PRU LIFE U.K.

Listening. Understanding. Delivering.

PRULink Assurance Account Plus

We do maximum protection.
Avail of high protection benefit with an investment opportunity at an affordable cost.

PRULink Assurance Account Plus

PRULink Assurance Account Plus is an affordable regular-pay investment-linked life insurance product that provides maximum protection through its living, disability, and death benefits combined with an investment opportunity.

Basic features:

Can be issued to **life insured age 0 (7 days) to 70**

Affordable annual premium starts at **PhP 15,000.00 /USD 580**

Coverage is up to **age 100** provided the policy's premium is paid regularly

Core benefits[1] :

Legacy to your loved ones
In case of death of the life insured, beneficiaries will receive the sum assured plus the fund value[2]. If top-ups were made, 125% of top ups[3] less 125% of withdrawals on the top up units shall be added as well.

Ready fund in case of disability
Receive a cash benefit which will be deducted from the base plan sum assured in case you suffer from sickness or injury that prevents your ability to work or carry out basic activities such as moving, bathing, and feeding without assistance.

Additional benefit in case of accidental death or disablement
Get an additional cash benefit in case of an accident that results in death or disability.

Source of funds for emergency
When you have no one to turn to, the fund value of this policy could be a ready source of cash. However, withdrawing from your fund may affect its ability to sustain future charges of the policy and could lead to termination of the policy.

Celebrate the life you live
Receive the sum assured plus the fund value once you reach age 100 while the policy is in force.

What PAA Plus does for you:

You get to enjoy flexibility
Choose from a range of sum assured (minimum to maximum) for a specific premium.

You get built-in benefits
This is regardless of occupation or health condition through Accelerated Total and Permanent Disability and Accidental Death and Disablement riders.

You can enjoy a loyalty bonus
For years 11 to 20, a percentage of the annual premium will be given to buy additional units and increase the fund value of your policy provided that you pay your premiums regularly and on time.

You need not pay for surrender charges
Incur no charges upon partial or full withdrawal[4] of the fund value of the policy if no top-ups were made.

You customize your own plan
We offer 11 optional benefits to enhance your life and disability protection:

Protection against accident, death, and disability
- Future Safe Rider
- Personal Accident
- Payor Term
- Payor Waiver
- Waiver of Premium on Total and Permanent Disability

Protection against critical illnesses
- Life Care Benefit
- Life Care Plus
- Life Care Advance Plus
- Multiple Life Care Plus
- Life Care Waiver

Protection against hospital expenses
- Hospital Income Benefit

Why trust Pru Life UK?

We stand for stability.

Pru Life UK is the local subsidiary of Prudential plc, an Asia-led portfolio of businesses focused on structural growth markets. It has 17 million life customers in its Asia and Africa businesses and built on a tradition that adheres to the strictest and most prudent insurance standards. This same tradition applies to its operations all over the world, including the Philippines.

We are dynamic, fast-growing, and innovative.

Pru Life UK is among the leaders in the industry. In 2002, we introduced in the market the variable life insurance products, which are permanent life insurance policies with an investment component.

We provide expertise.

Our fund managers are considered as some of the best in the region. Eastspring Investments (Singapore) Limited is the Asian asset management business of Prudential plc, an international financial services group that has one of the widest footprints across Asia. Pru Life UK Investments is the investment arm and a wholly-owned subsidiary of Pru Life UK. Through our fund managers, we provide investment solutions across a broad range of asset classes including equities, fixed income, multi asset solutions and alternatives and are committed to delivering high quality investment outcomes for our clients over the long term.

For more information on the product's key features and optional benefits, you may visit our website at **www.prulifeuk.com.ph**

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[1] Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

[2] Fund values are not guaranteed. The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.

[3] Top-ups are subject to top-up amount limits and to an initial charge of 3% of the top-up amount. Death benefit is increased by 125% of top up amount.

[4] Partial/full withdrawal from the top-up units is subject to surrender charges of 5%, 4%, 3%, 2%, and 1% for the first five years from the time top-up was made. Partial withdrawals diminish both the death benefit and fund values.

Optional Benefits Disclaimers:

Pre-existing Conditions – medical conditions, injuries or illnesses that you already have before purchasing Life Care Advance Plus (LCAP), Multiple Life Care Plus (MLCP) and/or Hospital Income (HI) benefit will not be covered.

Plan Exclusions – this plan and other benefits attachable to it has other conditions and exclusions that may affect the payment of the insurance proceeds.

Free-look Period – you have 15 days from the date you receive your Policy Data Page to decide if LCAP, MLCP and/or HI benefits are for you. If you advise us that you wish to discontinue your coverage within this period, we will refund the rider premium you paid in full.

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