PRU LIFE U.K.

Listening. Understanding. Delivering.

Share the love. Covers up to 4 family members

PRUHealth FamLove

#MadeForEveryFamily

PRUHealth FamLove

An affordable renewable term protection plan which enables you to share protection coverage against critical illnesses with up to three eligible family members in one plan.

Insurance Plan for Evolving Filipino Families

Protection against moderate and severe critical illness

Be financially secured when diagnosed with moderate or severe critical illness.

Shareable

Have your loved ones protected from critical illnesses by sharing your protection coverage to a maximum of 3 eligible family members depending on selected product package.

Inclusive

The plan allows you to extend coverage to adopted children, life partner whether same-sex or common-law as we recognize the importance of giving equal opportunities for everyone.

Lifelong coverage

Automatically renew your plan and be protected until age 85 by paying your premiums continuously.

Renewal premiums are based on the attained age and gender of the main life insured and are not guaranteed.

Basic Features

Minimum and maximum entry ages	Policyowner and Main Life Insured (same person) 20 – 60 years old
Minimum policy sum assured (in PhP)	500,000
Maximum policy sum assured (in PhP) *(for Simplified Issuance)*	1,000,000

Policy applications within the above-mentioned range are subject to Simplified Issuance.
Other financial-related underwriting guidelines apply.

Core benefits

For the Main Life Insured

Death Benefit	Critical Illness (CI) Benefit	
	Moderate CI Benefit	Severe CI Benefit
100% of the policy sum assured (SA) less any Moderate CI Benefit claim once the Main Life Insured (LI) dies	50% of the policy SA will be paid if the Main LI is diagnosed with any of the covered Moderate CI conditions.	100% of the policy SA will be paid if the Main LI is diagnosed with any of the covered Severe CI less any Moderate CI Benefit claim.
Once this benefit is claimed, the policy will terminate.	This benefit is taken from the policy SA, therefore, reduces the benefit amount payable on Severe CI or death. The policy continues but at a lower coverage amount. This benefit is payable only once and will terminate upon payment of the claim.	This benefit is taken from the policy SA. Since the benefit amount is equal to 100% of the policy SA, the policy terminates once this benefit has been claimed.

Any Family Extension Benefit (FEB) payout, if applicable, will reduce the death and critical illness benefit of the Main Life Insured.

Sample benefits payout

For the Main Life Insured

Core Benefits	Benefit Amount (in PhP)
Main Life Insured	
Death Benefit	1,000,000
Critical Illness Benefit	
Moderate CI Benefit	500,000
Severe CI Benefit	1,000,000

Scenario 1

Death claim - we will pay 100% of the policy SA. Afterwards, the policy terminates.

1,000,000 Death Benefit

Scenario 2

Moderate CI Benefit claim - we will pay 50% of the policy SA. The policy will continue at a lower SA equal to policy SA less the Moderate CI Benefit paid.

500,000 Moderate CI | **500,000 Remaining policy SA** Severe CI or Death

Severe CI Benefit claim (after Moderate CI Benefit claim) - we will pay the remaining 50% of the policy SA. Afterwards, the policy terminates.

500,000 Moderate CI | **500,000 Severe CI**

Scenario 3

Severe CI Benefit claim - we will pay 100% of the policy SA. Afterwards, the policy terminates. This assumes that there is no Moderate CI Benefit claim.

1,000,000 Severe CI

Product Packages

You may choose from among the product packages available depending on your protection needs and budget.

Except for mySelf, other product packages include the Family Extension Benefit as core benefit.

mySelf

Family Composition

- Main Life Insured only

Maximum number of lives insured

1

myPartner

Family Composition

- Main Life Insured
- Spouse / Life Partner

Maximum number of lives insured

2

myChild[1]

Family Composition

- Main Life Insured
- Children

Maximum number of lives insured

3

myFamily[1]

Family Composition

- Main Life Insured
- Spouse / Life Partner
- Children

Maximum number of lives insured

4

myParent

Family Composition

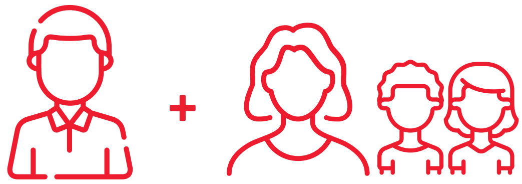
- Main Life Insured
- Parents

Maximum number of lives insured

3

[1] You may elect up to two (2) children as Life Insured.
Simplified Issuance will also be applied to other life insureds.

Family Extension Benefit (FEB)



You may extend your protection coverage of Moderate and Severe CI to up to 3 qualified family members depending on your chosen package.

Family relationship	Eligible entry age	Benefit Term
Spouse or Life Partner	20 – 60	Up to age 85
Children	15 days to 21	Up to age 22
Parents (either or both parents are only allowed to enroll at policy inception)	45 – 70	Up to age 85

Fixed FEB Sum Assured	Package(s)
50% of policy SA	myPartner myChild myFamily
25% of the policy SA	myParent

Sample product package and FEB benefits payable

Policy SA: 1,000,000 **Package:** myFamily **FEB SA:** 500,000

Moderate CI Benefit
250,000
50% of the FEB SA

Severe CI Benefit
500,000
100% of the FEB SA

These benefits will be deducted from the policy SA once claimed.

- Once any of the other Life Insured files a claim for Moderate CI, the FEB SA decreases by 50% while the remaining benefit amount continues to be claimable.
- The FEB will terminate upon payment of the death benefit or Severe CI benefit to the Main Life Insured or when the total benefit amount for FEB has been claimed even if other Life Insured(s), if any, have not filed for a claim.

Important Notes:
- *Insurable interest must be established for same-sex/common-law partners.*
- *Only same sex/common-law partners who have no legal impediment to marry may be included as insured under the policy.*
- *Consularized government-issued Certificate of Union from same sex couples who married abroad is acceptable as proof of relationship.*

Benefits payout if with FEB

Example 1: myFamily Package

Core Benefits	Benefit Amount (in PhP)
Main Life Insured	
Death Benefit	1,000,000
Critical Illness Benefit	
Moderate CI Benefit	500,000
Severe CI Benefit	1,000,000
Other Life Insured(s)	
Family Extension Benefit	500,000
Moderate CI Benefit	250,000
Severe CI Benefit	500,000

Important Notes:
- *FEB SA is a shareable benefit among other life insured(s).*
- *FEB SA depletes every time there is a claim coming from any of the other life insured(s). It also depletes the policy SA.*
- *FEB SA will terminate if any of the other life insured(s) claims the FEB Severe CI Benefit, or the Main LI claims the Severe CI or Death benefit.*

Event 1: Main Life Insured was diagnosed with and claimed for Moderate CI Benefit - 500K

The policy will continue at a lower sum assured equal to original policy SA less the Moderate CI Benefit paid for Main LI.

Revised Policy SA =
1M – 500K = 500,000

FEB SA =
Remains at 500K

Husband
Main Life Insured

Death	500,000
Moderate CI Benefit	500,000 *claimed*
Severe CI Benefit	500,000

Wife
Life Insured 2

Moderate CI Benefit	250,000
Severe CI Benefit	500,000

Child 1
Life Insured 3

Moderate CI Benefit	250,000
Severe CI Benefit	500,000

Benefits payout if with FEB

Event 2: Life Insured 2 was diagnosed with and claimed for FEB Moderate CI Benefit - 250K

The policy will continue at a lower sum assured equal to the revised sum assured less the FEB Moderate CI Benefit paid for Life Insured 2.

Revised Policy SA = 500K – 250K = 250K

Revised FEB SA = 500K – 250K = 250K

Husband
Main Life Insured

Death	250,000
Moderate CI Benefit	500,000 *claimed*
Severe CI Benefit	250,000

Wife
Life Insured 2

Moderate CI Benefit	250,000 *claimed*
Severe CI Benefit	250,000

Child 1
Life Insured 3

Moderate CI Benefit	125,000
Severe CI Benefit	250,000

Event 3: Life Insured 3 was diagnosed with and claimed for FEB Moderate CI Benefit – 125K

The policy will continue at a lower sum assured equal to the revised sum assured less the FEB Moderate CI Benefit paid for Life Insured 3.

Revised Policy SA = 250K – 125K = 125K

Revised FEB SA = 250K – 125K = 125K

Husband
Main Life Insured

Death	125,000
Moderate CI Benefit	500,000 *claimed*
Severe CI Benefit	125,000

Wife
Life Insured 2

Moderate CI Benefit	250,000 *claimed*
Severe CI Benefit	125,000

Child 1
Life Insured 3

Moderate CI Benefit	125,000 *claimed*
Severe CI Benefit	125,000

Event 4: Main Life Insured passed away and beneficiaries claimed the death benefit – 125K

Since the death benefit will use up the remaining policy SA, the policy will terminate.

Revised Policy SA = 125K - 125K = 0
(policy terminates)

Revised FEB SA = 125K - 125K = 0
(benefit terminates)

Husband
Main Life Insured

Death	125,000 *claimed*
Moderate CI Benefit	500,000 *claimed*
Severe CI Benefit	0

Wife
Life Insured 2

Moderate CI Benefit	250,000 *claimed*
Severe CI Benefit	0

Child 1
Life Insured 3

Moderate CI Benefit	125,000 *claimed*
Severe CI Benefit	0

Other product features

Life Event Booster[2]

- Allows you to increase the policy SA upon occurrence of any of the eligible life events, without underwriting but within allowable limits. It will be payable upon death or diagnosis of moderate or severe critical illness.

- The additional SA is limited to twenty-five percent (25%) of the original SA[3].

- This can be elected if the Main LI is below age 50 and within 3 months from occurrence of eligible life events.

Change in marital status

(whether to married or widowed, annulled or divorced[4])

Addition of new child, whether newborn or adopted

[2]Documents to verify occurrence of eligible life events will be required prior to processing this transaction.
[3]Subject to the applicable maximum amount payable per life.
[4]For Filipinos, a divorce validly procured abroad may be recognized if the divorce is confirmed or recognized by Philippine courts.

Sample increase in sum assured via Life Event Booster

Life Event: Addition of child of the Main Life Insured

Product Package: myChild

Original policy SA: 1,000,000

- *After availing LEB, the policy SA will increase by 25% (fixed percentage) - 1,250,000*
- *The Death Benefit, Moderate and Severe CI Benefits will increase by the same proportion.*
- *The Main LI is not required to upgrade his/her product package to include additional life insured.*

Core Benefits	Benefit Amount before LEB (in PhP)	Benefit Amount after LEB (in PhP)
Main Life Insured		
Death Benefit	1,000,000	1,250,000
Critical Illness Benefit		
Moderate CI Benefit	500,000	625,000
Severe CI Benefit	1,000,000	1,250,000
Other Life Insured(s)		
Family Extension Benefit	500,000	625,000
Moderate CI Benefit	250,000	312,500
Severe CI Benefit	500,000	625,000

Portability of Cover

- If the Main LI passes away or claims the Severe CI Benefit while his or her spouse is insured under the Family Extension Benefit, the spouse has the option to take up a new policy with the same SA that he or she had as part of the Family Extension Benefit, excluding any increase in SA due to the Life Event Booster. Premiums for the new policy will be based on the spouse's age and gender at the time of election.
- No underwriting is required provided that the spouse has no previous claim under the policy.
- Any insured children will continue to be insured under the new policy's Family Extension Benefit equal to 50% of the new policy's SA, provided that the children to be insured have no previous claim.
- The spouse must elect this option within 3 months from the policyowner's date of death or diagnosis of severe critical illness.

Example 1: myFamily Package

Core Benefits	Benefit Amount (in PhP)
Main Life Insured	
Death Benefit	1,000,000
Critical Illness Benefit	
Moderate CI Benefit	500,000
Severe CI Benefit	1,000,000
Other Life Insured(s)	
Family Extension Benefit	500,000
Moderate CI Benefit	250,000
Severe CI Benefit	500,000

Event 1: Main Life Insured died.

The policy will terminate upon death of the main life insured.

Revised Policy SA = 1M – 1M = 0
(policy terminates)

Revised FEB SA = 500K – 500K = 0
(benefit terminates)

Husband
Main Life Insured

Death	1,000,000 *claimed*
Moderate CI Benefit	0
Severe CI Benefit	0

Wife
Life Insured 2

Moderate CI Benefit	0
Severe CI Benefit	0

Child 1
Life Insured 3

Moderate CI Benefit	0
Severe CI Benefit	0

Portability of Cover

Event 2: The spouse has availed of Portability of Cover for herself and her child.

New Policy SA = 500K
(equal to original FEB SA)

Wife
Main Life Insured

Death	500,000
Moderate CI Benefit	250,000
Severe CI Benefit	500,000

New FEB SA = 250K
(equal to 50% of new policy SA)

Child 1
Life Insured 2

Moderate CI Benefit	125,000
Severe CI Benefit	250,000

Disclaimer

Pre-existing conditions, which are illnesses, sickness or conditions that the life insured(s) already have before policy effectivity date or date of last reinstatement, whichever is later, are not covered.

This plan and other benefits attachable to it has other conditions and exclusions that may affect the payment of the insurance proceeds. The complete terms and conditions are found in the Policy contract. In the event of conflict between this material and the policy contract, the latter shall prevail.

15 Days to Decide If This Plan is For You

***Free-look Period** – you have 15 days from the date you receive your policy booklet to decide if this plan is for you. If you advise us that you wish to discontinue your coverage within this period, we will refund the 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 Q2 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. of the United States, Prudential Assurance Company (a subsidiary of M&G plc, a company incorporated in the United Kingdom), Philippine Prudential Life Insurance Company, Prudentialife 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.