

A 20-year endowment insurance plan that gives you guaranteed coverage and cash benefits so you can chase all your goals.

What you get with PRUSteady Income

10% net annual cash payouts

At the end of your 11th 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.

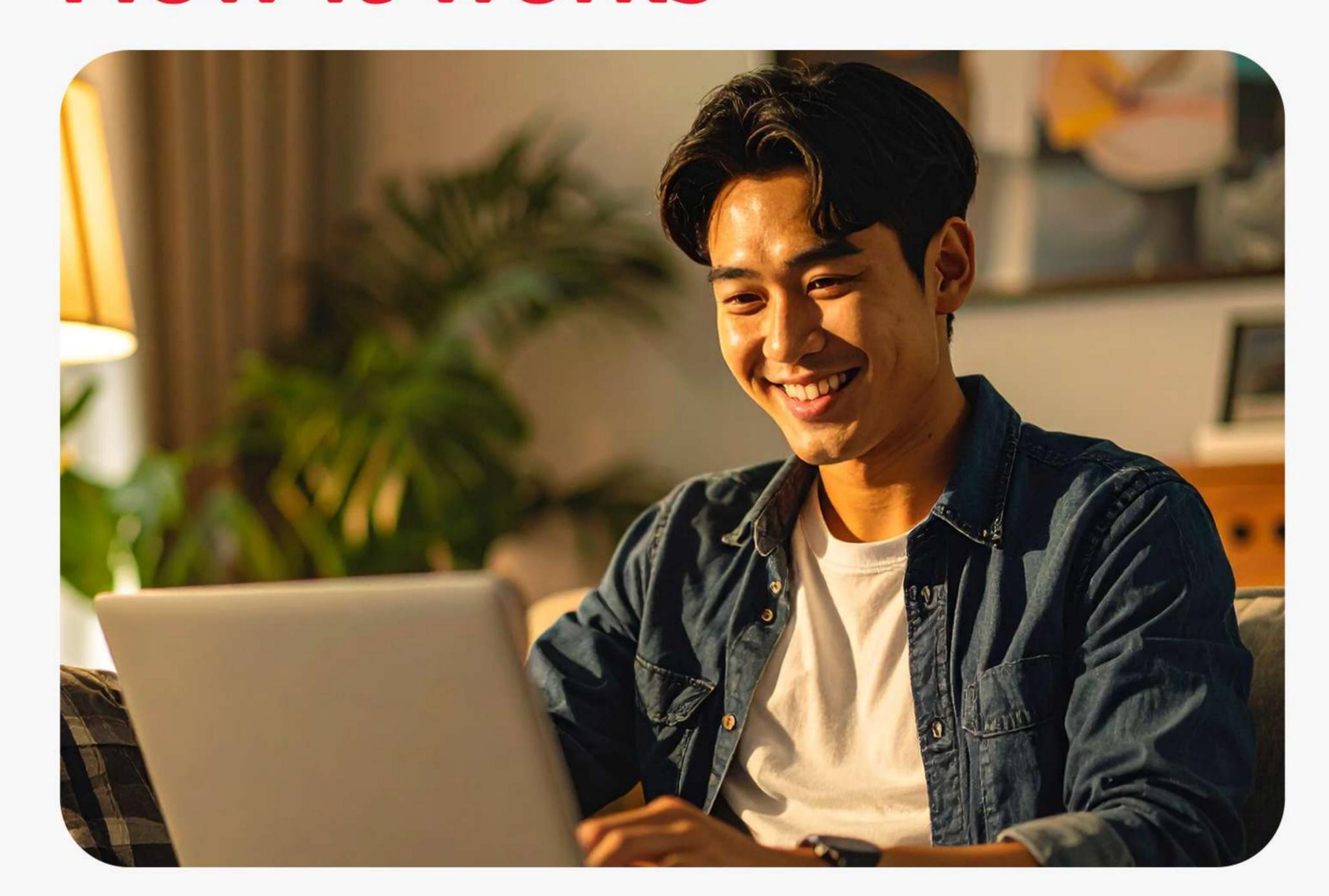
The 10% annual payout and full maturity benefit are guaranteed if the insured is alive on each policy anniversary and at maturity.

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.

How it works





Sample scenario of the policy at work with PRUSteady Income:

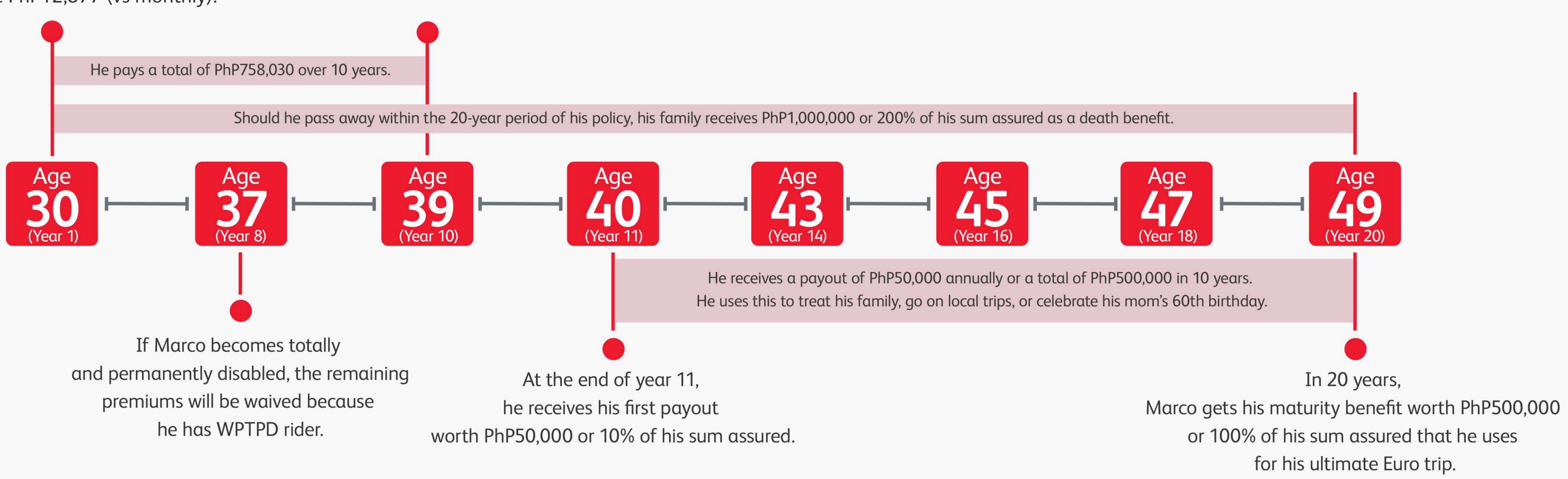
Marco is a 30-year-old freelance video editor currently supporting his mom. He dreams of backpacking across Europe and is looking for a way to juggle both his responsibility and his personal goal.

Pay period: 10 years Sum assured: PhP500,000

Premium: PhP75,803 annually or PhP7,390 monthly

Optional rider: Waiver of Premium on Total and Permanent Disability (WPTPD)

Marco buys PRUSteady Income and opts to pay PhP75,803 annually to save PhP12,877 (vs monthly).



Assuming he completes the 20-year term, Marco receives a total of PhP1,000,000 in 20 years. With PRUSteady Income, Marco never has to choose between what's good for his family or what's good for him. He can have both.

Talk to your Pru Life UK agent today.





Plan details





Coverage duration: 20 years

Minimum sum assured: PHP 200,000

Issue age: 7 days to 60 years

Payment terms: 5 or 10 years

Payment frequency: Annual, semi-annual, quarterly, monthly

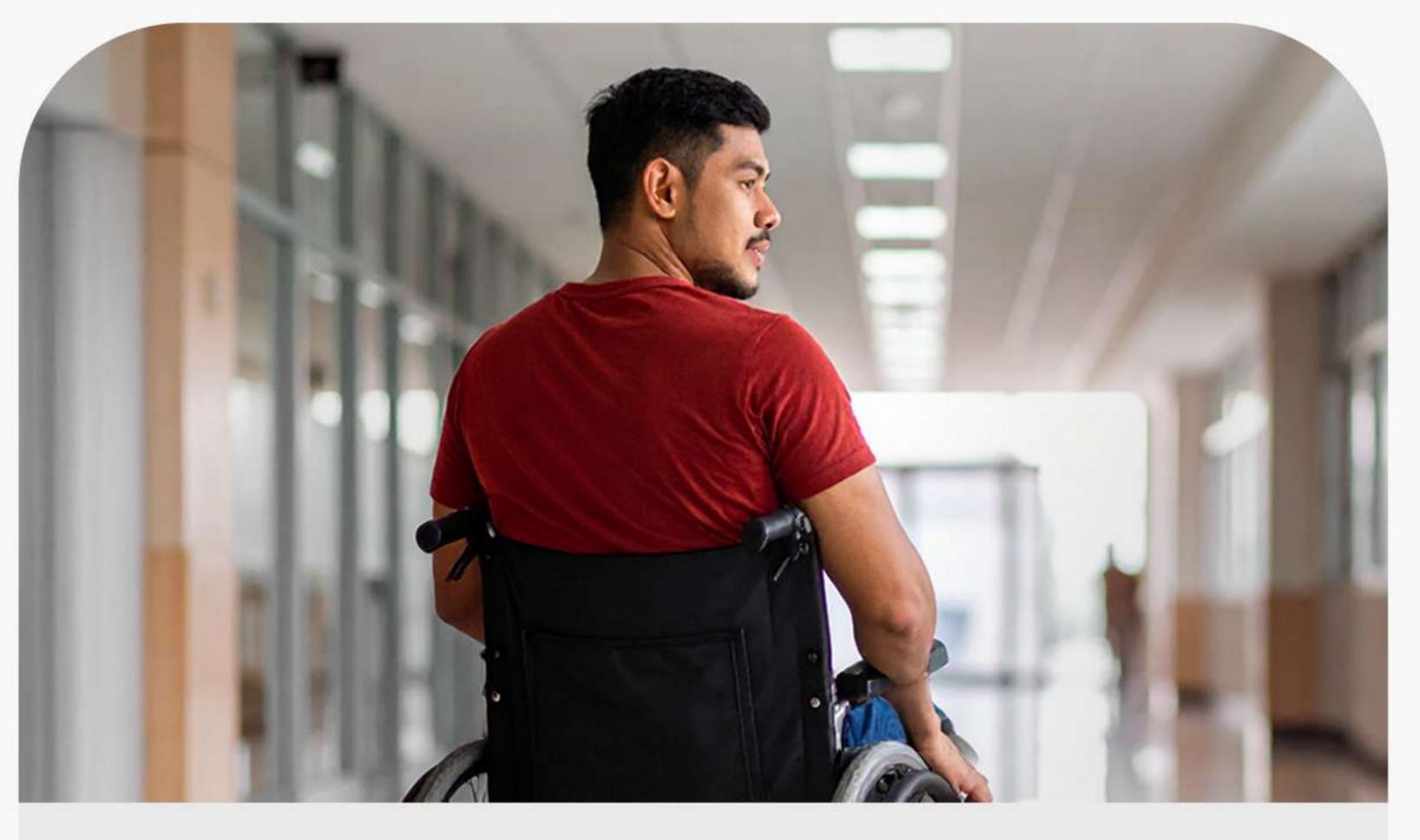
Optional riders for extra peace of mind

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



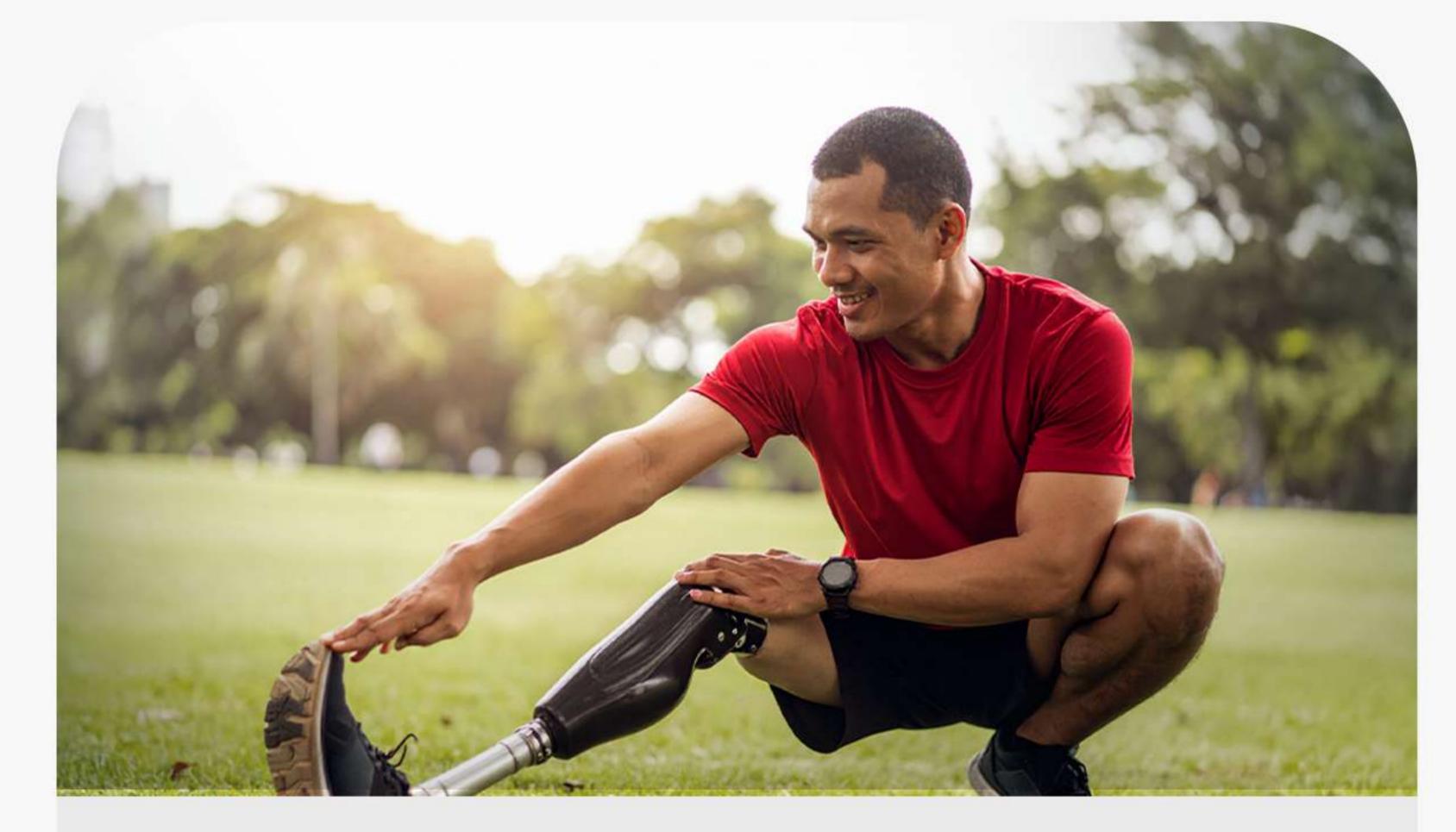
Waiver of Premium on Total and Permanent Disability

Have your remaining premiums waived for the base plan and ADD benefit if you become totally and permanently disabled.



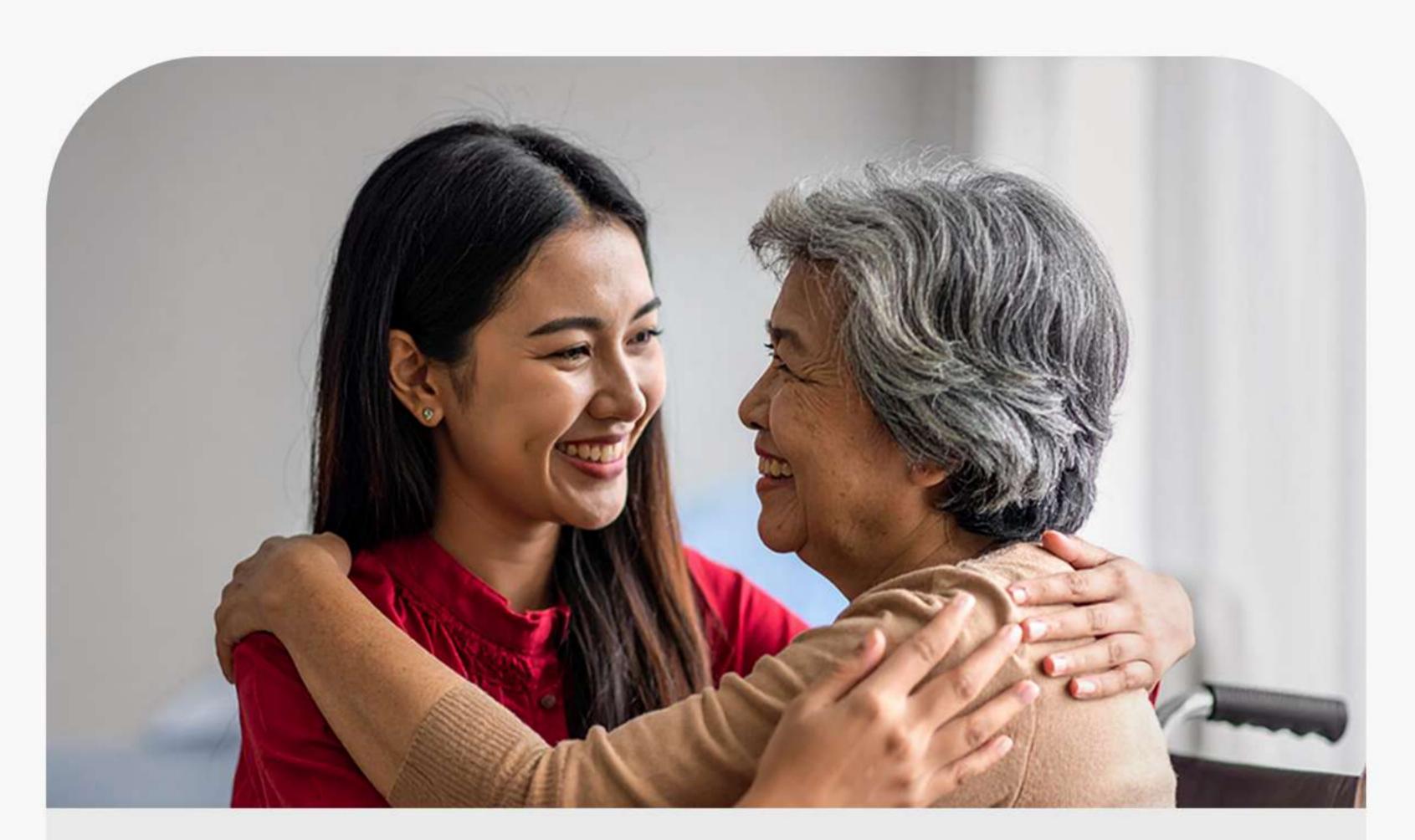
Accidental Death and Disablement (ADD)
Benefit

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, and ADD Benefit if the payor passes away or becomes totally and permanently disabled.

About Pru Life UK



A legacy of financial strength

Pru Life UK is the local subsidiary of Prudential plc, an Asia-led portfolio of business focused on structural growth markets. It has 19 million life customers in its Asia and Africa businesses and built on a tradition that adheres to the strictest and most prudent insurance standards. This same tradition applies to its operations all over the world, including the Philippines.

A tradition of innovation

Pru Life UK is the country's pioneer and one of the top providers of investment-linked life insurance. Pru Life UK offers a wide range of solutions from life protection to health, accident, disability, and investment-linked insurance – designed for every life, for every future.



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.













www.prulifeuk.com.ph contact.us@prulifeuk.com.ph Metro Manila: (632) 8887 5433

Domestic toll-free: 1 800 10 7785465

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, Prudentialife 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.