

September 6, 2017

Dear Pru Life UK Policyowner/Life Insured:

The Insurance Commission (IC) in its recent Circular Letter 2016-54 mandated all insurance companies to upload all their clients' medical information to the Medical Information Database for the protection of the insuring public and to ensure efficient regulation of the insurance industry in accordance with global best practices. The circular specifically stated the following:

Prior to the passage of data privacy legislation in the Philippines, particularly Republic Act No. 10173, otherwise known as the "Data Privacy Act of 2012", life insurance companies have already shared medical information, including yours, among themselves through an existing Medical Information Bureau (MIB) administered by the Philippine Life Insurance Association (PLIA). The sharing of medical information was done in order to enhance risk assessment and prevent fraud.

In accordance with the Insurance Commission's Circular Letter No. 2016-54, your medical information previously collected by the MIB will be uploaded to a Medical Information Database (MID) accessible to life insurance companies. Once uploaded, all life insurance companies shall have limited access to your information in order to protect your right to privacy in accordance with law.

A copy of Circular Letter No. 2016-54 may be accessed at the Insurance Commission's website at www.insurance.gov.ph.

We thank you for purchasing or being covered by our life insurance products, which confirms that for its effective implementation, it is required that we along with our duly authorized processors/service providers, reinsurers, affiliates and other related entities, shall use, collect, store and process your personal and sensitive personal information, within or without the Philippines, for legitimate purposes we deem fit, which shall include underwriting, administration of insurance coverage and claims, processing of after sales transactions, implementation and handling of insurance policies, direct marketing, profiling, risk assessment, data analytics and data sharing. Any such information collected may be retained by the aforementioned parties until 10 years from the date of maturity or termination of the insurance policy.

Your purchase/coverage also confirms that you have obtained the consent of the beneficial owner(s), beneficiary(ies), and/or life insured as applicable, for the use, storage and processing of their personal information for legitimate purposes such as compliance with regulatory requirements and administration of your insurance policy. Further, you agree to provide us with proof of your authority to give the foregoing required consents.

Lastly, we are authorized to disclose your particulars or any information to any Authority (governmental and other regulatory authority or self-regulatory body in various jurisdictions) in connection or adherence (whether voluntary or otherwise) with Applicable Requirements (laws, regulations, orders, guidelines, codes, market standard, good practices and requests of or agreements with any Authority as promulgated and amended from time to time). Such disclosure may be effected directly or sent through any of our Head Office(s) or other related corporations, or in such manner as may be deemed fit. For purposes of the foregoing and notwithstanding any other agreement between us, we may need you to provide further information and documents as may be required for disclosure to any Authority and you shall provide the same within such time as may be reasonably required. You consent to the use and transfer of your particulars under the Data Privacy Act of 2012, the Anti-Money Laundering Act of 2001, the E-Commerce Act of 2000, the Philippine AIDS Prevention and Control Act, the Magna Carta for Disabled Persons, and Presidential Decree No. 1718, and any other applicable data protection legislation from time to time in force.

For more information on your rights under the Data Privacy Act of 2012 (i.e. right to be informed, to access, correct, or object to the processing of your information and lodge a complaint), please visit www.privacy.gov.ph.

We appreciate your taking time to read this announcement and if we miss hearing from you within fifteen (15) days from your receipt of this letter, we shall assume that the foregoing provisions meet your approval and that you have accepted the same.

Should you have any questions, please call our PRU Customer Action Team at telephone numbers (632) 887 LIFE (887 5433) for Metro Manila and 1 800 10 PRULINK (1 800 10 7785465) for domestic toll-free. You may also send us a fax at (632) 683 9031 or email us at contact.us@prulifeuk.com.ph. To know more about your policy, please visit <http://pruaccess.prulifeuk.com.ph>.

Thank you very much for your continued confidence and trust.

Sincerely,

PRU LIFE INSURANCE CORPORATION OF U.K.