

PRUSteady Income

Guaranteed payouts you can rely on—supporting your family through every important milestone

PRU LIFE U.K. 



In making dreams happen,
Our reason is *you.*



With **PRUSteady Income**, you can secure your child's future today so no what-if will stop the future they deserve.

It's a 20-year endowment protection plan that gives you guaranteed coverage and cash benefits you can count on no matter what happens.



What you get with **PRUSteady Income**

■ **10% net annual cash payouts**

At the end of your 11th policy year, enjoy 10% of your plan's sum assured every year, all the way until year 20.

Prefer to let your money grow? You can also choose to accumulate your payouts and let them earn interest until the end of the policy.

■ **Access to cash value**

Your plan automatically builds cash value over time, which you can take out as a loan when you need extra funds.

■ **200% protection from day 1**

From the very start, you're protected with 200% of your sum assured. This gives your loved ones financial security if you pass away within the 20-year coverage period.

■ **100% maturity benefit**

At the end of 20 years, you will receive 100% of your sum assured as lump sum, on top of your final 10% annual payout.

The 10% annual payout and full maturity benefit are guaranteed if the insured is alive on each policy anniversary and at maturity.

Any outstanding loans and interest on the cash value may reduce your death benefit, maturity benefit, or annual payouts. If the total loan amount exceeds your policy's cash value, the policy will end automatically.

To keep your policy active and ensure you're eligible for all its benefits, it is important to complete your premium payments through the full payment term.



Optional riders for extra peace of mind

Enhance your **PRUSteady Income** plan with optional riders that provide additional protection when life takes unexpected turns.



Waiver of Premium on Total and Permanent Disability

Have your remaining premiums waived for the base plan, ADD and Personal Accident riders if you become totally and permanently disabled.



Accidental Death and Disablement (ADD) Benefit

Get additional benefit amount in case of accidental death, disablement, or dismemberment.



Total and Permanent Disability (TPD) Plus

Get a benefit amount to help you manage financial responsibilities when you become totally and permanently disabled due to bodily injury or disease.



Payor Waiver of Premium Benefit

If the payor is different from the insured, this rider waives the remaining premium of the base plan, TPD Plus, ADD and Personal Accident riders if the payor passes away or becomes totally and permanently disabled.



Life Care Plus (LCP)

Get additional benefit amount if the Insured is diagnosed with or has undergone surgery due to a covered critical illness before the policy anniversary immediately following his or her 85th birthday or until policy maturity, whichever is earlier.

Life Care Waiver (LCW)

Have your remaining premiums waived for the base plan, ADD, PA, TPD Plus, and HI Riders if you are diagnosed with, or have undergone surgery for, any of the 36 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

Hospital Income (HI) Rider

Daily Hospital Income Benefit

Get additional cash benefit for each day of hospital confinement due to an accident or illness, for up to 365 days of continuous confinement for the same injury or illness.

It may be enhanced with optional HI benefits:

Intensive Care Unit Benefit

Pays a daily cash benefit for each day of confinement in an ICU, for up to 365 days of continuous confinement for the same injury or illness.

Long Term Hospitalization Benefit

Pays a daily cash benefit for each day of hospital confinement more than 30 days, for up to 335 days of continuous confinement for the same injury or illness.

Surgical Expense Benefit

Reimburses the actual surgical expenses of surgery while under confinement; amount is capped at the benefit amount of this rider.

Exclusion on pre-existing condition and the right to free-look period apply to LCP, HI and LCW, subject to policy terms and conditions.

All riders can be attached as long as the Life Insured is within the eligible issue age of the applicable rider.



PRU Steady Income



MOMMY JANE
Affluent, 38 years old, married

“With her child about to start school, she anticipates rising expenses and worries their emergency and medical funds (including her HMO) may not be enough. She wants to stay prepared and ensure her family’s future is secure.”

PLAN SUMMARY

Pay period	10 years
Sum assured	PHP 500,000
Premium	PHP 106,272 annually
Riders	Life Care Plus and Life Care Waiver

BENEFIT SUMMARY

Guaranteed annual payouts	PHP 50,000 for 10 years from Year 11
Critical illness benefit	PHP 750,000 until age 58
Maturity benefit	PHP 500,000
Death benefit	PHP 1,000,000

Family Milestone

Age 38

Starts Plan

Pays PHP 10,362 monthly or PHP 106,272 annually while working abroad

Age 39-48

Building Phase

10 years of consistent premiums secure guaranteed protection plan and steady cash payouts

AGE 49 - 58

Income Phase

Receives annual payouts — can withdraw or accumulate for bigger lump sum

Age 58

Retirement

Gets PHP 500K maturity benefit for family goals, education milestones

Death Benefit

Her family is protected with PHP 1M for 20 years, providing financial security while she builds for the future

Critical Illness Protection (Life Care Plus)

She is protected with PHP 750K critical illness benefit during the 20-year coverage period



About Pru Life UK

Pru Life UK is the leading life insurer in the Philippines demonstrating its commitment to protect Filipinos' financial future and well-being for every life, for every future.

Established in 1996, it operates in over 200 branches and general agency offices in the country and holds the largest life insurance agency force of almost 40,000 agents.

Serving over 930,000 individual policyholders and more than 85,000 insured group members, it offers a wide range of tailored solutions that address the unique and evolving needs across demographics and life stages. These include life protection, health, accident and disability, and investment insurance.

Pru Life UK is a subsidiary of Prudential plc, with a 175-year legacy of safeguarding the future of millions of families for this generation and generations to come. Prudential plc, provides life and health insurance and asset management solutions to over 18 million customers in 24 markets across Asia and Africa.



International Life Insurer of the Year – Philippines (2021-2025)

Insurance Asia Awards – one of the prestigious recognition programs honoring the most outstanding insurance companies in Asia Pacific – recognized Pru Life UK's innovations, new products, strategic partnerships, and community investment initiatives.

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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 pc are not affiliated with Prudential Financial, Inc. (a US-registered company), Philippine Prudential Life Insurance Company, Prudentiallife Plans, Inc. or Prudential Guarantee and Assurance Inc. (all Philippine-registered companies).

Pru Life UK is headquartered in 9/F Uptown Place Tower 1, 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. 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.