

PRULink Elite Protector Series

We do flexibility.

Reach your financial goals faster while having maximum protection in the most flexible terms.



PRUElite Protector Series

PRULink Elite Protector Series is an investment-linked product that gives you both insurance protection and the opportunity to build your wealth. You determine the number of years you want to pay, but reap the benefits for a lifetime. It is available in both peso and dollar denominations in the most flexible terms.

Why go Elite?

Aside from being financially protected against uncertainties, Elite puts a greater portion of your premium into your chosen fund. It helps you meet your medium- to long-term financial goals faster while receiving maximum protection.

It also allows you to choose your protection from a range of coverage. It's flexible protection at your advantage.

Basic features:



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



Premium starts at
PhP 75,000.00
/USD 1,700



Choose how long
you want to pay
– **5, 7, 10** and
15 years



Coverage is up to
age 100 provided the
policy is in force

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 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⁽³⁾

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 Elite does for you:



You get maximum protection

Your coverage is calculated according to your age and annual premium. This means you can get the coverage you need based on the paying period you specify.



You follow your own payment schedule

Depending on your budget, you may choose how long you pay: 5, 7, 10, or 15 years. The shorter the paying period, the higher the allocation of your funds, the greater the potential for you to grow your money.



You get to grow your funds faster

There's more opportunity to build your wealth with Elite because of the high fund allocation that increases each year.

ELITE 5		ELITE 7		ELITE 10		ELITE 15	
Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year
1	70%	1	60%	1	50%	1	40%
2	85%	2	75%	2	70%	2	60%
3	95%	3	95%	3	95%	3	85%
4	95%	4	95%	4	95%	4	95%
5	100%	5	100%	5	100%	5	100%
		ONWARDS		ONWARDS		ONWARDS	



You choose the fund you want

Effectively manage your investments by choosing the type of fund you will invest in. You can choose from a superior selection of well-performing funds, backed by Eastspring Investments (Limited) Singapore and Pru Life UK Investments.



You customize your own plan

Avail of any of the following optional add-ons to attach to your plan for a more comprehensive protection:

Protection against accident, death, and disability

- Future Safe Rider
- Personal Accident
- Additional Term
- Payor Term
- Payor Waiver
- Waiver of Premium on Total and Permanent Disability

Protection against critical illnesses

- Crisis Cover Benefit
- 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

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

² Fund value is 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 Partial/full withdrawal from regular premium and top-up units are subject to surrender charges. Partial withdrawals diminish both the death benefit and fund values.

⁴ 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.

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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Established in 1996, Pru Life UK is the pioneer of Insuravest, or investment-linked life insurance products, in the Philippines and is one of the first life insurance companies approved to distribute US dollar-denominated investment-linked life insurance policies in the country. Since its establishment, Pru Life UK has expanded its reach to over 190 branches in the Philippines, with the biggest life agency force of more than 35,000 licensed agents. The company ranked first (1st) among the country's life insurers based on the Insurance Commission's Full Year 2020 rankings in terms of new business annual premium equivalent. Pru Life UK is headquartered in Uptown Bonifacio, Taguig City. Pru Life UK and Prudential plc are not affiliated with Prudential Financial, Inc., (a company whose principal place of business is in the United States of America), Prudential Assurance Company Limited (a subsidiary of M&G plc, a company incorporated in the United Kingdom), Philippine Prudential Life Insurance Company, Prudential Life Plans, Inc. or Prudential Guarantee and Assurance, Inc. (all Philippine-registered companies). Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans.