



PRU LIFE U.K.

175 YEARS

Celebrating Life

Sa panatag na pag-alis **KASAMA MO KAMI**

Insurance 101
for **OFWs**

**Benepisyo ng
insurance**

sa 'yong financial o health
protection needs

**Mga bagay na
dapat iwasan**

para 'di maloko sa
investment

Mula sa pag-alis hanggang sa pagbalik,
bitbit mo ang pangakong pag-unlad at pag-asenso

Kasama mo
ang Pru Life UK
sa pag-abot ng
dream life mo





Contents

- 02 Insurance 101 for OFWs
- 06 Benepisyo ng insurance sa 'yong financial o health protection needs.
- 10 Mga bagay na dapat iwasan para 'di maloko ng investment scams
- 14 Protektahan ang iyong remittances laban sa gastos sa mga malubhang sakit
- 22 Worried every time you leave? Ito ang magagawa ng insurance para sa'yo at sa pamilya mo

Message from Pru Life UK

To our dear OFWs,

We are here to help you, our modern-day heroes, live healthier and wealthier so you can get the most out of life.

Because every Filipino family matters to us, we are committed to helping you and your loved ones become financially stable and secured.

Kasama mo ang Pru Life UK sa iyong paglalakbay, bitbit ang pangakong mabigyan ka at ang iyong pamilya ng sapat na kaalaman tungo sa pag-unlad at pag-asenso.

Sa brochure na ito, may mga impormasyon ukol sa mga benepisyo ng insurance para sa iyong mga pinansyal na pangangailangan, mga tips kung paano maiiwasan ang investment scams, at mga paalaala kung paano mapoprotektahan ang iyong remittances laban sa gastusin sa malulubhang sakit.

Isa lamang ito sa mga programang pampinansyal na handog namin upang ma-PRUTektahan ang iyong pinaghirapan para sa iyong mga mahal sa buhay.

Mula sa iyong pag-alis, hanggang sa iyong pagbalik, kasama mo ang Pru Life UK sa pag-abot ng mga pangarap mo.

Mabuhay kayo!

Mr. Allan Tumbaga
SVP and Chief Customer and Marketing Officer

2

Insurance 101 for OFWs



Sure ka ba na wala kang nakalimutan? What about insurance?

Dapat kasama sa maletang naglalaman ng mga pangarap mo ang assurance na may patutunguhan ang sakripisyo mo.

Insurance gives you and your family another safety net to cope with the uncertainties of working away from home. As a hardworking OFW, mahalaga na mayroon kang back-up na nakahanda tulad ng health insurance, life insurance, savings and investment, and retirement.

Anu-ano nga ba ang mga ito?



Health insurance

Health insurance is one of the ways you can take care of your and your family's health. Ginagamit ito para sagutin ang mga bayarin for check-ups, hospitalization, pagpapagamot sa critical illnesses, at iba pang medical expenses.



Life insurance

Ang life insurance ay isang uri ng insurance kung saan ang beneficiary ay makakatanggap ng pera kung sakaling pumanaw ka. Magandang kumuha ng life insurance kung ikaw ay breadwinner at may dependents tulad ng magulang, asawa o anak, para may matanggap silang benepisyo kung sakaling ikaw ay mawala na.



Investment

Maliban sa ipon sa bangko, ang savings at insurance na may investment o investment-linked life insurance ay makakatulong na mapalago ang ipon mo at makapagtabi para sa mas maginhawang pagbabalik.



Retirement

Ang retirement insurance or retirement plan ay makakapagbigay sa'yo ng pera kapag ikaw ay nag-retire na. Maiging pandagdag ito sa retirement pay galing sa trabaho at benepisyo galing sa SSS o GSIS.



An insurance policy lets you and the people you're leaving behind focus on building your dream life.



An insurance policy lets you and your loved ones focus on working hard and building your dream life. Kapag may insurance ka, meron ka ring:

Future-proofing your finances

Sometimes, things don't go as planned. The right insurance policy can help you deal with loss of income due to unforeseen events. Sigurado kang may tutugon sa pinansyal na pangangailangan kapag may insurance ka.

Options to grow your wealth

Investment-linked insurance policies give you more options to put your money in and multiply your wealth. Sa tamang investment, iwas scam, at may iba pang oportunidad na mapalago ang kita.

Retirement to look forward to

Sa panahong gugustuhin mo nang bumalik for good, a retirement insurance can give you peace of mind na may sapat kang ipon to enjoy everything you've worked so hard for.

With insurance, kaya mong sumabay ano pa man ang hamon.

Hayaan mong samahan ka ng Pru Life UK sa pagbuo ng pangarap ninyo, mula sa pag-alis hanggang sa pagbalik. Talk to a Pru Life UK agent today at pumili ng insurance plan na makakaagapay mo.



PRULink Assurance Account Plus

Maximum insurance coverage na kayang-kaya.

PRULink Assurance Account Plus is an affordable regular-pay investment-linked life insurance product that provides maximum protection through its living, disability, and death benefits combined with an investment opportunity.

Basic features:



Can be issued to
life insured age
0 (7 days) to 70



Affordable annual
premium starts at
PhP 15,000.00
/USD 580



Coverage is up to
age 100 provided the
policy's premium is
paid regularly

Core benefits⁽¹⁾:

Legacy to your loved ones

In case of death of the life insured, beneficiaries will receive the sum assured plus the fund value⁽²⁾. If top-ups were made, 125% of top ups⁽³⁾ less 125% of withdrawals on the top up units shall be added as well.

Ready fund in case of disability

Receive a cash benefit which will be deducted from the base plan sum assured in case you suffer from sickness or injury that prevents your ability to work or carry out basic activities such as moving, bathing, and feeding without assistance.

Additional benefit in case of accidental death or disablement

Get an additional cash benefit in case of an accident that results in death or disability.

Source of funds for emergency

The fund values of this policy could be a ready source of cash in case of emergencies. However, withdrawing from your fund may affect its ability to sustain future charges of the policy and could lead to termination of the policy.

Celebrate the life you live

Receive the sum assured plus the fund value once you reach age 100 while the policy is in force.



You need not pay for surrender charges

No charges upon partial or full withdrawal⁽⁴⁾ of the fund value of the policy if no top-ups were made.



You customize your own plan

Choose from 11 optional benefits to enhance your life and disability protection:

Protection against accident, death, and disability

- Future Safe Rider
- Personal Accident
- Payor Term
- Payor Waiver
- Waiver of Premium on Total and Permanent Disability

Protection against critical illnesses

- Life Care Benefit
- Life Care Plus
- Life Care Advance Plus
- Multiple Life Care Plus
- Life Care Waiver

Protection against hospital expenses

- Hospital Income Benefit

¹ Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

² Fund values are not guaranteed. The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.

³ Top-ups are subject to top-up amount limits and to an initial charge of 3% of the top-up amount. Death benefit is increased by 125% of top up amount.

⁴ Partial/full withdrawal from the top-up units is subject to surrender charges of 5%, 4%, 3%, 2%, and 1% for the first five years from the time top-up was made. Partial withdrawals diminish both the death benefit and fund values.

Optional benefit disclaimers:

Pre-existing Conditions – medical conditions, injuries or illnesses that you already have before purchasing Life Care Advance Plus (LCAP), Multiple Life Care Plus (MLCP) and/or Hospital Income (HI) benefit will not be covered.

Plan Exclusions – this plan and other benefits attachable to it has other conditions and exclusions that may affect the payment of the insurance proceeds.

Free-look Period – you have 15 days from the date you receive your Policy Data Page to decide if LCAP, MLCP and/or HI benefits are for you. If you advise us that you wish to discontinue your coverage within this period, we will refund the rider premium you paid in full.

Benepisyo ng insurance sa 'yong financial o health protection needs.

Ikaw ang bahala sa pangarap, kami ang bahala sa iba pa.

Alam mo bang pwede mong gamitin ang insurance para sa matrikula, medical bills, investment, at retirement?

Ang life insurance ay may kasamang 'living benefits' o perang maaaring kunin ng insured mula sa death benefits kahit siya'y nabubuhay pa. Ang perang makukuha mula sa living benefits ay pwedeng gamitin para sa pinansyal na pangangailangan tulad ng tuition fee, pagpapagamot, medical bills, o puhunan sa investments.

Ngayon pa lang, maiging paghandaan na ang mas matagumpay at mas kumportableng buhay para sa'yo at sa pamilya mo. At kung dumating man ang mga hamon, sigurado handa ka at kayang sumabay.



Let the right insurance policy help you take care of life's most demanding expenses. With insurance, you can:

Fund your child's schooling

Doctor? Engineer? Entrepreneur? Nurse? Ano pa man ang pangarap nila, you can help them become what they want to be. Planning and saving for your child's education let you build your child's future without taking away from your savings and retirement habang malakas ka pa at kaya pang kumita. Pabaon nila sa'yo ang pangarap, pasalubong mo ang katuparan.

Secure your greatest wealth with health insurance

Ang buhay OFW ay may kasamang health risks tulad ng pneumonia, hypertension, at iba pang sakit na maaaring bunga ng labis na pagtatrabaho. Ayon sa mga datos, parami nang parami ang mga Pilipinong nasasawi kada taon dahil sa malubhang sakit tulad ng cancer.

Bilang breadwinner ng pamilya, mahalagang handa ka sa panggastos para sa medical emergencies dahil kapag may nangyari sa'yo, apektado din ang pamilya. With health insurance policies, mas panatag ka na tuloy-tuloy ang kita ano pa man ang mangyari.



Invest and grow your money

Hindi na sapat ang ipon lang. Sa nagtataasang presyo ng gastusin, maaaring bumaba ang halaga o 'buying power' ng perang naitabi.

Dagdagan ang kita at ipon with insurance na may kasamang investment component. Ang perang mapapalago sa investment ay makakatulong na mapabilis ang pag-iipon para sa maginhawang buhay. Bagong bahay, negosyo, bagong hobby, bakasyon — lahat yan ay posible at kaya kahit retirado ka na.



Build a retirement fund for your golden years

Ready ka na makasama muli ang mga mahal sa buhay? A retirement plan lets you enjoy your golden years nang hindi nag-aalala about daily living expenses, maintenance medicine and healthcare, utilities tulad ng kuryente at tubig, gas, at iba pang mga gastusin when you finally settle down.



Katiyakan sa magandang buhay ang pinakamagandang bitbit sa iyong pag-alis.

Whether you're leaving to save for your children's education or planning for your retirement, kasama mo ang Pru Life UK sa pag-aalaga at pagtupad ng mga pangarap. Talk to a Pru Life UK agent today at pumili ng insurance plan na makakaagapay mo.

*Based on data obtained by the Philippine Statistics Authority as of May 31, 2022 (<https://psa.gov.ph/content/2022-causes-deaths-philippines-preliminary-31-may-2022>)

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.



PRUElite Protector Series

Insured ka na, may investment pa for your retirement.

PRULink Elite Protector Series is an investment-linked product that gives you both insurance protection and the opportunity to build your wealth. You determine the number of years you want to pay, but reap the benefits for a lifetime. It is available in both peso and dollar denominations in the most flexible terms.

Why go Elite?

Aside from being financially protected against uncertainties, Elite puts a greater portion of your premium into your chosen fund. It helps you meet your medium- to long-term financial goals faster while receiving maximum protection.

It also allows you to choose your protection from a range of coverage. It's flexible protection at your advantage.

Basic features:



Can be issued to life insured age 0 (7 days) to 70



Premium starts at PhP 75,000.00 /USD 1,700



Choose how long you want to pay – 5, 7, 10 or 15 years



Coverage is up to age 100 provided the policy is in force

Core benefits⁽¹⁾:

Legacy to your loved ones

In case of death of the life insured, beneficiaries will receive the sum assured plus the fund value⁽²⁾. If top-ups were made, 125% of top ups less 125% of withdrawals on the top up units shall be added as well.

Ready fund in case of disability

Receive a cash benefit which will be deducted from the base plan sum assured in case you suffer from sickness or injury that prevents your ability to work or carry out basic activities such as moving, bathing, and feeding without assistance.

Additional benefit in case of accidental death or disablement

Get an additional cash benefit in case of an accident that results in death or disability.

Source of funds for emergency⁽³⁾

The fund values of this policy could be a ready source of cash in case of emergencies. However, withdrawing from your fund may affect its ability to sustain future charges of the policy and could lead to termination of the policy.

Celebrate the life you live

Receive the sum assured plus the fund value once you reach age 100 while the policy is in force.

What Elite does for you:



You get maximum protection

Your coverage is calculated according to your age and annual premium. This means you can get the coverage you need based on the paying period you specify.



You follow your own payment schedule

Depending on your budget, you may choose how long you pay: 5, 7, 10, or 15 years. The shorter the paying period, the higher the allocation of your funds, the greater the potential for you to grow your money.

You can also maximize your plan by making top-ups.⁽⁴⁾



You get to grow your funds faster

There's more opportunity to build your wealth with Elite because of the high fund allocation that increases each year.

ELITE 5		ELITE 7		ELITE 10		ELITE 15	
Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year	Year	Percentage of fund allocation per year
1	70%	1	60%	1	50%	1	40%
2	85%	2	75%	2	70%	2	60%
3	95%	3	95%	3	95%	3	85%
4	95%	4	95%	4	95%	4	95%
5	100%	5	100%	5	100%	5	100%



You choose the fund you want

Effectively manage your investments by choosing the type of fund you will invest in. You can choose from a superior selection of well-performing funds, backed by Eastspring Investments (Limited) Singapore and Pru Life UK Investments.



You customize your own plan

Avail of any of the following optional add-ons to attach to your plan for a more comprehensive protection:

Protection against accident, death, and disability

- Future Safe Rider
- Personal Accident
- Additional Term
- Payor Term
- Payor Waiver
- Waiver of Premium on Total and Permanent Disability

Protection against critical illnesses

- Crisis Cover Benefit
- Life Care Benefit
- Life Care Plus
- Life Care Advance Plus
- Multiple Life Care Plus
- Life Care Waiver

Protection against hospital expenses

- Hospital Income Benefit

¹ Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

² Fund value is not guaranteed. The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.

³ Partial/full withdrawal from regular premium and top-up units are subject to surrender charges. Partial withdrawals diminish both the death benefit and fund values.

⁴ Top-ups are subject to top-up amount limits and to an initial charge of 3% of the top-up amount. Death benefit is increased by 125% of top up amount.

Optional benefits disclaimers:

Pre-existing Conditions – medical conditions, injuries or illnesses that you already have before purchasing Life Care Advance Plus (LCAP), Multiple Life Care Plus (MLCP) and/or Hospital Income (HI) benefit will not be covered.

Plan Exclusions – this plan and other benefits attachable to it has other conditions and exclusions that may affect the payment of the insurance proceeds.

Free-look Period – you have 15 days from the date you receive your Policy Data Page to decide if LCAP, MLCP and/or HI benefits are for you. If you advise us that you wish to discontinue your coverage within this period, we will refund the rider premium you paid in full.

10

Mga bagay na dapat iwasan para 'di maloko ng investment scams

Daan milyong piso ang nawawala sa libo-libong OFW na biktima ng investment scams.

Paano ka makakaiwas?

Hindi sa lahat ng oras, masayang kwentu ang baon ng mga OFW sa kanilang pagbalik. 'Di biro ang nasasamantalang halaga sa libo-libong OFWs na nabibiktima ng iba't ibang scam na may kinalaman sa investment, borrowing/loans, at mga pekeng negosyo. Sa panahon ngayon, mahalagang maging wais at may alam para hindi maloko.

Huwag hayaan na ang pinaghirapang kita ay mapunta sa wala. Narito ang ilang mga dapat iwasan para 'di maloko ng investment scams:



Too good to be true offers

'Kikita ka ng ganito kalaki sa loob ng ilang araw lang.'

Isa ito sa mga matatamis na salitang maririnig mo para ma-engganyo kang ibigay ang iyong pera sa kanilang 'investment' program. If it sounds too good to be true, mas doblehin ang pag-iingat. Tandaang tiyaga at oras ang kailangan sa pagpapalago ng yaman. Huwag magpadala sa pangako ng quick cash.

Iwasang magtiwala 100% sa online reviews

We usually rely on online information to make decisions and manage risks. Pero hindi sa lahat ng pagkakataon ay reliable ang impormasyong nakakalap natin online. While online reviews can be very helpful, make sure that these testimonials are from real people with verifiable experiences with the company or product.

Products or schemes without clear mechanisms for return of investment (ROI)

Ilan sa mga katangian ng scam ay ang nakakalitong mga proseso at malabong paliwanag kung paano kikita ang pera mo at paano ito maibabalik. Kung nahihilo ka na sa paikot-ikot na sinasabi ng iyong kausap, huwag basta umoo. Instead, take this opportunity to retreat and think about what you just discussed.

Time-pressured investments

'Sige na, ngayon lang 'to.' Mas madali maging pabaya sa mga desisyon kapag tayo ay under time pressure to say yes. Imbis na magpadala, maging mahinahon at huwag magpadalosalos-dalos sa pagdesisyon.

Mga kompanyang walang pisikal na address

Siguruhing may pisikal na opisina ang mga tao at kompanyang inyong nakakausap at maaaring maka-transact for investments. Mahirap hanapin at matunton ang mga taong pagkakatiwalaan ng pera mo kung limitado sa online/text/tawag lamang ang mga transaksyon.

Recruitment Model Schemes

Kung isa sa mga sales pitch sa'yo ay kikita ka basta makapagdala ka ng isa o higit pang tao na willing din magpasok ng pera, maaaring ikaw ay pinapasali sa isang pyramid scam. In case you find yourself being recruited, huwag basta-basta sumang-ayon. Sa halip, mas maging alerto at mapanuri.

Kahina-hinalang mga karakter at kompanya

Ipagkakatiwala mo ba ang bagahe mo kung kani-kanino? Kilalaning maigi ang taong makakausap tungkol sa mga investment offers. Alamin ang kanilang pagkakakilanlan, pangalan ng kompanya, mga naging kliyente, at iba pang mga detalye tulad ng SEC registration para mas makatiyak na lehitimo ang pagdadalhan ng perang pinaghirapan.

Hindi pagtatanong sa mga eksperto

Hindi dapat ikahiya ang pagtatanong sa mga mas may alam tungkol sa investments. Pru Life UK is always ready to help you understand how investments can help you grow, achieve your dreams, and secure your future.

Maging mapagmatyag sa mga iba't ibang uri ng mga scam o panloloko na kadalasang bumibiktima sa mga OFWs. Para sa karagdagang impormasyon o babala patungkol sa mga scam, magtungo sa website ng SEC (<https://www.sec.gov.ph/investors-education-and-information/advisories/>) para sa listahan at mga paalala laban sa mga grupo o kumpanyang hindi awtorisadong mangolekta ng pera for investments.

Kasama mo kami sa pagpapalaki at pag-iingat ng perang pinaghirapan.

Invest wisely and invest confidently with Pru Life UK. Visit our website at www.prulifeuk.com.ph for more information about investment-linked life insurance products and financial wellness. You can also call (632) 8683 9000 to talk to a Pru Life UK agent today and learn how we can help you in life's most important investments.



This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of the recipient or any class of persons acting on such information, opinion or estimate.



PRUMillionaire

Build wealth for your family's future.

PRUMillionaire is an insurance product that combines protection and investment. It comes in both peso and dollar denominations, and is subject to a minimal initial charge of 0.5% of the single premium.

Product features:



One-time payment,
starting at
PhP 1,000,000.00
/USD 20,000.00



Can be issued to
Life Insured age
0 (7 days) to 70



Coverage is up to
age 100 provided
that there is sufficient
fund value

Core product benefits:

- In case of death of the Life Insured, we will pay 125% of the single premium or the fund value, whichever is higher
- If the Life Insured reaches age 100 while the policy is in force, we will pay the fund value

What PRUMillionaire does for you:



You pay one time only

You decide the single premium you want to pay, which must be equal to or more than the minimum premium, and receive life insurance coverage combined with investment that does not require you to provide medical information to qualify for coverage.



You choose the fund you want

Effectively manage your investments by choosing the type of fund you will invest in based on your risk appetite. You can choose from a superior selection of well-performing funds, managed by Eastspring Investments (Singapore) Limited and/or Pru Life UK Investments.



You have more flexibility

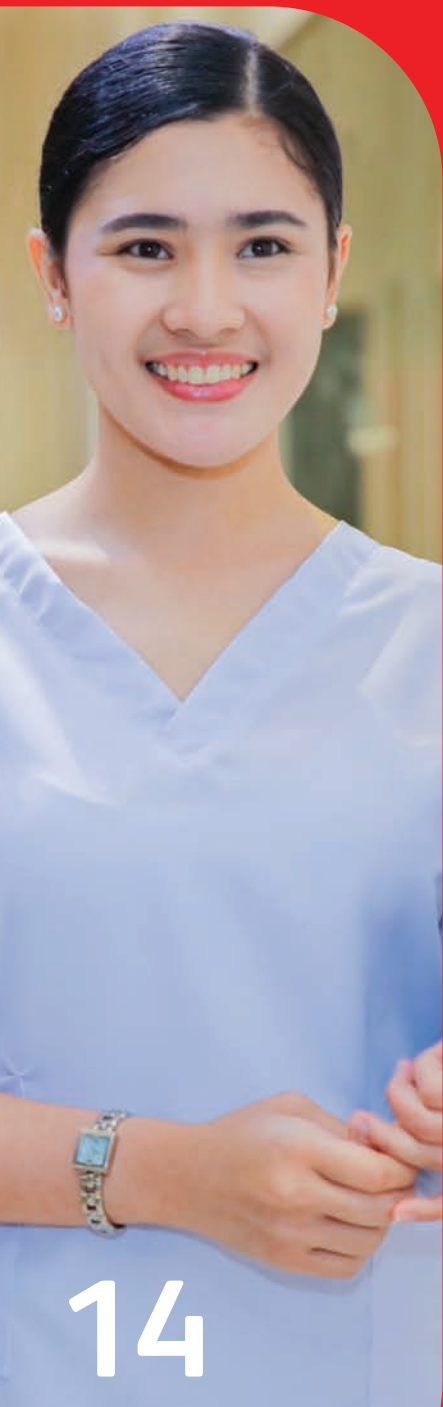
You can switch funds for free to suit your investment goals.¹⁾ You can make partial and full withdrawals²⁾ with a minimum amount per transaction. Your policy terminates when the entire amount is withdrawn. You can also maximize your funds' growth by making additional investments or top-ups anytime.³⁾

¹⁾ Free switching up to FOUR times per year. Subsequent switches will be charged a minimal fee.

²⁾ Partial/full withdrawal from the single premium and/or top-up is subject to surrender charges of 5%, 4%, 3%, 2%, and 1% for the first five years from the time the single premium or top-up was made, following the first-in, first-out rule. Partial withdrawals diminish both the death benefit and fund values.

³⁾ Top-ups are subject to top-up amount limits and to an initial charge of 3% of the top-up amount. Sum Assured will increase by 25% of top-up made.

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.



Protektahan ang iyong remittances laban sa gastos sa mga malubhang sakit

You leave home to take care of your family, but who will take care of you?

Based on the latest data from the Philippine Statistics Authority*, heart disease, stroke, and cancer are the three leading causes of death among Filipinos. In 2021, it was revealed that almost 100,000 Filipinos died of heart attacks. Ito din ang mga madalas na nagiging sakit ng mga OFW.

Hindi man laging maiwasang magkasakit, kaya namang iwasan ang pangamba na dulot ng medical emergencies. Health insurance helps you cope with the costs of hospitalization and treatment so you can focus on getting back on your feet.

Paano ka mapoprotektahan ng health insurance?

*Based on data obtained by the Philippine Statistics Authority as of May 31, 2022 (<https://psa.gov.ph/content/2022-causes-deaths-philippines-preliminary-31-may-2022>)

14



Ready for hospitalization and medical bills

Anumang oras na magkaroon ka ng medical emergency, hindi mo kailangang mangamba dahil mayroon kang nakahandang pondo para sa hospitalization, treatment, at recovery mo.

At dahil priority mo din ang mga mahal sa buhay, may mga insurance tulad ng PRUHealth FamLove* na posibleng ma-cover against moderate to severe critical illnesses ang eligible na member ng iyong pamilya (i.e. asawa – kahit pa mga non-traditional/common-law partners, mga anak, at magulang). This is the blanket protection your family needs para pawi ang pangamba.

**Product Terms and Conditions apply.*



Financial shield against income loss

Una lagi ang mga mahal sa buhay kung kaya't siguruhin na may makakaagapay sila sa oras na maantala ang kabuhayan due to hospitalization, sickness, and/or accidents. When you're covered by health insurance, hindi ka mangangamba na mawalan ng kita dahil tuloy-tuloy lang ang kabuhayan with hospital income at iba pang hospitalization benefits so you can focus on getting better for your loved ones.

Asset and savings protection

Huwag hayaang sa hospitalization lamang mapunta ang pinaghirapan. Kapag may kasama kang health insurance sa iyong pag-alis, makakasiguro ka na may perang nakalaan for medical emergencies at hindi mababawasan ang perang itinatabi.



Live longer, live better, live happier because your medical needs are covered from check-up to recovery.

Kasama mo ang Pru Life UK in securing your health and wealth. Talk to a Pru Life UK agent today to know how you can prepare for medical emergencies.

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.

15



PRUHealth Prime is an investment-linked, flexible health product customizable to your need and budget.

It provides money in case cancer and hospital confinement hit you. In case of death, your loved ones may be taken care of by the proceeds of this plan. This plan is payable in 20 years.

Health plan for all



Covers 30 days old to 60 years old



Protection period until age 85



Financial protection against occurrence of Cancer

Health plan you can rely on

- **Ready fund in case of cancer**
 - Early-Stage Cancer: *Advances 50% of the sum assured. Coverage continues at a lower sum assured after this benefit has been claimed.
*Subject to a cap of PhP 1.5 million for 0 (30 days) to 17 years old /PhP 3.75 million for 18 to 60 years old.
 - Late-Stage Cancer: Pays 100% of the sum assured plus fund value less any Early-Stage Cancer claim. The policy terminates once this benefit has been claimed.
- **Additional benefit during hospitalization**
 - Hospital Income: Provides a daily benefit of 0.125% of the sum assured, subject to a maximum of PhP 10,000 per day, if hospitalized due to a covered cancer. Twice the amount of Hospital Income Benefit will be paid if hospital confinement is in the Intensive Care Unit (ICU) and will also be subject to a cap of PhP 10,000 per day.

- Post-hospitalization: Gives a one-time lump sum amount of PhP 5,000 for a visit with a specialist doctor due to a covered late-stage cancer following discharge from hospitalization for said illness.
- **Legacy to your loved ones**
 - Beneficiaries will receive the death benefit, which consists of the sum assured plus the fund value less any Early-Stage Cancer claim in case of death. If top-ups were made, 125% of top-ups less 125% of withdrawals on top-up units shall be added as well.
- **Source of funds for emergency**
 - The fund values of this policy could be a ready source of cash in case of emergencies. However, withdrawing from your fund may affect its ability to sustain future charges of the policy and could lead to termination of the policy.
- **Celebrate the life you live**
 - Receive the sum assured plus the fund value less any Early-Stage Cancer payout once you reach age 85 while the policy is in force.

Notes:

- Top-ups are encouraged to maximize the fund's growth (subject to existing rules and regulations).
- The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.
- Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

Important considerations

- **Pre-existing Conditions** – medical conditions, injuries or illnesses that you already have before purchasing this plan will not be covered.
- **Waiting Period** – the cancer benefits of this plan is available after 90 days from policy effectivity date.
- **Plan Exclusions** – this plan has other conditions and exclusions that may affect the payment of the insurance proceeds.

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 fund value and any applied charges. The amount that will be returned may not be equal to the premium you paid.

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.



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.

PRUHealth FamLove

Basic features

Minimum and maximum entry ages	20 – 60 years old Policyowner and Main Life Insured (same person)
Minimum policy sum assured (in PHP)	500,000
Maximum policy sum assured (in PHP) <i>(for Simplified Issuance)</i>	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. 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.

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 one 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 select 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

Other product features

Life Event Booster⁽¹⁾

- 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⁽²⁾.
- 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/divorced⁽³⁾)



Addition of new child, whether newborn or adopted

⁽¹⁾Documents to verify occurrence of eligible life events will be required prior to processing this transaction.

⁽²⁾Subject to the applicable maximum amount payable per life.

⁽³⁾For Filipinos, a divorce validly procured abroad may be recognized if the divorce is confirmed or recognized by Philippine courts.

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.

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.

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.

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.



Worried every time you leave? Ito ang magagawa ng insurance para sa'yo at sa pamilya mo

Panatag sila dahil panatag ka.

Bitbit mo na ang pangarap mo at ng pamilya, pero anong iwan mo para sa kanila?

Kasama ng pangako ng masayang pagbalik, mag-iwan ka din ng kasiguruhan para sa pamilya through insurance.

Leaving with insurance means you're leaving with peace of mind dahil alam mong kahit malayo ka, may aalalay sa pamilya mo financially kung may mangyari man na hindi inaasahan. Bukod sa financial protection, may mga insurance, tulad ng investment-linked life insurance that gives you more opportunities and options to invest your money and boost your earnings.

With insurance, may kaagapay ka, whether you're:

Living independently as a responsible adult

If you're not yet thinking of starting your own family, pwedeng kang magsimula nang maaga para sa sarili o para sa mga magulang o kapatid na sinusupportahan.

Taking the first step

If you're thinking of proposing, getting married, a solo parent raising kids, or in a non-traditional partnership hoping to build a successful life together, mabuti nang magsimula nang maaga sa pag-iipon, investing, at pag-secure sa financial future mo at ng iyong magiging pamilya.

Setting up the family

As a breadwinner, handa kang harapin ang hamon at bumuo ng mas magandang buhay para sa'yo at sa pamilya. Insurance is a good place to start in

building your family's future. Habang maaga, hangga't kaya at kumikita, simulan na ang pagbuo sa magandang kinabukasan ng pamilya.

Building your dream home

Ilatag ang pundasyon for your dream house with sound financial planning. With savings, investments, and insurance, mas abot-kamay ang pangarap na bahay. Ang maagang pabahay ang isa sa pinakamagandang pasalubong at pamana na maibibigay mo sa iyong pamilya.

Helping your children in achieving their dreams

Hindi madali ang makapagpatapos kaya gusto ka naming samahan sa biyaheng ito. Mula sa first day of school ni bunso hanggang sa graduation ni ate o kuya, kapag handa ka, handa rin silang ibigay ang lahat masuklian lahat ng sakripisyo mo.

Dealing with unexpected setbacks

Sa mga hindi inaasahang pagkakataon tulad ng sakuna, hospitalization, critical illnesses, disability, and even your untimely passing, you and your family can be assured that everyone is looked after. Ngayon, handa kang humarap at magtagumpay sa iba't ibang sorpresa ng buhay.

Enjoying your golden years

After giving your best for yourself and your family, now is the time to rest and enjoy the product of your hard work. Whether you're aiming for an early retirement, going home permanently to start a business or having enough for maintenance, day-to-day expenses, and extra money to live comfortably in your old age, mas masaya ang retirement kung may naitabi ka mula sa savings, investment, at insurance.

Maliban sa pagsama sayo sa iba't ibang yugto ng buhay, financial planning, saving for retirement, investing smart, and insuring yourself and the family also ensure that:

Your family's needs are looked after

Mas panatag ang pamilya kapag alam nila na hindi mo sila iwan ng wala. Whether it's to take care of unexpected medical emergencies or funding your child's tuition, an insurance policy lets your loved ones cope better with these expenses even when you're away.

Tuloy-tuloy ang remittances ano man ang mangyari

Hindi maantala ang kita at pagpapadala sa mga minamahal kung sakaling ikaw man ay magkasakit, ma-ospital, o pansamantalang hindi makapagtrabaho habang nagpapagaling. Kapag may health insurance, makakaasa kang hindi mapapabayaang pamilya.

Your life savings are safe

Ang ipon mo at lahat ng ipinupundar ay ligtas sa mga hindi inaasahang gastusin.

May magandang bukas na naghihintay para sa pamilya

Mas exciting ang homecoming dahil maliban sa ipon, may nakahanda na ring pondo para sa kinabukasan ng anak at sa inaasam na masayang pagreretiro. Mula pag-alis hanggang sa pagbalik, bawat yugto sa pag-abot ng pangarap ay planado at sigurado.

Kasama sa maletang naglalaman ng inyong mga pangarap ang kasiguraduhan na kami ang aalalay sa'yo. Kasama mo ang Pru Life UK sa pagtiyak na matutupad ang pangako ng magandang bukas mula pag-alis hanggang sa pagbalik.

Talk to a Pru Life UK agent today para malaman kung paano ka namin masasamahan sa pinakaimportanteng biyahe ng buhay OFW.





PRULink Investor Account Plus

PRULink Investor Account Plus is an investment-linked life insurance product that provides protection and allows you maximum opportunity for fund growth to meet your medium- to long-term financial goals faster and one step further with a Guaranteed Issue Offer⁽¹⁾ feature that has no medical requirement for the life insured.

Basic features:



One-time payment, starting at
Php 100,000.00
/USD 2,500.00



Can be issued to **life insured age 0 (7 days) to 70**



Coverage is up to **age 100** provided that the policy is still in force

Core benefits⁽²⁾:

Legacy to your loved ones

For the first two years of the policy

In case of death of the life insured due to accident, we will pay 125% of the single premium or the fund value, whichever is higher. If death is due to other causes, we will pay the fund value plus all charges.

On the third policy year onwards

Regardless of the cause of death, we will pay 125% of the single premium or the fund value, whichever is higher.

Celebrate the life you live

Receive the fund value⁽³⁾ once you reach age 100 while the policy is in force.

What PRULink Investor Account Plus does for you:



You pay one time only

You decide the single premium you want to pay, which must be equal to or more than the minimum premium, and receive life insurance coverage combined with investment that does not require you to provide medical information to qualify for coverage provided there are no optional add-ons selected.



You choose the fund you want

Effectively manage your investments by choosing the type of fund you will invest in based on your risk appetite. You can choose from a superior selection of well-performing funds, managed by Eastspring Investments (Limited) Singapore and/or Pru Life UK Investments.



You have more flexibility

You can switch funds⁽⁴⁾ for free to suit your investment goals. You can make partial and full withdrawals⁽⁵⁾ with a minimum amount per transaction. Your policy terminates when the entire amount is withdrawn. You can also maximize your funds' growth by making additional investments or top-ups⁽⁶⁾ anytime.



You customize your own plan

Avail of any of the following optional add-ons to attach to your plan for a more comprehensive protection:

Protection against accident, death, and disability

- Non-accelerated Total and Permanent Disability
- Personal Accident
- Additional Term

¹ Guaranteed Issue Offer only waives medical underwriting. Financial-related assessment will still be conducted on the insurance application.

² Benefits indicated above are subject to specific guidelines set by Pru Life UK and the actual provisions of the policy contract.

³ Fund value is not guaranteed. The fund value may run out due to partial withdrawals, deduction of charges, and/or extreme market volatility. If the fund value becomes insufficient to pay for the charges, you may make a top-up to keep the fund value sufficient and your policy in force.

⁴ Free switching up to FOUR times per year. Subsequent switches will be charged a minimal fee.

⁵ Partial/full withdrawal from the single premium and/or top-up is subject to surrender charges of 5%, 4%, 3%, 2%, and 1% for the first five years from the time the single premium or top-up was made, following the first-in, first-out rule. Partial withdrawals diminish both the death benefit and fund values.

⁶ Top-ups are subject to top-up amount limits and to an initial charge of 3% of the top-up amount. Sum Assured will increase by 25% of top-up made.

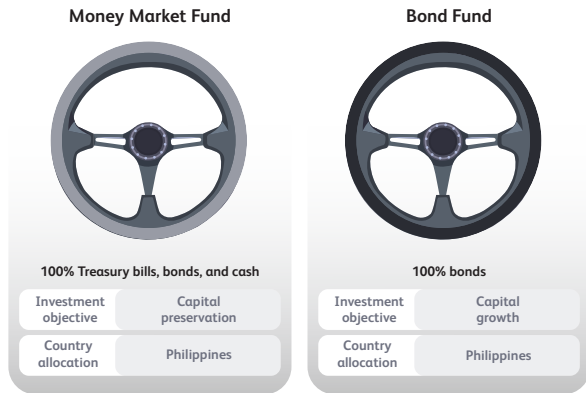


Your Guide to PRULink Funds (PhP-denominated)

All set to reach your financial destination? Make sure you know the suitable fund vehicle you will ride on through your investment journey.

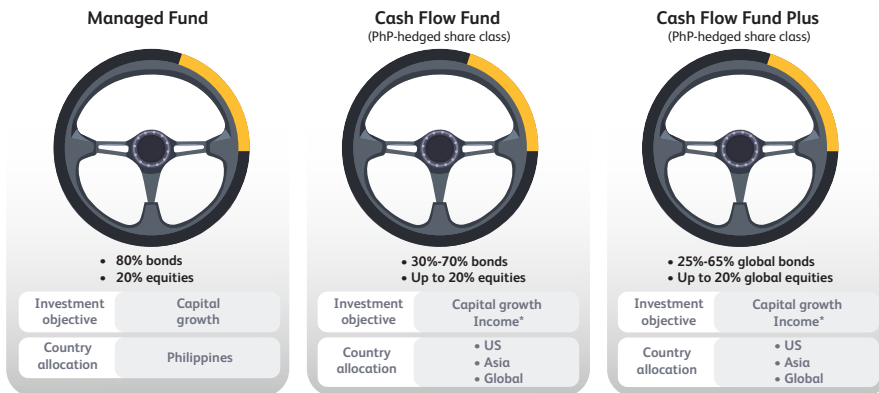
Conservative

This means that when you invest, capital preservation is your primary concern and you prefer to take less risk. While there is low risk of potential capital loss, you understand that potential returns may not always beat inflation. Investors in this category may consider funds with risk rating of 1.



Moderate

This means that when you invest, you look to trade-off some capital preservation for capital growth in the long run. You understand that to achieve this potential, you should be willing to accept an increased level of investment volatility and moderate risk of potential capital loss. Investors in this category may consider funds with risk rating of 1 and 2.



PRULink Cash Flow Fund Plus is offered for a limited time until March 31, 2023 only.

*The payouts, which are not guaranteed, are sourced from income, net capital gains, or capital of the fund. Entitlement to the payout is subject to product and fund terms and conditions.

Aggressive

This means that when you invest, your primary goal is to achieve significant return on your capital in the long run. You understand that to realize this potential, you should be willing to accept high level of investment volatility and high risk of potential capital loss. Investors in this category may consider funds with risk rating of 1, 2 and 3.



ASSET ALLOCATION

- Bonds
- Short-term money market instruments / Cash and cash equivalents
- Equities
- Other assets

INVESTMENT GUIDE

- ✓ Know your investment objective, risk profile, and investment horizon
- ✓ Find out where the fund invests in
- ✓ Consult with a Pru Life UK financial advisor

Note: These are strategic asset allocations only and may be subject to change. For more details about the PRULink Funds, access the Fund Fact Sheet through www.prulifeuk.com.ph or contact a Pru Life UK insurance agent.

Notes:

The investments of variable life insurance contracts are not mutual funds or unit investments trust funds. Life insurance products are regulated by Insurance Commission.

The risk-return level determines how much risk is involved in an investment relative to its potential rate of return. In general, the higher the risk, the higher the potential return is. Likewise, the lesser the risk, the lower the potential return is likely to be.

This material exclusively belongs to Pru Life UK.

It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.



Your Guide to PRULink Funds (US Dollar-denominated)

Pru Life UK also offers dollar-denominated funds to go with your investment-linked life insurance policy. Choose from the following fund vehicle that suits your investment goals!

Conservative

This means that when you invest, capital preservation is your primary concern and you prefer to take less risk. While there is low risk of potential capital loss, you understand that potential returns may not always beat inflation. Investors in this category may consider funds with risk rating of 1.

USD Bond Fund



100% bonds

Investment objective	Capital growth
Country allocation	• Philippines • Asia

Moderate

This means that when you invest, you look to trade-off some capital preservation for capital growth in the long run. You understand that to achieve this potential, you should be willing to accept an increased level of investment volatility and moderate risk of potential capital loss. Investors in this category may consider funds with risk rating of 1 and 2.

Asian Local Bond Fund



100% bonds

Investment objective	Capital growth
Country allocation	Asia

Asian Balanced Fund



• 50% bonds
• 50% equities

Investment objective	Capital growth
Country allocation	Asia

Cash Flow Fund



• 30%-70% bonds
• Up to 20% equities

Investment objective	Capital growth Income*
Country allocation	• US • Asia • Global

*The payouts, which are not guaranteed, are sourced from income, net capital gains, or capital of the fund. Entitlement to the payout is subject to product and fund terms and conditions.

Aggressive

This means that when you invest, your primary goal is to achieve significant return on your capital in the long run. You understand that to realize this potential, you should be willing to accept high level of investment volatility and high risk of potential capital loss. Investors in this category may consider funds with risk rating of 1, 2 and 3.

Asia Pacific Equity Fund



100% equities

Investment objective	Capital appreciation
Country allocation	Asia Pacific region

Global Emerging Markets Dynamic Fund



100% equities

Investment objective	Capital appreciation
Country allocation	Countries categorized as emerging markets or economies

ASSET ALLOCATION

- Bonds
- Equities

Note: These are strategic asset allocations only and may be subject to change. For more details about the PRULink Funds, access the Fund Fact Sheet through www.prulifeuk.com.ph or contact a Pru Life UK insurance agent.

INVESTMENT GUIDE

It is important to carefully select a fund that matches your financial goals and your capacity to take risks. Make sure that you have successfully accomplished the Suitability Assessment Form to find out your investment risk profile.

- ✓ Know your investment objective, risk profile, and investment horizon
- ✓ Find out where the fund invests in
- ✓ Consult with a Pru Life UK financial advisor

Notes:

The investments of variable life insurance contracts are not mutual funds or unit investments trust funds. Life insurance products are regulated by Insurance Commission. The risk-return level determines how much risk is involved in an investment relative to its potential rate of return. In general, the higher the risk, the higher the potential return is. Likewise, the lesser the risk, the lower the potential return is likely to be.

It's best to talk to a Pru Life UK agent to know your investment risk profile, so you can choose the right fund for you!

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.

PRU LIFE U.K.

This material exclusively belongs to Pru Life UK. It shall not be published, circulated, reproduced or distributed in whole or in part to any other individual or entity without Pru Life UK's prior written consent. While Pru Life UK has undertaken all reasonable care to ascertain that all the information contained in this material are true at the time of its publication, Pru Life UK does not guarantee the accuracy or completeness of such information at such time it is read by the recipient. The recipient should not act on the material without first independently verifying its contents. Any information, opinion or estimate contained in this material is subject to change without notice. Pru Life UK has not given any consideration to and has not conducted any investigation on the investment objective, financial situation or particular needs of the recipient or any class of persons, and accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising, whether directly or indirectly, as a result of the recipient or any class of persons acting on such information, opinion or estimate.