PRUDENTIAL

PRUSave



Key Features of the plan

PruSave is a flexible life insurance plan that combines savings and protection benefits. It helps you accumulate funds for goals like your child's education, a dream vacation, or retirement, while also providing financial security against premature death, disability, or critical illness.

With guaranteed cash payouts, your family can stay on track even in unforeseen circumstances. Pru Save supports various long-term savings goals, ensuring your ambitions live on even if you can't work due to disability or critical illness.

What are the product benefits?

Savings Benefits

Guaranteed cash pay-outs:
At maturity we shall pay 240% of the Sum Assured and accrued bonuses. YOU DECIDE how many cash payouts you want to receive; between 1 and 9 pay-outs.

Discretional compound annual bonuses:
In addition to the guaranteed cash payments, Prudential offers attractive annual bonuses during the lifetime of the policy. These bonuses accumulate every year and are paid out on maturity or death.

Life Insurance Benefits

- **Death Benefits:** In the unfortunate event of you prematurely passing-away before the maturity date:-
    - **Natural death:** Prudential will pay 100% of the sum assured and accrued bonuses immediately in lump sum to your beneficiary/ beneficiaries to take care of immediate needs of the family.
    - **Accidental death:** Prudential will pay 200% of the sum assured and accrued bonuses immediately in lump sum to your beneficiary/ beneficiaries to take care of immediate needs of the family.

      In addition Prudential will...
    - **Waiver of Premium:** Prudential will also waive the premiums meaning that there will be no more premiums to pay.
    - **The guaranteed cash pay-outs:** which will be paid to your beneficiary/ beneficiaries according to the cash pay-out plan as they fall due to securing your goal (s).
      Once a claim is made under this rider, the CI and PTD benefit will cease

Optional Benefits

- **Critical Illness Benefit:** Pays out 50% of the sum assured up to a maximum KES. 20M on first diagnosis of any of the following conditions:
    - Coma
    - Stroke
    - Cancer
    - Blindness
    - Heart attack
    - Aorta Surgery
    - Multiple Sclerosis
    - Muscular Dystrophy
    - Major organ transplant
    - Motor Neurone Disease
    - Paraplegia and paralysis
    - Accidental Brain Damage
    - Kidney/ End stage renal failure
    - Parkinson's disease before the age of 60
    - Alzheimer's disease before the age of 60
    - Rheumatoid Arthritis before the age of 60
    - Coronary Artery Bypass Graft Surgery (CABGS)

  In addition to the above the premiums on the main contract will be waived i.e Waiver of premium. Once a claim is made under this rider, the CI and PTD benefit will cease but the Death benefit as well as the Cash back & Maturity benefits will be payable when due.

- **Total and permanent disability benefit:** With this optional benefit, in case of disability, Prudential will waive future premiums, meaning there is nothing more to pay by you, and the guaranteed cash pay-outs will still be paid according to the cash pay-out plan.

Cash back Benefit

At the end of the fourth year of the policy, you will receive a 10% cash benefit of your annual **premium.** This feature is designed to reward your commitment to your savings goals and enhance your financial security. This benefit is payable if there are no outstanding premiums and no claim has been made.

Other

- You can claim insurance tax relief of 15% of the premium paid, up to a maximum of KES 60,000 annually.
- You can opt to increase your premiums automatically annually. This will result in a corresponding increase in benefit amounts as shown below.

Annual Premium Increase	Corresponding Benefit Increase
5%	3.5%
10%	7%

- No medical examination is required for sums assureds of up to KES. 8.5 million.

See the following worked example:

Total amount you want to receive: KES 2,400,000
Savings period: 15 years
Sum assured: KES.1, 000,000

Premiums will depend on your age, your savings period, the number of pay-outs you want, and if critical illness or/and disability benefits are added.

	1 Pay-out	2 Pay-outs	3 Pay-outs	4 Pay-outs	5 Pay-outs	6 Pay-outs	7 Pay-outs	8 Pay-outs	9 Pay-outs
Years 1									
Years 2									
Years 3									
Years 4									
Years 5									
Years 6									
Years 7									50,000
Years 8								100,000	50,000
Years 9							100,000	100,000	100,000
Years 10						200,000	150,000	150,000	100,000
Years 11					300,000	200,000	200,000	150,000	200,000
Years 12				400,000	300,000	300,000	250,000	200,000	200,000
Years 13			700,000	400,000	400,000	300,000	300,000	300,000	300,000
Years 14		1,000,000	700,000	600,000	400,000	400,000	400,000	400,000	400,000
Years 15	2,400,000	1,400,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
TOTAL PAID	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**	**2,400,000**

Who can buy this product?

Minimum age at entry:	18 years
Maximum age at entry:	Between 55 and 60 years, depending on the policy term and number of payouts chosen. (The policy must mature before the policyowner is aged 75)

What is the policy period?

Minimum term selected	Between 5 and 12 years, depending on the number of cash pay-outs selected.
Maximum term	20 years

The following are exclusions under the product.

We will not accept liability for claims occurring as a result of any of the exclusions listed below:

a. Suicide, the willful consumption of poison or any self-inflicted injury occurring within two (2) years of the Policy's commencement.
b. Any act committed by the policyholder, the life assured or beneficiaries which constitutes a violation of criminal law.
c. Abuse of alcohol or drugs (whether the drugs have been prescribed by a medical practitioner or not).
d. With the exception of those deployed by the disciplined forces of the Republic of Kenya, any act of war (whether war be declared or not), military action, terrorist activities, riots, strikes civil commotion or insurrection in all cases as an active participant.
e. Active participation in mountaineering, horse riding, hunting, motor-racing, power-boat racing or fighting (except in self-defence).
f. Participation in any form of aviation other than a scheduled air service over an established passenger route.
g. Any medical condition not disclosed prior to the issuance of the policy, for which treatment was received or recommended by a medical practitioner or of which the life assured was aware of prior to the date of declaration of the policy.
h. Critical illness claims arising from conditions not listed in the policy.
i. Death caused by natural causes and critical illness claims; occurring within six months from the date the policy starts or from the date the policy benefits are increased or from the policy reinstatement date.

Surrender Benefits

If you choose to end your policy early and it has been active for more than 3 years, a surrender value will be paid. This value increases with policy duration and is calculated by applying a surrender factor to the reduced (paid-up) sum assured and a different surrender factor to the accrued bonus at that time.

Refer to the tables below for full surrender values by policy year and term

(i) Bonus Surrender Factors

	Policy Term in Years															
End of Year	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%	14%	12%	10%	9%	7%
5	90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%	14%	12%	10%	9%
6		90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%	14%	12%	10%
7			90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%	14%	12%
8				90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%	14%
9					90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%	16%
10						90%	77%	66%	56%	48%	41%	35%	30%	26%	22%	19%
11							90%	77%	66%	56%	48%	41%	35%	30%	26%	22%
12								90%	77%	66%	56%	48%	41%	35%	30%	26%
13									90%	77%	66%	56%	48%	41%	35%	30%
14										90%	77%	66%	56%	48%	41%	35%
15											90%	77%	66%	56%	48%	41%
16												90%	77%	66%	56%	48%
17													90%	77%	66%	56%
18														90%	77%	66%
19															90%	77%
20																90%

(ii) Surrender Factors - 1 payout

	Policy Term in Years															
End of Year	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	148%	105%	77%	58%	44%	34%	26%	21%	16%	13%	10%	8%	7%	5%	4%	4%
5	216%	154%	113%	84%	64%	49%	38%	30%	24%	19%	15%	12%	10%	8%	6%	5%
6		216%	158%	118%	90%	69%	54%	42%	33%	26%	21%	17%	14%	11%	9%	7%
7			216%	162%	123%	94%	73%	57%	45%	36%	29%	23%	19%	15%	12%	10%
8				216%	164%	126%	98%	77%	61%	48%	38%	31%	25%	20%	16%	13%
9					216%	166%	129%	101%	80%	63%	51%	40%	33%	26%	21%	17%
10						216%	168%	131%	104%	82%	66%	53%	42%	34%	28%	22%
11							216%	169%	134%	106%	85%	68%	54%	44%	36%	29%
12								216%	170%	135%	108%	86%	70%	56%	45%	37%
13									216%	171%	137%	110%	88%	71%	58%	47%
14										216%	172%	138%	111%	90%	73%	59%
15											216%	173%	139%	112%	91%	74%
16												216%	174%	140%	114%	92%
17													216%	174%	141%	115%
18														216%	175%	142%
19															216%	175%
20																216%

(iii) Surrender Factors - 2 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	36%	28%	22%	17%	14%	11%	9%	7%	6%	5%	4%
5	53%	41%	32%	25%	20%	16%	13%	10%	8%	7%	5%
6	74%	58%	45%	36%	28%	23%	18%	15%	12%	9%	8%
7	101%	79%	62%	49%	39%	31%	25%	20%	16%	13%	11%
8	135%	105%	82%	65%	52%	41%	33%	26%	21%	17%	14%
9	178%	138%	108%	85%	68%	54%	43%	35%	28%	23%	19%
10	126%	180%	141%	111%	88%	70%	56%	45%	37%	30%	24%
11		126%	181%	143%	113%	91%	73%	58%	47%	38%	31%
12			126%	182%	145%	116%	93%	74%	60%	49%	40%
13				126%	184%	146%	117%	94%	76%	62%	50%
14					126%	185%	148%	119%	96%	78%	63%
15						126%	185%	149%	120%	97%	79%
16							126%	186%	150%	122%	99%
17								126%	187%	151%	123%
18									126%	187%	152%
19										126%	188%
20											126%

(iv) Surrender Factors - 3 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	39%	30%	24%	19%	15%	12%	9%	8%	6%	5%	4%
5	57%	44%	35%	27%	22%	17%	14%	11%	9%	7%	6%
6	80%	62%	49%	38%	31%	24%	19%	16%	13%	10%	8%
7	109%	85%	67%	52%	42%	33%	27%	21%	17%	14%	11%
8	146%	113%	89%	70%	56%	44%	36%	29%	23%	19%	15%
9	126%	149%	117%	92%	73%	58%	47%	38%	30%	25%	20%
10	90%	127%	152%	120%	95%	76%	61%	49%	40%	32%	26%
11		90%	128%	155%	123%	98%	78%	63%	51%	41%	33%
12			90%	129%	157%	125%	100%	80%	65%	53%	43%
13				90%	130%	158%	127%	102%	82%	67%	54%
14					90%	131%	160%	129%	104%	84%	68%
15						90%	131%	161%	130%	105%	86%
16							90%	132%	162%	131%	107%
17								90%	132%	163%	133%
18									90%	133%	164%
19										90%	133%
20											90%

(v) Surrender Factors - 4 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	41%	32%	25%	19%	15%	12%	10%	8%	6%	5%	4%
5	59%	46%	36%	28%	23%	18%	14%	12%	9%	8%	6%
6	83%	65%	51%	40%	32%	25%	20%	16%	13%	11%	9%
7	114%	88%	69%	55%	43%	35%	28%	22%	18%	15%	12%
8	118%	118%	93%	73%	58%	46%	37%	30%	24%	19%	16%
9	118%	121%	122%	96%	76%	61%	49%	39%	32%	26%	21%
10	90%	119%	123%	125%	99%	79%	63%	51%	41%	33%	27%
11		90%	120%	125%	128%	102%	82%	66%	53%	43%	35%
12			90%	121%	127%	130%	104%	84%	68%	55%	44%
13				90%	122%	128%	132%	106%	86%	69%	56%
14					90%	122%	129%	134%	108%	87%	71%
15						90%	123%	131%	135%	110%	89%
16							90%	123%	131%	137%	111%
17								90%	124%	132%	138%
18									90%	124%	133%
19										90%	124%
20											90%

(vi) Surrender Factors - 5 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	43%	33%	26%	21%	16%	13%	10%	8%	7%	5%	4%
5	63%	49%	38%	30%	24%	19%	15%	12%	10%	8%	7%
6	88%	68%	54%	42%	34%	27%	21%	17%	14%	11%	9%
7	98%	93%	73%	58%	46%	37%	29%	24%	19%	15%	13%
8	106%	102%	98%	77%	61%	49%	39%	32%	25%	21%	17%
9	102%	108%	105%	102%	81%	64%	52%	41%	33%	27%	22%
10	90%	103%	110%	108%	105%	84%	67%	54%	44%	35%	29%
11		90%	104%	112%	110%	108%	86%	69%	56%	45%	37%
12			90%	104%	114%	112%	110%	89%	72%	58%	47%
13				90%	105%	115%	114%	112%	91%	73%	60%
14					90%	105%	116%	116%	114%	93%	75%
15						90%	106%	117%	117%	116%	94%
16							90%	106%	118%	118%	118%
17								90%	107%	119%	119%
18									90%	107%	119%
19										90%	107%
20											90%

(vii) Surrender Factors - 6 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	45%	35%	27%	21%	17%	14%	11%	9%	7%	6%	5%
5	65%	51%	40%	31%	25%	20%	16%	13%	10%	8%	7%
6	79%	71%	56%	44%	35%	28%	22%	18%	14%	12%	10%
7	93%	84%	76%	60%	48%	38%	30%	24%	20%	16%	13%
8	99%	96%	88%	80%	64%	51%	41%	33%	26%	21%	17%
9	102%	101%	99%	91%	84%	67%	54%	43%	35%	28%	23%
10	90%	103%	103%	102%	94%	87%	70%	56%	45%	37%	30%
11		90%	104%	105%	104%	96%	90%	72%	58%	47%	38%
12			90%	104%	106%	106%	98%	92%	74%	60%	49%
13				90%	105%	107%	108%	100%	94%	76%	62%
14					90%	105%	108%	109%	102%	96%	78%
15						90%	106%	109%	110%	104%	98%
16							90%	106%	110%	112%	105%
17								90%	107%	111%	113%
18									90%	107%	111%
19										90%	107%
20											90%

(viii) Surrender Factors - 7 payouts

	Policy Term in Years										
End of Year	10	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	45%	35%	28%	22%	17%	14%	11%	9%	7%	6%	5%
5	61%	52%	40%	32%	25%	20%	16%	13%	11%	9%	7%
6	76%	67%	57%	45%	36%	28%	23%	18%	15%	12%	10%
7	90%	81%	71%	61%	49%	39%	31%	25%	20%	16%	13%
8	99%	93%	85%	75%	65%	52%	42%	33%	27%	22%	18%
9	102%	101%	96%	88%	79%	68%	55%	44%	35%	29%	23%
10	90%	103%	103%	99%	91%	82%	71%	57%	46%	37%	30%
11		90%	104%	105%	101%	93%	84%	74%	59%	48%	39%
12			90%	104%	106%	102%	96%	86%	76%	61%	50%
13				90%	105%	107%	104%	97%	88%	78%	63%
14					90%	105%	108%	105%	99%	90%	80%
15						90%	106%	109%	107%	101%	92%
16							90%	106%	110%	108%	102%
17								90%	107%	111%	109%
18									90%	107%	111%
19										90%	107%
20											90%

(ix) Surrender Factors - 8 payouts

	Policy Term in Years									
End of Year	11	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	37%	29%	23%	18%	14%	12%	9%	7%	6%	5%
5	49%	42%	33%	26%	21%	17%	14%	11%	9%	7%
6	63%	54%	47%	37%	29%	24%	19%	15%	12%	10%
7	76%	67%	58%	50%	40%	32%	26%	21%	17%	14%
8	90%	79%	71%	61%	54%	43%	35%	28%	23%	18%
9	101%	93%	82%	74%	65%	57%	46%	37%	30%	24%
10	103%	103%	95%	85%	77%	67%	59%	48%	39%	32%
11	90%	104%	105%	97%	87%	79%	70%	62%	50%	41%
12		90%	104%	106%	99%	89%	81%	72%	64%	52%
13			90%	105%	107%	100%	91%	83%	74%	66%
14				90%	105%	108%	102%	93%	85%	75%
15					90%	106%	109%	103%	94%	86%
16						90%	106%	110%	104%	95%
17							90%	107%	111%	105%
18								90%	107%	111%
19									90%	107%
20										90%

(x) Surrender Factors - 9 payouts

	Policy Term in Years								
End of Year	12	13	14	15	16	17	18	19	20
1	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%	0%	0%	0%
4	29%	23%	18%	14%	12%	9%	7%	6%	5%
5	40%	33%	26%	21%	17%	14%	11%	9%	7%
6	53%	44%	37%	30%	24%	19%	15%	12%	10%
7	67%	58%	48%	40%	32%	26%	21%	17%	14%
8	82%	71%	61%	51%	43%	35%	28%	23%	18%
9	93%	86%	74%	64%	54%	46%	37%	30%	24%
10	103%	95%	88%	76%	67%	56%	48%	39%	32%
11	104%	105%	97%	91%	79%	69%	59%	50%	41%
12	90%	104%	106%	99%	93%	81%	71%	61%	52%
13		90%	105%	107%	100%	95%	83%	73%	62%
14			90%	105%	108%	102%	96%	84%	75%
15				90%	106%	109%	103%	98%	86%
16					90%	106%	110%	104%	99%
17						90%	107%	111%	105%
18							90%	107%	111%
19								90%	107%
20									90%

Note: Surrender factors have been rounded off for simplicity. Actual values used in calculations may vary slightly.

To help you achieve your family's goal, get a personalised quotation by contacting any of our Financial Advisors, walk into one of our branches or;

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