will be increased by $3.57. We reserve the right to refuse to accept any premium payment that increases the death benefit by more than it increases the Contract Fund. If we exercise this right, in certain situations it may result in the loss of the Death Benefit Guarantee.

Surrender of a Contract

A Contract may be surrendered for its cash surrender value while the insured is living. To surrender a Contract, we may require you to deliver or mail the Contract with a written request in a form that meets Pruco Life's needs, to a Home Office. The cash surrender value of a surrendered Contract will be determined as of the end of the valuation period in which such a request is received in a Home Office. Surrender of a Contract may have tax consequences. See Tax Treatment of Contract Benefits, page 37.

Withdrawals

Under certain circumstances, you may withdraw a portion of the Contract's cash surrender value without surrendering the Contract. The withdrawal amount is limited by the requirement that the net cash value after withdrawal may not be less than or equal to zero after deducting any charges associated with the withdrawal and an amount that we estimate will be sufficient to cover the contract fund deductions for two monthly dates following the date of withdrawal. The amount withdrawn must be at least $500. There is an administrative processing fee for each withdrawal which is the lesser of: (a) $25 and; (b) 2% of the withdrawal amount. An amount withdrawn may not be repaid except as a premium subject to the applicable charges. Upon request, we will tell you how much you may withdraw. Withdrawal of the cash surrender value may have tax consequences. See Tax Treatment of Contract Benefits, page 37.

Whenever a withdrawal is made, the death benefit will immediately be reduced by at least the amount of the withdrawal. Withdrawals under Type B (variable) and Type C (return of premium) Contracts, will not change the basic insurance amount. However, under a Type A (fixed) Contract, the withdrawal may require a reduction in the basic insurance amount. If a decrease in basic insurance amount reduces a coverage segment below its surrender charge threshold, a surrender charge may be deducted. See Charges and Expenses, page 13. No withdrawal will be permitted under a Type A (fixed) Contract if it would result in a basic insurance amount of less than the minimum basic insurance amount. See Requirements for Issuance of a Contract, page 18. It is important to note, however, that if the basic insurance amount is decreased, there is a possibility that the Contract might be classified as a Modified

Endowment Contract. Before making any withdrawal which causes a decrease in basic insurance amount, you should consult with your tax adviser and your Pruco Life representative. See Tax Treatment of Contract Benefits, page 37.

When a withdrawal is made, the Contract Fund is reduced by the sum of the cash withdrawn, the withdrawal fee, and any surrender charge. An amount equal to the reduction in the Contract Fund will be withdrawn proportionally from the investment options unless you direct otherwise. Withdrawal of the cash surrender value increases the risk that the Contract Fund may be insufficient to provide Contract benefits. If such a withdrawal is followed by unfavorable investment experience, the Contract may go into default. Withdrawals may also affect whether a Contract is kept in-force under the Death Benefit Guarantee, since withdrawals decrease your Accumulated Net Payments. See Death Benefit Guarantee, page 24.

Lapse and Reinstatement

Pruco Life will determine the value of the Contract Fund on each Monthly date. If the Contract Fund less any applicable surrender charges is zero or less, the Contract is in default unless it remains in-force under the Death Benefit Guarantee. See Death Benefit Guarantee, page 24. If the Contract debt ever grows to be equal to or more than the Contract Fund less any applicable surrender charges, the Contract will be in default. Should this happen, Pruco Life will send you a notice of default setting forth the payment which we estimate will keep the Contract in-force for three months from the date of default. This payment must be received at a Home Office within the 61-day grace period after the notice of default is mailed or the Contract will end and have no value. A Contract that lapses with an outstanding Contract loan may have tax consequences. See Tax Treatment of Contract Benefits, page 37.

A Contract that ended in default may be reinstated within five years after the date of default if the following conditions are met: (1) renewed evidence of insurability is provided on the insured; (2) submission of certain payments sufficient to bring the Contract up to date plus a premium that we estimate will cover all charges and deductions for the next three months; and (3) any Contract debt with interest to date must be restored or paid back. If the Contract debt is restored and the debt with interest would exceed the loan value of the reinstated Contract, the excess must be paid to us before reinstatement. The reinstatement date will be the date we approve your request. We will deduct all required charges from your payment and the balance will be placed into your Contract Fund. If we approve the reinstatement, we will credit the Contract Fund with an amount equal to the surrender charge applicable as of the date of reinstatement.

Increases in Basic Insurance Amount

Subject to state approval and subject to the underwriting requirements determined by Pruco Life, after the first Contract anniversary, you may increase the amount of insurance by increasing the basic insurance amount of the Contract, thus, creating an additional coverage segment.

The following conditions must be met:

(1) you must ask for the change in a form that meets Pruco Life's needs;
(2) the amount of the increase must be at least equal to the minimum increase in basic insurance amount shown under Contract Limitations in your Contract data pages;
(3) you must prove to us that the insured is insurable for any increase;
(4) the Contract must not be in default; (5) we must not be paying premiums into the Contract as a result of the insured's total disability; and
(6) if we ask you to do so, you must send us the Contract to be endorsed.

If we approve the change, we will send you new Contract data pages showing the amount and effective date of the change and the recomputed charges, values and limitations. If the insured is not living on the effective date, the change will not take effect. No administrative processing charge is currently being made in connection with an increase in basic insurance amount. However, we reserve the right to make such a charge in an amount of up to $25.

The Sales Load Target Premium is calculated separately for each coverage segment. When premiums are paid, each payment is allocated to each coverage segment based on the proportion of the Sales Load Target Premium in each segment to the total Sales Load Target Premiums of all segments. Currently, the sales load charge for each segment is equal to 4% of the allocated premium paid in each Contract year up to the Sales Load Target Premium and 2% of allocated premiums paid in excess of this amount for the first 10 Contract years; 0% thereafter. See the definition of

Contract year for an increase in basic insurance amount under DEFINITIONS OF SPECIAL TERMS USED IN THIS PROSPECTUS, page 1.

Each coverage segment will have its own surrender charge period beginning on that segment's effective date and its own surrender charge threshold. The surrender charge threshold is the segment's lowest coverage amount since its effective date. See Decreases in Basic Insurance Amount, below, and Surrender Charges, page 17.

The COI rates for a coverage segment representing an increase in basic insurance amount are based upon 1980 CSO Tables, the age at the segment's effective date and the number of years since then, sex (except where unisex rates apply);

smoker/nonsmoker status, and extra rating class, if any. The net amount at risk for the whole contract (the death benefit minus the Contract Fund) is allocated to each coverage segment based on the proportion of its basic insurance amount to the total of all coverage segments. In addition, the attained age factor for a Contract with an increase in basic insurance amount is based on the Insured's attained age for the initial coverage segment. For a description of attained age factor, see How a Type A (Fixed) Contract's Death Benefit Will Vary, page 27, How a Type B (Variable) Contract's Death Benefit Will Vary, page 28, and How a Type C (Return of Premium) Contract's Death Benefit Will Vary, page 29.

Each Contract owner who elects to increase the basic insurance amount of his or her Contract will receive a "free-look" right which will apply only to the increase in basic insurance amount, not the entire Contract. This right is comparable to the right afforded to a purchaser of a new Contract except that, any cost of insurance charge for the increase in the basic insurance amount will be returned to the Contract Fund instead of a refund of premium. See Short-Term Cancellation Right or "Free-Look", page 18. Generally, the "free-look" right would have to be exercised no later than 10 days after receipt of the Contract as increased.

An increase in basic insurance amount may cause the Contract to be classified as a Modified Endowment Contract. See Tax Treatment of Contract Benefits, page 37. Therefore, before increasing the basic insurance amount, you should consult with your tax adviser and your Pruco Life representative.

Decreases in Basic Insurance Amount

As explained earlier, you may make a withdrawal. See Withdrawals, page 30. You also have the option of decreasing the basic insurance amount of your Contract without withdrawing any cash surrender value at any time after the first Contract anniversary. Contract owners who conclude that, because of changed circumstances, the amount of insurance is greater than needed will be able to decrease their amount of insurance protection, and the monthly deductions for the cost of insurance. The amount of the decrease must be at least equal to the minimum decrease in basic insurance amount shown under Contract Limitations in your Contract data pages.

In addition, the basic insurance amount after the decrease must be at least equal to the minimum basic insurance amount shown under Contract Limitations in your Contract data pages. No administrative processing charge is currently being made in connection with a decrease in basic insurance amount. However, we reserve the right to make such a charge in an amount of up to $25. See Charges and Expenses, page 13. If we ask you to, you must send us your Contract to be endorsed. The Contract will be amended to show the new basic insurance amount, charges, values in the appropriate tables and the effective date of the decrease. A decrease will not take effect if the insured is not living on the effective date.

For Contracts with more than one coverage segment, a decrease in basic insurance amount will reduce each coverage segment based on the proportion of the coverage segment amount to the total of all coverage segment amounts in effect just before the change. Each coverage segment will have its own surrender charge threshold equal to the segment's lowest coverage amount since its effective date. If the decrease in basic insurance amount reduces a coverage segment to an amount equal to or greater than its surrender charge threshold, we will not impose a surrender charge. However, if the decrease in basic insurance amount reduces a coverage segment below its threshold, we will subtract the new coverage segment amount from the threshold amount. We will then multiply the surrender charge by the lesser of this difference and the amount of the decrease, divide by the threshold amount, and deduct the result from the Contract Fund. See Surrender Charges, page 17.

We may decline a reduction if we determine it would cause the Contract to fail to qualify as "life insurance" for purposes of Section 7702 of the Internal Revenue Code. In addition, it is important to note that if the basic insurance amount is decreased, there is a possibility that the Contract will be classified as a Modified Endowment Contract. See

Tax Treatment of Contract Benefits, page 37. Before requesting any decrease in basic insurance amount, you should consult with your tax adviser and your Pruco Life representative.

When Proceeds Are Paid

Pruco Life will generally pay any death benefit, cash surrender value, loan proceeds or withdrawal within seven days after all the documents required for such a payment are received at a Home Office. Other than the death benefit, which is determined as of the date of death, the amount will be determined as of the end of the valuation period in which the necessary documents are received at a Home Office. However, Pruco Life may delay payment of proceeds from the variable investment option[s] and the variable portion of the death benefit due under the Contract if the disposal or valuation of the Account's assets is not reasonably practicable because the New York Stock Exchange is closed for other than a regular holiday or weekend, trading is restricted by the SEC, or the SEC declares that an emergency exists.

With respect to the amount of any cash surrender value allocated to the fixed-rate option, Pruco Life expects to pay the cash surrender value promptly upon request. However, Pruco Life has the right to delay payment of such cash surrender value for up to six months (or a shorter period if required by applicable law). Pruco Life will pay interest of at least 3% a year if it delays such a payment for 30 days or more (or a shorter period if required by applicable law).

Living Needs Benefit

You may elect to add the Living Needs BenefitSM to your Contract at issue. The benefit may vary by state. There is no charge for adding the benefit to the Contract. However, an administrative charge (not to exceed $150) will be made at the time the Living Needs Benefit is paid.

Subject to state regulatory approval, the Living Needs Benefit allows you to elect to receive an accelerated payment of all or part of the Contract's death benefit, adjusted to reflect current value, at a time when certain special needs exist. The adjusted death benefit will always be less than the death benefit, but will generally be greater than the Contract's cash surrender value. One or both of the following options may be available. A Pruco Life representative should be consulted as to whether additional options may be available.

Terminal Illness Option. This option is available if the insured is diagnosed as terminally ill with a life expectancy of six months or less. When satisfactory evidence is provided, Pruco Life will provide an accelerated payment of the portion of the death benefit selected by the Contract owner as a Living Needs Benefit. The Contract owner may (1) elect to receive the benefit in a single sum or (2) receive equal monthly payments for six months. If the insured dies before all the payments have been made, the present value of the remaining payments will be paid to the beneficiary designated in the Living Needs Benefit claim form in a single sum.

Nursing Home Option. This option is available after the insured has been confined to an eligible nursing home for six months or more. When satisfactory evidence is provided, including certification by a licensed physician, that the insured is expected to remain in the nursing home until death, Pruco Life will provide an accelerated payment of the portion of the death benefit selected by the Contract owner as a Living Needs Benefit. The Contract owner may (1) elect to receive the benefit in a single sum or (2) receive equal monthly payments for a specified number of years (not more than 10 nor less than 2), depending upon the age of the insured. If the insured dies before all of the payments have been made, the present value of the remaining payments will be paid to the beneficiary designated in the Living Needs Benefit claim form in a single sum.

Subject to state approval, all or part of the Contract's death benefit may be accelerated under the Living Needs Benefit. If the benefit is only partially accelerated, a death benefit of at least $25,000 must remain under the Contract. Pruco Life reserves the right to determine the minimum amount that may be accelerated.

No benefit will be payable if you are required to elect it in order to meet the claims of creditors or to obtain a government benefit. Pruco Life can furnish details about the amount of Living Needs Benefit that is available to an eligible Contract owner, and the effect on the Contract if less than the entire death benefit is accelerated.

You should consider whether adding this settlement option is appropriate in your given situation. Adding the Living Needs Benefit to the Contract has no adverse consequences; however, electing to use it could. With the exception of certain business-related Contracts, the Living Needs Benefit is excluded from income if the insured is terminally ill or

chronically ill as defined in the tax law (although the exclusion in the latter case may be limited). You should consult a qualified tax adviser before electing to receive this benefit. Receipt of a Living Needs Benefit payment may also affect your eligibility for certain government benefits or entitlements.

Illustrations of Cash Surrender Values, Death Benefits, and Accumulated Premiums

The following tables (pages T1 through T10) show how a Contract's death benefit and cash surrender values change with the investment experience of the Account. They are "hypothetical" because they are based, in part, upon several assumptions, which are described below. All ten tables assume the following:

o a Contract bought by a 35 year old male, Preferred Best, with no extra risks or substandard ratings.

o a given premium amount is paid on each Contract anniversary and no loans are taken.

o the Contract Fund has been invested in equal amounts in each of the 28 portfolios of the Funds and no portion of the Contract Fund has been allocated to the fixed-rate option.

The first two tables (pages T1 and T2) assume: (1) a Type A (fixed) Contract has been purchased, (2) a $250,000 basic insurance amount and no riders have been added to the Contract, and (3) a Cash Value Accumulation Test has been elected for definition of life insurance testing. See Tax Treatment of Contract Benefits, page 37 and Types of Death Benefit, page 19. The first table assumes current charges will continue for the indefinite future while the second table assumes maximum contractual charges have been made from the beginning. See Charges and Expenses, page 13.

The third and fourth tables (pages T3 and T4) assume: (1) a Type A (fixed) Contract has been purchased, (2) a $100,000 basic insurance amount and a $150,000 Target Term Rider has been added to the Contract, and (3) a Cash Value Accumulation Test has been elected for definition of life insurance testing. See Tax Treatment of Contract Benefits, page 37 and Types of Death Benefit, page 19. The third table assumes current charges will continue for the indefinite future while the fourth table assumes maximum contractual charges have been made from the beginning. See Charges and Expenses, page 13.

The next two tables (pages T5 and T6) assume: (1) a Type A (fixed) Contract has been purchased, (2) a $250,000 basic insurance amount and no riders have been added to the Contract, and (3) a Guideline Premium Test has been elected for definition of life insurance testing. See Tax Treatment of Contract Benefits, page 37 and Types of Death Benefit, page 19. The fifth table assumes current charges will continue for the indefinite future while the sixth table assumes maximum contractual charges have been made from the beginning. See Charges and Expenses, page 13.

The tables on pages T7 and T8 assume: (1) a Type B (variable) Contract has been purchased, (2) a $250,000 basic insurance amount and no riders have been added to the Contract, and (3) a Cash Value Accumulation Test has been elected for definition of life insurance testing. See Tax Treatment of Contract Benefits, page 37 and Types of Death Benefit, page 19. The table on page T7 assumes current charges will continue for the indefinite future while the table on page T8 assumes maximum contractual charges have been made from the beginning. See Charges and Expenses, page 13.

The last two tables (pages T9 and T10) assume: (1) a Type C (return of premium) Contract has been purchased, (2) a $250,000 basic insurance amount and no riders have been added to the Contract, and (3) a Cash Value Accumulation Test has been elected for definition of life insurance testing. See Tax Treatment of Contract Benefits, page 37 and Types of Death Benefit, page 19. The table on page T9 assumes current charges will continue for the indefinite future while the table on page T10 assumes maximum contractual charges have been made from the beginning. See Charges and Expenses, page 13.

Finally, there are three assumptions, shown separately, about the average investment performance of the portfolios. The first is that there will be a uniform 0% gross rate of return with the average value of the Contract Fund uniformly adversely affected by very unfavorable investment performance. The other two assumptions are that investment performance will be at a uniform gross annual rate of 6% and 12%. Actual returns will fluctuate from year to year. In addition, death benefits and cash surrender values would be different from those shown if investment returns averaged

0%, 6% and 12% but fluctuated from those averages throughout the years. Nevertheless, these assumptions help show how the Contract values will change with investment experience.

The first column of the following illustrations (pages T1 through T10) shows the Contract year. The second column, to provide context, shows what the aggregate amount would be if the premiums had been invested to earn interest, after taxes, at 4% compounded annually. The next four columns show the death benefit payable in each of the years shown for the three different assumed investment returns. The last four columns show the cash surrender value payable in each of the years shown for the three different assumed investment returns. The cash surrender values in the first 10 years reflect the surrender charges that would be deducted if the Contract were surrendered in those years.

A gross return (as well as the net return) is shown at the top of each column. The gross return represents the combined effect of investment income and capital gains and losses, realized or unrealized, of the portfolios before any reduction is made for investment advisory fees or other Fund expenses. The net return reflects average total annual expenses of the 28 portfolios of 0.89%, and the daily deduction from the Contract Fund of 0.25% per year for the tables based on current charges and 0.45% per year for the tables based on maximum charges. Thus, assuming current charges, gross returns of 0%, 6% and 12% are the equivalent of net returns of -1.14%, 4.86% and 10.86%, respectively. Assuming maximum charges, gross returns of 0%, 6% and 12% are the equivalent of net returns of -1.34%, 4.66% and 10.66%, respectively. The actual fees and expenses of the portfolios associated with a particular Contract may be more or less than 0.89% and will depend on which variable investment options are selected. The death benefits and cash surrender values shown reflect the deduction of all expenses and charges both from the Funds and under the Contract.

If you are considering the purchase of a variable life insurance contract from another insurance company, you should not rely upon these tables for comparison purposes. A comparison between two tables, each showing values for a 35 year old man, may be useful for a 35 year old man but would be inaccurate if made for insureds of other ages or sex. Your Pruco Life representative can provide you with a hypothetical illustration for your own age, sex, and rating class.

ILLUSTRATIONS

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS IN ALL YEARS
USING CURRENT CHARGES

<TABLE>
<CAPTION>
Death Benefit (1)
Surrender Value (1)

Assuming Hypothetical Gross (and Net)
Assuming Hypothetical Gross (and Net)
Premiums Annual Investment Return of

End Of Policy Year	Accumulated at 4% Interest Per Year	Annual Investment Return of 0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 122
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000	$ 812	$ 1,169	$ 1,560
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 1,872	$ 2,463	$ 3,134
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 2,923	$ 3,811	$ 4,859
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 4,381	$ 5,645	$ 7,193
7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 5,823	$ 7,558	$ 9,759
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 7,247	$ 9,550	$ 12,580
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 8,651	$ 11,624	$ 15,681
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 10,034	$ 13,783	$ 19,091
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000	$ 16,132	$ 25,554	$ 41,747
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 21,107	$ 39,633	$ 78,873
25	$ 74,713	$ 250,000	$ 250,000	$ 277,820	$ 24,463	$ 56,206	$ 140,313
30	$ 100,616	$ 250,000	$ 250,000	$ 417,269	$ 25,549	$ 75,496	$ 241,196
35	$ 132,132	$ 250,000	$ 250,000	$ 624,890	$ 23,749	$ 98,153	$ 405,773
40	$ 170,476	$ 250,000	$ 250,000	$ 935,304	$ 16,836	$ 124,378	$ 672,881
45	$ 217,127	$ 250,000(2)	$ 250,000	$ 1,413,707	$ 1,417(2)	$ 155,187	$ 1,104,458

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 46, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

T1

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS IN ALL YEARS
USING MAXIMUM CHARGES

<TABLE>
<CAPTION>

		Death Benefit (1)			Surrender Value (1)		
		Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>

1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 159
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 255	$ 637	$ 1,078
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 823	$ 1,375	$ 2,039
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 1,762	$ 2,528	$ 3,484
7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 2,650	$ 3,683	$ 5,019
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 3,483	$ 4,838	$ 6,653
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 4,259	$ 5,987	$ 8,391
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 4,973	$ 7,128	$ 10,240
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000	$ 6,655	$ 11,677	$ 20,653
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 5,518	$ 14,408	$ 34,882
25	$ 74,713	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 12,865	$ 54,135
30	$ 100,616	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 2,026	$ 80,056
35	$ 132,132	$ 0(2)	$ 0(2)	$ 250,000	$ 0(2)	$ 0(2)	$ 115,594
40	$ 170,476	$ 0	$ 0	$ 250,000	$ 0	$ 0	$ 169,670
45	$ 217,127	$ 0	$ 0	$ 330,534	$ 0	$ 0	$ 258,230

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 31, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 31, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

T2

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 TARGET COVERAGE AMOUNT($100,000 BASIC INSURANCE AMOUNT,
$150,000 TARGET TERM RIDER)
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING CURRENT CHARGES

<TABLE>
<CAPTION>

		Death Benefit (1)			Surrender Value (1)		
		Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 235	$ 315	$ 396
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 1,393	$ 1,623	$ 1,863
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000			

					$ 2,675	$ 3,131	$ 3,626
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 3,939	$ 4,703	$ 5,566
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 5,184	$ 6,343	$ 7,703
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 6,578	$ 8,225	$ 10,235
7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 7,950	$ 10,189	$ 13,027
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 9,300	$ 12,235	$ 16,106
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 10,625	$ 14,368	$ 19,500
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 11,924	$ 16,588	$ 23,244
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000	$ 17,889	$ 29,070	$ 48,648
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 22,779	$ 44,124	$ 90,516
25	$ 74,713	$ 250,000	$ 250,000	$ 316,487	$ 26,063	$ 61,979	$ 159,842
30	$ 100,616	$ 250,000	$ 250,000	$ 472,776	$ 27,096	$ 82,990	$ 273,281
35	$ 132,132	$ 250,000	$ 250,000	$ 705,834	$ 25,264	$ 108,007	$ 458,334
40	$ 170,476	$ 250,000	$ 250,000	$ 1,054,545	$ 18,354	$ 137,633	$ 758,666
45	$ 217,127	$ 250,000(2)	$ 250,000	$ 1,592,211	$ 2,993(2)	$ 173,661	$ 1,243,914

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 46, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

T3

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 TARGET COVERAGE AMOUNT($100,000 BASIC INSURANCE AMOUNT,
$150,000 TARGET TERM RIDER)
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING MAXIMUM CHARGES

<TABLE>
<CAPTION>

		Death Benefit (1)			Surrender Value (1)		
		Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 116	$ 258
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000	$ 517	$ 760	$ 1,027
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 1,015	$ 1,397	$ 1,838
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 1,474	$ 2,027	$ 2,690
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 2,055	$ 2,813	$ 3,760

7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 2,586	$ 3,587	$ 4,891
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 3,066	$ 4,349	$ 6,088
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 3,490	$ 5,091	$ 7,353
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 3,855	$ 5,808	$ 8,689
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000	$ 5,486	$ 9,848	$ 17,842
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 4,390	$ 12,038	$ 30,071
25	$ 74,713	$ 0(2)	$ 250,000	$ 250,000	$ 0(2)	$ 9,736	$ 45,741
30	$ 100,616	$ 0	$ 0(2)	$ 250,000	$ 0	$ 0(2)	$ 64,932
35	$ 132,132	$ 0	$ 0	$ 250,000	$ 0	$ 0	$ 86,817
40	$ 170,476	$ 0	$ 0	$ 250,000	$ 0	$ 0	$ 109,735
45	$ 217,127	$ 0	$ 0	$ 250,000	$ 0	$ 0	$ 129,316

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 25, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 30, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
GUIDLINE PREMIUM TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING CURRENT CHARGES

<TABLE>
<CAPTION>

End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	Death Benefit (1) Assuming Hypothetical Gross (and Net) Annual Investment Return of 0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)	Surrender Value (1) Assuming Hypothetical Gross (and Net) Annual Investment Return of 0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 122
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000	$ 812	$ 1,169	$ 1,560
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 1,872	$ 2,463	$ 3,134
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 2,923	$ 3,811	$ 4,859
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 4,381	$ 5,645	$ 7,193
7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 5,823	$ 7,558	$ 9,759
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 7,247	$ 9,550	$ 12,580
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 8,651	$ 11,624	$ 15,681
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 10,034	$ 13,783	$ 19,091
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000			

					$ 16,132	$ 25,554	$ 41,747
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 21,107	$ 39,633	$ 78,873
25	$ 74,713	$ 250,000	$ 250,000	$ 250,000	$ 24,463	$ 56,206	$ 140,361
30	$ 100,616	$ 250,000	$ 250,000	$ 297,333	$ 25,549	$ 75,496	$ 243,716
35	$ 132,132	$ 250,000	$ 250,000	$ 482,861	$ 23,749	$ 98,153	$ 416,259
40	$ 170,476	$ 250,000	$ 250,000	$ 752,788	$ 16,836	$ 124,378	$ 703,540
45	$ 217,127	$ 250,000(2)	$ 250,000	$ 1,242,808	$ 1,417(2)	$ 155,187	$ 1,183,627

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 46, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
GUIDELINE PREMIUM TEST
TYPE A (FIXED) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT

ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS IN ALL YEARS
USING MAXIMUM CHARGES

<TABLE>
<CAPTION>

End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	Death Benefit (1) Assuming Hypothetical Gross (and Net) Annual Investment Return of 0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)	Surrender Value (1) Assuming Hypothetical Gross (and Net) Annual Investment Return of 0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 0
3	$ 5,600	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 0	$ 159
4	$ 7,618	$ 250,000	$ 250,000	$ 250,000	$ 255	$ 637	$ 1,078
5	$ 9,717	$ 250,000	$ 250,000	$ 250,000	$ 823	$ 1,375	$ 2,039
6	$ 11,900	$ 250,000	$ 250,000	$ 250,000	$ 1,762	$ 2,528	$ 3,484
7	$ 14,170	$ 250,000	$ 250,000	$ 250,000	$ 2,650	$ 3,683	$ 5,019
8	$ 16,530	$ 250,000	$ 250,000	$ 250,000	$ 3,483	$ 4,838	$ 6,653
9	$ 18,986	$ 250,000	$ 250,000	$ 250,000	$ 4,259	$ 5,987	$ 8,391
10	$ 21,539	$ 250,000	$ 250,000	$ 250,000	$ 4,973	$ 7,128	$ 10,240
15	$ 35,922	$ 250,000	$ 250,000	$ 250,000	$ 6,655	$ 11,677	$ 20,653
20	$ 53,422	$ 250,000	$ 250,000	$ 250,000	$ 5,518	$ 14,408	$ 34,882
25	$ 74,713	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 12,865	$ 54,135
30	$ 100,616	$ 250,000	$ 250,000	$ 250,000	$ 0	$ 2,026	$ 80,056

35	$ 132,132	$ 0(2)	$ 0(2)	$ 250,000	$ 0(2)	$ 0(2)	$ 115,594
40	$ 170,476	$ 0	$ 0	$ 250,000	$ 0	$ 0	$ 169,670
45	$ 217,127	$ 0	$ 0	$ 285,542	$ 0	$ 0	$ 271,945

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 31, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 31, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE B (VARIABLE) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING CURRENT CHARGES

<TABLE>
<CAPTION>

		Death Benefit (1)			Surrender Value (1)		
	Premiums	Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
End Of Policy Year	Accumulated at 4% Interest Per Year	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 250,749	$ 250,818	$ 250,887	$ 0	$ 0	$ 0
2	$ 3,660	$ 251,489	$ 251,675	$ 251,869	$ 0	$ 0	$ 120
3	$ 5,600	$ 252,363	$ 252,720	$ 253,110	$ 808	$ 1,165	$ 1,555
4	$ 7,618	$ 253,227	$ 253,817	$ 254,486	$ 1,866	$ 2,456	$ 3,125
5	$ 9,717	$ 254,080	$ 254,966	$ 256,010	$ 2,914	$ 3,799	$ 4,844
6	$ 11,900	$ 255,340	$ 256,600	$ 258,143	$ 4,368	$ 5,628	$ 7,171
7	$ 14,170	$ 256,583	$ 258,312	$ 260,505	$ 5,806	$ 7,534	$ 9,727
8	$ 16,530	$ 257,807	$ 260,101	$ 263,118	$ 7,224	$ 9,518	$ 12,535
9	$ 18,986	$ 259,010	$ 261,971	$ 266,008	$ 8,622	$ 11,582	$ 15,619
10	$ 21,539	$ 260,191	$ 263,922	$ 269,202	$ 9,997	$ 13,727	$ 19,008
15	$ 35,922	$ 266,031	$ 275,374	$ 291,424	$ 16,031	$ 25,374	$ 41,424
20	$ 53,422	$ 270,867	$ 289,124	$ 327,760	$ 20,867	$ 39,124	$ 77,760
25	$ 74,713	$ 273,915	$ 304,809	$ 386,600	$ 23,915	$ 54,809	$ 136,600
30	$ 100,616	$ 274,436	$ 321,973	$ 481,993	$ 24,436	$ 71,973	$ 231,993
35	$ 132,132	$ 271,786	$ 340,116	$ 637,579	$ 21,786	$ 90,116	$ 387,579
40	$ 170,476	$ 263,747	$ 356,761	$ 890,871			

	$	13,747	$	106,761	$	640,871		
45	$	217,127	$	0(2)	$	367,962(2)	$	1,346,771
	$	0(2)	$	117,962(2)	$	1,052,165		

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 45, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 63, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE B (VARIABLE) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING MAXIMUM CHARGES

<TABLE>
<CAPTION>

Death Benefit (1)

					Surrender Value (1)		
		Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)	0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)
1	$ 1,794	$ 250,389	$ 250,443	$ 250,498	$ 0	$ 0	$ 0
2	$ 3,660	$ 250,751	$ 250,884	$ 251,026	$ 0	$ 0	$ 0
3	$ 5,600	$ 251,197	$ 251,438	$ 251,705	$ 0	$ 0	$ 149
4	$ 7,618	$ 251,605	$ 251,984	$ 252,422	$ 244	$ 624	$ 1,061
5	$ 9,717	$ 251,973	$ 252,521	$ 253,178	$ 806	$ 1,354	$ 2,012
6	$ 11,900	$ 252,710	$ 253,469	$ 254,415	$ 1,738	$ 2,497	$ 3,443
7	$ 14,170	$ 253,394	$ 254,415	$ 255,736	$ 2,616	$ 3,638	$ 4,958
8	$ 16,530	$ 254,021	$ 255,357	$ 257,147	$ 3,438	$ 4,774	$ 6,564
9	$ 18,986	$ 254,588	$ 256,289	$ 258,654	$ 4,199	$ 5,901	$ 8,265
10	$ 21,539	$ 255,091	$ 257,206	$ 260,261	$ 4,896	$ 7,012	$ 10,067
15	$ 35,922	$ 256,448	$ 261,298	$ 269,951	$ 6,448	$ 11,298	$ 19,951
20	$ 53,422	$ 255,110	$ 263,444	$ 282,604	$ 5,110	$ 13,444	$ 32,604
25	$ 74,713	$ 0(2)	$ 260,822	$ 297,491	$ 0(2)	$ 10,822	$ 47,491
30	$ 100,616	$ 0	$ 0(2)	$ 311,983	$ 0	$ 0(2)	$ 61,983
35	$ 132,132	$ 0	$ 0	$ 318,586	$ 0	$ 0	$ 68,586
40	$ 170,476	$ 0	$ 0	$ 300,709	$ 0	$ 0	$ 50,709
45	$ 217,127	$ 0	$ 0	$ 0(2)	$ 0	$ 0	$ 0(2)

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 25, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 30, unless an additional premium payment was made. Based on a gross return of 12%, the Contract would go into default in policy year 44, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE C (RETURN OF PREMIUM) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING CURRENT CHARGES

<TABLE>
<CAPTION>

Death Benefit (1)

Surrender Value (1)

End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	Assuming Hypothetical Gross (and Net) Annual Investment Return of			Assuming Hypothetical Gross (and Net) Annual Investment Return of		
		0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)	0% Gross (-1.14% Net)	6% Gross (4.86% Net)	12% Gross (10.86% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 251,725	$ 251,725	$ 251,725	$ 0	$ 0	$ 0
2	$ 3,660	$ 253,450	$ 253,450	$ 253,450	$ 0	$ 0	$ 118
3	$ 5,600	$ 255,175	$ 255,175	$ 255,175	$ 805	$ 1,162	$ 1,552
4	$ 7,618	$ 256,900	$ 256,900	$ 256,900	$ 1,861	$ 2,451	$ 3,120
5	$ 9,717	$ 258,625	$ 258,625	$ 258,625	$ 2,906	$ 3,792	$ 4,837
6	$ 11,900	$ 260,350	$ 260,350	$ 260,350	$ 4,357	$ 5,618	$ 7,162
7	$ 14,170	$ 262,075	$ 262,075	$ 262,075	$ 5,791	$ 7,520	$ 9,715
8	$ 16,530	$ 263,800	$ 263,800	$ 263,800	$ 7,205	$ 9,500	$ 12,520
9	$ 18,986	$ 265,525	$ 265,525	$ 265,525	$ 8,598	$ 11,560	$ 15,603
10	$ 21,539	$ 267,250	$ 267,250	$ 267,250	$ 9,968	$ 13,702	$ 18,990
15	$ 35,922	$ 275,875	$ 275,875	$ 275,875	$ 15,965	$ 25,331	$ 41,440
20	$ 53,422	$ 284,500	$ 284,500	$ 284,500	$ 20,717	$ 39,084	$ 78,056
25	$ 74,713	$ 293,125	$ 293,125	$ 293,125	$ 23,549	$ 54,883	$ 138,267
30	$ 100,616	$ 301,750	$ 301,750	$ 411,301	$ 23,543	$ 72,491	$ 237,746
35	$ 132,132	$ 310,375	$ 310,375	$ 616,187	$ 19,723	$ 91,833	$ 400,122
40	$ 170,476	$ 319,000	$ 319,000	$ 922,484	$ 8,901	$ 111,391	$ 663,657
45	$ 217,127	$ 0(2)	$ 327,625(2)	$ 1,394,515	$ 0(2)	$ 128,827(2)	$ 1,089,465

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in policy year 43, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 64, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

PRULIFE CUSTOM PREMIER VARIABLE UNIVERSAL LIFE
CASH VALUE ACCUMULATION TEST
TYPE C (RETURN OF PREMIUM) DEATH BENEFIT
MALE PREFERRED BEST ISSUE AGE 35
$250,000 BASIC INSURANCE AMOUNT
ASSUME PAYMENT OF $1,725 ANNUAL PREMIUMS FOR ALL YEARS
USING MAXIMUM CHARGES

<TABLE>
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Death Benefit (1)
Surrender Value (1)

Assuming Hypothetical Gross (and Net)
Assuming Hypothetical Gross (and Net)

End Of Policy Year	Premiums Accumulated at 4% Interest Per Year	Annual Investment Return of 0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)	Annual Investment Return of 0% Gross (-1.34% Net)	6% Gross (4.66% Net)	12% Gross (10.66% Net)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	$ 1,794	$ 251,725	$ 251,725	$ 251,725	$ 0	$ 0	$ 0
2	$ 3,660	$ 253,450	$ 253,450	$ 253,450	$ 0	$ 0	$ 0
3	$ 5,600	$ 255,175	$ 255,175	$ 255,175	$ 0	$ 0	$ 137
4	$ 7,618	$ 256,900	$ 256,900	$ 256,900	$ 222	$ 602	$ 1,038
5	$ 9,717	$ 258,625	$ 258,625	$ 258,625	$ 771	$ 1,318	$ 1,975
6	$ 11,900	$ 260,350	$ 260,350	$ 260,350	$ 1,687	$ 2,443	$ 3,387
7	$ 14,170	$ 262,075	$ 262,075	$ 262,075	$ 2,545	$ 3,562	$ 4,880
8	$ 16,530	$ 263,800	$ 263,800	$ 263,800	$ 3,342	$ 4,672	$ 6,458
9	$ 18,986	$ 265,525	$ 265,525	$ 265,525	$ 4,073	$ 5,766	$ 8,126
10	$ 21,539	$ 267,250	$ 267,250	$ 267,250	$ 4,735	$ 6,839	$ 9,888
15	$ 35,922	$ 275,875	$ 275,875	$ 275,875	$ 5,979	$ 10,794	$ 19,469
20	$ 53,422	$ 284,500	$ 284,500	$ 284,500	$ 3,909	$ 12,168	$ 31,603
25	$ 74,713	$ 0(2)	$ 293,125	$ 293,125	$ 0(2)	$ 7,626	$ 45,801
30	$ 100,616	$ 0	$ 0(2)	$ 301,750	$ 0	$ 0(2)	$ 59,740
35	$ 132,132	$ 0	$ 0	$ 310,375	$ 0	$ 0	$ 66,238
40	$ 170,476	$ 0	$ 0	$ 319,000	$ 0	$ 0	$ 45,386
45	$ 217,127	$ 0	$ 0	$ 0(2)	$ 0	$ 0	$ 0(2)

</TABLE>

(1) Assumes no Contract Loan has been made.

(2) Based on a gross return of 0%, the Contract would go into default in

policy year 24, unless an additional premium payment was made. Based on a gross return of 6%, the Contract would go into default in policy year 28, unless an additional premium payment was made. Based on a gross return of 12%, the Contract would go into default in policy year 43, unless an additional premium payment was made.

The hypothetical investment rates of return shown above and elsewhere in this prospectus are illustrative only and should not be deemed a representation of past or future investment rates of return. Actual rates of return may be more or less than those shown and will depend on a number of factors including the investment allocations made by an owner, prevailing interest rates, and rates of inflation. The death benefit and cash surrender value for a contract would be different from those shown if the actual rates of return averaged 0%, 6%, 12% over a period of years, but also fluctuated above or below those averages for individual contract years. No representations can be made by Pruco Life or the Series Fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

Contract Loans

You may borrow from Pruco Life an amount up to the current loan value of your Contract less any existing Contract debt using the Contract as the only security for the loan. The loan value at any time is equal to the sum of (1) 90% of the portion of the cash value attributable to the variable investment options, and (2) the balance of the cash value. The cash value is equal to the Contract Fund less any surrender charge. A Contract in default has no loan value. The minimum loan amount you may borrow is $500.

Interest charged on a loan accrues daily. Interest is due on each Contract anniversary or when the loan is paid back, whichever comes first. If interest is not paid when due, it becomes part of the loan and we will charge interest on it, too. Except in the case of preferred loans, we charge interest at an effective annual rate of 5%.

A portion of any amount you borrow on or after the 10th Contract anniversary may be considered a preferred loan. The maximum preferred loan amount is the total amount you may borrow minus the total net premiums paid (net premiums equal premiums paid less total withdrawals, if any). If the net premium amount is less than zero, we will, for purposes of this calculation, consider it to be zero. Only new loans borrowed after the 10th Contract anniversary may be considered preferred loans. Standard loans will not automatically be converted into preferred loans. Preferred loans are charged interest at an effective annual rate of 4.10%.

The Contract debt is the amount of all outstanding loans plus any interest accrued but not yet due. If at any time the Contract debt equals or exceeds the Contract Fund less any applicable surrender charges, the Contract will go into default. If the Contract debt equals or exceeds the Contract Fund less any applicable surrender charges and you fail to keep the Contract in-force, the amount of unpaid Contract debt will be treated as a distribution and will be immediately taxable to the extent of gain in the Contract. Reinstatement of the Contract after lapse will not eliminate the taxable income which we are required to report to the Internal Revenue Service. See Lapse and Reinstatement, page 31 and Tax Treatment of Contract Benefits " Pre-Death Distributions, page 37.

When a loan is made, an amount equal to the loan proceeds is transferred out of the Account and/or the fixed-rate option, as applicable. Unless you ask us to take the loan amount from specific investment options and we agree, the reduction will be made in the same proportions as the value in each variable investment option and the fixed-rate option bears to the total value of the Contract. While a loan is outstanding, the amount that was so transferred will continue to be treated as part of the Contract Fund. It will be credited with an effective annual rate of return of 4%. On each Monthly date, we will increase the portion of the Contract Fund in the investment options by interest credits accrued on the loan since the last Monthly date. The net cost of a standard loan is 1% and the net cost of a preferred loan is 0.10%.

A loan will not cause the Contract to lapse as long as Contract debt does not equal or exceed the Contract Fund, less any applicable surrender charges. Loans from Modified Endowment Contracts may be treated for tax purposes as distributions of income. See Tax Treatment of Contract Benefits, page 37.

Any Contract debt will directly reduce a Contract's cash surrender value and will be subtracted from the death benefit to determine the amount payable. In addition, even if the loan is fully repaid, it may have an effect on future death benefits because the investment results of the selected investment options will apply only to the amount remaining invested under those options. The longer the loan is outstanding, the greater the effect is likely to be. The effect could be favorable or unfavorable. If investment results are greater than the rate being credited on the amount of the loan while the loan is outstanding, values under the Contract will not increase as rapidly as they would have if no loan had been made. If investment results are below that rate, Contract values will be higher than they would have been had no loan been made.

When you repay all or part of a loan, we will increase the portion of the Contract Fund in the investment options by the amount of the loan you repay using the investment allocation for future premium payments as of the loan payment date, plus interest credits accrued on the loan since the last transaction date. If loan interest is paid when due, it will not change the portion of the Contract Fund allocated to the investment options. We reserve the right to change the manner in which we allocate loan repayments.

Tax Treatment of Contract Benefits

This summary provides general information on the federal income tax treatment of the Contract. It is not a complete statement of what the federal income taxes will be in all circumstances. It is based on current law and interpretations, which may change. It does not cover state taxes or other taxes. It is not intended as tax advice. You should consult your own qualified tax adviser for complete information and advice.

Treatment as Life Insurance. The Contract must meet certain requirements to qualify as life insurance for tax purposes. These requirements include certain definitional tests and rules for diversification of the Contract's investments. For further information on the diversification requirements, see Taxation of the Fund in the statement of additional information for the Series Fund.

In order to meet the definition of life insurance rules for federal income tax purposes, the Contract must satisfy one of the two following tests: (1) Cash Value Accumulation Test or (2) Guideline Premium Test. At issue, the Contract owner chooses which of these two tests will apply to their Contract. This choice cannot be changed thereafter.

Under the Cash Value Accumulation Test, the Contract must maintain a minimum ratio of death benefit to cash value. Therefore, in order to ensure that the Contract qualifies as life insurance, the Contract's death benefit may increase as the Contract Fund value increases. The death benefit, at all times, must be at least equal to the Contract Fund multiplied by the applicable attained age factor. A listing of attained age factors can be found on your Contract data pages.

Under the Guideline Premium Test, there is a limit as to the amount of premium that can be paid into the Contract in relation to the death benefit. In addition, there is a minimum ratio of death benefit to cash value associated with this test. This ratio, however, is less than the required ratio under the Cash Value Accumulation test. Therefore, the death benefit required under this test is generally lower than that of the Cash Value Accumulation test.

The selection of the definition of life insurance test most appropriate for you is dependent on several factors, including the insured's age at issue, actual

Contract earnings, and whether or not the Contract is classified as a Modified Endowment Contract. You should consult your own qualified tax adviser for complete information and advice with respect to the selection of the definition of life insurance test.

We believe we have taken adequate steps to insure that the Contract qualifies as life insurance for tax purposes. Generally speaking, this means that:

- you will not be taxed on the growth of the funds in the Contract, unless you receive a distribution from the Contract,

- the Contract's death benefit will be income tax free to your beneficiary.

Although we believe that the Contract should qualify as life insurance for tax purposes, there are some uncertainties, particularly because the Secretary of Treasury has not yet issued permanent regulations that bear on this question. Accordingly, we reserve the right to make changes -- which will be applied uniformly to all Contract owners after advance written notice -- that we deem necessary to insure that the Contract will qualify as life insurance.

Pre-Death Distributions. The tax treatment of any distribution you receive before the insured's death depends on whether the Contract is classified as a Modified Endowment Contract.

Contracts Not Classified as Modified Endowment Contracts.

- If you surrender the Contract or allow it to lapse, you will be taxed on the amount you receive in excess of the premiums you paid less the untaxed portion of any prior withdrawals. For this purpose, you will be treated as receiving any portion of the cash surrender value used to repay Contract debt. In other words, you will immediately have taxable income to the extent of gain in the Contract. Reinstatement of the Contract after lapse will not eliminate the taxable income which we are required to report to the Internal Revenue Service. The tax consequences of a surrender may differ if you take the proceeds under an income payment settlement option.

- Generally, you will be taxed on a withdrawal to the extent the amount you receive exceeds the premiums you paid for the Contract less the untaxed portion of any prior withdrawals. However, under some limited circumstances, in the first 15 Contract years, all or a portion of a withdrawal may be taxed if the Contract Fund exceeds the total premiums paid less the untaxed portions of any prior withdrawals, even if total withdrawals do not exceed total premiums paid.

- Extra premiums for optional benefits and riders generally do not count in computing the premiums paid for the Contract for the purposes of determining whether a withdrawal is taxable.

- Loans you take against the Contract are ordinarily treated as debt and are not considered distributions subject to tax. However, you should know that the Internal Revenue Service may take the position that the preferred loan should be treated as a distribution for tax purposes because of the relatively low differential between the loan interest rate and Contract's crediting rate. Were the Internal Revenue Service to take this position, Pruco Life would take reasonable steps to avoid this result, including modifying the Contract's loan provisions.

Modified Endowment Contracts.

- The rules change if the Contract is classified as a Modified Endowment Contract. The Contract could be classified as a Modified Endowment Contract if premiums in amounts that are too large are paid or a decrease in the face amount of insurance is made (or a rider removed). The addition of a rider or an increase in the face amount of insurance may also cause the Contract to be classified as a Modified Endowment Contract. You should first consult a qualified tax adviser and your Pruco Life representative if you are contemplating any of these steps.

- If the Contract is classified as a Modified Endowment Contract, then amounts you receive under the Contract before the insured's death, including loans and withdrawals, are included in income to the extent that the Contract Fund before surrender charges exceeds the premiums paid for the Contract increased by the amount of any loans previously included in income and reduced by any untaxed amounts previously received other than the amount of any loans excludible from income. An assignment of a Modified Endowment Contract is taxable in the same way. These rules also apply to pre-death distributions, including loans and assignments, made during the two-year period before the time that the Contract became a Modified Endowment Contract.

- Any taxable income on pre-death distributions (including full surrenders) is subject to a penalty of 10 percent unless the amount is received on or after age 59 1/2, on account of your becoming disabled or as a life annuity. It is presently unclear how the penalty tax provisions apply to Contracts owned by businesses.

- All Modified Endowment Contracts issued by us to you during the same calendar year are treated as a single Contract for purposes of applying these rules.

Investor Control. Treasury Department regulations do not provide guidance concerning the extent to which you may direct your investment in the particular variable investment options without causing you, instead of Pruco Life, to be considered the owner of the underlying assets. Because of this uncertainty, Pruco Life reserves the right to make such changes as it deems necessary to assure that the Contract qualifies as life insurance for tax purposes. Any such changes will apply uniformly to affected Contract owners and will be made with such notice to affected Contract owners as is feasible under the circumstances.

Withholding. You must affirmatively elect that no taxes be withheld from a pre-death distribution. Otherwise, the taxable portion of any amounts you receive will be subject to withholding. You are not permitted to elect out of withholding if you do not provide a social security number or other taxpayer identification number. You may be subject to penalties under the estimated tax payment rules if your withholding and estimated tax payments are insufficient to cover the tax due.

Other Tax Considerations. If you transfer or assign the Contract to someone else, there may be gift, estate and/or income tax consequences. If you transfer the Contract to a person two or more generations younger than you (or designate such a younger person as a beneficiary), there may be Generation Skipping Transfer tax consequences.

Deductions for interest paid or accrued on Contract debt or on other loans that are incurred or continued to purchase or carry the Contract may be denied. Your individual situation or that of your beneficiary will determine the federal estate taxes and the state and local estate, inheritance and other taxes due if you or the insured dies.

Business-Owned Life Insurance. If a business, rather than an individual, is the owner of the Contract, there are some additional rules. Business Contract owners generally cannot deduct premium payments. Business Contract owners generally cannot take tax deductions for interest on Contract debt paid or accrued after October 13, 1995. An exception permits the deduction of interest on policy loans on Contracts for up to 20 key persons. The interest deduction for Contract debt on these loans is limited to a prescribed interest rate and a maximum aggregate loan amount of $50,000 per key insured person. The corporate alternative minimum tax also applies to business-owned life insurance. This is an indirect tax on additions to the Contract Fund or death benefits received under business-owned life insurance policies.

Legal Considerations Relating to Sex-Distinct Premiums and Benefits

The Contract generally employs mortality tables that distinguish between males and females. Thus, premiums and benefits differ under Contracts issued on males and females of the same age. However, in those states that have adopted regulations prohibiting sex-distinct insurance rates, premiums and cost of insurance charges will be based on male rates, whether the insureds are male or female. In addition, employers and employee organizations considering purchase of a Contract should consult their legal advisers to determine whether purchase of a Contract based on sex-distinct actuarial tables is consistent with Title VII of the Civil Rights Act of 1964 or other applicable law.

Other General Contract Provisions

Assignment. This Contract may not be assigned if the assignment would violate any federal, state or local law or regulation prohibiting sex distinct rates for insurance. Generally, the Contract may not be assigned to an employee benefit plan or program without Pruco Life's consent. Pruco Life assumes no responsibility for the validity or sufficiency of any assignment. We will not be obligated to comply with any assignment unless we receive a copy at a Home Office.

Beneficiary. You designate and name your beneficiary in the application. Thereafter, you may change the beneficiary, provided it is in accordance with the terms of the Contract. Should the insured die with no surviving beneficiary, the insured's estate will become the beneficiary.

Incontestability. We will not contest the Contract after it has been in-force during the insured's lifetime for two years from the issue date except when any change is made in the Contract that requires Pruco Life's approval and would increase our liability. We will not contest such change after it has been in effect for two years during the lifetime of the insured.

Misstatement of Age or Sex. If the insured's stated age or sex or both are incorrect in the Contract, Pruco Life will adjust the death benefits payable and any amount to be paid, as required by law, to reflect the correct age and sex. Any such benefit will be based on what the most recent deductions from the Contract Fund would have provided at the insured's correct age and sex.

Settlement Options. The Contract grants to most owners, or to the beneficiary, a variety of optional ways of receiving Contract proceeds, other than in a lump sum. Any Pruco Life representative authorized to sell this Contract can explain these options upon request.

Suicide Exclusion. Generally, if the insured, whether sane or insane, dies by suicide within two years from the Contract date, the Contract will end and Pruco Life will return the premiums paid, less any Contract debt, and less any withdrawals. Generally, if the insured, whether sane or insane, dies by suicide after two years from the issue date, but within two years of the effective date of an increase in the basic insurance amount, we will pay, as to the increase in amount, no more than the sum of the premiums paid on and after the effective date of an increase.

Substitution of Series Fund Shares

Although Pruco Life believes it to be unlikely, it is possible that in the judgment of its management, one or more of the portfolios of the Funds may become unsuitable for investment by Contract owners because of investment policy

changes, tax law changes, or the unavailability of shares for investment. In that event, Pruco Life may seek to substitute the shares of another portfolio or of an entirely different mutual fund. Before this can be done, the approval of the SEC, and possibly one or more state insurance departments, may be required. Contract owners will be notified of any such substitution.

Reports to Contract Owners

Once each year, Pruco Life will send you a statement that provides certain information pertinent to your own Contract. This statement will detail values, transactions made, and specific Contract data that apply only to your particular Contract.

You will also be sent annual and semi-annual reports of the Funds showing the financial condition of the portfolios and the investments held in each portfolio.

Sale of the Contract and Sales Commissions

Pruco Securities Corporation ("Prusec"), an indirect wholly-owned subsidiary of Prudential, acts as the principal underwriter of the Contract. Prusec, organized in 1971 under New Jersey law, is registered as a broker and dealer under the Securities Exchange Act of 1934 and is a member of the National Association of Securities Dealers, Inc. Prusec's principal business address is 751 Broad Street, Newark, New Jersey 07102-3777. The Contract is sold by registered representatives of Prusec who are also authorized by state insurance departments to do so. The Contract may also be sold through other broker-dealers authorized by Prusec and applicable law to do so. Registered representatives of such other broker-dealers may be paid on a different basis than described below.

Commissions are based on a premium value referred to as the Commissionable Target Premium. The Commissionable Target Premium may vary from the Target Premium, depending on the issue age and rating class of the insured, any extra risk charges, or additional riders. For Contracts issued on an unrated insured below age 56, the Commissionable Target Premium is generally equal to what the Target Premium would be for a Type A Contract if the insured was either in the Nonsmoker or Smoker rating class, and there were no extra risk charges or riders on the Contract. For Contracts issued on an unrated insured below age 56 in a more favorable rating class, the Commissionable Target Premium will be greater than the Target Premium, if there are no extra risk charges or riders on the Contract. For Contracts issued on insureds age 56 or greater or with substandard ratings, the Commissionable Target Premium will generally be less than the Target Premium. See Premiums, page 22.

Generally, representatives will receive a commission of no more than: (1) 50% of the premiums received in the first year on premiums up to the Commissionable Target Premium; (2) 4% of premiums received in years two through 10 on premiums up to the Commissionable Target Premium; and (3) 2% on premiums received in the first 10 years in excess of the Commissionable Target Premium. If the basic insurance amount is increased, representatives will generally receive a commission of no more than: (1) 50% of the premiums received up to the Commissionable Target Premium for the increase received in the first year; (2) 4% of the premiums received up to the Commissionable Target Premium for years two through 10; and (3) 2% on other premiums received for the increase. Moreover, trail commissions of up to 0.0625% of the Contract Fund as of the end of each calendar quarter may be paid. Representatives with less than four years of service may receive compensation on a different basis. Representatives who meet certain productivity or persistency standards may be eligible for additional compensation.

State Regulation

Pruco Life is subject to regulation and supervision by the Department of Insurance of the State of Arizona, which periodically examines its operations and financial condition. It is also subject to the insurance laws and regulations of all jurisdictions in which it is authorized to do business.

Pruco Life is required to submit annual statements of its operations, including financial statements, to the insurance departments of the various jurisdictions in which it does business to determine solvency and compliance with local insurance laws and regulations.

In addition to the annual statements referred to above, Pruco Life is required to file with Arizona and other jurisdictions a separate statement with respect to the operations of all its variable contract accounts, in a form promulgated by the National Association of Insurance Commissioners.

Experts

The consolidated financial statements of Pruco Life and its subsidiaries as of December 31, 2000 and 1999 and for each of the three years in the period ended December 31, 2000 and the financial statements of the Account as of December 31, 2000 and for each of the three years in the period then ended included in this prospectus have been so included in reliance on the reports of

PricewaterhouseCoopers LLP, independent accountants, given on the authority of said firm as experts in auditing and accounting. PricewaterhouseCoopers LLP's principal business address is 1177 Avenue of the Americas, New York, New York 10036.

Actuarial matters included in this prospectus have been examined by Ching Ng, MAAA, FSA, Director and Actuary of Prudential, whose opinion is filed as an exhibit to the registration statement.

Litigation and Regulatory Proceedings

We are subject to legal and regulatory actions in the ordinary course of our businesses, including class actions. Pending legal and regulatory actions include proceedings specific to our practices and proceedings generally applicable to business practices in the industries in which we operate. In certain of these lawsuits, large and/or indeterminate amounts are sought, including punitive or exemplary damages.

Beginning in 1995, regulatory authorities and customers brought significant regulatory actions and civil litigation against Pruco Life and Prudential involving individual life insurance sales practices. In 1996, Prudential, on behalf of itself and many of its life insurance subsidiaries, including Pruco Life, entered into settlement agreements with relevant insurance regulatory authorities and plaintiffs in the principal life insurance sales practices class action lawsuit covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995. Pursuant to the settlements, the companies agreed to various changes to their sales and business practices controls, to a series of fines, and to provide specific forms of relief to eligible class members. Virtually all claims by class members filed in connection with the settlements have been resolved and virtually all aspects of the remediation program have been satisfied.

As of March 31, 2001, Prudential and/or Pruco Life remained a party to approximately 61 individual sales practices actions filed by policyholders who "opted out" of the class action settlement relating to permanent life insurance policies issued in the United States between 1982 and 1995. In addition, there were 48 sales practices actions pending that were filed by policyholders who were members of the class and who failed to "opt out" of the class action settlement. Prudential and Pruco Life believed that those actions are governed by the class settlement release and expects them to be enjoined and/or dismissed. Additional suits may be filed by class members who "opted out" of the class settlements or who failed to "opt out" but nevertheless seek to proceed against Prudential and/or Pruco Life. A number of the plaintiffs in these cases seek large and/or indeterminate amounts, including punitive or exemplary damages. Some of these actions are brought on behalf of multiple plaintiffs. It is possible that substantial punitive damages might be awarded in any of these actions and particularly in an action involving multiple plaintiffs.

Prudential has indemnified Pruco Life for any liabilities incurred in connection with sales practices litigation covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995.

As of December 31, 2000 Prudential has paid or reserved for payment of $4.405 billion before tax, equivalent to $2.850 billion after tax, to provide for remediation costs, and additional sales practices costs including related administrative costs, regulatory fines, penalties and related payments, litigation costs and settlements, including settlements associated with the resolution of claims of deceptive sales practices asserted by policyholders who elected to "opt-out" of the class action settlement and litigate their claims against Prudential separately, and other fees and expenses associated with the resolution of sales practices issues.

Additional Information

Pruco Life has filed a registration statement with the SEC under the Securities Act of 1933, relating to the offering described in this prospectus. This prospectus does not include all the information set forth in the registration statement. Certain portions have been omitted pursuant to the rules and regulations of the SEC. The omitted information may, however, be obtained from the SEC's Public Reference Section at 450 Fifth Street, N.W., Washington, D.C. 20549, or by telephoning (800) SEC-0330, upon payment of a prescribed fee.

To reduce costs, we now generally send only a single copy of prospectuses and shareholder reports to each household ("householding"), in lieu of sending a copy to each contract owner that resides in the household. You should be aware that you can revoke or "opt out" of householding at any time by calling 1-877-778-5008.

Further information may also be obtained from Pruco Life. Its address and telephone number are set forth on the inside front cover of this prospectus.

Financial Statements

The financial statements of the Account should be distinguished from the consolidated financial statements of Pruco Life and its subsidiaries, which should be considered only as bearing upon the ability of Pruco Life to meet its obligations under the Contracts.

DIRECTORS AND OFFICERS

The directors and major officers of Pruco Life, listed with their principal occupations during the past 5 years, are shown below.

DIRECTORS OF PRUCO LIFE

JAMES J. AVERY, JR., Vice Chairman and Director - President, Prudential Individual Life Insurance since 1998; 1997 to 1998: Senior Vice President, Chief Actuary and CFO, Prudential Individual Insurance Group; prior to 1997: President, Prudential Select.

VIVIAN L. BANTA, President, Chairman, and Director - Executive Vice President, Individual Financial Services, U.S. Consumer Group since 2000; 1998 to 1999: Consultant, Individual Financial Services; 1997 to 1998: Consultant, Morgan Stanley; prior to 1997: Executive Vice President, Global Investor Service, The Chase Manhattan Bank.

RICHARD J. CARBONE, Director - Senior Vice President and Chief Financial Officer since 1997; prior to 1997: Controller, Salomon Brothers.

HELEN M. GALT, Director - Company Actuary, Prudential since 1993.

JEAN D. HAMILTON, Director - Executive Vice President, Prudential Institutional since 1998; prior to 1998: President, Diversified Group.

RONALD P. JOELSON, Director - Senior Vice President, Prudential Asset, Liability and Risk Management since 1999; 1996 to 1999: President, Guaranteed Products, Prudential Institutional.

DAVID R. ODENATH, JR., Director - President, Prudential Investments since 1999; prior to 1999: Senior Vice President and Director of Sales, Investment Consulting Group, PaineWebber.

OFFICERS WHO ARE NOT DIRECTORS

C. EDWARD CHAPLIN, Treasurer - Senior Vice President and Treasurer, Prudential since 2000; prior to 2000: Vice President and Treasurer, Prudential.

JAMES C. DROZANOWSKI, Senior Vice President - Vice President, Operations and Systems, Prudential Individual Financial Services since 1998; prior to 1998: Vice President and Operations Executive, Prudential Individual Insurance Group.

THOMAS F. HIGGINS, Senior Vice President - Vice President, Annuity Services, Prudential Individual Financial Services since 1999; 1998 to 1999: Vice President, Mutual Funds, Prudential Individual Financial Services; prior to 1998: Principal, Mutual Fund Operations, The Vanguard Group.

CLIFFORD E. KIRSCH, Chief Legal Officer and Secretary - Chief Counsel, Variable Products, Prudential Law Department.

ANDREW J. MAKO, Executive Vice President - Vice President, Finance, U.S. Consumer Group since 1999; prior to 1999: Vice President, Business Performance Management Group.

ESTHER H. MILNES, Senior Vice President - Vice President and Chief Actuary, Prudential Individual Life Insurance since 1999; prior to 1999: Vice President and Actuary, Prudential Individual Insurance Group.

JAMES B. O'CONNOR, Senior Vice President and Actuary - Vice President, Guaranteed Products since 2001; 1998 to 2000: Corporate Vice President, Guaranteed Products; prior to 1998: Corporate Actuary, Prudential Investments.

GERALD W. PATTERSON, Senior Vice President - Senior Vice President, Annuities, Prudential Investments since 1999; 1999: Senior Vice President, Product and Planning, SunAmerica; prior to 1999: Vice President, Marketing, Manulife Financial.

SHIRLEY H. SHAO, Senior Vice President and Chief Actuary - Vice President and Associate Actuary, Prudential since 1996.

WILLIAM J. ECKERT, IV, Vice President and Chief Accounting Officer - Vice President and IFS Controller, Enterprise Financial Management, Prudential since 2000; 1999 to 2000: Vice President and Individual Life Controller, Enterprise Financial Management, Prudential; 1997 to 1999: Vice President, Accounting, Enterprise Financial Management; prior to 1997: Vice President, Accounting, External Financial Reporting.

The business address of all directors and officers of Pruco Life is 213 Washington Street, Newark, New Jersey 07102-2992.

Pruco Life directors and officers are elected annually.

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF NET ASSETS (unaudited)
March 31, 2001

<TABLE>
<CAPTION>

SUBACCOUNTS

<S> <C> <C> <C> <C>

	Diversified Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio	Money Market Portfolio
ASSETS				
Investment in The Prudential Series Fund, Inc. Portfolios at net asset value [Note 3] ...	$ 44,819,242	$ 66,483,110	$ 45,579,134	$ 4,422,005
Net Assets	$ 44,819,242	$ 66,483,110	$ 45,579,134	$ 4,422,005
NET ASSETS, representing:				
Equity of contract owners [Note 4]	$ 44,819,242	$ 66,483,110	$ 45,579,134	$ 4,422,005
	$ 44,819,242	$ 66,483,110	$ 45,579,134	$ 4,422,005

<CAPTION>

SUBACCOUNTS (Continued)

Stock

Prudential SP Alliance SP Davis

Index

Jennison Large Cap Growth Value

Portfolio

Portfolio Portfolio Portfolio

------------ ----------------- -----------

<S> <C> <C>

<C> <C>

ASSETS

Investment in The Prudential Series Fund, Inc.

Portfolios at net asset value [Note 3] ... $ 188,108,654 $

7,951,701 $ 1,342,187 $ 37,208

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Net Assets .... $ 188,108,654 $

7,951,701 $ 1,342,187 $ 37,208

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NET ASSETS, representing:

Equity of contract owners [Note 4] .... $ 188,108,654 $

7,951,701 $ 1,342,187 $ 37,208

----------- ------------ ---------

$ 188,108,654 $

7,951,701 $ 1,342,187 $ 37,208

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<CAPTION>

SUBACCOUNTS (Continued)

SP Invesco Small SP

Pimco SP Pimco

Company Growth

Total Return High Yield

Portfolio

Portfolio Portfolio

-------------- ------------

<S> <C> <C>

<C>

ASSETS

Investment in The Prudential Series Fund, Inc.

Portfolios at net asset value [Note 3] ... $ 29,365 $

1,198,072 $ 1,456

------------ ---------
Net Assets .... $ 29,365 $ 1,198,072 $ 1,456
=========
============ =========

NET ASSETS, representing:
Equity of contract owners [Note 4] .... $ 29,365 $ 1,198,072 $ 1,456

------------ ---------
$ 29,365 $ 1,198,072 $ 1,456
=========
============ =========

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A11 THROUGH A19

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF OPERATIONS
For the three months ended March 31, 2001 and for the years ended December 31, 2000, and 1999

<TABLE>
<CAPTION>

SUBACCOUNTS

Money Market Diversified Bond

Portfolio Portfolio

--- ----------------
1/1/2001

	to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)
<S>	<C>	<C>	<C>	<C>
INVESTMENT INCOME				
Dividend income	$ 630,462	$ 1,271,067	$ 835,985	$ 0
EXPENSES				
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A] ...	61,407	118,314	102,057	82,163
NET EXPENSES	61,407	118,314	102,057	82,163
NET INVESTMENT INCOME (LOSS)	569,055	1,152,753	733,928	(82,163)
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS				
Capital gains distributions received	0	0	0	0
Realized gain (loss) on shares redeemed	0	0	0	113,027
Net change in unrealized gain (loss) on investments	0	0	0	2,161,582
NET GAIN (LOSS) ON INVESTMENTS	0	0	0	2,274,609
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ 569,055	$ 1,152,753	$ 733,928	$ 2,192,446

<CAPTION>

SUBACCOUNTS (Continued)

	Diversified Bond Portfolio		Equity Portfolio	
	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000
<S>	<C>	<C>	<C>	<C>
INVESTMENT INCOME				
Dividend income	$ 2,992,796	$ 0	$ 0	$ 881,331
EXPENSES				
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A] ...	275,864	253,044	68,024	268,208
NET EXPENSES	275,864	253,044	68,024	268,208
NET INVESTMENT INCOME (LOSS)	2,716,932	(253,044)	(68,024)	613,123
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS				
Capital gains distributions received	5,872	114,761	0	7,809,669
Realized gain (loss) on shares redeemed	23,979			

		(24,825)	(404,360)	(640,258)
Net change in unrealized gain (loss) on investments	1,433,451	(406,752)	4,618,461)	(6,091,333)
	------------	------------	------------	------------
NET GAIN (LOSS) ON INVESTMENTS	1,463,302	(316,816)	5,022,821)	1,078,078
	------------	------------	------------	------------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ 4,180,234	$ (569,860)	$ (5,090,845)	$ 1,691,201
	============	============	============	============

<CAPTION>

SUBACCOUNTS (Continued)

	Equity Portfolio	High Yield Bond Portfolio		
	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999
	------------	--------------	------------	-------------
<S>	<C>	<C>	<C>	<C>
INVESTMENT INCOME				
Dividend income	$ 716,887	$ 0	$ 340,268	$ 8,128
	------------	------------	------------	------------
EXPENSES				
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A] ...	263,130	4,594	16,723	16,950

NET EXPENSES	263,130	4,594	16,723	16,950
NET INVESTMENT INCOME (LOSS)	453,757	(4,594)	323,545	(8,822)
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS				
Capital gains distributions received	5,076,635	0	0	0
Realized gain (loss) on shares redeemed	1,953,344	(32,676)	(76,032)	(58,390)
Net change in unrealized gain (loss) on investments	(1,836,843)	116,800	(498,772)	181,106
NET GAIN (LOSS) ON INVESTMENTS	5,193,136	84,124	(574,804)	122,716
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ 5,646,893	$ 79,530	$ (251,259)	$ 113,894

<CAPTION>

SUBACCOUNTS (Continued)

Stock Index Portfolio

1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999

<S> <C> <C> <C>

INVESTMENT INCOME			
Dividend income	$ 0	$ 1,798,252	$ 1,908,245
EXPENSES			
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A] ...	291,646	1,219,165	1,068,971
NET EXPENSES	291,646	1,219,165	1,068,971
NET INVESTMENT INCOME (LOSS)	(291,646)	579,087	839,274
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS			
Capital gains distributions received	0	7,138,260	2,384,852
Realized gain (loss) on shares redeemed	850,952	6,533,279	5,878,374
Net change in unrealized gain (loss) on investments	(27,126,015)	(34,812,832)	24,251,918
NET GAIN (LOSS) ON INVESTMENTS	(26,275,063)	(21,141,293)	32,515,144
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$(26,566,709)	$(20,562,206)	$ 33,354,418

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A11 THROUGH A19

FINANCIAL STATEMENTS OF

THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF OPERATIONS
For the three months ended March 31, 2001 and for the years ended December 31, 2000, and 1999

<TABLE>
<CAPTION>

SUBACCOUNTS	Prudential Jennison Portfolio			SP Alliance Large Cap Growth Portfolio****
	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)
<S>	<C>	<C>	<C>	<C>
INVESTMENT INCOME				
Dividend income	$ 0	$ 5,000	$ 8,827	$ 0
EXPENSES				
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A]	11,508	41,065	28,413	556
NET EXPENSES	11,508	41,065	28,413	556

NET INVESTMENT INCOME (LOSS) .... (11,508)
(36,065) (19,586) (556)

----------- ----------- -----------

NET REALIZED AND UNREALIZED GAIN
(LOSS) ON INVESTMENTS
Capital gains distributions received 0
1,146,896 273,783 0
Realized gain (loss) on shares redeemed .... (1,017,252)
690,399 65,721 (363)
Net change in unrealized gain (loss) on investments (934,949)
(3,264,936) 1,513,045 402,541)

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NET GAIN (LOSS) ON INVESTMENTS .... (1,952,201)
(1,427,641) 1,852,549 402,904)

----------- ----------- -----------
NET INCREASE (DECREASE) IN NET ASSETS
RESULTING FROM OPERATIONS .... $(1,963,709)
$(1,463,706) $ 1,832,963 $ 403,460)
===========
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SUBACCOUNTS

SP Davis SP
Invesco Small SP Pimco SP Pimco
Value Company
Growth Total Return High Yield
Portfolio****
Portfolio**** Portfolio**** Portfolio****

---------------- ------------- -------------
1/1/2001
1/1/2001 1/1/2001 1/1/2001
to to
to to
3/31/2001
3/31/2001 3/31/2001 3/31/2001
(unaudited)
(unaudited) (unaudited) (unaudited)

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<S> <C> <C> <C> <C>

INVESTMENT INCOME				
Dividend income	$ 0	$ 0	0	$ 0
EXPENSES				
Charges to contract owners for assuming mortality risk and expense risk [Notes 5A] ...	10	10	491	0
NET EXPENSES	10	10	491	0
NET INVESTMENT INCOME (LOSS)	(10)	(10)	(491)	0
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS				
Capital gains distributions received	0	0	0	0
Realized gain (loss) on shares redeemed	(1)	(13)	9	0
Net change in unrealized gain (loss) on investments	(2,538)	(6,628)	30,042	(36)
NET GAIN (LOSS) ON INVESTMENTS	(2,539)	(6,641)	30,051	(36)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ (2,549)	$ (6,651)	29,560	$ (36)

</TABLE>

**** Became available on October 16, 2000 (Note 1)

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A11 THROUGH A19

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF CHANGES IN NET ASSETS
For the three months ended March 31, 2001 and for the years ended December 31, 2000, and 1999

<TABLE>
<CAPTION>

	SUBACCOUNTS			
	Money Market Portfolio			Diversified Bond Portfolio
	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)
<S>	<C>	<C>	<C>	<C>
OPERATIONS				
Net investment income (loss)	$ 569,055	$ 1,152,753	$ 733,928	$ (82,163)
Capital gains distributions received	0	0	0	0
Realized gain (loss) on shares redeemed	0	0	0	113,027
Net change in unrealized gain (loss) on investments	0			

		0	0	2,161,582
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	569,055	1,152,753	733,928	2,192,446
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS				
Contract Owner Net Payments	40,770,173	44,459,867	14,681,912	589,120
Policy Loans	(350,000)	0	0	(631)
Policy Loan Repayments and Interest	828	0	0	115
Surrenders, Withdrawals and Death Benefits	(3,330,872)	(602,015)	(487,668)	(1,304,907)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	(39,593,984)	(18,533,813)	(6,419,780)	10,250,723
Withdrawal and Other Charges	(231,952)	(511,219)	(442,288)	(165,247)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	(2,735,807)	24,812,820	7,332,176	9,369,173
TOTAL INCREASE (DECREASE) IN NET ASSETS	(2,166,752)	25,965,573	8,066,104	11,561,619
NET ASSETS:				
Beginning of period	46,985,994	21,020,421	12,954,317	54,921,491
End of period	$ 44,819,242	$ 46,985,994	$ 21,020,421	$ 66,483,110

<CAPTION>

SUBACCOUNTS (Continued)

	Diversified Bond Portfolio		Equity Portfolio	
	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000
<S>	<C>	<C>	<C>	<C>
OPERATIONS				
Net investment income (loss)	$ 2,716,932	$ (253,044)	$ (68,024)	$ 613,123
Capital gains distributions received	5,872	114,761	0	7,809,669
Realized gain (loss) on shares redeemed	23,979	(24,825)	(404,360)	(640,258)
Net change in unrealized gain (loss) on investments	1,433,451	(406,752)	(4,618,461)	(6,091,333)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	4,180,234	(569,860)	(5,090,845)	1,691,201
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS				
Contract Owner Net Payments	4,263,006	4,403,759	656,670	9,193,270
Policy Loans	(527)	(153)	(1,318)	(1,004)
Policy Loan Repayments and Interest	409	399	241	1,158
Surrenders, Withdrawals and Death Benefits	(3,637,754)	(525,927)	(2,279,171)	(2,266,921)
Net Transfers From (To) Other Subaccounts				

or Fixed Rate Option 5,408,010
1,276,029 4,132,943 (4,718,266)
Withdrawal and Other Charges .... (546,647)
(461,017) (141,040) (529,082)

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NET INCREASE (DECREASE) IN NET ASSETS
RESULTING FROM PREMIUM PAYMENTS
AND OTHER OPERATING TRANSFERS 5,486,497
4,693,090 2,368,325 1,679,155

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TOTAL INCREASE (DECREASE) IN NET ASSETS 9,666,731
4,123,230 (2,722,520) 3,370,356

NET ASSETS:
Beginning of period 45,254,760
41,131,530 48,301,654 44,931,298

------------- ------------- -------------
End of period .... $ 54,921,491 $
45,254,760 $ 45,579,134 $ 48,301,654
=============
============= ============= =============

<CAPTION>

Equity
High Yield Bond
Portfolio
Portfolio

1/1/1999
1/1/2001 1/1/2000 1/1/1999
to
to to to
12/31/1999
3/31/2001 12/31/2000 12/31/1999

(unaudited)

-------------- -------------- -------------
<S> <C> <C>
<C> <C>
OPERATIONS

Net investment income (loss)	$ 453,757	$ (4,594)	$ 323,545	$ (8,822)
Capital gains distributions received	5,076,635	0	0	0
Realized gain (loss) on shares redeemed	1,953,344	(32,676)	(76,032)	(58,390)
Net change in unrealized gain (loss) on investments	(1,836,843)	116,800	(498,772)	181,106
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	5,646,893	79,530	(251,259)	113,894
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS				
Contract Owner Net Payments	4,684,781	270,176	250,497	245,021
Policy Loans	(6,740)	0	0	0)
Policy Loan Repayments and Interest	1,776	0	0	0
Surrenders, Withdrawals and Death Benefits	(4,842,312)	(151,997)	(477,910)	(307,785)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	(6,140,793)	1,560,739	552,605	(466,171)
Withdrawal and Other Charges	(570,661)	(17,777)	(46,531)	(51,266)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	(6,873,949)	1,661,141	278,661	(580,201)
TOTAL INCREASE (DECREASE) IN NET ASSETS	(1,227,056)	1,740,671	27,402	(466,307)
NET ASSETS:				
Beginning of period	46,158,354	2,681,334	2,653,932	3,120,239
End of period	$ 44,931,298	$		

	4,422,005	$ 2,681,334	$ 2,653,932
	=============	=============	=============

<CAPTION>

Stock Index Portfolio

<S>	1/1/2001 to 3/31/2001 (unaudited) <C>	1/1/2000 to 12/31/2000 <C>	1/1/1999 to 12/31/1999 <C>
OPERATIONS			
Net investment income (loss)	$ (291,646)	$ 579,087	$ 839,274
Capital gains distributions received	0	7,138,260	2,384,852
Realized gain (loss) on shares redeemed	850,952	6,533,279	5,878,374
Net change in unrealized gain (loss) on investments	(27,126,015)	(34,812,832)	24,251,918
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(26,566,709)	(20,562,206)	33,354,418
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS			
Contract Owner Net Payments	1,309,452	15,165,260	13,998,881
Policy Loans	(205,143)	(1,602)	(16,721)
Policy Loan Repayments and Interest	1,106		

		1,607	1,041
Surrenders, Withdrawals and Death Benefits	(4,929,540)	(16,632,045)	(10,598,966)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	13,839,708	20,039,370	6,749,174
Withdrawal and Other Charges	(462,547)	(1,794,353)	(1,633,867)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	9,553,036	16,778,237	8,499,542
TOTAL INCREASE (DECREASE) IN NET ASSETS	(17,013,673)	(3,783,969)	41,853,960
NET ASSETS:			
Beginning of period	205,122,327	208,906,296	167,052,336
End of period	$ 188,108,654	$ 205,122,327	$ 208,906,296

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A11 THROUGH A19

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF CHANGES IN NET ASSETS
For the three months ended March 31, 2001 and for the years ended December 31,

2000, and 1999

<TABLE>
<CAPTION>

SUBACCOUNTS (Continued)

	Prudential Jennison Portfolio			SP Alliance Large Cap Growth Portfolio****
	1/1/2001 to 3/31/2001 (unaudited)	1/1/2000 to 12/31/2000	1/1/1999 to 12/31/1999	01/01/2001 to 03/31/2001 (unaudited)
OPERATIONS				
Net investment income (loss)	$ (11,508)	$ (36,065)	$ (19,586)	$ (556)
Capital gains distributions received	0	1,146,896	273,783	0
Realized gain (loss) on shares redeemed	(1,017,252)	690,399	65,721	(363)
Net change in unrealized gain (loss) on investments	(934,949)	(3,264,936)	1,513,045	(402,541)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(1,963,709)	(1,463,706)	1,832,963	(403,460)
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS				
Contract Owner Net Payments	1,272,262			

		629,297	144,235	75,446
Policy Loans	(189,699)	(51,204)	0	0
Policy Loan Repayments and Interest	732	68	0	0
Surrenders, Withdrawals and Death Benefits	(3,543,289)	(3,809,762)	(13,816)	0
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	3,984,581	6,436,466	2,170,749	1,673,048
Withdrawal and Other Charges	(58,611)	(114,674)	(46,761)	(2,847)
	-----------	-----------	-----------	-----------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	1,465,976	3,090,191	2,254,407	1,745,647
	-----------	-----------	-----------	-----------
TOTAL INCREASE (DECREASE) IN NET ASSETS	(497,733)	1,626,485	4,087,370	1,342,187
NET ASSETS:				
Beginning of period	8,449,434	6,822,949	2,735,579	0
	-----------	-----------	-----------	-----------
End of period	$ 7,951,701	$ 8,449,434	$ 6,822,949	$ 1,342,187
	===========	===========	===========	===========

<CAPTION>

SUBACCOUNTS (Continued)

SP Davis Value Portfolio****	SP	Invesco Small Company Growth Portfolio****	SP Pimco Total Return Portfolio****	SP Pimco High Yield Portfolio****
01/01/2001		01/01/2001	01/01/2001	01/01/2001

<S>	<C>	<C>	<C>	<C>
	to 03/31/2001 (unaudited)	to 03/31/2001 (unaudited)	to 03/31/2001 (unaudited)	to 03/31/2001 (unaudited)
OPERATIONS				
Net investment income (loss)	$ (10)	$ (10)	$ (491)	$ 0
Capital gains distributions received	0	0	0	0
Realized gain (loss) on shares redeemed	(1)	(13)	9	0
Net change in unrealized gain (loss) on investments	(2,538)	(6,628)	30,042	(36)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(2,549)	(6,651)	29,560	(36)
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS				
Contract Owner Net Payments	2,746	1,776	(5,657)	495
Policy Loans	0	0	0	0
Policy Loan Repayments and Interest	0	0	0	0
Surrenders, Withdrawals and Death Benefits	0	0	0	0
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	37,065	34,296	1,174,319	1,007
Withdrawal and Other Charges	(54)	(56)	(150)	(10)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	39,757	36,016	1,168,512	1,492

TOTAL INCREASE (DECREASE) IN NET ASSETS	37,208	29,365	1,198,072	1,456
NET ASSETS:				
Beginning of period	0	0	0	0
End of period	$ 37,208	$ 29,365	$ 1,198,072	$ 1,456

</TABLE>

**** Became available on October 16, 2000 (Note 1)

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A11 THROUGH A19

NOTES TO FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT
March 31, 2001 (unaudited)

Note 1: General

Pruco Life Variable Universal Account (the "Account") was established on April 17, 1989 under Arizona law as a separate investment account of Pruco Life Insurance Company ("Pruco Life") which is a wholly-owned subsidiary of The Prudential Insurance Company of America ("Prudential"). The assets of the Account are segregated from Pruco Life's other assets. Proceeds from sales of the Pruselect I, Pruselect II, effective November 10, 1999 Pruselect III, effective May 1, 2000 Survivorship Variable Universal Life ("SVUL") and effective February 12, 2001 Pruco Life PruLife Custom Premier ("VUL") contracts are invested in the Account as directed by the contract owners.

The Account is registered under the Investment Company Act of 1940, as amended, as a unit investment trust. There are fifty one subaccounts within the Account, twenty eight of which are available to PruLife Custom Premire contract owners. Each subaccount invests in its corresponding portfolio of The Prudential Series Fund, Inc. (the

"Series Fund") or its corresponding non-Prudential administered fund. The Series Fund is a diversified open-end management investment company, and is managed by Prudential.

Beginning on October 16, 2000, the following four additional Series Fund administered subaccounts became available to the Account, beginning on February 12, 2001 they became available to VUL contract owners: SP Alliance Large Cap Growth Portfolio; SP Davis Venture Value Portfolio; SP Small/Mid Cap Value Portfolio; and SP INVESCO Small Company Growth Portfolio.

Beginning February 12, 2001, the following six additional Series Fund administered subaccounts became available to VUL contract owners: SP AIM Aggressive Growth Portfolio; SP MFS Capital Opportunities Portfolio; SP MFS Mid Cap Growth Portfolio; SP Prudential U.S. Emerging Growth Portfolio; SP Alliance Technology Portfolio; and SP Deutsche International Equity Portfolio.

Beginning on October 16, 2000, the following two additional Series Fund administered subaccounts became available to the account, and beginning on August 06, 2001 they will be available to VUL contract owners: SP PIMCO Total Return Portfolio; and SP PIMCO High Yield Portfolio.

Beginning on August 06, 2001 the following eight additional Series Fund administered subaccounts will be available to and VUL contract owners: SP Large Cap Value Portfolio; SP AIM Growth and Income Portfolio; SP Strategic Partners Focused Growth Portfolio; SP Conservative Asset Allocation Portfolio; SP Balanced Asset Allocation Portfolio; SP Aggressive Growth Asset Allocation Portfolio; SP Growth Asset Allocation Portfolio; and SP Jennison International Growth Portfolio.

Note 1: General (Continued)

Beginning on August 06, 2001 Janus Aspen Series Growth Portfolio - Service Shares will be available to the Account.

At March 31, 2001 there were no balances pertaining to the SP Small/Mid Cap Value Portfolio; SP Large Cap Value Portfolio; SP AIM Growth and Income Portfolio; SP MFS Capital Opportunities Portfolio; SP Strategic Partners Focused Growth Portfolio; SP MFS Mid Cap Growth Portfolio; SP Prudential U.S. Emerging Growth Portfolio; SP AIM Aggressive Growth Portfolio; SP Alliance Technology Portfolio; SP Conservative Asset Allocation Portfolio; SP Balanced Asset Allocation Portfolio; SP Growth Asset Allocation Portfolio; SP Aggressive Growth Asset Allocation Portfolio; SP Jennison International Growth Portfolio; SP Deutsche International Growth Portfolio; and Janus Aspen Series Growth

Portfolio-Service Shares.

Note 2: Significant Accounting Policies

The accompanying financial statements are prepared in conformity with accounting principles generally accepted in the United States ("GAAP"). The preparation of the financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts and disclosures. Actual results could differ from those estimates.

Investments - The investments in shares of the Series Fund or the non-Prudential administered funds are stated at the net asset value of the respective portfolio.

Security Transactions - Realized gains and losses on security transactions are reported on an average cost basis. Purchase and sale transactions are recorded as of the trade date of the security being purchased or sold.

Distributions Received - Dividend and capital gain distributions received are reinvested in additional shares of the Series Fund or the non-Prudential administered funds and are recorded on the ex-dividend date.

Note 3: Investment Information for The Pruco Life Variable Universal Account

The net asset value per share for each portfolio of the Series Fund, or the non-Prudential administered variable funds, the number of shares (rounded) of each portfolio held by the Account and the aggregate cost of investments in such shares at March 31, 2001 were as follows: (unaudited)

<TABLE>
<CAPTION>

PORTFOLIOS

Money Market Portfolio	Diversified Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio

<S> <C> <C> <C> <C>

Number of shares (rounded):	4,481,924	5,658,137	2,068,957	688,786
Net asset value per share:	$10.00	$11.75	$22.03	$6.42
Cost:	$44,819,242	$63,279,430	$54,322,441	$4,898,100

<CAPTION>

PORTFOLIOS (Continued)

<S> <C> <C> <C> <C>

	Stock Index Portfolio	Prudential Jennison Portfolio	SP Alliance Large Cap Growth Portfolio	SP Davis Value Portfolio
Number of shares (rounded):	5,521,240	415,232	183,861	4,049
Net asset value per share:	$34.07	$19.15	$7.30	$9.19
Cost:	$171,315,449	$10,071,722	$1,744,728	$39,746

</TABLE>

PORTFOLIOS (Continued)

	SP Invesco Small Company Growth Portfolio	SP Pimco Total Return Portfolio	SP Pimco High Yield Portfolio
Number of shares (rounded):	4,624	111,865	143
Net asset value per share:	$6.35	$10.71	$10.17
Cost:	$35,993	$1,168,030	$1,492

Note 4: Contract Owner Unit Information

Outstanding contract owner units (rounded), unit values and total value of contract owner equity at March 31, 2001 were as follows: (unaudited)

<TABLE>
<CAPTION>

SUBACCOUNTS

	Diversified Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio	Money Market Portfolio
<S>	<C>	<C>	<C>	<C>
Contract Owner Units Outstanding (Pruselect I - rounded)	4,101,012	573,605	28,068	281,834
Unit Value (Pruselect I)	$ 2.30803	$ 3.58040	$ 2.15867	$ 1.71193
Contract Owner Equity (Pruselect I)	$ 9,465,259	$ 2,053,735	$ 60,590	$ 482,480
Contract Owner Units Outstanding (Pruselect II - rounded)	22,044,405	10,744,085	1,098,182	17,416,744
Unit Value (Pruselect II)	$ 2.30803	$ 3.58040	$ 2.15867	$ 1.71193
Contract Owner Equity (Pruselect II)	$50,879,148	$38,468,122	$ 2,370,613	$29,816,247
Contract Owner Units Outstanding (Pruselect III - rounded) ...	5,220,768	4,888,760	1,776,788	10,068,233
Unit Value (Pruselect III)	$ 1.13223	$ 0.97534	$ 0.98048	$ 1.08288

Contract Owner Equity (Pruselect III)	$10,902,688	$ 5,911,110	$ 4,768,203	$ 1,742,105
Contract Owner Units Outstanding (VUL - rounded)	75,403	0	0	0
Unit Value (VUL)	$ 1.00376	$ 1.00924	$ 0.94408	$ 0.97546
Contract Owner Equity (VUL)	$ 75,687	$ 0	$ 0	$ 0
Contract Owner Units Outstanding (SVUL - rounded)	3,381,389	200,402	303,362	256,072
Unit Value (SVUL)	$ 1.04754	$ 1.13568	$ 0.95290	$ 0.97120
Contract Owner Equity (SVUL)	$ 3,542,140	$ 227,593	$ 289,074	$ 248,697
Total Contract Owner Equity	$44,819,242	$66,483,110	$45,579,134	$ 4,422,005

<CAPTION>

SUBACCOUNTS (Continued)

<S>	<C> Stock Index Portfolio	<C> Prudential Jennison Portfolio	<C> SP Allince Large Cap Growth Portfolio	<C> SP Davis Value Portfolio
Contract Owner Units Outstanding (Pruselect I - rounded)...	6,938,447	0	N/A	N/A

Unit Value (Pruselect I)	$ 3.87568	$ 2.45840	$ N/A	$ N/A
Contract Owner Equity (Pruselect I)	$ 26,891,198	$ 0	$ N/A	$ N/A
Contract Owner Units Outstanding (Pruselect II - rounded)	36,165,496	947,751	N/A	N/A
Unit Value (Pruselect II)	$ 3.87568	$ 2.45840	$ N/A	$ N/A
Contract Owner Equity (Pruselect II)	$ 140,165,890	$ 2,329,951	$ N/A	$ N/A
Contract Owner Units Outstanding (Pruselect III - rounded)	22,255,358	5,048,640	1,728,397	38,533
Unit Value (Pruselect III)	$ 0.86129	$ 0.79732	$ 0.77655	$ 0.96124
Contract Owner Equity (Pruselect III)	$ 19,168,317	$ 4,025,382	$ 1,342,187	$ 37,039
Contract Owner Units Outstanding (VUL - rounded)	185	181	0	178
Unit Value (VUL)	$ 0.94048	$ 0.93260	$ 0.93095	$ 0.95114
Contract Owner Equity (VUL)	$ 174	$ 168	$ 0	$ 169
Contract Owner Units Outstanding (SVUL - rounded)	2,317,118	2,400,264	N/A	N/A
Unit Value (SVUL)	$ 0.81268	$ 0.66501	$ N/A	$ N/A
Contract Owner Equity (SVUL)	$ 1,883,075	$ 1,596,200	$ N/A	$ N/A

-------------- ----------- ----------
Total Contract Owner Equity .... $ 188,108,654
$ 7,951,701 $ 1,342,187 $ 37,208
===============
============== =========== ==========
</TABLE>

Note 4: Contract Owner Unit Information (Continued)

<TABLE>
<CAPTION>

SUBACCOUNTS (Continued)

SP Invesco
Small SP Pimco SP Pimco
Company
Growth Total Return High Yield

Portfolio Portfolio Portfolio

------------------ ------------- -----------
<S> <C>
<C> <C>
Contract Owner Units Outstanding (Pruselect I - rounded) ....
N/A N/A N/A
Unit Value (Pruselect I) .... $
N/A $ N/A $ N/A

------------ ------------- -----------
Contract Owner Equity (Pruselect I) .... $
N/A $ N/A $ N/A

------------ ------------- -----------

Contract Owner Units Outstanding (Pruselect II - rounded) .... $
N/A N/A $ N/A
Unit Value (Pruselect II) .... $
N/A $ N/A $ N/A

------------ ------------- -----------
Contract Owner Equity (Pruselect II) .... $
N/A $ N/A $ N/A

Contract Owner Units Outstanding (Pruselect III - rounded)	45,313	$ 1,123,716	$ 1,404
Unit Value (Pruselect III)	$ 0.64805	$ 1.06617	$ 1.03670
	------------	-------------	-----------
Contract Owner Equity (Pruselect III)	$ 29,365	$ 1,198,072	$ 1,456
	------------	-------------	-----------
Contract Owner Units Outstanding (VUL - rounded)	0	N/A	N/A
Unit Value (VUL)	$ 0.89545	$ N/A	$ N/A
	------------	-------------	-----------
Contract Owner Equity (VUL)	$ 0	$ N/A	$ N/A
	------------	-------------	-----------
Contract Owner Units Outstanding (SVUL - rounded)	N/A	N/A	N/A
Unit Value (SVUL)	$ N/A	$ N/A	$ N/A
	------------	-------------	-----------
Contract Owner Equity (SVUL)	$ N/A	$ N/A	$ N/A
	------------	-------------	-----------
Total Contract Owner Equity	$ 29,365	$ 1,198,072	$ 1,456
	============	=============	===========

</TABLE>

Note 5: Charges and Expenses

A. Mortality Risk and Expense Risk Charges

The mortality risk and expense risk charges, at an effective annual rate of up to 0.90% for Pruselect I, Pruselect II and SVUL contracts, 0.50% for Pruselect III contracts, and 0.45% for VUL contracts are applied daily against the net assets representing equity of contract owners held in each subaccount. Mortality risk is that contract owners may not live as long as estimated and expense risk is that the cost of issuing and administering the policies may exceed related charges by Pruco Life. Pruco Life intends to charge only 0.60% on Pruselect I and Pruselect II contracts, but reserves the right to make the full 0.90% charge. Pruco Life intends to charge only 0.20% on Pruselect III contracts but reserves the right to make the full 0.50% charge. For VUL contracts Pruco Life intends to charge only 0.25% but reserves the right to charge 0.45%.

B. Partial Withdrawal Charge

A charge is imposed by Pruco Life on partial withdrawals of the cash surrender value. A charge equal to the lesser of $15 or 2% and $25 or 2% will be made in connection with each partial withdrawal of the cash surrender value of a Pruselect I or Pruselect II and Pruselect III, SVUL or VUL contracts respectively.

C. Cost of Insurance and Other Related Charges

Contract owners contributions are subject to certain deductions prior to being invested in the Account. The deductions are for (1) transaction costs which are deducted from each premium payment to cover premium collection and processing costs; (2) state premium taxes; (3) sales charges which are deducted in order to compensate Pruco Life for the cost of selling the contract. Contracts are also subject to monthly charges for the costs of administering the contract.

Note 6: Taxes

Pruco Life is taxed as a "life insurance company" as defined by the Internal Revenue Code. The results of operations of the Account form a part of Prudential's consolidated federal tax return. Under current federal law, no federal income taxes are payable by the Account. As such, no provision for tax liability has been recorded in these financial statements.

Note 7: Unit Activity

Transactions in units (including transfers among subaccounts) for the period ended March 31, 2001 2000 and 1999 were as follows:

<TABLE>
<CAPTION>

SUBACCOUNTS

	Diversified Bond Portfolio			Money Market Portfolio		
	01/01/2001 to 03/31/2001 (unaudited)	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999	01/01/2001 to 03/31/2001 (unaudited)	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Contract Owner Contributions:	52,332,967	64,085,060	13,870,279	8,615,703	8,172,817	5,773,771
Contract Owner Redemptions:	(52,966,733)	(46,189,540)	(8,349,759)	(3,213,362)	(4,232,367)	(3,482,099)

<CAPTION>

SUBACCOUNTS (Continued)

	High Yield Bond Portfolio			Equity Portfolio		
	01/01/2001 to 03/31/2001	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999	01/01/2001 to 03/31/2001	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999

(unaudited)
(unaudited)

<S> <C> <C> <C>
<C> <C> <C>

Contract Owner Contributions:	5,227,545	8,421,103	3,528,860	1,882,207	876,102	232,862
Contract Owner Redemptions:	(2,173,550)	(6,532,966)	(5,248,863)	(229,316)	(544,754)	(494,213)

<CAPTION>

SUBACCOUNTS (Continued)

	Stock Index Portfolio			Prudential Jennison Portfolio		
	01/01/2001 to 03/31/2001 (unaudited)	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999	01/01/2001 to 03/31/2001 (unaudited)	01/01/2000 to 12/31/2000	01/01/1999 to 12/31/1999
Contract Owner Contributions:	19,646,544	21,332,741	10,380,525	8,543,007	5,213,110	1,880,279
Contract Owner Redemptions:	(8,836,909)	(7,355,825)	(8,588,993)	(4,855,036)	(2,401,833)	(1,058,268)

<S> <C> <C> <C>
<C> <C> <C>

<CAPTION>

SUBACCOUNTS (Continued)

SP Alliance
Large Cap Growth

	SP Davis Value Portfolio****	Portfolio****
	01/01/2001 to 03/31/2001 (unaudited)	01/01/2001 to 03/31/2001 (unaudited)
<S>	<C>	<C>
Contract Owner Contributions:	39,828	1,731,450
Contract Owner Redemptions:	(1,118)	(3,053)

</TABLE>

**** Became available on October 16, 2000 (Note 1)

Note 7: Unit Activity (Continued)

<TABLE>
<CAPTION>

SUBACCOUNTS (Continued)

SP Pimco Total Return Portfolio****	SP Invesco Small Company Growth Portfolio****
01/01/2001	01/01/2001

	to 03/31/2001 (unaudited)	to 03/31/2001 (unaudited)
<S>	<C>	<C>
Contract Owner Contributions:	1,124,661	50,824
Contract Owner Redemptions:	(946)	(5,511)

<CAPTION>

	SUBACCOUNTS (Continued)
	SP Pimco High Yield Portfolio****
	01/01/2001 to 03/31/2001 (unaudited)
<S>	<C>
Contract Owner Contributions:	1,413
Contract Owner Redemptions:	(9)

</TABLE>

**** Became available on October 16, 2000 (Note 1)

Note 8: Purchases and Sales of Investments

The aggregate costs of purchases and proceeds from sales of investments in the Series Fund for the period ended March 31, 2001 were as follows: (unaudited)

<TABLE>
<CAPTION>

Money	Diversified

	Market Portfolio	Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio
Purchases	$ 14,947,667	$ 13,631,101	$ 6,242,222	$ 1,976,114
Sales:	$(17,744,882)	$ (4,344,092)	$ (3,491,921)	$ (319,566)

<CAPTION>

	Stock Index Portfolio	Prudential Jennison Portfolio	SP Alliance Large Cap Growth Portfolio	SP Davis Value Portfolio
Purchases	$ 26,074,675	$ 7,809,435	$ 1,755,819	$ 40,903
Sales:	$(16,813,285)	$ (6,354,967)	$ (10,728)	$ (1,156)

<CAPTION>

	SP Invesco Small Company Growth Portfolio	SP Pimco Total Return Portfolio	SP Pimco High Yield Portfolio
Purchases	$ 40,525	$ 1,169,407	$ 1,492
Sales:	$ (4,519)	$ (1,386)	$ (0)

</TABLE>

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF NET ASSETS
December 31, 2000

<TABLE>
<CAPTION>

SUBACCOUNTS

	Money Market Portfolio	Diversified Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio	Stock Index Portfolio	Prudential Jennison Portfolio
<S>	<C>	<C>	<C>	<C>	<C>	<C>
ASSETS						
Investment in The Prudential Series Fund, Inc. Portfolios, at net asset value [Note 3]	$ 46,985,994	$ 54,921,491	$ 48,301,654	$ 2,681,334	$205,122,327	$ 8,449,434
Net Assets	$ 46,985,994	$ 54,921,491	$ 48,301,654	$ 2,681,334	$205,122,327	$ 8,449,434
NET ASSETS, representing:						
Equity of contract owners [Note 4]	$ 46,985,994	$ 54,921,491	$ 48,301,654	$ 2,681,334	$205,122,327	$ 8,449,434
	$ 46,985,994	$ 54,921,491	$ 48,301,654	$ 2,681,334	$205,122,327	$ 8,449,434

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF OPERATIONS
For the years ended December 31, 2000, 1999 and 1998

<TABLE>
<CAPTION>

SUBACCOUNTS

	Money Market Portfolio			Diversified Bond Portfolio		
	2000	1999	1998	2000	1999	1998
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INVESTMENT INCOME						
Dividend income	$ 1,271,067	$ 835,985	$ 461,945	$ 2,992,796	$ 0	$ 2,359,120
EXPENSES						
Charges to contract owners for assuming mortality risk and expense risk [Note 5A]	118,314	102,057	53,117	275,864	253,044	229,634
NET INVESTMENT INCOME (LOSS)	1,152,753	733,928	408,828	2,716,932	(253,044)	2,129,486
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS						
Capital gains distributions received	0	0				

			0	5,872	114,761	128,093
Realized gain (loss) on shares redeemed	0	0	0	23,979	(24,825)	173,161
Net change in unrealized gain (loss) on investments	0	0	0	1,433,451	(406,752)	(29,348)
NET GAIN (LOSS) ON INVESTMENTS	0	0	0	1,463,302	(316,816)	271,906
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ 1,152,753	$ 733,928	$ 408,828	$ 4,180,234	$ (569,860)	$ 2,401,392

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

<TABLE>
<CAPTION>

SUBACCOUNTS (Continued)

	High Yield Bond Portfolio			Equity Portfolio		
	2000	1999	1998	2000	1999	1998
<S>	<C>	<C>	<C>	<C>	<C>	<C>
INVESTMENT INCOME						
Dividend income	$ 881,331	$ 716,887	$ 860,120	$ 340,268	$ 8,128	$ 261,439

EXPENSES						
Charges to contract owners for assuming mortality risk and expense risk [Note 5A]	268,208	263,130	284,011	16,723	16,950	15,665
NET INVESTMENT INCOME (LOSS)	613,123	453,757	576,109	323,545	(8,822)	245,774
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS						
Capital gains distributions received	7,809,669	5,076,635	5,026,484	0	0	0
Realized gain (loss) on shares redeemed	(640,258)	1,953,344	4,779,486	(76,032)	(58,390)	(4,633)
Net change in unrealized gain (loss) on investments	(6,091,333)	(1,836,843)	(5,230,122)	(498,772)	181,106	(334,049)
NET GAIN (LOSS) ON INVESTMENTS	1,078,078	5,193,136	4,575,848	(574,804)	122,716	(338,682)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$ 1,691,201	$ 5,646,893	$ 5,151,957	$ (251,259)	$ 113,894	$ (92,908)

<CAPTION>

<S>	<C>	<C>	<C>
		Stock Index Portfolio	
	2000	1999	1998
INVESTMENT INCOME			
Dividend income	$ 1,798,252	$ 1,908,245	$ 1,729,752

EXPENSES			
Charges to contract owners for assuming mortality risk and expense risk [Note 5A]	1,219,165	1,068,971	820,541
NET INVESTMENT INCOME (LOSS)	579,087	839,274	909,211
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS			
Capital gains distributions received	7,138,260	2,384,852	2,499,196
Realized gain (loss) on shares redeemed	6,533,279	5,878,374	5,771,729
Net change in unrealized gain (loss) on investments	(34,812,832)	24,251,918	24,590,569
NET GAIN (LOSS) ON INVESTMENTS	(21,141,293)	32,515,144	32,861,494
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$(20,562,206)	$ 33,354,418	$ 33,770,705

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF OPERATIONS
For the years ended December 31, 2000, 1999 and 1998

<TABLE>
<CAPTION>

SUBACCOUNTS

Prudential Jennison Portfolio

	2000	1999	1998
INVESTMENT INCOME			
Dividend income	$ 5,000	$ 8,827	$ 3,905
EXPENSES			
Charges to contract owners for assuming mortality risk and expense risk [Note 5A]	41,065	28,413	11,315
NET INVESTMENT INCOME (LOSS)	(36,065)	(19,586)	(7,410)
NET REALIZED AND UNREALIZED GAIN (LOSS) ON INVESTMENTS			
Capital gains distributions received	1,146,896	273,783	37,636
Realized gain (loss) on shares redeemed	690,399	65,721	22,375
Net change in unrealized gain (loss) on investments	(3,264,936)	1,513,045	478,204
NET GAIN (LOSS) ON INVESTMENTS	(1,427,641)	1,852,549	538,215

NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	$(1,463,706)	$ 1,832,963	$ 530,805

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF CHANGES IN NET ASSETS
For the years ended December 31, 2000, 1999 and 1998

<TABLE>
<CAPTION>

SUBACCOUNTS

	Money Market Portfolio			Diversified Bond Portfolio		
	2000	1999	1998	2000	1999	1998
<S>	<C>	<C>	<C>	<C>	<C>	<C>
OPERATIONS						
Net investment income (loss)	$ 1,152,753	$ 733,928	$ 408,828	$ 2,716,932	$ (253,044)	$ 2,129,486
Capital gains distributions received	0	0	0	5,872	114,761	128,093
Realized gain (loss) on shares redeemed	0	0	0	23,979	(24,825)	173,161
Net change in unrealized gain (loss) on						

investments	0	0	0	1,433,451	(406,752)	(29,348)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	1,152,753	733,928	408,828	4,180,234	(569,860)	2,401,392
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS						
Contract Owner Net Payments	44,459,867	14,681,912	8,459,179	4,263,006	4,403,759	4,026,378
Policy Loans	0	0	0	(527)	(153)	(10,790)
Policy Loan Repayments and Interest	0	0	0	409	399	85
Surrenders, Withdrawals and Death Benefits	(602,015)	(487,668)	48,094	(3,637,754)	(525,927)	(5,421,341)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	(18,533,813)	(6,419,780)	(5,068,699)	5,408,010	1,276,029	4,043,371
Withdrawal and Other Charges	(511,219)	(442,288)	(258,516)	(546,647)	(461,017)	(491,540)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	24,812,820	7,332,176	3,180,058	5,486,497	4,693,090	2,146,163
NET INCREASE (DECREASE) IN NET ASSETS RETAINED IN THE ACCOUNT [Note 7]	0	0	(1,722)	0	0	(35,755)
TOTAL INCREASE (DECREASE) IN NET ASSETS	25,965,573	8,066,104	3,587,164	9,666,731	4,123,230	4,511,800
NET ASSETS						
Beginning of year	21,020,421	12,954,317	9,367,153	45,254,760	41,131,530	36,619,730
End of year	$ 46,985,994	$ 21,020,421	$			

12,954,317	$ 54,921,491	$ 45,254,760	$ 41,131,530
============	============	============	============

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

<TABLE>
<CAPTION>

SUBACCOUNTS (Continued)

	Equity Portfolio			High Yield Bond Portfolio		
	2000	1999	1998	2000	1999	1998
<S>	<C>	<C>	<C>	<C>	<C>	<C>
OPERATIONS						
Net investment income (loss)	$ 613,123	$ 453,757	$ 576,109	$ 323,545	$ (8,822)	$ 245,774
Capital gains distributions received	7,809,669	5,076,635	5,026,484	0	0	0
Realized gain (loss) on shares redeemed ...	(640,258)	1,953,344	4,779,486	(76,032)	(58,390)	(4,633)
Net change in unrealized gain (loss) on investments	(6,091,333)	(1,836,843)	(5,230,122)	(498,772)	181,106	(334,049)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	1,691,201	5,646,893	5,151,957	(251,259)	113,894	(92,908)
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS						
Contract Owner Net Payments	9,193,270	4,684,781				

			5,974,743	250,497	245,021	637,224
Policy Loans	(1,004)	(6,740)	(16,155)	0	0	0
Policy Loan Repayments and Interest	1,158	1,776	2,348	0	0	0
Surrenders, Withdrawals and Death Benefits	(2,266,921)	(4,842,312)	(11,366,743)	(477,910)	(307,785)	(1,826)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	(4,718,266)	(6,140,793)	(6,233,542)	552,605	(466,171)	556,432
Withdrawal and Other Charges	(529,082)	(570,661)	(750,093)	(46,531)	(51,266)	(67,806)
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	1,679,155	(6,873,949)	(12,389,442)	278,661	(580,201)	1,124,024
NET INCREASE (DECREASE) IN NET ASSETS RETAINED IN THE ACCOUNT [Note 7]	0	0	(378,339)	0	0	(1,836)
TOTAL INCREASE (DECREASE) IN NET ASSETS	3,370,356	(1,227,056)	(7,615,824)	27,402	(466,307)	1,029,280
NET ASSETS						
Beginning of year	44,931,298	46,158,354	53,774,178	2,653,932	3,120,239	2,090,959
End of year	$ 48,301,654	$ 44,931,298	$ 46,158,354	$ 2,681,334	$ 2,653,932	$ 3,120,239

<CAPTION>

	Stock Index Portfolio		
	2000	1999	1998

<S> <C> <C>
<C>

OPERATIONS			
Net investment income (loss)	$ 579,087	$ 839,274	$ 909,211
Capital gains distributions received	7,138,260	2,384,852	2,499,196
Realized gain (loss) on shares redeemed ...	6,533,279	5,878,374	5,771,729
Net change in unrealized gain (loss) on investments	(34,812,832)	24,251,918	24,590,569
	------------	------------	------------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(20,562,206)	33,354,418	33,770,705
	------------	------------	------------
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS			
Contract Owner Net Payments	15,165,260	13,998,881	13,077,570
Policy Loans	(1,602)	(16,721)	(19,574)
Policy Loan Repayments and Interest	1,607	1,041	144
Surrenders, Withdrawals and Death Benefits	(16,632,045)	(10,598,966)	(432,906)
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	20,039,370	6,749,174	11,664,940
Withdrawal and Other Charges	(1,794,353)	(1,633,867)	(1,454,112)
	------------	------------	------------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	16,778,237	8,499,542	22,836,062
	------------	------------	------------
NET INCREASE (DECREASE) IN NET ASSETS RETAINED IN THE ACCOUNT [Note 7]	0	0	42,339
	------------	------------	

TOTAL INCREASE (DECREASE) IN NET ASSETS	(3,783,969)	41,853,960	56,649,106
NET ASSETS			
Beginning of year	208,906,296	167,052,336	110,403,230
End of year	$205,122,327	$208,906,296	$167,052,336

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT

STATEMENTS OF CHANGES IN NET ASSETS
For the years ended December 31, 2000, 1999 and 1998

<TABLE>
<CAPTION>

	SUBACCOUNTS		
	Prudential Jennison Portfolio		
	2000	1999	1998
<S>	<C>	<C>	<C>
OPERATIONS			
Net investment income (loss)	$ (36,065)		

		$ (19,586)	$ (7,410)
Capital gains distributions received	1,146,896	273,783	37,636
Realized gain (loss) on shares redeemed	690,399	65,721	22,375
Net change in unrealized gain (loss) on investments	(3,264,936)	1,513,045	478,204
	-----------	-----------	-----------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM OPERATIONS	(1,463,706)	1,832,963	530,805
	-----------	-----------	-----------
PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS			
Contract Owner Net Payments	629,297	144,235	75,139
Policy Loans	(51,204)	0	0
Policy Loan Repayments and Interest	68	0	0
Surrenders, Withdrawals and Death Benefits	(3,809,762)	(13,816)	0
Net Transfers From (To) Other Subaccounts or Fixed Rate Option	6,436,466	2,170,749	1,234,490
Withdrawal and Other Charges	(114,674)	(46,761)	(22,311)
	-----------	-----------	-----------
NET INCREASE (DECREASE) IN NET ASSETS RESULTING FROM PREMIUM PAYMENTS AND OTHER OPERATING TRANSFERS	3,090,191	2,254,407	1,287,318
	-----------	-----------	-----------
NET INCREASE (DECREASE) IN NET ASSETS RETAINED IN THE ACCOUNT [Note 7]	0	0	32,534
	-----------	-----------	-----------
TOTAL INCREASE (DECREASE) IN NET ASSETS	1,626,485	4,087,370	1,850,657

NET ASSETS

Beginning of year	6,822,949	2,735,579	884,922
	-----------	-----------	-----------
End of year	$ 8,449,434	$ 6,822,949	$ 2,735,579
	===========	===========	===========

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS ON PAGES A27 THROUGH A32

NOTES TO FINANCIAL STATEMENTS OF
THE PRULIFE CUSTOM PREMIER SUBACCOUNTS OF
PRUCO LIFE VARIABLE UNIVERSAL ACCOUNT
December 31, 2000

Note 1: General

Pruco Life Variable Universal Account (the "Account") was established on April 17, 1989 under Arizona law as a separate investment account of Pruco Life Insurance Company ("Pruco Life") which is a wholly-owned subsidiary of The Prudential Insurance Company of America ("Prudential"). The assets of the Account are segregated from Pruco Life's other assets. Proceeds from sales of the Pruselect I, Pruselect II, effective November 10, 1999 Pruselect III, effective May 1, 2000 Survivorship Variable Universal Life ("SVUL") and effective February 12, 2001 PruLife Custom Premier ("VUL") contracts are invested in the Account as directed by the contract owners.

The Account is registered under the Investment Company Act of 1940, as amended, as a unit investment trust. There are fourty-two subaccounts within the Account, sixteen of which are available to PruLife Custom Premier contract owners. Each subaccount invests in its corresponding portfolio of The Prudential Series Fund, Inc. (the "Series Fund"). The Series Fund is a diversified open-end management investment company, and is managed by Prudential.

Beginning February 12, 2001, the following ten additional subacccounts will be available to PruLife Custom Premier contract owners: SP Alliance Large Cap Growth Portfolio, SP Davis Value Portfolio, SP Small/Mid Cap Value Portfolio, SP INVESCO Small Company Growth Portfolio, SP Aim Aggressive Growth Portfolio, SP MFS Capital Opportunities Portfolio, SP MFS Mid-Cap Growth Portfolio, SP Prudential U.S. Emerging Growth Portfolio, SP Alliance Technology Portfolio and SP Deutsche International Equity Portfolio.

At December 31, 2000, there were no balances pertaining to PruLife

Custom Premier in the subaccounts investing in the Series Fund.

Note 2: Significant Accounting Policies

The accompanying financial statements are prepared in conformity with accounting principles generally accepted in the United States ("GAAP"). The preparation of the financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts and disclosures. Actual results could differ from those estimates.

Investments - The investments in shares of the Series Fund are stated at the net asset value of the respective portfolio.

Security Transactions - Realized gains and losses on security transactions are reported on an average cost basis. Purchase and sale transactions are recorded as of the trade date of the security being purchased or sold.

Distributions Received - Dividend and capital gain distributions received are reinvested in additional shares of the Series Fund and are recorded on the ex-dividend date.

Note 3: Investment Information for The Prudential Series Fund, Inc. Portfolios

The net asset value per share for each portfolio of the Series Fund, the number of shares (rounded) of each portfolio held by the subaccounts of the Account and the aggregate cost of investments in such shares at December 31, 2000 were as follows:

<TABLE>
<CAPTION>

PORTFOLIOS

	Money Market	Diversified Bond	Equity	High Yield Bond
<S>	<C>	<C>	<C>	<C>
Number of shares (rounded):	4,698,599	4,868,927	1,971,496	436,699
Net asset value per share:	$ 10.00	$ 11.28		

Net asset value per share:	$ 24.50	$ 6.14		
Cost:	$ 52,426,500.00	$ 3,274,229.00	$ 46,985,994.00	$ 53,879,393.00

<CAPTION>

<S> <C> <C>

	PORTFOLIOS (Continued)	
	Stock Index	Prudential Jennison
Number of shares (rounded):	5,305,803	367,847
Net asset value per share:	$ 38.66	$ 22.97
Cost:	$161,203,107.00	$ 9,634,506.00

</TABLE>

Note 4: Contract Owner Unit Information

Outstanding contract owner units (rounded), unit values and total value of contract owner equity at December 31, 2000 were as follows:

<TABLE>
<CAPTION>

<S> <C> <C> <C> <C>

	SUBACCOUNTS			
	Money Market Portfolio	Diversified Bond Portfolio	Equity Portfolio	High Yield Bond Portfolio
Contract Owner Units Outstanding (Pruselect I - rounded)	283,180	4,120,370	576,346	28,203
Unit Value (Pruselect I)	$ 1.69086	$ 2.22096	$ 3.98773	$ 2.06759
Contract Owner Equity (Pruselect I)	$ 478,818	$ 9,151,177	$ 2,298,312	$ 58,312

Contract Owner Units Outstanding (Pruselect II - rounded) ....
20,705,776   19,228,309   11,035,282   1,095,294
Unit Value (Pruselect II) .... $
1.69086 $ 2.22096 $ 3.98773 $ 2.06759

------------   ------------   ------------   ------------
Contract Owner Equity (Pruselect II) .... $
35,010,568 $ 42,705,305 $ 44,005,725 $ 2,264,619

------------   ------------   ------------   ------------

Contract Owner Units Outstanding (Pruselect III - rounded) ....
7,353,933   2,732,335   1,682,707   289,624
Unit Value (Pruselect III) .... $
1.06851 $ 1.08844 $ 1.08522 $ 0.93826

------------   ------------   ------------   ------------
Contract Owner Equity (Pruselect III) .... $
7,857,751 $ 2,973,983 $ 1,826,107 $ 271,743

------------   ------------   ------------   ------------

Contract Owner Units Outstanding (SVUL - rounded) ....
3,514,480   83,231   161,482   93,100
Unit Value (SVUL) .... $
1.03539 $ 1.09365 $ 1.06210 $ 0.93083

------------   ------------   ------------   ------------
Contract Owner Equity (SVUL) .... $
3,638,857 $ 91,026 $ 171,510 $ 86,660

------------   ------------   ------------   ------------
Total Contract Owner Equity .... $
46,985,994 $ 54,921,491 $ 48,301,654 $ 2,681,334

============   ============   ============   ============

<CAPTION>

SUBACCOUNTS (Continued)

Stock   Prudential

Index   Jennison

Portfolio   Portfolio

------------ ------------
<S> <C> <C>

Contract Owner Units Outstanding (Pruselect I - rounded)	6,954,931	0
Unit Value (Pruselect I)	$ 4.40435	$ 2.95321
	------------	------------
Contract Owner Equity (Pruselect I)	$ 30,631,950	$ 0
	------------	------------
Contract Owner Units Outstanding (Pruselect II - rounded)	36,701,102	2,059,170
Unit Value (Pruselect II)	$ 4.40435	$ 2.95321
	------------	------------
Contract Owner Equity (Pruselect II)	$161,644,499	$ 6,081,161
	------------	------------
Contract Owner Units Outstanding (Pruselect III - rounded)	11,869,134	1,587,881
Unit Value (Pruselect III)	$ 0.97781	$ 0.95689
	------------	------------
Contract Owner Equity (Pruselect III)	$ 11,605,758	$ 1,519,427
	------------	------------
Contract Owner Units Outstanding (SVUL - rounded)	1,341,802	1,061,814
Unit Value (SVUL)	$ 0.92422	$ 0.79943
	------------	------------
Contract Owner Equity (SVUL)	$ 1,240,120	$ 848,846
	------------	------------
Total Contract Owner Equity	$205,122,327	$ 8,449,434
	============	============

</TABLE>

Note 5: Charges and Expenses

A. Mortality Risk and Expense Risk Charges

The mortality risk and expense risk charges, at an effective annual rate of up to 0.90% for Pruselect I, Pruselect II and SVUL contracts, 0.50% for Pruselect III contracts, and 0.45% for VUL contracts are applied daily against the net assets representing equity of contract owners held in each subaccount. Mortality risk is that contract owners may not live as long as estimated and expense risk is that the cost of issuing and administering the policies may exceed related charges by Pruco Life. Pruco Life intends to charge only 0.60% on Pruselect I and Pruselect II contracts, but reserves the right to make the full 0.90% charge. Pruco Life intends to charge only 0.20% on Pruselect III contracts but reserves the right to make the full 0.50% charge. For VUL contracts Pruco Life intends to charge only 0.25% but reserves the right to charge 0.45%.

B. Partial Withdrawal Charge

A charge is imposed by Pruco Life on partial withdrawals of the cash surrender value. A charge equal to the lesser of $15 or 2% and $25 or 2% will be made in connection with each partial withdrawal of the cash surrender value of a Pruselect I or Pruselect II and Pruselect III, SVUL or VUL contracts respectively.

C. Expense Reimbursement

The Account is reimbursed by Pruco Life for Pruselect I and Pruselect II contracts, on a non-guaranteed basis, for expenses incurred by the Series Fund in excess of the effective rate of 0.40% for all Zero Coupon Bond Portfolios and for the Stock Index Portfolio, 0.50% for the Equity Income Portfolio, 0.55% for the Natural Resources Portfolio, and 0.65% for the High Yield Bond Portfolio of the average daily net assets of these portfolios.

D. Cost of Insurance and Other Related Charges

Contract owner contributions are subject to certain deductions prior to being invested in the Account. The deductions are for (1) transaction costs which are deducted from each premium payment to cover premium collection and processing costs; (2) state premium taxes; (3) sales charges which are deducted in order to compensate Pruco Life for the cost of selling the contract. Contracts are also subject to monthly charges for the costs of administering the contract.

Note 6: Taxes

Pruco Life is taxed as a "life insurance company" as defined by the Internal Revenue Code. The results of operations of the Account form a part of Prudential's consolidated federal tax return. Under current federal law, no federal income taxes are payable by the Account. As such, no provision for tax liability has been recorded in these financial statements.

Note 7: Net Increase (Decrease) in Net Assets Retained in the Account

The increase (decrease) in net assets retained in the account represents the net contributions (withdrawals) of Pruco Life to (from) the Account. Effective October 13, 1998, Pruco Life no longer maintains a position in the Account. Previously, Pruco Life maintained a position in the Account for liquidity purposes including unit purchases and redemptions, fund share transactions and expense processing.

Note 8: Unit Activity

Transactions in units (including transfers among subaccounts) for the years ended December 31, 2000, 1999 and 1998 were as follows:

<TABLE>
<CAPTION>

SUBACCOUNTS

	Diversified Bond Portfolio			Money Market Portfolio		
	2000	1999	1998	2000	1999	1998
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Contract Owner Contributions:	64,085,060	13,870,279	11,769,929	8,172,817	5,773,771	5,686,444
Contract Owner Redemptions:	(46,189,540)	(8,349,759)				

(9,721,732) (4,232,367) (3,482,099) (4,658,242)

<CAPTION>

SUBACCOUNTS (Continued)

<S>	High Yield Bond Portfolio 2000 <C>	1999 <C>	1998 <C>	Equity Portfolio 2000 <C>	1999 <C>	1998 <C>
Contract Owner Contributions:	8,421,103	3,528,860	2,885,417	876,102	232,862	621,628
Contract Owner Redemptions:	(6,532,966)	(5,248,863)	(6,422,617)	(544,754)	(494,213)	(117,717)

<CAPTION>

SUBACCOUNTS (Continued)

<S>	Prudential Jennison Portfolio 2000 <C>	1999 <C>	1998 <C>	Stock Index Portfolio 2000 <C>	1999 <C>	1998 <C>

Contract Owner Contributions:	21,332,741	10,380,525	12,075,930	5,213,110	1,880,279	1,126,502
Contract Owner Redemptions:	(7,355,825)	(8,588,993)	(5,649,830)	(2,401,833)	(1,058,268)	(524,101)

</TABLE>

Note 9: Purchases and Sales of Investments

The aggregate costs of purchases and proceeds from sales of investments in the Series Fund for the year ended December 31, 2000 were as follows:

<TABLE>
<CAPTION>

PORTFOLIOS

	Money Market	Diversified Bond	Equity	High Yield Bond
Purchases	$ 58,178,465	$ 11,347,102	$ 22,743,179	$ 1,300,266
Sales	$(33,483,959)	$ (6,136,468)	$(21,263,130)	$ (1,038,329)

<CAPTION>

	PORTFOLIOS (Continued)	
	Stock Index	Prudential Jennison
Purchases	$ 35,533,057	$ 6,789,912
Sales	$(19,932,098)	$ (3,740,786)

</TABLE>

REPORT OF INDEPENDENT ACCOUNTANTS

To the Contract Owners of the
PruLife Custom Premier Subaccounts of
Pruco Life Variable Universal Account
and the Board of Directors of
Pruco Life Insurance Company

In our opinion, the accompanying statements of net assets and the related statements of operations and of changes in net assets present fairly, in all material respects, the financial position of the subaccounts (Money Market Portfolio, Diversified Bond Portfolio, Equity Portfolio, High Yield Bond Portfolio, Stock Index Portfolio and Prudential Jennison Portfolio) of the PruLife Custom Premier Subaccounts of Pruco Life Variable Universal Account at December 31, 2000, the results of each of their operations and the changes in each of their net assets for each of the three years in the period then ended, in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the management of Pruco Life Insurance Company; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these financial statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits, which included confirmation of fund shares owned at December 31, 2000 with the transfer agent for The Prudential Series Fund Inc., provide a reasonable basis for our opinion.

PricewaterhouseCoopers LLP
New York, New York
March 30, 2001

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Financial Position
As of March 31, 2001 and December 31, 2000 (In Thousands)

<TABLE>
<CAPTION>

	(Unaudited) March 31, 2001	December 31, 2000
ASSETS		
Fixed maturities		
Available for sale, at fair value (amortized cost, 2001: $3,854,661; 2000: $3,552,244)	$ 3,907,070	$ 3,561,521
Held to maturity, at amortized cost (fair value, 2000: $320,634)	--	324,546
Equity securities - available for sale, at fair value (cost, 2001: $241 ; 2000: $13,446)	362	10,804
Investment in affiliate	51,071	--
Mortgage loans on real estate	9,071	9,327
Policy loans	846,549	855,374
Short-term investments	22,387	202,815
Other long-term investments	91,780	83,738
Total investments	4,928,290	5,048,125
Cash and cash equivalents	524,354	453,071
Deferred policy acquisition costs	1,064,979	1,132,653
Deferred ceding commissions	72,705	--
Accrued investment income	79,006	82,297
Reinsurance recoverable	186,772	31,568
Receivables from affiliates	46,274	51,586
Other assets	34,139	29,445
Separate Account assets	14,861,519	16,230,264

TOTAL ASSETS	$ 21,798,038	$ 23,059,009
LIABILITIES AND STOCKHOLDER'S EQUITY		
Liabilities		
Policyholders' account balances	$ 3,736,621	$ 3,646,668
Future policy benefits and other policyholder liabilities	717,073	702,862
Cash collateral for loaned securities	225,014	185,849
Securities sold under agreement to repurchase	25,172	104,098
Income taxes payable	246,581	235,795
Other liabilities	104,907	120,891
Separate Account liabilities	14,861,519	16,230,264
Total liabilities	19,916,887	21,226,427
Contingencies (See Footnote 2)		
Stockholder's Equity		
Common stock, $10 par value; 1,000,000 shares, authorized; 250,000 shares, issued and outstanding	2,500	2,500
Paid-in-capital	466,748	466,748
Retained earnings	1,390,563	1,361,924
Accumulated other comprehensive income		
Net unrealized investment gains	21,340	4,730
Foreign currency translation adjustments	--	(3,320)
Accumulated other comprehensive income	21,340	1,410

Total stockholder's equity	1,881,151	1,832,582
	------------	------------
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	$ 21,798,038	$ 23,059,009
	============	============

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Operations and Comprehensive Income (Unaudited)
Three Months Ended March 31, 2001 and 2000 (In Thousands)

<TABLE>
<CAPTION>

	Three months ended March 31,	
	2001	2000
	---------	---------
<S>	<C>	<C>
REVENUES		
Premiums	$ 23,418	$ 27,251
Policy charges and fee income	119,104	114,881
Net investment income	90,310	84,474
Realized investment gains(losses), net	10,877	(10,311)
Asset management fees	2,153	16,521
Other income	670	203

Total revenues	246,532	233,019
BENEFITS AND EXPENSES		
Policyholders' benefits	56,905	62,332
Interest credited to policyholders' account balances	48,808	38,163
General, administrative and other expenses	103,539	111,859
Total benefits and expenses	209,252	212,354
Income from operations before income taxes	37,280	20,665
Income tax provision	8,641	7,232
NET INCOME	28,639	13,433
Other comprehensive income, net of tax:		
Unrealized gains on securities, net of Reclassification adjustment	16,610	6,489
Foreign currency translation adjustments	3,320	34
Other comprehensive income	19,930	6,523

TOTAL COMPREHENSIVE INCOME	$ 48,569	$ 19,956

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Changes in Stockholder's Equity (Unaudited)
Periods Ended March 31, 2001 and December 31, 2000 and 1999 (In Thousands)

<TABLE>
<CAPTION>

	Common stock	Paid-in-capital	Retained earnings	Accumulated other comprehensive income (loss)	Total stockholder's equity
Balance, January 1, 1999	$ 2,500	$ 439,582	$ 1,202,833	$ 8,317	$ 1,653,232
Net income	--	--	55,595	--	55,595
Change in foreign currency translation adjustments, net of taxes	--	--	--	(742)	(742)
Change in net unrealized investment losses, net of reclassification adjustment and taxes	--	--	--	(38,266)	(38,266)

Balance, December 31, 1999	$ 2,500	$ 439,582	$ 1,258,428	$ (30,691)	$ 1,669,819
Net income	--	--	103,496	--	103,496
Contribution from Parent	--	27,166	--	--	27,166
Change in foreign currency translation adjustments, net of taxes	--	--	--	(993)	(993)
Change in net unrealized investment losses, net of reclassification adjustment and taxes	--	--	--	33,094	33,094
Balance, December 31, 2000	$ 2,500	$ 466,748	$ 1,361,924	$ 1,410	$ 1,832,582
Net income	--	--	28,639	--	28,639
Change in foreign currency translation adjustments, net of taxes	--	--	--	3,320	3,320
Change in net unrealized investment gains, net of reclassification adjustment and taxes	--	--	--	16,610	16,610
Balance, March 31, 2001	$ 2,500	$ 466,748	$ 1,390,563	$ 21,340	$ 1,881,151

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Cash Flows (Unaudited)
Three Months Ended March 31, 2001 and 2000 (In Thousands)

	2001	2000
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net income	$ 28,639	$ 13,433
Adjustments to reconcile net income to net cash (used in) provided by operating activities:		
Policy charges and fee income	(19,687)	(16,900)
Interest credited to policyholders' account balances	48,808	38,163
Realized investment (gains) losses, net	(10,877)	10,311
Amortization and other non-cash items	(28,103)	1,291
Change in:		
Future policy benefits and other policyholders' liabilities	14,211	23,746
Accrued investment income	3,291	(5,189)
Receivables from affiliates	5,312	51,262
Policy loans	(13,129)	(18,424)
Deferred policy acquisition costs and ceding commissions	(5,031)	(25,413)
Income taxes payable	23,487	30,216
Other, net	(23,270)	(16,945)
Cash Flows From Operating Activities	23,651	85,551

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CASH FLOWS FROM INVESTING ACTIVITIES:

Proceeds from the sale/maturity of:		
Fixed maturities:		
Available for sale	1,132,680	651,540
Held to maturity	--	12,189
Equity securities	204	251
Mortgage loans on real estate	256	281
Payments for the purchase of:		
Fixed maturities:		
Available for sale	(1,209,152)	(745,783)
Equity securities	(106)	(2,772)
Cash collateral for loaned securities, net	39,165	25,184
Securities sold under agreement to repurchase, net	(78,926)	43,896
Other long-term investments	(5,540)	(8,710)
Short-term investments, net	180,428	(3,050)
-----------	-----------	
Cash Flows From(Used In) Investing Activities	59,009	(26,974)
-----------	-----------	

CASH FLOWS FROM FINANCING ACTIVITIES:

Policyholders' account balances:		
Deposits	370,993	649,345
Withdrawals	(307,878)	(594,205)
Cash provided to affiliate	(74,492)	--
-----------	-----------	
Cash Flows (Used in)From Financing Activities	(11,377)	55,140
-----------	-----------	
Net increase in Cash and cash equivalents	71,283	113,717
Cash and cash equivalents, beginning of year	453,071	198,994

CASH AND CASH EQUIVALENTS, END OF PERIOD	$ 524,354	$ 312,711

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Notes to Consolidated Financial Statements (Unaudited)

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1. BASIS OF PRESENTATION

The accompanying interim consolidated financial statements have been prepared pursuant to the rules and regulations for reporting on Form 10-Q on the basis of accounting principles generally accepted in the United States. These interim financial statements are unaudited but reflect all adjustments which, in the opinion of management, are necessary to provide a fair presentation of the consolidated results of operations and financial condition of the Pruco Life Insurance Company ("the Company"), a wholly owned subsidiary of The Prudential Insurance Company of America ("Prudential"), for the interim periods presented. All such adjustments are of a normal recurring nature. The results of operations for any interim period are not necessarily indicative of results for a full year. Certain amounts in the Company's prior year consolidated financial statements have been reclassified to conform with the 2001 presentation. These financial statements should be read in conjunction with the consolidated financial statements and notes thereto contained in the Company's Annual Report on Form 10-K for the year ended December 31, 2000.

2. CONTINGENCIES AND LITIGATION

Prudential and the Company are subject to legal and regulatory actions in the ordinary course of their businesses, including class actions. Pending legal and regulatory actions include proceedings relating to aspects of the businesses and operations that are specific to the Company and Prudential and that are typical of the businesses in which the Company and Prudential operate. Some of these proceedings have been brought on behalf of various alleged classes of complainants. In certain of these matters, the plaintiffs are seeking large and/or indeterminate amounts, including punitive or exemplary damages.

Beginning in 1995, regulatory authorities and customers brought significant regulatory actions and civil litigation against the Company and Prudential involving individual life insurance sales practices. In 1996, Prudential, on behalf of itself and many of its life insurance subsidiaries including the Company entered into settlement agreements with relevant insurance regulatory authorities and plaintiffs in the principal life insurance sales practices class action lawsuit covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995. Pursuant to the settlements, the companies agreed to various changes to their sales and business practices controls, to a series of fines, and to provide specific forms of relief to eligible class members. Virtually all claims by class members filed in connection with the settlements have been resolved and virtually all aspects of the remediation program have been satisfied. While the approval of the class action settlement is now final, Prudential and the Company remain subject to oversight and review by insurance regulators and other regulatory authorities with respect to its sales practices and the conduct of the remediation program. The U.S. District Court has also retained jurisdiction as to all matters relating to the administration, consummation, enforcement and interpretation of the settlements.

As of March 31, 2001, Prudential and/or the Company remained a party to approximately 61 individual sales practices actions filed by policyholders who "opted out" of the class action settlement relating to permanent life insurance policies issued in the United States between 1982 and 1995. In addition, there were 48 sales practices actions pending that were filed by policyholders who were members of the class and who failed to "opt out" of the class action settlement. Prudential and the Company believed that those actions are governed by the class settlement release and expects them to be enjoined and/or dismissed. Additional suits may be filed by class members who "opted out" of the class settlements or who failed to "opt out" but nevertheless seek to proceed against Prudential and/or the Company. A number of the plaintiffs in these cases seek large and/or indeterminate amounts, including punitive or exemplary damages. Some of these actions are brought on behalf of multiple plaintiffs. It is possible that substantial punitive damages might be awarded in any of these actions and particularly in an action involving multiple plaintiffs.

Prudential has indemnified the Company for any liabilities incurred in connection with sales practices litigation covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995.

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2. CONTINGENCIES AND LITIGATION (continued)

The balance of the Company's litigation is subject to many uncertainties, and given the complexity and scope, the outcomes cannot be predicted. It is possible that the results of operations or the cash flow of the Company in a particular quarterly or annual period could be materially effected by an ultimate unfavorable resolution of pending litigation and regulatory matters. Management believes, however, that the ultimate outcome of all pending litigation and regulatory matters should not have a material adverse effect on the Company's financial position.

3. RELATED PARTY TRANSACTIONS

The Company has extensive transactions and relationships with Prudential and other affiliates. It is possible that the terms of these transactions are not the same as those that would result from transactions among wholly unrelated parties.

Expense Charges and Allocations

All of the Company's expenses are allocations or charges from Prudential or other affiliates. These expenses can be grouped into the following categories: general and administrative expenses, retail distribution expenses and asset management fees.

The Company's general and administrative expenses are charged to the Company using allocation methodologies based on business processes. Management believes that the methodology is reasonable and reflects costs incurred by Prudential to process transactions on behalf of the Company. Prudential and the Company operate under service and lease agreements whereby services of officers and employees, supplies, use of equipment and office space are provided by Prudential.

The Company is allocated estimated distribution expenses from Prudential's retail agency network for both its domestic life and annuity products. The Company has capitalized the majority of these distribution expenses as deferred policy acquisition costs. Beginning April 1, 2000, Prudential and the Company agreed to revise the estimate of allocated distribution expenses to reflect a market based pricing arrangement.

In accordance with a profit sharing agreement with Prudential that was in effect through December 31, 2000, the Company received fee income from policyholder account balances invested in the Prudential Series Funds ("PSF"). These revenues were recorded as "Asset management fees" in the Consolidated Statements of Operations and Comprehensive Income. The Company was charged an asset management fee by Prudential Global Asset Management ("PGAM") and Jennison Associates LLC ("Jennison") for managing the PSF portfolio. These fees are a component of "general, administrative and other expenses."

On September 29, 2000, the Board of Directors for the Prudential Series Fund, Inc. ("PSFI") adopted resolutions to terminate the existing management agreement between PSFI and Prudential, and has appointed another subsidiary of Prudential as the fund manager for the PSF. The change was approved by the shareholders of PSF during early 2001 and effective January 1, 2001, the Company no longer receives fees associated with the PSF. In addition, the Company will no longer incur the asset management expense from PGAM and Jennison associated with the PSF.

Corporate Owned Life Insurance

The Company has sold three Corporate Owned Life Insurance ("COLI") policies to Prudential. The cash surrender value included in Separate Accounts was $ 651.2 million and $685.9 million at March 31, 2001 and December 31, 2000, respectively. The fees received related to the COLI policies were $2.2 million for the period ending March 31, 2001.

Reinsurance

The Company currently has four reinsurance agreements in place with Prudential and affiliates. Specifically, the Company has a reinsurance Group Annuity Contract, whereby the reinsurer, in consideration for a single premium payment by the Company, provides reinsurance equal to 100% of all payments due under the contract. In addition there are two yearly renewable term agreements in which the Company may offer and the reinsurer may accept reinsurance on any life in excess of the Company's maximum limit of retention. The Company is not relieved of its primary obligation to the policyholder as a result of these reinsurance transactions. These agreements had no material effect on net income for the periods ended March 31, 2001 or 2000. The fourth agreement which is new for 2001 is described below.

On January 31, 2001, the Company transferred all of its assets and liabilities associated with the Company's Taiwan branch including Taiwan's insurance book of business to an affiliated Company, Prudential Life Insurance Company of Taiwan Inc. ("Prudential of Taiwan") , a wholly owned subsidiary of Prudential.

The mechanism used to transfer this block of business in Taiwan is referred to as a "full acquisition and assumption" transaction. Under this mechanism, the Company is jointly liable with Prudential of Taiwan for two years from the giving of notice to all obligees for all matured obligations and for two years after the maturity date of not-yet-matured obligations. Prudential of Taiwan is also contractually liable, under indemnification provisions of the transaction, for any liabilities that may be asserted against the Company. The transfer of the insurance related assets and liabilities was accounted for as a long-duration coinsurance transaction under accounting principles generally accepted in the United States. Under this accounting treatment, the insurance related liabilities remain on the books of the Company and an offsetting reinsurance recoverable is established.

As part of this transaction, the Company made a capital contribution to Prudential of Taiwan in the amount of the net equity of the Company's Taiwan branch as of the date of transfer. As of March 31, 2001, the Company retains an ownership interest of 12% in the stock of Prudential of Taiwan. The Company plans to dividend its interest in Prudential of Taiwan to Prudential in the second quarter of 2001.

Premiums and benefits ceded for the period ending March 31, 2001 from the Taiwan coinsurance agreement were $20.1 million and $2.9 million, respectively.

This transaction reduced the Company's 2001 effective tax rate due to a decrease in the deferred tax liability which had previously been established relating to the Taiwan branch.

Debt Agreements

In July 1998, the Company established a revolving line of credit facility of up to $500 million with Prudential Funding LLC, a wholly owned subsidiary of Prudential. There was no outstanding debt relating to this credit facility as of March 31, 2001 or December 31, 2000.

4. RECENT ACCOUNTING PRONOUNCEMENTS

In September 2000, the Financial Accounting Standards Board ("FASB") issued Statement of Financial Accounting Standard ("SFAS") No. 140, "Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities - a replacement of FASB Statement No. 125". The Company is currently evaluating the effect of adopting the provisions of SFAS No. 140 relating to transfers and extinguishments of liabilities which are effective for periods occurring after March 31, 2001. The Company has adopted disclosures about collateral and for recognition and reclassification of collateral required under the statement for fiscal years ending after December 15, 2000.

5. DERIVATIVE INSTRUMENTS

Adoption of Statement of Financial Accounting Standards (SFAS) No. 133 The Company adopted SFAS No. 133, "Accounting for Derivative Instruments and Hedging Activities", on January 1, 2001. In accordance with SFAS 133, the Company recorded a net-of-tax cumulative adjustment to earnings to recognize at fair value all derivatives. This adjustment did not have a material impact on the results of operations of the Company. As part of the implementation, the Company reclassified held-to-maturity securities, amounting to approximately $324.5 million at January 1, 2001, to the available-for-sale category. This reclassification resulted in the recognition of a net unrealized loss of approximately $2.5 million, net of tax, which was recorded as a component of "Accumulated other comprehensive income/(loss)" on the implementation date.

Accounting for Derivatives and Hedging Activities

A derivative is a financial instrument whose price, performance or cash flow is based upon the actual or expected price, level, performance, value or cash flow of some external benchmark, such as interest rates, foreign exchange rates, securities, commodities, or various financial indices. Derivative financial instruments can be exchange-traded or contracted in the over-the-counter market and include swaps, futures, forwards and options contracts.

All derivatives are recognized on the balance sheet at fair value. On the date the derivative contract is entered into the Company designates the derivative as (1) a hedge of the exposure to changes in the fair value of a recognized asset or liability or an unrecognized firm commitment (fair value hedge), (2) a hedge of the exposure to variable cash flows of a forecasted transaction (cash flow hedge), or (3) a hedge of the foreign currency exposure of a net investment in a foreign operation, an unrecognized firm commitment, or a foreign-currency-denominated asset, liability or forecasted transaction (foreign currency hedge). The accounting for changes in fair value of a derivative depends on its intended use and designation. For a fair value hedge, the gain or loss is recognized in earnings in the period of change together with the offsetting loss or gain on the hedged item. For a cash flow hedge, the effective portion of the derivative's gain or loss is initially reported as a component of other comprehensive income and subsequently reclassified into earnings when the forecasted transaction affects earnings. For a foreign currency hedge, the gain or loss is reported in other comprehensive income as part of the foreign currency translation adjustment. The accounting for a fair value hedge described above applies to a derivative designated as a hedge of the foreign currency exposure of an unrecognized firm commitment or an available-for-sale security. Similarly, the accounting for a cash flow hedge described above applies to a derivative designated as a hedge of the foreign currency exposure of a foreign-currency-denominated forecasted transaction. For all other derivatives not designated as hedging instruments, the gain or loss is recognized in earnings in the period of change.

The Company has the following types of derivative instruments:

Interest Rate Swaps

The Company uses interest rate swaps to reduce market risk from changes in interest rates and to manage interest rate exposures arising from mismatches between assets and liabilities. Under interest rate swaps, the Company agrees with other parties to exchange, at specified intervals, the difference between fixed-rate and floating-rate interest amounts calculated by reference to an agreed notional principal amount. Generally, no cash is exchanged at the outset of the contract and no principal payments are made by either party. Cash is paid or received based on the terms of the swap. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by one counterparty at each due date. The fair value of swap agreements is estimated based on proprietary pricing models or market quotes.

If swap agreements meet the criteria for hedge accounting, net interest receipts or payments are accrued and recognized over the life of the swap agreements as an adjustment to interest income or expense of the hedged item. Any unrealized gains or losses are recognized in current earnings or comprehensive income depending on the hedge type as described above for qualifying fair value or cash flow hedges. If the criteria for hedge accounting are not met, the swap agreements are accounted for at fair value with changes in fair value reported in current period earnings.

Futures & Options

The Company uses exchange-traded Treasury futures and options to reduce market risk from changes in interest rates, and to manage the duration of assets and the duration of liabilities supported by those assets. In exchange-traded futures transactions, the Company agrees to purchase or sell a specified number of contracts, the value of which are determined by the value of designated classes of Treasury securities, and to post variation margin on a daily basis in an amount equal to the difference in the daily market values of those contracts The Company enters into exchange-traded futures and options with regulated futures commissions merchants who are members of a trading exchange. The fair value of futures and options is based on market quotes.

Treasury futures move substantially in value as interest rates change and can be used to either modify or hedge existing interest rate risk. This strategy protects against the risk that cash flow requirements may necessitate liquidation of investments at unfavorable prices resulting from increases in interest rates. This strategy can be a more cost effective way of temporarily reducing the Company's exposure to a market decline than selling fixed income securities and purchasing a similar portfolio when such a decline is believed to be over.

If futures meet hedge accounting criteria, changes in their fair value are reported in current earnings or other comprehensive income depending on the hedge type as described above for qualifying fair value or cash flow hedges. Futures that do not qualify as hedges are carried at fair value with changes in value reported in current period earnings.

When the Company anticipates a significant decline in the stock market which will correspondingly affect its diversified portfolio, it may purchase put index options where the basket of securities in the index is appropriate to provide a hedge against a decrease in the value of the equity portfolio or a portion thereof. This strategy effects an orderly sale of hedged securities. When the Company has large cash flows which it has allocated for investment in equity securities, it may purchase call index options as a temporary hedge against an increase in the price of the securities it intends to purchase. This hedge permits such investment transactions to be executed with the least possible adverse market impact.

If options meet the criteria for hedge accounting, changes in their fair value are reported in current earnings or other comprehensive income depending on the hedge type as described above for qualifying fair value or cash flow hedges. If the options do not meet the criteria for hedge accounting, they are fair valued, with changes in fair value reported in current period earnings.

Currency Derivatives

The Company uses currency swaps to reduce market risk from changes in currency values of investments denominated in foreign currencies that the Company either holds or intends to acquire and to manage the currency exposures arising from mismatches between such foreign currencies and the US Dollar.

Under currency swaps, the Company agrees with other parties to exchange, at specified intervals, the difference between one currency and another at a forward exchange rate and calculated by reference to an agreed principal amount. Generally, the principal amount of each currency is exchanged at the beginning and termination of the currency swap by each party. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by one counterparty for payments made in the same currency at each due date.

If currency swaps are effective as hedges of foreign currency translation and transaction exposures, gains or losses are recorded in current earnings or other comprehensive income depending on the hedge type as described above for qualifying fair value or cash flow hedges. If currency swaps do not meet hedge accounting criteria, gains or losses from those derivatives are recognized in "Realized investment (losses) gains, net."

The table below summarizes the Company's outstanding positions by derivative instrument types as of March 31, 2001 and December 31, 2000. As of March 31, 2001 none of the Company's derivatives qualify for hedge accounting.

Derivative Instruments
(in thousands)

<TABLE>
<CAPTION>

	December 31, 2000	March 31, 2001

	Notional	Carrying Value	Estimated Fair Value	Notional	Carrying Value	Estimated Fair Value
Non-Hedge Accounting						
Swap Instruments						
Interest rate	$ 9,470	$ 523	$ 523	$ 9,470	$ 327	$ 327
Currency	27,440	4,750	4,750	--	--	--
Future contracts						
US Treasury Futures	168,100	(740)	(740)	201,700	2,463	2,463
Hedge Accounting						
Swap Instruments						
Currency	--	--	--	28,326	1,633	2,155

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Financial Position
December 31, 2000 and 1999 (In Thousands)

	2000	1999
ASSETS		
Fixed maturities		
Available for sale, at fair value (amortized cost, 2000: $3,552,244; 1999:$3,084,057)	$ 3,561,521	$ 2,998,362

Held to maturity, at amortized cost (fair value, 2000: $320,634; 1999: $377,822)	324,546	388,990
Equity securities - available for sale, at fair value (cost, 2000: $13,446; 1999: $3,238)	10,804	4,532
Mortgage loans on real estate	9,327	10,509
Policy loans	855,374	792,352
Short-term investments	202,815	84,621
Other long-term investments	83,738	77,769
	-----------	-----------
Total investments	5,048,125	4,357,135
Cash and cash equivalents	453,071	198,994
Deferred policy acquisition costs	1,132,653	1,062,785
Accrued investment income	82,297	68,917
Receivables from affiliates	51,586	--
Other assets	61,013	48,228
Separate Account assets	16,230,264	16,032,449
	-----------	-----------
TOTAL ASSETS	$23,059,009	$21,768,508
	===========	===========
LIABILITIES AND STOCKHOLDER'S EQUITY		
Liabilities		
Policyholders' account balances	$ 3,646,668	$ 3,125,049
Future policy benefits and other policyholder liabilities	702,862	629,522
Cash collateral for loaned securities	185,849	87,336
Securities sold under agreements to repurchase	104,098	21,151
Income taxes payable	235,795	145,600
Payables to affiliates	--	487
Other liabilities		

	120,891	57,095
Separate Account liabilities	16,230,264	16,032,449
	-----------	-----------
Total liabilities	21,226,427	20,098,689
	-----------	-----------
Contingencies (See Footnote 12)		
Stockholder's Equity		
Common stock, $10 par value; 1,000,000 shares, authorized; 250,000 shares, issued and outstanding	2,500	2,500
Paid-in-capital	466,748	439,582
Retained earnings	1,361,924	1,258,428
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses)	4,730	(28,364)
Foreign currency translation adjustments	(3,320)	(2,327)
	-----------	-----------
Accumulated other comprehensive income (loss)	1,410	(30,691)
	-----------	-----------
Total stockholder's equity	1,832,582	1,669,819
	-----------	-----------
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	$23,059,009	$21,768,508
	===========	===========

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Operations and Comprehensive Income
Years Ended December 31, 2000, 1999 and 1998 (In Thousands)

<TABLE>
<CAPTION>

	2000	1999	1998
REVENUES			
Premiums	$121,921	$ 98,976	$ 82,139
Policy charges and fee income	474,861	414,425	350,569
Net investment income	337,919	276,821	261,430
Realized investment (losses) gains, net	(20,679)	(32,545)	44,841
Asset management fees	71,160	60,392	40,200
Other income	2,503	1,397	1,067
Total revenues	987,685	819,466	780,246
BENEFITS AND EXPENSES			
Policyholders' benefits	248,063	205,042	193,739
Interest credited to policyholders' account balances	171,010	136,852	118,992
General, administrative and other expenses	410,684	392,041	231,320
Total benefits and expenses	829,757	733,935	544,051
Income from operations before income taxes	157,928	85,531	236,195
Income tax provision	54,432	29,936	84,233

NET INCOME	103,496	55,595	151,962
Other comprehensive income (loss), net of tax:			
Unrealized gains (losses) on securities, net of reclassification adjustment	33,094	(38,266)	(7,227)
Foreign currency translation adjustments	(993)	(742)	2,980
Other comprehensive income (loss)	32,101	(39,008)	(4,247)
TOTAL COMPREHENSIVE INCOME	$135,597	$ 16,587	$147,715

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Changes in Stockholder's Equity
Years Ended December 31, 2000, 1999 and 1998 (In Thousands)

<TABLE>
<CAPTION>

Common stock	Paid-in-capital	Retained earnings	Accumulated other comprehensive income (loss)	Total stockholder's equity

<S>	<C>	<C>	<C>	<C>	<C>
Balance, January 1, 1998	$ 2,500	$439,582	$1,050,871	$ 12,564	$1,505,517
Net income	--	--	151,962	--	151,962
Change in foreign currency translation adjustments, net of taxes	--	--	--	2,980	2,980
Change in net unrealized investment gains, net of reclassification adjustment and taxes	--	--	--	(7,227)	(7,227)
	-------	--------	----------	--------	----------
Balance, December 31, 1998	2,500	439,582	1,202,833	8,317	1,653,232
Net income	--	--	55,595	--	55,595
Change in foreign currency translation adjustments, net of taxes	--	--	--	(742)	(742)
Change in net unrealized investment losses, net of reclassification adjustment and taxes	--	--	--	(38,266)	(38,266)
	-------	--------	----------	--------	----------
Balance, December 31, 1999	2,500	439,582	1,258,428	(30,691)	1,669,819
Net income	--		103,496		103,496
Contribution from Parent		27,166			27,166
Change in foreign currency translation adjustments, net of taxes	--	--	--	(993)	(993)

Change in net unrealized investment gains, net of reclassification adjustment and taxes	--	--	--	33,094	33,094
Balance, December 31, 2000	$ 2,500	$466,748	$1,361,924	$ 1,410	$1,832,582

</TABLE>

See Notes to Consolidated Financial Statements

Pruco Life Insurance Company and Subsidiaries

Consolidated Statements of Cash Flows
Years Ended December 31, 2000, 1999 and 1998 (In Thousands)

<TABLE>
<CAPTION>

<S>	2000 <C>	1999 <C>	1998 <C>
CASH FLOWS FROM OPERATING ACTIVITIES:			
Net income	$ 103,496	$ 55,595	$ 151,962
Adjustments to reconcile net income to net cash (used in) provided by operating activities:			
Policy charges and fee income	(72,275)	(83,961)	(29,827)
Interest credited to policyholders' account balances	171,010	136,852	118,992
Realized investment losses (gains), net	20,679	32,545	(44,841)
Amortization and other non-cash items	(48,141)	75,037	19,655
Change in:			
Future policy benefits and other policyholders' liabilities	73,340	100,743	61,095
Accrued investment income	(13,380)	(7,803)	5,886
Receivable from/Payable to affiliate			

(52,073)	(66,081)	(3,807)
Policy loans		
(63,022)	(25,435)	(62,962)
Deferred policy acquisition costs		
(69,868)	(201,072)	(206,471)
Income taxes payable		
90,195	(47,758)	(16,828)
Contribution from Parent		
27,166	--	--
Other, net		
51,011	18,974	(43,675)
-----------	-----------	-----------
Cash Flows From (Used in) Operating Activities		
218,138	(12,364)	(50,821)
-----------	-----------	-----------
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from the sale/maturity of:		
Fixed maturities:		
Available for sale		
2,273,789	3,076,848	5,429,396
Held to maturity		
64,245	45,841	74,767
Equity securities		
1,198	5,209	4,101
Mortgage loans on real estate		
1,182	6,845	5,433
Other long-term investments		
15,039	385	33,428
Payments for the purchase of:		
Fixed maturities:		
Available for sale		
(2,782,541)	(3,452,289)	(5,617,208)
Held to maturity		
--	(24,170)	(145,919)
Equity securities		
(11,134)	(5,110)	(2,274)
Other long-term investments		
(6,917)	(39,094)	(409)
Cash collateral for loaned securities, net		
98,513	14,000	(70,085)
Securities sold under agreement to repurchase, net		
82,947	(28,557)	49,708
Short-term investments, net		
(118,418)	92,199	103,791
-----------	-----------	-----------
Cash Flows Used In Investing Activities		
(382,097)	(307,893)	(135,271)

CASH FLOWS FROM FINANCING ACTIVITIES:		
Policyholders' account balances:		
Deposits		
2,409,399	3,457,158	3,098,764
Withdrawals		
(1,991,363)	(3,091,565)	(2,866,331)
Cash Flows From Financing Activities		
418,036	365,593	232,433
Net increase in Cash and cash equivalents		
254,077	45,336	46,341
Cash and cash equivalents, beginning of year		
198,994	153,658	107,317
CASH AND CASH EQUIVALENTS, END OF PERIOD		
$ 453,071	$ 198,994	$ 153,658
SUPPLEMENTAL CASH FLOW INFORMATION		
Income taxes (received) paid		
$ (14,832)	$55,144	$99,810

</TABLE>

See Notes to Consolidated Financial Statements

1. BUSINESS

Pruco Life Insurance Company ("the Company") is a stock life insurance company, organized in 1971 under the laws of the state of Arizona. The Company is licensed to sell individual life insurance, variable life insurance, variable annuities, fixed annuities, and a group annuity program ("the Contracts") in the District of Columbia, Guam and in all states and territories except New York. In addition, the Company markets traditional individual life insurance through its branch office in Taiwan. The Company has one wholly owned subsidiary, Pruco Life Insurance Company of New Jersey ("PLNJ"). PLNJ is a stock life insurance company organized in 1982 under the laws of the state of New Jersey. It is licensed to sell individual life insurance, variable life insurance, fixed annuities, and variable annuities only in the states of New Jersey and New York. Another wholly owned subsidiary, The Prudential Life Insurance Company of Arizona ("PLICA") was dissolved on September 30, 2000. All assets and liabilities were transferred to the Company. PLICA had no new business sales in 2000, 1999 or 1998.

The Company is a wholly owned subsidiary of The Prudential Insurance Company of America ("Prudential"), a mutual insurance company founded in 1875 under the laws of the state of New Jersey. Prudential is in the process of reorganizing itself into a publicly traded stock company through a process known as "demutualization." On February 10, 1998, Prudential's Board of Directors authorized management to take the preliminary steps necessary to permit Prudential to demutualize and become a stock company. On July 1, 1998, legislation was enacted in New Jersey that would permit this demutualization to occur and that specified the process for demutualization. On December 15, 2000, Prudential's Board of Directors unanimously adopted a Plan of Reorganization, which provides the framework under which Prudential will convert from a mutual structure to stock ownership. Demutualization is a complex process involving development of a plan of reorganization, a public hearing, approval by two-thirds of the qualified policyholders who vote on the plan (with at least one million qualified policyholders voting) and review and approval by the New Jersey Commissioner of Banking and Insurance. Prudential is working toward completing this process in 2001. However, there is no certainty that the demutualization will be completed in this time frame or that the necessary approvals will be obtained. It is also possible that after careful review, Prudential could decide not to demutualize or could decide to delay its plans.

Prudential intends to make additional capital contributions to the Company, as needed, to enable it to comply with its reserve requirements and fund expenses in connection with its business. Generally, Prudential is under no obligation to make such contributions and its assets do not back the benefits payable under the Contracts. Prudential made a capital contribution of $27.2 million during 2000 resulting from the forgiveness of an intercompany receivable.

The Company is engaged in a business that is highly competitive because of the large number of stock and mutual life insurance companies and other entities engaged in marketing insurance products, and individual and group annuities.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The consolidated financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP"). The Company has extensive transactions and relationships with Prudential and other affiliates, as more fully described in Footnote 14. Due to these relationships, it is possible that the terms of these transactions are not the same as those that would result from transactions among wholly unrelated parties. All significant intercompany transactions and balances have been eliminated in consolidation.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, in particular deferred policy acquisition costs ("DAC") and future policy benefits, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.

Investments

Fixed maturities classified as "available for sale" are carried at estimated fair value. Fixed maturities that the Company has both the intent and ability to hold to maturity are stated at amortized cost and classified as "held to maturity". The amortized cost of fixed maturities is written down to estimated fair value if a decline in value is considered to be other than temporary. Unrealized gains and losses on fixed maturities "available for sale", including the effect on deferred policy acquisition costs and policyholders' account balances that would result from the realization of unrealized gains and losses, net of income taxes, are included in a separate component of equity, "Accumulated other comprehensive income (loss)."

Equity securities, available for sale, comprised of common and non-redeemable preferred stock, are carried at estimated fair value. The associated unrealized gains and losses, the effects on deferred policy acquisition costs and on policyholders' account balances, net of income tax, that would result from the realization of unrealized gains and losses, are included in a separate component of equity, "Accumulated other comprehensive income (loss)."

Mortgage loans on real estate are stated primarily at unpaid principal balances, net of unamortized discounts and an allowance for losses. The allowance for losses includes a loan specific reserve for impaired loans and a portfolio reserve for incurred but not specifically identified losses. Impaired loans include those loans for which it is probable that all amounts due according to the contractual terms of the loan agreement will not be collected. Impaired loans are measured at the present value of expected future cash flows discounted at the loan's effective interest rate, or at the fair value of the collateral if the loan is collateral dependent. Interest received on impaired loans, including loans that were previously modified in a troubled debt restructuring, is either applied against the principal or reported as revenue, according to management's judgment as to the collectibility of principal. Management discontinues accruing interest on impaired loans after the loans are 90 days delinquent as to principal or interest, or earlier when management has serious doubts about collectibility. When a loan is recognized as impaired, any accrued but uncollectible interest is reversed against interest income of the current period. Generally, a loan is restored to accrual status only after all delinquent interest and principal are brought current and, in the case of loans where the payment of interest has been interrupted for a substantial period, a regular payment performance has been established. The portfolio reserve for incurred but not specifically identified losses considers the Company's past loan loss experience, the current credit composition of the portfolio, historical credit migration, property type diversification, default and loss severity statistics and other relevant factors.

Policy loans are carried at unpaid principal balances.

Short-term investments, consisting of highly liquid debt instruments other than those held in "Cash and cash equivalents," with a maturity of twelve months or less when purchased, are carried at amortized cost, which approximates fair value.

Other long-term investments represent the Company's investments in joint ventures and partnerships in which the Company does not exercise control, derivatives held for purposes other than trading, and investments in the Company's own Separate Accounts. Joint ventures and partnerships are recorded using the equity method of accounting, reduced for other than temporary declines in value. The Company's investment in the Separate Accounts is carried at estimated fair value. The Company's net income from investments in joint ventures and partnerships is generally included in "Net investment income."

Realized investment (losses) gains, net are computed using the specific identification method. Costs of fixed maturity and equity securities are adjusted for impairments considered to be other than temporary.

Cash and cash equivalents
Includes cash on hand, amounts due from banks, money market instruments, and other debt issues with a maturity of three months or less when purchased.

Deferred Policy Acquisition Costs
The costs that vary with and that are related primarily to the production of new insurance and annuity business are deferred to the extent that they are deemed recoverable from future profits. Such costs include commissions, costs of policy issuance and underwriting, and variable field office expenses. Deferred policy acquisition costs are subject to recognition testing at the time of policy issue and recoverability and premium deficiency testing at the end of each accounting period. Deferred policy acquisition costs, for certain products, are adjusted for the impact of unrealized gains or losses on investments as if these gains or losses had been realized, with corresponding credits or charges included in "Accumulated other comprehensive income (loss)."

Policy acquisition costs related to interest-sensitive and variable life products and certain investment-type products are deferred and amortized over the expected life of the contracts (periods ranging from 25 to 30 years) in proportion to estimated gross profits arising principally from investment results, mortality and expense margins, and surrender charges based on historical and anticipated future experience, which is updated periodically. The effect of changes to estimated gross profits on unamortized deferred acquisition costs is reflected in "General and administrative expenses" in the period such estimated gross profits are revised.

Prudential and the Company have offered programs under which policyholders, for a selected product or group of products, can exchange an existing policy or contract issued by Prudential or the Company for another form of policy or contract. These transactions are known as internal replacements. If the new policies have terms that are substantially similar to those of the earlier policies, the DAC is retained with respect to the new policies and amortized over the life of the new policies. If the terms of the new policies are not substantially similar to those of the former policy, the unamortized DAC on the surrendered policies is immediately charged to expense.

Securities loaned

Securities loaned are treated as financing arrangements and are recorded at the amount of cash received as collateral. The Company obtains collateral in an amount equal to 102% and 105% of the fair value of the domestic and foreign securities, respectively. The Company monitors the market value of securities loaned on a daily basis with additional collateral obtained as necessary. Non-cash collateral received is not reflected in the consolidated statements of financial position because the debtor typically has the right to redeem the collateral on short notice. Substantially all of the Company's securities loaned are with large brokerage firms.

Securities sold under agreements to repurchase

Securities sold under agreements to repurchase are treated as financing arrangements and are carried at the amounts at which the securities will be subsequently reacquired, including accrued interest, as specified in the respective agreements. Assets to be repurchased are the same, or substantially the same, as the assets transferred and the transferor, through right of substitution, maintains the right and ability to redeem the collateral on short notice. The market value of securities to be repurchased is monitored and additional collateral is obtained, where appropriate, to protect against credit exposure.

Securities lending and securities repurchase agreements are used to generate net investment income and facilitate trading activity. These instruments are short-term in nature (usually 30 days or less). Securities loaned are collateralized principally by U.S. Government and mortgage-backed securities. Securities sold under repurchase agreements are collateralized principally by cash. The carrying amounts of these instruments approximate fair value because of the relatively short period of time between the origination of the instruments and their expected realization.

Separate Account Assets and Liabilities

Separate Account assets and liabilities are reported at estimated fair value and represent segregated funds which are invested for certain policyholders and other customers. The assets consist of common stocks, fixed maturities, real estate related securities, and short-term investments. The assets of each account are legally segregated and are not subject to claims that arise out of any other business of the Company. Investment risks associated with market value changes are borne by the customers, except to the extent of minimum guarantees made by the Company with respect to certain accounts. The investment income and gains or losses for Separate Accounts generally accrue to the policyholders and are not included in the Consolidated Statements of Operations and Comprehensive Income. Mortality, policy administration and surrender charges on the accounts are included in "Policy charges and fee income".

Separate Accounts represent funds for which investment income and investment gains and losses accrue directly to, and investment risk is borne by, the policyholders, with the exception of the Pruco Life Modified Guaranteed Annuity Account. The Pruco Life Modified Guaranteed Annuity Account is a non-unitized Separate Account, which funds the Modified Guaranteed Annuity Contract and the Market Value Adjustment Annuity Contract. Owners of the Pruco Life Modified Guaranteed Annuity and the Market Value Adjustment Annuity Contracts do not participate in the investment gain or loss from assets relating to such accounts. Such gain or loss is borne, in total, by the Company.

Insurance Revenue and Expense Recognition

Premiums from insurance policies are generally recognized when due. Benefits are recorded as an expense when they are incurred. For traditional life insurance contracts, a liability for future policy benefits is recorded using the net level premium method. For individual annuities in payout status, a liability for future policy benefits is recorded for the present value of expected future payments based on historical experience.

Amounts received as payment for interest-sensitive life, individual annuities and guaranteed investment contracts are reported as deposits to "Policyholders' account balances". Revenues from these contracts reflected as "Policy charges and fee income" consist primarily of fees assessed during the period against the policyholders' account balances for mortality charges, policy administration charges and surrender charges. Benefits and expenses for these products include claims in excess of related account balances, expenses of contract administration, interest credited and amortization of deferred policy acquisition costs.

Foreign Currency Translation Adjustments

Assets and liabilities of the Taiwan branch are translated to U.S. dollars at the exchange rate in effect at the end of the period. Revenues, benefits and other expenses are translated at the average rate prevailing during the period. Cumulative translation adjustments arising from the use of differing exchange rates from period to period are charged or credited directly to "Other comprehensive income". The cumulative effect of changes in foreign exchange rates are included in "Accumulated other comprehensive income".

Asset Management Fees

The Company receives asset management fee income from policyholder account balances invested in The Prudential Series Fund ("PSF"), which are a portfolio of mutual fund investments related to the Company's Separate Account products. In addition, the Company receives fees from policyholder account balances invested in funds managed by companies other than Prudential. Asset management fees are recognized as income as earned.

Derivative Financial Instruments

Derivatives are financial instruments whose values are derived from interest rates, foreign exchange rates, financial indices, or the value of securities or commodities. Derivative financial instruments used by the Company include swaps, futures, forwards and option contracts and may be exchange-traded or contracted in the over-the-counter market. The Company uses derivative financial instruments to seek to reduce market risk from changes in interest rates or foreign currency exchange rates and to alter interest rate or currency exposures arising from mismatches between assets and liabilities.

To qualify for hedge accounting treatment, derivatives must be designated as hedges for existing assets, liabilities, firm commitments or anticipated transactions which are identified and probable to occur, and effective in reducing the market risk to which the Company is exposed. The effectiveness of the derivatives is evaluated at the inception of the hedge and throughout the hedge period. All derivatives used by the Company are for other than trading purposes.

Derivatives held for purposes other than trading are primarily used to seek to reduce exposure to interest rate and foreign currency risks associated with assets held or expected to be purchased or sold, and liabilities incurred or expected to be incurred. Additionally, other than trading derivatives are used to change the characteristics of the Company's asset/liability mix as part of the Company's risk management activities.

See Note 11 for a discussion of the accounting treatment of derivatives that qualify for hedge accounting treatment. If the Company's use of other than trading derivatives does not meet the criteria to apply hedge accounting, the derivatives are recorded at fair value in "Other long-term investments" or "Other liabilities" in the Consolidated Statements of Financial Position, and changes in their fair value are included in "Realized investment (losses)gains, net" without considering changes in fair value of the hedged assets or liabilities. Cash flows from other than trading derivatives are reported in the investing activities section in the Consolidated Statements of Cash Flows.

Income Taxes

The Company and its subsidiaries are members of the consolidated federal income tax return of Prudential and file separate company state and local tax returns. Pursuant to the tax allocation arrangement with Prudential, total federal income tax expense is determined on a separate company basis. Members with losses record tax benefits to the extent such losses are recognized in the consolidated federal tax provision. Deferred income taxes are generally recognized, based on enacted rates, when assets and liabilities have different values for financial statement and tax reporting purposes. A valuation allowance is recorded to reduce a deferred tax asset to that portion that is expected to be realized.

New Accounting Pronouncements

In September 2000, the Financial Accounting Standards Board ("FASB") issued Statement of Financial Accounting Standard ("SFAS") No. 140, "Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities - a replacement of FASB Statement No. 125". The Company is currently evaluating the effect of adopting the provisions of SFAS No. 140 relating to transfers and extinguishments of liabilities which are effective for periods occurring after March 31, 2001. The Company has adopted in these financial statements disclosures about collateral and for recognition and reclassification of collateral required under the statement for fiscal years ending after December 15, 2000.

In June 1998, the FASB issued SFAS No. 133, "Accounting for Derivative Instruments and Hedging Activities" and, in June 2000, SFAS No. 138, "Accounting for Certain Derivative Instruments and Certain Hedging Activities - an amendment of FASB Statement No. 133". SFAS No. 133, as amended by SFAS No. 138 (collectively "SFAS No. 133"), requires that companies recognize all derivatives as either assets or liabilities in the balance sheet and measure those instruments at fair value. SFAS No. 133 does not apply to most traditional insurance contracts. However, certain hybrid contracts that contain features which may affect settlement amounts similarly to derivatives may require separate accounting for the "host contract" and the underlying "embedded derivative" provisions. The latter provisions would be accounted for as derivatives as specified by the statement.

SFAS No. 133 provides, if certain conditions are met, that a derivative may be specifically designated as (1) a hedge of the exposure to changes in the fair value of a recognized asset or liability or an unrecognized firm commitment (fair value hedge), (2) a hedge of the exposure to variable cash flows of a forecasted transaction (cash flow hedge), or (3) a hedge of the foreign currency exposure of a net investment in a foreign operation, an unrecognized firm commitment, an available-for-sale security or a foreign-currency-denominated forecasted transaction (foreign currency hedge). Under SFAS No. 133, the accounting for changes in fair value of a derivative depends on its intended use and designation. For a fair value hedge, the gain or loss is recognized in earnings in the period of change together with the offsetting loss or gain on the hedged item. For a cash flow hedge, the effective portion of the derivative's gain or loss is initially reported as a component of other comprehensive income and subsequently reclassified into earnings when the forecasted transaction affects earnings. For a foreign currency hedge, the gain or loss is reported in other comprehensive income as part of the foreign currency translation adjustment. The accounting for a fair value hedge described above applies to a derivative designated as a hedge of the foreign currency exposure of an unrecognized firm commitment or an available-for-sale security. Similarly, the accounting for a cash flow hedge described above applies to a derivative designated as a hedge of the foreign currency exposure of a foreign-currency-denominated forecasted transaction. For all other derivatives not designated as hedging instruments, the gain or loss is recognized in earnings in the period of change.

The Company adopted SFAS No. 133, as amended, as of January 1, 2001. The adoption of this statement did not have a material impact on the results of operations of the Company. As part of the implementation, the Company reclassified held-to-maturity securities, amounting to approximately $324.5 million at January 1, 2001, to the available-for-sale category. This reclassification resulted in the recognition of a net unrealized loss of approximately $2.5 million, net of tax, which was recorded as a component of "Accumulated other comprehensive income/(loss)" on the implementation date.

In December 1999, the Securities and Exchange Commission ("SEC") issued Staff Accounting Bulletin No. 101, " Revenue Recognition in Financial Statements" ("SAB No. 101"). SAB No. 101 provides guidance for revenue recognition and related disclosure in the financial statements. The Company adopted SAB No. 101, and its related interpretations, as of October 1, 2000. The adoption of SAB No. 101 did not have a material effect on the Company's financial position or results of operations.

Reclassifications
Certain amounts in the prior years have been reclassified to conform to the current year presentation.

3. INVESTMENTS

Fixed Maturities and Equity Securities:
The following tables provide additional information relating to fixed maturities and equity securities as of December 31:
<TABLE>
<CAPTION>

2000

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
		(In Thousands)		
<S>	<C>	<C>	<C>	<C>
Fixed maturities available for sale				

U.S. Treasury securities and obligations of U.S. government corporations and agencies	$ 309,609	$ 7,888	$ 17	$ 317,480
Foreign government bonds	136,133	8,093	520	143,706
Corporate securities	3,075,023	43,041	49,538	3,068,526
Mortgage-backed securities	31,479	330	0	31,809
	----------	-------	-------	----------
Total fixed maturities available for sale	$3,552,244	$59,352	$50,075	$3,561,521
	==========	=======	=======	==========
Fixed maturities held to maturity				
Corporate securities	$ 324,546	$ 1,500	$ 5,412	320,634
	----------	-------	-------	----------
Total fixed maturities held to maturity	$ 324,546	$ 1,500	$ 5,412	320,634
	==========	=======	=======	==========
Equity securities available for sale	$ 13,446	$ 197	$ 2,839	$ 10,804
	==========	=======	=======	==========

	1999			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
	(In Thousands)			

Fixed maturities available for sale				
U.S. Treasury securities and obligations of U.S. government corporations and agencies	$ 113,172	$ 2	$ 2,052	$ 111,122
Foreign government bonds	92,725	1,718	1,455	92,988
Corporate securities	2,876,602	8,013	92,075	2,792,540
Mortgage-backed securities	1,558	157	3	1,712
	----------	------	-------	----------
Total fixed maturities available for sale	$3,084,057	$9,890	$95,585	$2,998,362
	==========	======	=======	==========
Fixed maturities held to maturity				
Corporate securities	$ 388,990	$1,832	$13,000	$ 377,822
	----------	------	-------	----------
Total fixed maturities held to maturity	$ 388,990	$1,832	$13,000	$ 377,822
	==========	======	=======	==========
Equity securities available for sale	$ 3,238	$1,373	$ 79	$ 4,532
	==========	======	=======	==========

</TABLE>

3. INVESTMENTS (continued)

The amortized cost and estimated fair value of fixed maturities, by contractual maturities at December 31, 2000 is shown below:

<TABLE>
<CAPTION>

Available for Sale   Held to Maturity

	Amortized Cost	Estimated Fair Value	Amortized Cost	Estimated Fair Value
	(In Thousands)		(In Thousands)	
<S>	<C>	<C>	<C>	<C>
Due in one year or less	$ 128,804	$ 128,419	$ 77,682	$ 78,475
Due after one year through five years	1,529,597	1,533,899	101,033	100,395
Due after five years through ten years	1,409,156	1,415,736	135,960	132,080
Due after ten years	453,209	451,658	9,871	9,684
Mortgage-backed securities	31,478	31,809	--	--
Total	$3,552,244	$3,561,521	$324,546	$320,634

</TABLE>

Actual maturities may differ from contractual maturities because issuers have the right to call or prepay obligations.

Proceeds from the sale of fixed maturities available for sale during 2000, 1999, and 1998 were $2,103.6 million, $2,950.4 million, and $5,327.3 million, respectively. Gross gains of $15.3 million, $13.1 million, and $46.3 million, and gross losses of $33.9 million, $31.1 million, and $14.1 million, were realized on those sales during 2000, 1999, and 1998, respectively.

Proceeds from the maturity of fixed maturities available for sale during 2000, 1999, and 1998, were $170.2 million, $126.5 million, and $102.1 million, respectively.

Writedowns for impairments which were deemed to be other than temporary for fixed maturities were $12.3 million, $11.2 million, and $2.8 million for the years 2000, 1999 and 1998, respectively.

During 2000, certain securities classified as held to maturity were transferred to the available for sale portfolio. These actions were taken as a result of a significant deterioration in credit worthiness. The aggregate amortized cost of the securities transferred was $6.6 million . Gross unrealized investment losses of $.3 million were recorded in "Accumulated Other Comprehensive income (loss)" at the time of transfer. Prior to transfer, impairments related to these securities, if any, were included in "realized investment losses, net". During the years ended December 31, 2000, 1999, and 1998, there were no securities classified as held to maturity that were sold. During the years ended December 31, 1999, and 1998, there were no securities classified as held to maturity that were transferred.

Mortgage Loans on Real Estate

The Company's mortgage loans were collateralized by the following property types at December 31:

	2000		1999	
	(In Thousands)			
Retail stores	$5,615	60.2%	$ 6,518	62.0%
Industrial buildings	3,712	39.8%	3,991	38.0%
Net carrying value	$9,327	100.0%	$10,509	100.0%

The concentration of mortgage loans are in the states of Washington (50%), New Jersey (40%), and North Dakota (10%).

Special Deposits and Restricted Assets
Fixed maturities of $7.5 million and $8.2 million at December 31, 2000 and 1999, respectively, were on deposit with governmental authorities or trustees as required by certain insurance laws. Equity securities restricted as to sale were $.2 million and $.3 million at December 31, 2000 and 1999, respectively.

Other Long-Term Investments
The Company's "Other long-term investments" of $83.7 million and $77.8 million as of December 31, 2000 and 1999, respectively, are comprised of joint ventures and limited partnerships, the Company's investment in the Separate Accounts and certain derivatives for other than trading. Joint ventures and limited partnerships totaled $34.3 million and $35.8 million at December 31, 2000 and

1999, respectively. The Company's share of net income from the joint ventures was $.9 million, $.3 million, and $.1 million for the years ended December 31, 2000, 1999 and 1998, respectively, and is reported in "Net investment income." The Company's investment in the Separate Accounts was $46.9 million and $45.0 million at December 31, 2000 and 1999, respectively.

Investment Income and Investment Gains and Losses

Net investment income arose from the following sources for the years ended December 31:
<TABLE>
<CAPTION>

<S>	2000 <C>	1999 <C>	1998 <C>
		(In Thousands)	
Fixed maturities - available for sale	$237,042	$188,236	$179,184
Fixed maturities - held to maturity	26,283	29,245	26,128
Equity securities - available for sale	18	--	14
Mortgage loans on real estate	1,010	2,825	1,818
Policy loans	45,792	42,422	40,928
Short-term investments and cash equivalents	29,582	19,208	23,110
Other	16,539	4,432	6,886
Gross investment income	356,266	286,368	278,068
Less: investment expenses	(18,347)	(9,547)	(16,638)
Net investment income	$337,919	$276,821	$261,430

</TABLE>
Realized investment gains (losses), net including charges for other than temporary reductions in value, for the years ended December 31, were from the following sources:

	2000	1999	1998
		(In Thousands)	
Fixed maturities - available for sale	$(34,600)	$(29,192)	$29,330
Fixed maturities - held to maturity	(212)	102	487
Equity securities - available for sale	271	392	3,489
Derivatives	15,039	(1,557)	12,414
Other	(1,177)	(2,290)	(879)
Realized investment (losses) gains, net	$(20,679)	$(32,545)	$44,841

Securities Pledged to Creditors

The Company pledges investment securities it owns to unaffiliated parties through certain transactions including securities lending, securities sold under agreements to repurchase, and futures contracts. At December 31, 2000, the carrying value of fixed maturities available for sale pledged to third parties as reported in the Consolidated Statements of Financial Position are $287.8 million.

Net Unrealized Investment Gains (Losses)

Net unrealized investment gains (losses) on securities available for sale are included in the Consolidated Statements of Financial Position as a component of "Accumulated other comprehensive income (loss)". Changes in these amounts include reclassification adjustments to exclude from "Other Comprehensive income (loss)", those items that are included as part of "Net income" for a period that also had been part of "Other Comprehensive income (loss)" in earlier periods. The amounts for the years ended December 31, net of tax, are as follows:

<TABLE>
<CAPTION>

<S>	Unrealized gains(losses) on investments <C>	Deferred policy acquisition costs <C>	Policyholders' Account Balances <C>	Deferred income tax (liability) benefit <C>	Accumulated other comprehensive income (loss) related to net unrealized investment gains(losses) <C>
			(In Thousands)		
Balance, December 31, 1997	$ 37,991	$(16,305)	$ 3,743	$ (8,300)	$ 17,129
Net investment gains (losses) on investments arising during the period	22,801	--	--	(7,588)	15,213
Reclassifications adjustment for gains					

included in net income (35,623) --
-- 11,855 (23,768)

Impact of net unrealized investment

gains on deferred policy acquisition
costs -- 3,190
-- (1,048) 2,142

Impact of net unrealized investment

gains on policyholders' account
balances -- --
(1,063) 249 (814)
--------- --------
--------- --------- ---------
Balance, December 31, 1998 25,169 (13,115)
2,680 (4,832) 9,902
Net investment gains (losses) on

investments arising during the period (138,268) --
-- 47,785 (90,483)

Reclassifications adjustment for gains

included in net income 28,698 --
-- (9,970) 18,728

Impact of net unrealized investment

gains on deferred policy acquisition
costs -- 53,407
-- (16,283) 37,124

Impact of net unrealized investment

gains on policyholders' account
balances -- --
(5,712) 2,077 (3,635)
--------- --------
--------- --------- ---------
Balance, December 31, 1999 (84,401) 40,292
(3,032) 18,777 (28,364)
Net investment gains (losses) on

investments arising during the period 56,707
(21,539) 35,168

Reclassifications adjustment for gains

included in net income	34,329			(13,039)	21,290
Impact of net unrealized investment gains on deferred policy acquisition costs		(39,382)		14,177	(25,205)
Impact of net unrealized investment gains on policyholders' account balances			2,877	(1,036)	1,841
	---------	--------	---------	---------	---------
Balance, December 31, 2000	$ 6,635	$ 910	$ (155)	$ (2,660)	$ 4,730
	=========	========	=========	=========	=========

</TABLE>

4. DEFERRED POLICY ACQUISITION COSTS

The balances of and changes in deferred policy acquisition costs as of and for the years ended December 31, are as follows:

<TABLE>
<CAPTION>

<S>	2000 <C>	1999 <C>
	(In Thousands)	
Balance, beginning of year	$1,062,785	$ 861,713
Capitalization of commissions, sales and issue expenses	242,322	242,373
Amortization	(129,049)	(96,451)
Change in unrealized investment gains	(39,382)	53,407
Foreign currency translation	(4,023)	1,743
Balance, end of year	$1,132,653	$1,062,785

</TABLE>

5. POLICYHOLDERS' LIABILITIES

Future policy benefits and other policyholder liabilities at December 31, are as follows:

	2000	1999
	(In Thousands)	
Life insurance	$656,097	$587,162
Annuities	46,765	42,360
	$702,862	$629,522

Life insurance liabilities include reserves for death benefits. Annuity liabilities include reserves for annuities that are in payout status.

The following table highlights the key assumptions generally utilized in calculating these reserves:

<TABLE>
<CAPTION>

Product	Mortality	Interest Rate	Estimation Method
<S>	<C>	<C>	<C>
Life insurance - Domestic variable and interest-sensitive	Generally rates guaranteed in calculating cash surrender values	2.5% to 7.5%	Net level premium based on non-forfeiture interest rate
Life insurance - Domestic term insurance	Best estimate plus a provision for adverse deviation	6.75%	Net level premium plus a provision for adverse deviation.
Life insurance - International	Generally the Taiwan standard table plus a provision for adverse deviation	6.25% to 7.5%	Net level premium plus a provision for adverse deviation.
Individual annuities	Mortality table varies based on the issue year of	6.25% to 11.0%	Present value of

expected future payments based on historical experience	the contract. Current table (for 1998 & later issues) is the Annuity 2000 Mortality Table with certain modifications	
Group annuities Present value of expected future payments based on historical experience	1950 & 1971 Group Annuity Mortality Table with certain modifications	14.75%

</TABLE>

5. POLICYHOLDERS' LIABILITIES (continued)

Policyholders' account balances at December 31, are as follows:

	2000	1999
	(In Thousands)	
Interest-sensitive life contracts	$1,886,714	$1,838,377
Individual annuities	859,996	701,928
Guaranteed investment contracts	899,958	584,744
	$3,646,668	$3,125,049

Policyholders' account balances for interest-sensitive life, individual annuities, and guaranteed investment contracts are equal to policy account values plus unearned premiums. The policy account values represent an accumulation of gross premium payments plus credited interest less withdrawals, expenses and mortality charges.

Certain contract provisions that determine the policyholder account balances are as follows:

<TABLE>
<CAPTION>

Product	Interest Rate	Withdrawal / Surrender Charges
<S>	<C>	<C>

Interest sensitive life contracts 4.0% to 6.5% Various up to 10 years

Individual annuities 3.0% to 16.0% 0% to 7% for up to 9 years

Guaranteed investment contracts 5.02% to 8.03% Subject to market value withdrawal provisions for any funds withdrawn other than for benefit responsive and contractual payments
</TABLE>

6. REINSURANCE

The Company participates in reinsurance, with Prudential and other companies, in order to provide greater diversification of business, provide additional capacity for future growth and limit the maximum net loss potential arising from large risks. Reinsurance ceded arrangements do not discharge the Company or the insurance subsidiaries as the primary insurer. Ceded balances would represent a liability of the Company in the event the reinsurers were unable to meet their obligations to the Company under the terms of the reinsurance agreements. The likelihood of a material reinsurance liability reassumed by the Company is considered to be remote.

Reinsurance amounts included in the Consolidated Statements of Operations and Comprehensive Income for the year ended December 31, are as follows:

	2000	1999	1998
		(In Thousands)	
Reinsurance premiums assumed	$ 1,671	$ 1,778	$ 1,395
Reinsurance premiums ceded - affiliated	(9,214)	(6,882)	(6,532)
Reinsurance premiums ceded - unaffiliated	(5,305)	(1,744)	(2,819)
Policyholders' benefits ceded	5,472	4,228	4,044

6. REINSURANCE (continued)

Reinsurance recoverables, included in "Other assets" in the Company's Consolidated Statements of Financial Position at December 31, were as follows:

2000 1999

	(In Thousands)	
Life insurance - affiliated	$ 8,765	$ 6,653
Life insurance - unaffiliated	7,855	2,625
Other reinsurance - affiliated	14,948	15,600
	$31,568	$24,878

7. EMPLOYEE BENEFIT PLANS

Pension and Other Postretirement Plans

The Company has a non-contributory defined benefit pension plan which covers substantially all of its Taiwanese employees. This plan was established as of September 30, 1998 and the projected benefit obligation and related expenses at December 31, 2000 were not material to the Consolidated Statements of Financial Position or results of operations for the years presented. All other employee benefit costs are allocated to the Company by Prudential in accordance with the service agreement described in Footnote 14.

8. INCOME TAXES

The components of income taxes for the years ended December 31, are as follows:

	2000	1999	1998
Current tax expense (benefit):			
U.S	$ 8,588	$(14,093)	$67,272
State and local	38	378	2,496
Foreign	35	15	--
Total	$ 8,661	(13,700)	69,768
Deferred tax expense (benefit):			
U.S	43,567	42,320	14,059
State and local	2,204	1,316	406
Total	45,771	43,636	14,465
Total income tax expense	$54,432	$ 29,936	$84,233

The income tax expense for the years ended December 31, differs from the amount computed by applying the expected federal income tax rate of 35% to income from operations before income taxes for the following reasons:

	2000	1999	1998
		(In Thousands)	
Expected federal income tax expense	$55,275	$29,936	$82,668
State and local income taxes	1,457	1,101	1,886
Dividends received deduction	(6,443)	(1,010)	(199)
Other	4,143	(91)	(122)
Total income tax expense	$54,432	$29,936	$84,233

Deferred tax assets and liabilities at December 31, resulted from the items listed in the following table:

	2000	1999
	(In Thousands)	
Deferred tax assets		
Insurance reserves	$102,923	$ 93,949
Net unrealized (gains) losses on securities	(2,389)	31,132
Other	15,222	2,502
Deferred tax assets	115,756	127,583
Deferred tax liabilities		
Deferred acquisition costs	325,211	299,683
Net investment gains	19,584	110
Other	6,438	--
Deferred tax liabilities	351,233	299,793
Net deferred tax liability	$235,477	$172,210

8. INCOME TAXES (continued)

Management believes that based on its historical pattern of taxable income, the Company and its subsidiaries will produce sufficient income in the future to realize its deferred tax assets after valuation allowance. Adjustments to the valuation allowance will be made if there is a change in management's assessment of the amount of the deferred tax asset that is realizable. At December 31, 2000 and 1999, respectively, the Company and its subsidiaries had no federal or state operating loss carryforwards for tax purposes.

The Internal Revenue Service (the "Service") has completed all examinations of the consolidated federal income tax returns through 1995. The Service has begun their examination of the 1996 year.

9. STATUTORY NET INCOME AND SURPLUS

Accounting practices used to prepare statutory financial statements for regulatory purposes differ in certain instances from GAAP. The following tables reconcile the Company's statutory net (loss) and surplus determined in accordance with accounting practices prescribed or permitted by the Arizona Department of Insurance and the New Jersey Department of Banking and Insurance, to net income and equity determined using GAAP:

<TABLE>
<CAPTION>

(In Thousands)	2000	1999	1998
Statutory net (loss) income	$(50,506)	$(82,291)	$(33,097)
Adjustments to reconcile to net income on a GAAP basis:			
Statutory income of subsidiaries	21,268	20,221	18,953
Amortization and capitalization of deferred acquisition costs	113,273	145,922	202,375
Deferred premium	1,096	639	2,625
Insurance revenue and expenses	73,978	45,915	(24,942)
Income taxes	(36,766)	(43,644)	(21,805)
Valuation of investments	(14,552)	(24,908)	20,077
Asset management fees	(13,662)	(13,503)	--
Other, net	9,367	7,244	(12,224)
GAAP net income	$103,496	$	

55,595 $151,962

========

======== ========
</TABLE>
<TABLE>
<CAPTION>

<S>	2000 <C>	1999 <C>
	(In Thousands)	
Statutory surplus	$ 849,567	$ 889,186
Adjustments to reconcile to equity on a GAAP basis:		
Valuation of investments	71,506	(38,258)
Deferred acquisition costs	1,132,653	1,062,785
Deferred premium	(15,443)	(16,539)
Insurance liabilities	(401)	(54,927)
Income taxes	(214,329)	(150,957)
Asset management fees	--	(13,503)
Other, net	9,029	(7,968)
GAAP stockholder's equity	$1,832,582	$1,669,819

</TABLE>
In March 1998, the NAIC adopted the Codification of Statutory Accounting Principles guidance ("Codification"), which replaces the current Accounting Practices and Procedures manual as the NAIC's primary guidance on statutory accounting as of January 1, 2001. The Codification provides guidance for areas where statutory accounting has been silent and changes current statutory accounting in certain areas. The Company has adopted the Codification guidance effective January 1, 2001, and has estimated the potential effect of the Codification guidance to have a favorable impact of at least $60 million on the Company's surplus position, primarily as a result of the recognition of deferred tax assets.

10. FAIR VALUE OF FINANCIAL INSTRUMENTS

The estimated fair values presented below have been determined using available market information and by applying valuation methodologies. Considerable judgment is applied in interpreting data to develop the estimates of fair value. Estimated fair values may not be realized in a current market exchange. The use of different market assumptions and/or estimation methodologies could have a material effect on the estimated fair values. The following methods and assumptions were used in calculating the estimated fair values (for all other financial instruments presented in the table, the carrying value approximates estimated fair value).

Fixed maturities and Equity securities

Estimated fair values for fixed maturities and equity securities, other than private placement securities, are based on quoted market prices or estimates from independent pricing services. Generally, fair values for private placement securities are estimated using a discounted cash flow model which considers the current market spreads between the U.S. Treasury yield curve and corporate bond yield curve, adjusted for the type of issue, its current credit quality and its remaining average life. The estimated fair value of certain non-performing private placement securities is based on amounts estimated by management.

Mortgage loans on real estate
The estimated fair value of the mortgage loan portfolio is primarily based upon the present value of the expected future cash flows discounted at the appropriate U.S. Treasury rate, adjusted for the current market spread for a similar quality mortgage.

Policy loans
The estimated fair value of policy loans is calculated using a discounted cash flow model based upon current U.S. Treasury rates and historical loan repayment patterns.

Investment contracts
For guaranteed investment contracts, estimated fair values are derived using discounted projected cash flows, based on interest rates being offered for similar contracts with maturities consistent with those remaining for the contracts being valued. For individual deferred annuities and other deposit liabilities, fair value approximates carrying value.

Derivative financial instruments
Refer to Note 11 for the disclosure of fair values on these instruments.

The following table discloses the carrying amounts and estimated fair values of the Company's financial instruments at December 31:
<TABLE>
<CAPTION>

	2000		1999	
	Carrying Value	Estimated Fair Value	Carrying Value	Estimated Fair Value
	(In Thousands)			
<S>	<C>	<C>	<C>	<C>
Financial Assets:				
Fixed maturities: Available for sale	$ 3,561,521	$ 3,561,521	$ 2,998,362	$ 2,998,362

Fixed maturities: Held to maturity	324,546	$ 320,634	388,990	377,822
Equity securities	10,804	10,804	4,532	4,532
Mortgage loans on real estate	9,327	10,863	10,509	11,550
Policy loans	855,374	883,460	792,352	761,232
Short-term investments	202,815	202,815	84,621	84,621
Cash and cash equivalents	453,071	453,071	198,994	198,994
Separate Account assets	16,230,264	16,230,264	16,032,449	16,032,449
Financial Liabilities:				
Investment contracts	1,762,794	1,784,767	$ 1,289,003	$ 1,283,356
Cash collateral for loaned securities	185,849	185,849	87,336	87,336
Securities sold under repurchase agreements	104,098	104,098	21,151	21,151
Separate Account liabilities	16,230,264	16,230,264	16,032,449	16,032,449

</TABLE>

11. DERIVATIVE AND OFF-BALANCE SHEET CREDIT-RELATED INSTRUMENTS

A derivative is a financial instrument who's price, performance or cash flow is based upon the actual or expected price, level, performance, value or cash flow of some external benchmark, such as interest rates, foreign exchange rates, securities, commodities, or various financial indices. Derivative financial instruments can be exchange-traded or contracted in the over-the-counter market and include swaps, futures, forwards and options contracts. All of the Company's derivatives are classified as other than trading.

Interest Rate Swaps
The Company uses interest rate swaps to reduce market risk from changes in interest rates and to manage interest rate exposures arising from mismatches between assets and liabilities. Under interest rate swaps, the Company agrees with other parties to exchange, at specified intervals, the difference between fixed-rate and floating-rate interest amounts calculated by reference to an agreed notional principal amount. Generally, no cash is exchanged at the outset of the contract and no principal payments are made by either party. Cash is paid or received based on the terms of the swap. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by one counterparty at each due date. The fair value of swap agreements is estimated based on proprietary pricing models or market quotes.

If swap agreements meet the criteria for hedge accounting, net interest receipts or payments are accrued and recognized over the life of the swap agreements as an adjustment to interest income or expense of the hedged item. Any unrealized gains or losses are not recognized until the hedged item is sold or matures. Gains or losses on early termination of interest rate swaps are deferred and amortized over the remaining period originally covered by the swaps. If the criteria for hedge accounting are not met, the swap agreements are accounted for at fair value with changes in fair value reported in current period earnings.

Futures & Options
The Company uses exchange-traded Treasury futures and options to reduce market risk from changes in interest rates, and to manage the duration of assets and the duration of liabilities supported by those assets. In exchange-traded futures transactions, the Company agrees to purchase or sell a specified number of contracts, the value of which are determined by the value of designated classes of Treasury securities, and to post variation margin on a daily basis in an amount equal to the difference in the daily market values of those contracts The Company enters into exchange-traded futures and options with regulated futures commissions merchants who are members of a trading exchange. The fair value of futures and options is based on market quotes.

Treasury futures move substantially in value as interest rates change and can be used to either modify or hedge existing interest rate risk. This strategy protects against the risk that cash flow requirements may necessitate liquidation of investments at unfavorable prices resulting from increases in interest rates. This strategy can be a more cost effective way of temporarily reducing the Company's exposure to a market decline than selling fixed income securities and purchasing a similar portfolio when such a decline is believed to be over.

If futures meet hedge accounting criteria, changes in their fair value are deferred and recognized as an adjustment to the carrying value of the hedged item. Deferred gains or losses from the hedges for interest-bearing financial instruments are amortized as a yield adjustment over the remaining lives of the hedged item. Futures that do not qualify as hedges are carried at fair value with changes in value reported in current period earnings

When the Company anticipates a significant decline in the stock market which will correspondingly affect its diversified portfolio, it may purchase put index options where the basket of securities in the index is appropriate to provide a hedge against a decrease in the value of the equity portfolio or a portion thereof. This strategy effects an orderly sale of hedged securities. When the Company has large cash flows which it has allocated for investment in equity securities, it may purchase call index options as a temporary hedge against an increase in the price of the securities it intends to purchase. This hedge permits such investment transactions to be executed with the least possible adverse market impact.

Option premium paid or received is reported as an asset or liability and amortized into income over the life of the option. If options meet the criteria for hedge accounting, changes in their fair value are deferred and recognized as an adjustment to the hedged item. Deferred gains or losses from the hedges for interest-bearing financial instruments are recognized as an adjustment to interest income or expense of the hedged item. If the options do not meet the criteria for hedge accounting, they are fair valued, with changes in fair value reported in current period earnings.

Currency Derivatives

The Company uses currency swaps to reduce market risk from changes in currency values of investments denominated in foreign currencies that the Company either holds or intends to acquire and to manage the currency exposures arising from mismatches between such foreign currencies and the US Dollar.

Under currency swaps, the Company agrees with other parties to exchange, at specified intervals, the difference between one currency and another at a forward exchange rate and calculated by reference to an agreed principal amount. Generally, the principal amount of each currency is exchanged at the beginning and termination of the currency swap by each party. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by one counterparty for payments made in the same currency at each due date.

If currency swaps are effective as hedges of foreign currency translation and transaction exposures, gains or losses are recorded in a manner similar to the hedged item. If currency swaps do not meet hedge accounting criteria, gains or losses from those derivatives are recognized in "Realized investment (losses) gains, net."

The table below summarizes the Company's outstanding positions by derivative instrument types as of December 31, 2000 and 1999. All amounts presented have been classified as other than trading based on management's intent at the time of contract and throughout the life of the contract.

Other than Trading Derivatives
December 31, 2000 and 1999
(in thousands)

<TABLE>
<CAPTION>

	2000			1999		
	Notional	Estimated Fair Value	Carrying Value	Notional	Estimated Fair Value	Carrying Value
Non-Hedge Accounting						

Swap Instruments						
Interest rate						
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Asset	$ 9,470	$ 327	$ 327	$ 0	$ 0	$ 0
Liability	0	0	0	0	0	0
Future contracts						
US Treasury Futures						
Asset	139,800	3,530	3,530	2,300	39	39
Liability	61,900	(1,067)	(1,067)	119,800	(2,017)	(2,017)
Option contracts						
Interest rate						
Asset	0	0	0	0	0	0
Liability	0	0	0	235	(5)	(5)
Hedge Accounting						

Swap Instruments						
Currency						
Asset	28,326	1,633	2,155	0	0	0
Liability	0	0	0	30,981	(3,220)	(2,990)

</TABLE>

Credit Risk
The current credit exposure of the Company's derivative contracts is limited to the fair value at the reporting date. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collateral where appropriate and customary. The Company also attempts to minimize its exposure to credit risk through the use of various credit monitoring techniques. All of the net credit exposure for the Company from derivative contracts are with investment grade counterparties. As of December 31, 2000, 88% of notional consisted of interest rate derivatives, and 12% of notional consisted of foreign currency derivatives.

12. CONTINGENCIES AND LITIGATION

Prudential and the Company are subject to legal and regulatory actions in the ordinary course of their businesses, including class actions. Pending legal and regulatory actions include proceedings relating to aspects of the businesses and operations that are specific to the Company and Prudential and that are typical of the businesses in which the Company and Prudential operate. Some of these proceedings have been brought on behalf of various alleged classes of complainants. In certain of these matters, the plaintiffs are seeking large and/or indeterminate amounts, including punitive or exemplary damages.

Beginning in 1995, regulatory authorities and customers brought significant regulatory actions and civil litigation against the Company and Prudential involving individual life insurance sales practices. In 1996, Prudential, on behalf of itself and many of its life insurance subsidiaries including the Company entered into settlement agreements with relevant insurance regulatory authorities and plaintiffs in the principal life insurance sales practices class action lawsuit covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995. Pursuant to the settlements, the companies agreed to various changes to their sales and business practices controls, to a series of fines, and to provide specific forms of relief to eligible class members. Virtually all claims by class members filed in connection with the settlements have been resolved and virtually all aspects of the remediation program have been satisfied. While the approval of the class action settlement is now final, Prudential and the Company remain subject to oversight and review by insurance regulators and other regulatory authorities with respect to its sales practices and the conduct of the remediation program. The U.S. District Court has also retained jurisdiction as to all matters relating to the administration, consummation, enforcement and interpretation of the settlements.

As of December 31, 2000, Prudential and/or the Company remained a party to approximately 61 individual sales practices actions filed by policyholders who "opted out" of the class action settlement relating to permanent life insurance policies issued in the United States between 1982 and 1995. In addition, there were 48 sales practices actions pending that were filed by policyholders who were members of the class and who failed to "opt out" of the class action settlement. Prudential and the Company believed that those actions are governed by the class settlement release and expects them to enjoined and/or dismissed. Additional suits may be filed by class members who "opted out" of the class settlements or who failed to "opt out" but nevertheless seek to proceed against Prudential and/or the Company. A number of the plaintiffs in these cases seek large and/or indeterminate amount, including punitive or exemplary damages. Some of these actions are brought on behalf of multiple plaintiffs. It is possible that substantial punitive damages might be awarded in any of these actions and particularly in an action involving multiple plaintiffs.

Prudential has indemnified the Company for any liabilities incurred in connection with sales practices litigation covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995.

The balance of the Company's litigation is subject to many uncertainties, and given the complexity and scope, the outcomes cannot be predicted. It is possible that the results of operations or the cash flow of the Company in a particular quarterly or annual period could be materially effected by an ultimate unfavorable resolution of pending litigation and regulatory matters. Management believes, however, that the ultimate outcome of all pending litigation and regulatory matters, should not have a material adverse effect on the Company's financial position.

13. DIVIDENDS

The Company is subject to Arizona law which limits the amount of dividends that insurance companies can pay to stockholders. The maximum dividend which may be paid in any twelve month period without notification or approval is limited to the lesser of 10% of statutory surplus as of December 31 of the preceding year or the net gain from operations of the preceding calendar year. Cash dividends may only be paid out of surplus derived from realized net profits. Based on these limitations and the Company's surplus position at December 31, 2000, the Company would not be permitted a non-extraordinary dividend distribution in 2001.

14. RELATED PARTY TRANSACTIONS

The Company has extensive transactions and relationships with Prudential and other affiliates. It is possible that the terms of these transactions are not the same as those that would result from transactions among wholly unrelated parties.

Expense Charges and Allocations
All of the Company's expenses are allocations or charges from Prudential or other affiliates. These expenses can be grouped into the following categories: general and administrative expenses, retail distribution expenses and asset management fees.

The Company's general and administrative expenses are charged to the Company using allocation methodologies based on business processes. Management believes that the methodology is reasonable and reflects costs incurred by Prudential to process transactions on behalf of the Company. Prudential and the Company operate under service and lease agreements whereby services of officers and employees (except for those agents employed directly by the Company in Taiwan), supplies, use of equipment and office space are provided by Prudential.

The Company is allocated estimated distribution expenses from Prudential's retail agency network for both its domestic life and annuity products. The Company has capitalized the majority of these distribution expenses as deferred policy acquisition costs. Beginning April 1, 2000, Prudential and the Company agreed to revise the estimate of allocated distribution expenses to reflect a market based pricing arrangement.

In accordance with a profit sharing agreement with Prudential, the Company receives fee income from policyholder account balances invested in the Prudential Series Funds ("PSF"). These revenues are recorded as "Asset management fees" in the Consolidated Statements of Operations and Comprehensive Income. The Company also collects these fees on behalf of Prudential and records a Payable to affiliate in the Consolidated Statements of Financial Position. The Company is charged an asset management fee by Prudential Global Asset Management ("PGAM") and Jennison Associates LLC ("Jennison") for managing the PSF portfolio. These fees are a component of "general, administrative and other expenses."

On September 29, 2000, the Board of Directors for the Prudential Series Fund, Inc. ("PSFI") adopted resolutions to terminate the existing management agreement between PSFI and Prudential, and has appointed another subsidiary of Prudential as the fund manager for the PSF. The change was approved by the shareholders of PSF during early 2001 and effective January 1, 2000, the Company will no longer receive fees associated with the PSF. In addition, the Company will no longer incur the asset management expense from PGAM and Jennison associated with the PSF.

Corporate Owned Life Insurance
The Company has sold three Corporate Owned Life Insurance ("COLI") policies to Prudential. The cash surrender value included in Separate Accounts was $685.9 million and $725.3 million at December 31, 2000 and December 31, 1999, respectively. The fees received related to the COLI policies were $9.6 million for the year ending December 31, 2000.

Reinsurance
The Company currently has three reinsurance agreements in place with Prudential (the reinsurer). Specifically a reinsurance Group Annuity Contract, whereby the reinsurer, in consideration for a single premium payment by the Company, provides reinsurance equal to 100% of all payments due under the contract, and two yearly renewable term agreements in which the Company may offer and the reinsurer may accept reinsurance on any life in excess of the Company's maximum limit of retention. The Company is not relieved of its primary obligation to the policyholder as a result of these reinsurance transactions. These agreements had no material effect on net income for the periods ended December 31, 2000, December 31, 1999, and December 31, 1998.

Debt Agreements
In July 1998, the Company established a revolving line of credit facility of up to $500 million with Prudential Funding LLC, a wholly owned subsidiary of Prudential. There is no outstanding debt relating to this credit facility as of December 31, 2000 or December 31, 1999.

15. Subsequent Events - Transfer of Taiwan Business

On January 31, 2001, the Company transferred all of its assets, liabilities, and net equity associated with The Company's Taiwan branch including Taiwan's insurance book of business, to an affiliated company, Prudential Life Insurance Company of Taiwan Inc. ("Prudential of Taiwan"), a Taiwan, Republic of China wholly owned subsidiary of Prudential .

The mechanism used to transfer this block of business in Taiwan is referred to as a "full acquisition and assumption" transaction. Under this mechanism, the Company is jointly liable with Prudential of Taiwan for two years from the giving of notice to all obligees for all matured obligations and for two years after the maturity date of not-yet-matured obligations. Prudential of Taiwan is also contractually liable, under indemnification provisions of the transaction, for any liabilities that may be asserted against the Company. The transfer of the insurance related assets and liabilities will be accounted for as a long-duration coinsurance transaction under generally accepted accounting principles. Under this accounting treatment, the insurance related liabilities will remain on the books of the Company and an offsetting reinsurance recoverable will be established.

The net equity transfer will be reflected as a capital contribution from the Company to Prudential of Taiwan and will also be dividended by the Company to Prudential. The dividend is expected to occur in the second quarter of 2001.

Report of Independent Accountants

To the Board of Directors and Stockholder of
Pruco Life Insurance Company

In our opinion, the accompanying consolidated statements of financial position and the related consolidated statements of operations and comprehensive income, of changes in stockholder's equity and of cash flows present fairly, in all material respects, the financial position of Pruco Life Insurance Company (a wholly-owned subsidiary of the Prudential Insurance Company of America) and its subsidiaries at December 31, 2000 and 1999, and the results of their operations and their cash flows for each of the three years in the period ended December 31, 2000, in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Company's management; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

PricewaterhouseCoopers LLP

New York, New York
March 13, 2001

PruLife Custom Premier"
Variable Universal Life
Insurance

PruLife Custom Premier Variable Universal Life is issued by Pruco Life Insurance Company, 213 Washington Street, Newark, NJ 07102-2992 and offered through Pruco Securities Corporation, 751 Broad Street, Newark, NJ 07102-3777, both subsidiaries of The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777.

For online access to your policy information visit www.prudential.com

[GRAPHIC OMITTED]

Pruco Life Insurance Company
213 Washington Street, Newark, NJ 07102-2992
Telephone 800 944-8786

VUL-2 Ed. 8/01

PART II

OTHER INFORMATION

UNDERTAKING TO FILE REPORTS

Subject to the terms and conditions of Section 15(d) of the Securities Exchange Act of 1934, the undersigned Registrant hereby undertakes to file with the Securities and Exchange Commission such supplementary and periodic information, documents, and reports as may be prescribed by any rule or regulation of the Commission heretofore or hereafter duly adopted pursuant to authority conferred in that section.

REPRESENTATION WITH RESPECT TO CHARGES

Pruco Life Insurance Company ("Pruco Life") represents that the fees and charges deducted under the Variable Universal Life Insurance Contracts registered by this registration statement, in the aggregate, are reasonable in relation to the services rendered, the expenses expected to be incurred, and the risks assumed by Pruco Life.

UNDERTAKING WITH RESPECT TO INDEMNIFICATION

The Registrant, in connection with certain affiliates, maintains various insurance coverages under which the underwriter and certain affiliated persons may be insured against liability which may be incurred in such capacity, subject to the terms, conditions, and exclusions of the insurance policies.

Arizona, being the state of organization of Pruco Life, permits entities organized under its jurisdiction to indemnify directors and officers with certain limitations. The relevant provisions of Arizona law permitting indemnification can be found in Section 10-850 et seq. of the Arizona Statutes Annotated. The text of Pruco Life's By-law, Article VIII, which relates to indemnification of officers and directors, is incorporated by reference to Exhibit 3(ii) to its Form 10-Q, SEC File No. 33-37587, filed August 15, 1997.

Insofar as indemnification for liabilities arising under the Securities Act of 1933 (the "Act") may be permitted to directors, officers and controlling persons of the Registrant pursuant to the foregoing provisions or otherwise, the Registrant has been advised that in the opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Act and is, therefore, unenforceable. In the event that a claim for indemnification against such liabilities (other than the payment by the Registrant of expenses incurred or paid by a director, officer or controlling person of the Registrant in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with the securities being registered, the Registrant will, unless in the opinion of its counsel the matter has been settled by controlling precedent, submit to a court of appropriate jurisdiction the question whether such indemnification by it is against public policy as expressed in the Act and will be governed by the final adjudication of such issue.

CONTENTS OF REGISTRATION STATEMENT

This Registration Statement comprises the following papers and documents:

The facing sheet.

Cross-reference to items required by Form N-8B-2.

The prospectus consisting of 126 pages.

The undertaking to file reports.

The representation with respect to charges.

The undertaking with respect to indemnification.

The signatures.

Written consents of the following persons:

Clifford E. Kirsch, Esq.
Ching Ng, FSA, MAAA
PricewaterhouseCoopers, LLC

The following exhibits:
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1. The following exhibits correspond to those required by paragraph A of the instructions as to exhibits in Form N-8B-2:

A. (1) (a) Resolution of Board of Directors of Pruco Life Insurance Company establishing the Pruco Life Variable Universal Account. (Note 6)
(b) Amendment of Separate Account Resolution. (Note 9)
(2) Not Applicable.
(3) Distributing Contracts:
(a) Distribution Agreement between Pruco Securities Corporation and Pruco Life Insurance Company. (Note 6)
(b) Proposed form of Agreement between Pruco Securities Corporation and independent brokers with respect to the Sale of the Contracts. (Note 6)
(c) Schedule of Sales Commissions. (Note 11)
(4) Not Applicable.

(5) Variable Universal Life Insurance Contract. (Note 11)

(6) (a) Articles of Incorporation of Pruco Life Insurance Company, as amended October 19, 1993. (Note 5)

(b) By-laws of Pruco Life Insurance Company, as amended May 6, 1997. (Note 7)

(7) Not Applicable.

(8) Not Applicable.

(9) Not Applicable.

(10) (a) Application Form for Variable Universal Life Insurance Contract. (Note 8)

(b) Supplement to the Application for Variable Universal Life Insurance Contract. (Note 8)

(11) Not Applicable.

(12) Memorandum describing Pruco Life Insurance Company's issuance, transfer, and redemption procedures for the Contracts pursuant to Rule 6e-3(T)(b)(12)(iii). (Note 12)

(13) Available Contract Riders and Endorsements.

(a) Rider for Insured's Accidental Death Benefit (Note 11)

(b) Rider for Insured's Total Disability Benefit (Note 11)

(c) Rider for Level Term Insurance Benefit on Dependent Children (Note 11)

(d) Rider for Level Term Insurance Benefit on Dependent Children-From Conversions (Note 11)

(e) Endorsement providing Type C Death Benefit Provisions (Note 11)

2. See Exhibit 1.A.(5).

3. Opinion and Consent of Clifford E. Kirsch, Esq. as to the legality of the securities being registered. (Note 1)

4. None.

5. Not Applicable.

6. Opinion and Consent of Ching Ng, FSA, MAAA, as to actuarial matters pertaining to the securities being registered. (Note 1)

7. Powers of Attorney.

(a) Vivian L. Banta, Richard J. Carbone, Helen M. Galt, Jean D.

Hamilton (Note 2)

(b) James J. Avery, Jr. (Note 3)

(c) David R. Odenath, Jr., William Eckert, IV , Ronald P. Joelson (Note 10)

(Note 1) Filed herewith.

(Note 2) Incorporated by reference to Post-Effective Amendment No. 5 to Form S-6, Registration No. 333-85115, filed June 28, 2001 on behalf of the Pruco Life Variable Universal Account.

(Note 3) Incorporated by reference to Post-Effective Amendment No. 2 to Form S-6, Registration No. 333-07451, filed June 25, 1997 on behalf of the Pruco Life Variable Appreciable Account.

(Note 4) Incorporated by reference to Form S-6, Registration No. 333-07451, filed July 2, 1996 on behalf of the Pruco Life Variable Appreciable Account.

(Note 5) Incorporated by reference to Post-Effective Amendment No. 10 to Form S-6, Registration No. 33-29181, filed April 28, 1997 on behalf of the Pruco Life Variable Universal Account.

(Note 6) Incorporated by reference to Form 10-Q, Registration No. 33-37587, filed August 15, 1997 on behalf of the Pruco Life Insurance Company.

(Note 7) Incorporated by reference to Form S-6, Registration No. 333-85115, filed on August 13, 1999 on behalf of the Pruco Life Variable Universal Account.

(Note 8) Incorporated by reference to Form S-6, Registration No. 333-94117, filed on January 5, 2000 on behalf of the Pruco Life Variable Universal Account.

(Note 9) Incorporated by reference to Form N-4, Registration No. 333-52754, filed on December 26, 2000 on behalf of the Pruco Life Flexible Premium Variable Annuity Account.

(Note 10) Incorporated by reference to Registrant's Form S-6, filed on November 3, 2000.

(Note 11) Incorporated by reference to Pre-Effective Amendment No. 1 to this Registration Statement, filed February 8, 2001.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1933, the Registrant, the Pruco Life Variable Universal Account, certifies that this Amendment is filed solely for one or more of the purposes specified in Rule 485(b)(1) under the Securities Act of 1933 and that no material event requiring disclosure in the prospectus, other than one listed in Rule 485(b)(1), has occurred since the effective date of the most recent Post-Effective Amendment to the Registration Statement which included a prospectus, and has caused this Registration Statement to be signed on its behalf by the undersigned thereunto duly authorized, and its seal hereunto affixed and attested, all in the city of Newark and the State of New Jersey, on this 3rd day of August, 2001.

(Seal)

Pruco Life Variable Universal Account
(Registrant)

By: Pruco Life Insurance Company
(Depositor)

Attest: /s/ Thomas C. Castano

Thomas C. Castano
Assistant Secretary

By: /s/ Esther H. Milnes

Esther H. Milnes
Senior Vice President

Pursuant to the requirements of the Securities Act of 1933, this Post-Effective Amendment No. 2 to the Registration Statement has been signed below by the following persons in the capacities indicated on this 3rd day of August, 2001.

Signature and Title

/s/*

Vivian L. Banta
President, Chairman and Director

/s/*

William J. Eckert, IV
Vice President and Chief Accounting Officer

/s/*

By: /s/ Thomas C. Castano

James J. Avery, Jr.
Director

Thomas C. Castano
(Attorney-in-Fact)

/s/*

Richard J. Carbone
Director

/s/*

Helen M. Galt
Director

/s/*

Jean D. Hamilton
Director

/s/*

Ronald P. Joelson
Director

/s/*

David R. Odenath, Jr.
Director

EXHIBIT INDEX

	Consent of PricewaterhouseCoopers LLP, independent accountants.	Page II-5
3.	Opinion and Consent of Clifford E. Kirsch, Esq. as to the legality of the securities being registered.	Page II-7
6.	Opinion and Consent of Ching Ng, MAAA, FSA, as to actuarial matters pertaining to the securities being registered	Page II-8

Exhibit 3

August 1, 2001

Pruco Life Insurance Company
213 Washington Street
Newark, New Jersey 07102-2992

Gentlemen:

In my capacity as Chief Legal Officer and Secretary of Pruco Life Insurance Company ("Pruco Life"), I have reviewed the establishment on April 17, 1989 of Pruco Life Variable Universal Account (the "Account") by the Executive Committee of the Board of Directors of Pruco Life as a separate account for assets applicable to certain variable life insurance contracts, pursuant to the provisions of Section 20-651 of the Arizona Insurance Code. I am responsible for oversight of the preparation and review of the Registration Statement on Form S-6, as amended, filed by Pruco Life with the Securities and Exchange Commission (Registration Number: 333-49332) under the Securities Act of 1933 for the registration of certain variable universal life insurance contracts issued with respect to the Account.

I am of the following opinion:

(1) Pruco Life was duly organized under the laws of Arizona and is a validly existing corporation.

(2) The Account has been duly created and is validly existing as a separate account pursuant to the aforesaid provisions of Arizona law.

(3) The portion of the assets held in the Account equal to the reserve and other liabilities for variable benefits under the variable universal life insurance contracts is not chargeable with liabilities arising out of any other business Pruco Life may conduct.

(4) The variable universal life insurance contracts are legal and binding obligations of Pruco Life in accordance with their terms.

In arriving at the foregoing opinion, I have made such examination of law and examined such records and other documents as I judged to be necessary or appropriate.

I hereby consent to the filing of this opinion as an exhibit to the Registration Statement.

Very truly yours,

/s/

Clifford E. Kirsch

Exhibit 6

August 1, 2001

Pruco Life Insurance Company
213 Washington Street
Newark, New Jersey 07102-2992

To Pruco Life Insurance Company:

This opinion is furnished in connection with the registration by Pruco Life Insurance Company ("Pruco Life") of variable universal life insurance contracts (the "Contracts") under the Securities Act of 1933. The prospectus included in Post-Effective Amendment No. 2 to Registration Statement No. 333-49332 on Form S-6 describes the Contracts. I have reviewed the Contract form and I have participated in the preparation and review of the Registration Statement and Exhibits thereto. In my opinion:

(1) The illustrations of cash surrender values and death benefits included in the prospectus section entitled "Illustrations of Surrender Values, Death Benefits, and Accumulated Premiums," based on the assumptions stated in the illustrations, are consistent with the provisions of the Contract. The rate structure of the Contract has not been designed so as to make the relationship between premiums and benefits, as shown in the illustrations, appear more favorable to a prospective purchaser of a Contract for male age 35, than to prospective purchasers of Contracts on males of other ages or on females.

(2) The examples shown in the section of the prospectus entitled "Changing the Type of Death Benefit" are consistent with the provisions of the Contract.

(3) The chart included in the section of the prospectus entitled "Riders" is consistent with the provisions of the Contract.

(4) The charts included in the sections of the prospectus entitled: "How a Type A (Fixed) Contract's Death Benefit Will Vary," "How a Type B (Variable) Contract's Death Benefit Will Vary," and "How a Type C (Return of Premium) Contract's Death Benefit Will Vary," are consistent with the provisions of the Contract.

(5) The examples shown in the section of the prospectus entitled "Death Benefit Guarantee" are consistent with the provisions of the Contract.

(6) The deduction in an amount equal to 1.25% of each premium is a reasonable charge in relation to the additional income tax burden

imposed upon Pruco Life and its parent company, The Prudential Insurance Company of America, as the result of the enactment of Section 848 of the Internal Revenue Code. In reaching that conclusion a number of factors were taken into account that, in my opinion, were appropriate and which resulted in a projected after-tax rate of return that is a reasonable rate to use in discounting the tax benefit of the deductions allowed in Section 848 in taxable years subsequent to the year in which the premiums are received.

I hereby consent to the use of this opinion as an exhibit to the Registration Statement and to the reference to my name under the heading "Experts" in the prospectus.

Very truly yours,

/s/

Ching Ng, FSA, MAAA
Director and Actuary
The Prudential Insurance Company of America

Consent of Independent Accountants

We hereby consent to the use in the Prospectus constituting part of this Post-Effective Amendment No. 2 to the registration statement on Form S-6 (the "Registration Statement") of our report dated March 30, 2001, relating to the financial statements of the PruLife Custom Premier Subaccounts of Pruco Life Variable Universal Account, which appears in such Prospectus.

We also consent to the use in the Prospectus constituting part of this Registration Statement of our report dated March 13, 2001, relating to the consolidated financial statements of Pruco Life Insurance Company and its subsidiaries, which appears in such Prospectus.

We also consent to the reference to us under the heading "Experts" in the Prospectus.

PricewaterhouseCoopers LLP

New York, New York
August 3, 2001