

PRU LIFE U.K. 

Count on guaranteed payouts for life with  
**PRU**Lifetime Income

In building a secure future,  
Our reason is *you.*

# Secure a future they can count on, and continue your love with **PRULifetime Income.**

An insurance plan that gives guaranteed lifetime cash payouts and lifetime coverage.

## Core benefits:



### Guaranteed Lifetime Payouts

Receive 5% of the sum assured as net annual cash payouts at the end of the policy year 6 until age 100. This is guaranteed as long as the policy is in force, and the insured is alive during payout date.

Prefer to let your money grow? You can also choose to accumulate your payouts and let them earn interest.



### Access to Cash Value

Overtime, your plan builds value you can take out as a loan\* when you need extra funds.



### Guaranteed Lifetime Protection

Your coverage is 200% of your sum assured so your loved ones are financially protected should you pass away.



### Potential Dividends

Earn additional potential funds through dividends\*\* to strengthen your income stream.

## Plan details

**Issue age:** 0 (7 days) - 60 years old

**Payment terms:** 5 or 10 years to pay

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

**Coverage duration:** Up to age 100

**Minimum sum assured:** PHP 250,000

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.

\*Any outstanding loans and interest in 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.

\*\* The dividends, dividend accumulation rates, and payout accumulation rates are not guaranteed.



# Optional riders for extra peace of mind

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



## Waiver of Premium on Total and Permanent Disability (WPTPD)

Have your remaining premiums waived for the base plan, ADD, and Personal Accident Riders if you become totally and permanently disabled due to bodily injury or disease.



## 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 responsibilities when you become totally and permanently disabled due to bodily injury or disease.



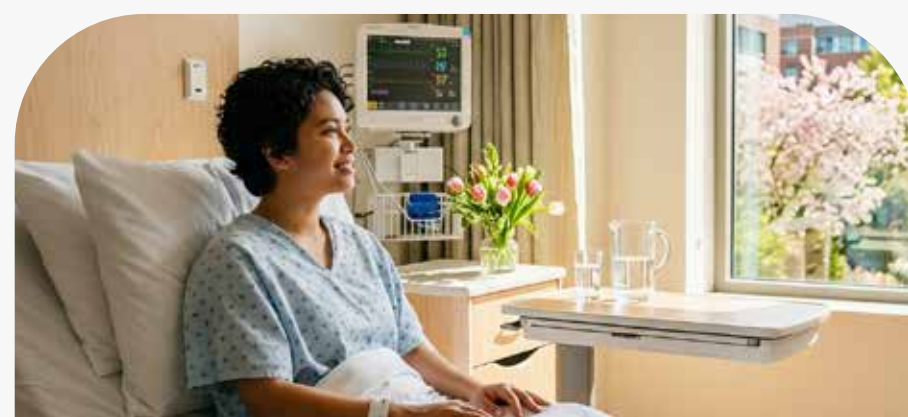
## Payor Waiver of Premium Benefit

Have your remaining premiums for the base plan, TPD Plus, ADD Benefit, and Personal Accident riders waived if the payor dies or becomes totally and permanently disabled. If the insured is a minor, premiums are waived until the insured reaches age 25 or the payment term ends.



## Personal Accident

Get additional coverage when you get injured or pass away due to an accident.



## 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



## 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 in excess of 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.



# PRULifetime Income



**MARK**  
Affluent, 35 years old, married with 1 kid

*"My retirement income is secured."*

*"My child is not my retirement plan. My later years will be lived with independence and dignity."*

## PLAN SUMMARY

Pay period	10 years
Sum assured	PHP 1,000,000
Premium	PHP 237,128 annually
Riders	Life Care Plus, Hospital Income Riders, Accidental Death and Disablement, Total and Permanent Disability

## BENEFIT SUMMARY

Guaranteed annual payouts	PHP 50,000 for life from Y6
Critical illness benefit	PHP 1,000,000 until age 85
Accidental death and disablement benefit	PHP 1,000,000 until age 73
Total and permanent disability benefit	PHP 1,000,000 until age 70
Death benefit	PHP 2,000,000 for life

## One Policy. Lifetime Support.

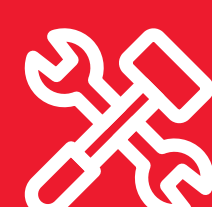
**Age 35**



**Starts Plan**

Pays PHP 23,120 monthly or PHP 237,128 annually for PRULifetime Income with Life Care Plus, Hospital Income, Accidental Death and Disablement, Total and Permanent Disability Riders

**Age 35-44**



**Building Phase**

10 years of consistent premiums build lifetime income and activate long term protection benefits

**From Year 6**



**Income Phase**

Receives guaranteed PHP 50,000 per year for life (age 100) – can be withdrawn or accumulated for future endeavors

**Anytime until Age 100**



**Lifetime Legacy**

PHP 2M death benefit as security for beneficiaries

### Total Care Protection

Life Care Plus is active from policy start until he is 85 years old  
Accidental Death and Disablement is active from policy start until he is 73 years old  
Total and Permanent disability benefit is active from policy start until he is 70 years old  
Hospital income rider is active from policy start until he is 65 years old



## 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/](http://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/](http://www.insurance.gov.ph/contact-us/) for the Insurance Commission's complete contact information.