

When it comes to guaranteed payouts for life and protection, make **PRU**Lifetime Income the option for you & your family.



PRU LIFE U.K.

Listening. Understanding. Delivering.



PRULifetime Income

5% guaranteed annual payout for life.
200% lifetime coverage!



Core Features



Minimum and maximum entry ages of insured:
7 days to 60 years old



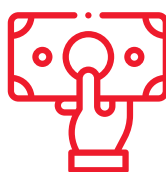
Minimum policy Sum Assured:
PhP 250,000



Death benefit*:
200% of the Sum Assured



Maturity benefit*:
200% of the Sum Assured



Guaranteed cash payout:
5% of the Sum Assured
starting on the 6th policy year



Coverage period:
Whole life (until age 100)

** Outstanding policy loans and interest if any will be deducted from these features.*



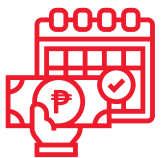
A limited-pay whole life participating insurance plan that offers lifetime protection, non-guaranteed cash dividends, and guaranteed payouts starting on the 6th year until the policy's maturity. Optional riders are available for more protection.

Key Benefits



Legacy for your loved ones

Beneficiaries will receive the guaranteed death benefit equal to 200% of the Sum Assured, plus any accumulated dividends and any accumulated guaranteed payouts in case of the Life Insured's death. Outstanding policy loans and interest if any will be deducted.



Payment flexibility

Choose to pay for 5 or 10 years.



Guaranteed cash benefits

Get guaranteed payouts equal to 5% of the Sum Assured starting on the 6th policy year until the plan's maturity, as long as the Life Insured is alive during payout date.

The guaranteed payout may be left to accumulate with interest set by the Company. The payout accumulation rate is not guaranteed.



Well-lived life celebrated

Receive 200% of the Sum Assured plus any remaining accumulated dividends and any accumulated payouts if you reach the policy maturity date. Outstanding policy loans and interest, if any, will be deducted.

Upgrade your

PRULifetime Income coverage

with any of the following riders!



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 Rider

- 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.

Waiver of Premium on Total and Permanent Disability waives the premium of the base plan, Accidental Death and Disablement, and Personal Accident Riders.

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.

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

**All riders can be attached as long as the Life Insured is within eligible issue age*



LIVING BENEFIT

Cash Dividends

Receive a portion of the Company's dividends starting at the third (3rd) policy year and can be paid in cash, applied to premium due or left to accumulate interest set by the Company. Dividends and dividend accumulation rates are not guaranteed.

Cash Value

The policy accumulates cash value starting on the 2nd policy year. If your policy has available cash value, you may select any of the Non-Forfeiture Options available at any time.



NON-FORFEITURE OPTIONS*

Elect any of the following Non-forfeiture options any time given that the policy has Cash Value.

Net Surrender Value

Surrender the policy equivalent to its cash value plus dividends and any accumulated payouts. Once surrendered, the policy shall terminate.

Reduced Paid-up Insurance

The 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 any indebtedness can buy. Maturity date will remain the same. The Death Benefit, and Maturity Benefit will remain to be 200% of the reduced Sum Assured. The guaranteed payouts of 5% of the reduced Sum Assured will also continue to be paid, as long as the Insured is alive at each payout date.

Extended Term Insurance (ETI)

The 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 ETI Sum Assured of the policy at that time will be 200% of the original Sum Assured but the protection period will be reduced based on what the cash value less any indebtedness can buy. The guaranteed payouts will also cease once converted to ETI.

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 any will be deducted from these features.

Why choose 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.
- 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.
- 42,000 digitally empowered agency force is the largest in the industry.
- Recognized as the International Life Insurer of the Year - Philippines 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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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, Prudential Life 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.