You only live once,
but affordable insurance
can last a lifetime.

PRU LIFE U.K.

Listening. Understanding. Delivering.

PRU *Love* for Life

Secure your family's future and get yourself covered till age 100.

That's PRU Love!

Protection | Ready Fund for Critical Illness | Retirement

PRU Love for Life

A participating, limited-pay whole life insurance plan that provides living and death benefits to help secure your loved ones' future.

Core Features

Limited pay
whole life participating
insurance plan

Age required:
5 pay & 10 pay - 0 to 60 years old
15 pay & 20 pay - 0 to 55 years old

**Minimum
annual premium:**
Php 12,000

**Minimum
sum assured:**
Php 500,000

Payment terms:
5, 10, 15 or 20 years.
The short paying years
provide lifetime protection!

Coverage period:
till age 100

Key Benefits

Legacy to your loved ones

Your loved ones will receive the death benefit which is equivalent to the sum assured plus the policy's accumulated dividends in case of the life insured's death.*

Fund on hand for your needs

You can be assured that fund from your policy are readily available in case of financial emergencies.

Comprehensive protection for you

You can choose from our optional health and accident riders to get even more protection.

Other benefits for you and your loved ones

Cash Dividends*

Receive a portion of the company's dividends starting at the third (3rd) year of your policy and can be paid in cash, apply to any premium due or left to accumulate interest set by the company.

Cash Surrender Value**

Get cash value plus remaining accumulated dividends upon surrender of the policy depending on the face amount of the policy, and length of time the policy was being in-forced.

Maturity Benefit**

Enjoy 100% of the sum assured plus any remaining accumulated dividends if you reach the policy maturity date.

** Dividends and dividend accumulation rates are not guaranteed.*
*** Outstanding policy loans and interest (if applicable) will be deducted from these features.*

Upgrade your

PRU *Love* for Life coverage!

Protection Against Death, Accident & Disability

Total and Permanent Disability Plus
You get lump sum cash when you become totally and permanently disabled due to bodily injury or disease.

Accidental Death and Disablement Benefit
You benefit from additional cash in case of accidental death, disablement, or dismemberment.

Personal Accident
- You can have comprehensive accident benefits on top of the life coverage amount.
- You can add any of the following riders with Personal Accident for extra protection – Accidental Death and Disablement, Accidental Total and Permanent Disability, Murder & Assault, Double Indemnity, Field Trip Coverage, Dangerous Sports Coverage, and Accidental Medical Expense Reimbursement.

Waiver of Premium on Total and Permanent Disability*
Your subsequent premiums will be waived when you become totally and permanently disabled due to bodily injury or disease.

Payor Waiver of Premium Benefit*
Subsequent premiums of a child insured (up to age 25) will be waived if the payor dies or becomes totally and permanently disabled.

Protection Against Hospitalization

Hospital Income Rider
- You can receive cash benefit for each day of hospital confinement due to injury or illness.
- You can upgrade by adding the following riders with Daily Hospital Income Benefit: Intensive Care Unit, Long-Term Hospitalization Benefit, and Surgical Expense Reimbursement.

Protection Against Critical Illness

Life Care Plus
You can get lump sum cash when you are diagnosed with any of the covered 36 critical illnesses.

Life Care Waiver*
Your subsequent premium shall be waived when you get diagnosed with any of the covered 36 critical illnesses.

Life Care Plus and Life Care Waiver covers you from the following Critical Illnesses

- Heart Attack
- Stroke
- Cancer
- Major organ transplant
- Renal failure
- Multiple sclerosis
- Motor neuron disease
- Heart valve surgery
- Coronary artery bypass surgery
- Parkinson's disease
- Muscular dystrophy
- Poliomyelitis
- Systemic lupus erythematosus with lupus nephritis
- Aortal Surgery
- Bacterial meningitis
- Brain tumor
- Aplastic anemia
- Blindness
- End-stage lung disease
- End-stage liver failure
- Coma
- Deafness
- Loss of Speech
- Major burns
- Paralysis
- Brain surgery
- Alzheimer's disease
- Fulminant hepatitis
- Primary pulmonary hypertension
- Terminal illness
- HIV (due to blood transfusion and occupationally acquired HIV)
- Encephalitis
- Major head trauma
- Apallic syndrome
- Progressive scleroderma
- Medullary cystic disease

**Waiver products waives the premium of base plan, Accidental Death and Disablement, Personal Accident, and Total and Permanent Disability Plus Riders*

Pre-existing Condition
A pre-existing condition is an injury, illness or condition which existed or was existing within the two-year period prior the Effectivity Date of the applicable benefit or the date of last reinstatement of the Policy, whichever is later, and for which the Life Insured has been investigated, diagnosed or treated or in which signs or symptoms have manifested and would have caused an ordinary prudent person to seek diagnosis, care or treatment.

For the Hospital Income Rider, no benefit amount will be paid if the claim is based on a pre-existing condition, unless the Life Insured has been continuously covered for twelve (12) months from Effectivity Date of the rider or the date of last reinstatement of the rider.

Free-look period (for Hospital Income Rider)
If, after availing of the Hospital Income Rider, you decide that it is not suitable to your needs, you may cancel such rider by completing and submitting the appropriate form and returning the Policy Data Page to us within fifteen (15) days from the date you receive it.

Non-forfeiture Options*

You may choose any of the following non-forfeiture options any time given that the policy has a Cash Value.

Net Surrender Value**

Surrender the policy equivalent to its cash value + dividends.
Once surrendered, the policy shall terminate.

Reduced Paid-up Insurance

Your policy's basic life coverage will continue to be in force even without further premium payments as a non-participating plan (no dividend payouts). The sum assured will be reduced corresponding to what the cash value less indebtedness can buy. Maturity date will remain the same.

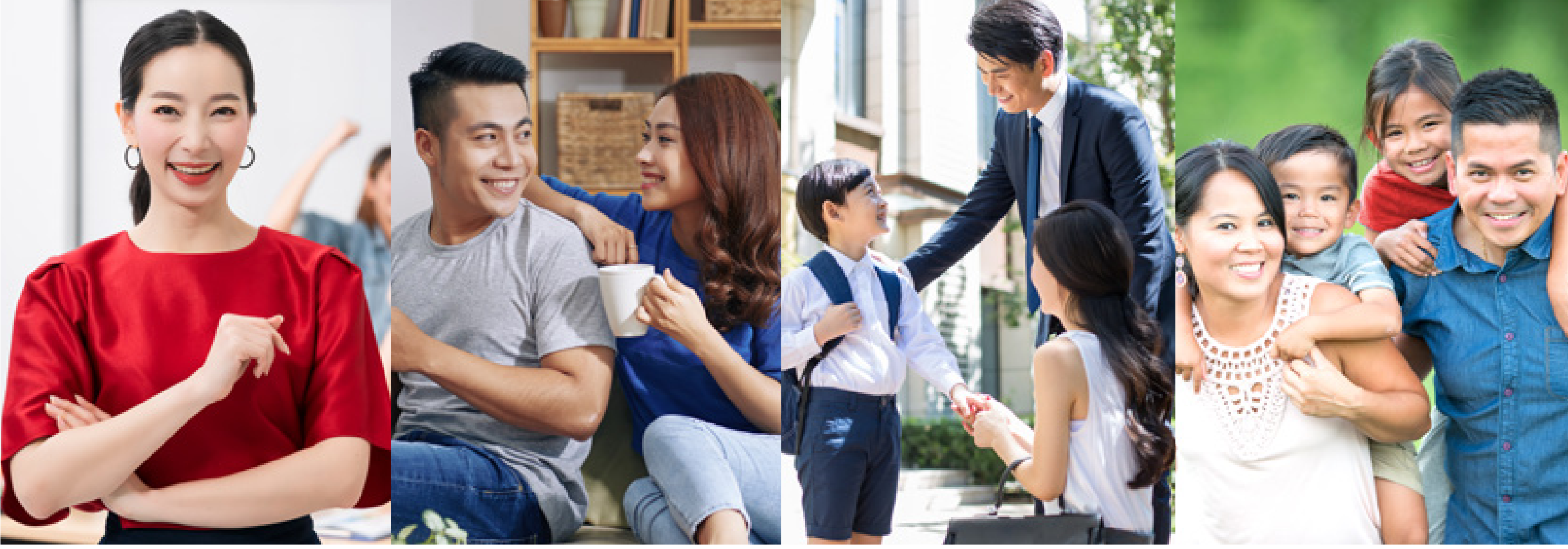
Extended Term Insurance

Your policy's basic life coverage will continue to be in-force even without further premium payments as a non-participating plan (no dividend payouts). The Sum Assured of the policy at that time will remain the same but the protection period will be reduced based on what the cash value less any indebtedness can buy.

Automatic Premium Loan

Unpaid premiums will automatically be paid using the remaining cash value which earns interest every policy year.

** Outstanding policy loans and interest (if applicable) will be deducted from these features.*
***Dividends and dividend accumulation rates are not guaranteed.*



Why trust Pru Life UK?

Our purpose is to be the most trusted partners for every life and protectors for every future of Filipinos by providing simple and accessible financial & health solutions.

Your financial protection & seamless experience are our priority

- Pioneered insuravest, or investment-linked life insurance products in the Philippines.
- Issued the first dollar-denominated policy in the Philippines.
- Introduced PRUHealth FamLove – a first-of-its-kind protection plan that shares the critical illness coverage to up to four family members in one policy. This is available for all types of Filipino families including same-sex or common-law partners, parents, and adoptive children.
- Launched PRULink Cash Flow Fund Plus which provides potential regular payouts of up to 6% annually.
- Leveraged digital platforms to make our products easily accessible.

You keep us going stronger

- Consistent leading life insurer with a legacy of financial strength and customer trust.
- 40,000 digitally empowered agency force is the largest in the industry.
- Recognized International Life Insurer of the Year for three years in a row (2021-2023) by Insurance Asia Awards.

You are in the best hands in the industry

- Prudential adheres only to the strictest and most prudent insurance standards across all its local markets, including the Philippines.
- Our fund managers are considered some of the best in the region:
    - Eastspring Investments (Singapore) Limited, who manages our offshore funds, is the Asian asset management business of Prudential plc.
    - ATRAM Trust Corporation, who manages our onshore funds, is part of the ATRAM Group, a financial services group of companies focused on asset and wealth management.
- You get only the best investment solutions across a broad range of asset classes including equities, fixed income, multi asset solutions and alternatives.

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Office trunklines: (632) 8683 9000, (632) 8884 8484
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Email: contact.us@prulifeuk.com.ph

Established in 1996, Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans. It is a subsidiary of Prudential plc with market presence across Asia and Africa. Pru Life UK and Prudential plc are not affiliated with Prudential Financial, Inc. (a US-registered company), Philippine Prudential Life Insurance Company, Prudentialife Plans, Inc. or Prudential Guarantee and Assurance Inc. (all Philippine-registered companies).

Pru Life UK is headquartered in Uptown Bonifacio, Taguig City. Its main customer center is located in G/F Cluster 2, Uptown Parade, Megaworld Blvd. corner 36th street Uptown Bonifacio,Taguig City 1634, Metro Manila, Philippines.

For more information: www.prulifeuk.com.ph

PRU Customer Assistance Team contact details: +63 (2) 88875433 (within Metro Manila) and 1-800-107785465 (for domestic toll-free via PLDT landline); email: contact.us@prulifeuk.com.ph

The PRU Customer Assistance Team processes customer concerns based on applicable timelines provided by the law. Visit www.prulifeuk.com.ph/en/contact-us/ for the complete list of our branches. Pru Life UK is legally permitted to provide financial products or services in the Philippines as regulated by the Insurance Commission.

The Insurance Commission's head office is located at 1071 United Nations Avenue Ermita, Manila, Philippines. Their Cebu District office is located at Unit 17, Ground and Second Floors, The Gallery, Pope John Paul II Avenue, Barangay Kasambagan, Cebu City, while their Davao District office is in Door 2 & 3, 3rd Floor of YAP Building Quimpo Boulevard, Ecoland, Davao City.
Visit www.insurance.gov.ph/contact-us/ for the Insurance Commission's complete contact information.