

PRU LIFE U.K. 

Give your family a love they can count on with
PRU Love for Life

In safeguarding dreams,
Our reason is *you.*



Keep life's what-if moments at bay with **PRU**Love for Life, a limited pay whole life insurance plan with coverage you can count on to support your long-term peace of mind.

Core Benefits:



Cash Benefit Security

Your family will receive a cash benefit equal to the sum assured when you pass away, or receive the same amount when the policy matures at age 100.



Affordable Premium

You can opt to pay for 5, 10, 15, or 20 years – whichever suits your lifestyle and budget the best.



Access to Cash Value

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



Potential Dividends

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

Plan details

Issue age:

5 and 10 pay: 0 to 60 years old
15 and 20 pay: 0 to 55 years old

Payment terms:

5, 10, 15, or 20 years to pay

Payment frequency:

Annual, semi annual, quarterly, monthly

Coverage duration:

Up to age 100

Minimum sum assured:

PHP 500,000

Minimum annual premium:

PHP 12,000

Product terms and conditions apply. Dividends and dividend accumulation rates are not guaranteed. Any outstanding loans and interest on the cash value may reduce your death benefit or maturity benefit. 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 **PRULove for Life** plan with optional riders that provided 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 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.



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 Reimbursement Benefit

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



Life Care Waiver

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



Life Care Plus (LCP)

Get additional benefit amount if the life insured is diagnosed with a critical illness or has undergone surgery before the policy anniversary immediately following his or her 85th birthday.

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

Rider attachment is subject to age limit and underwriting approval.



PRULove for Life



GAB

**Mass market (upper tier),
28 years old, single**

“Recently promoted, Gab remains disciplined with his budget as a breadwinner. Feeling more optimistic about his finances after a salary increase, he wants to start building a safety net for himself and his family for any future uncertainties”

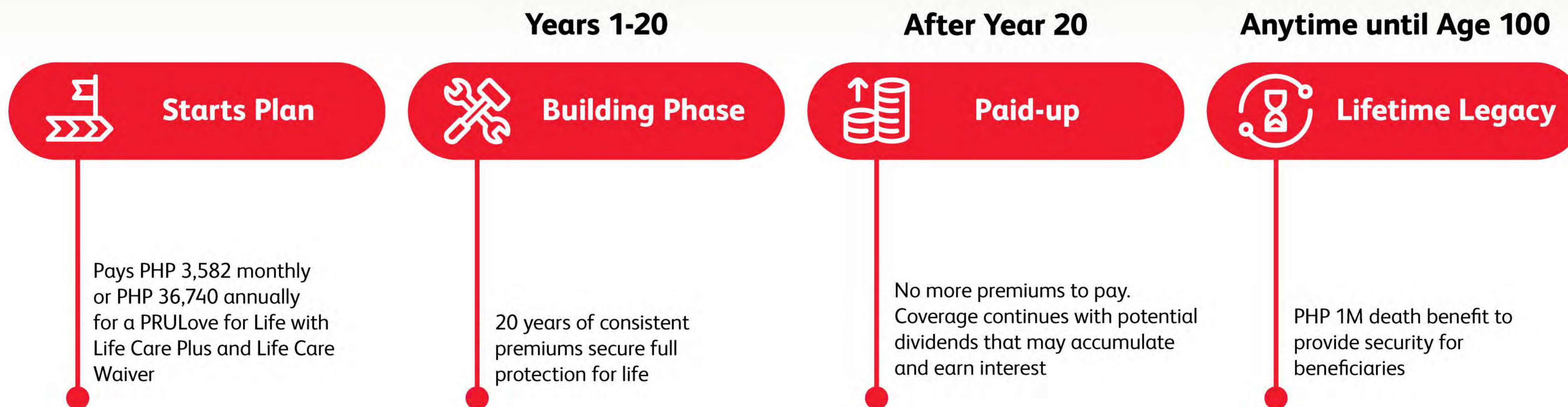
PLAN SUMMARY

Pay period	20 years
Sum assured	PHP 1,000,000
Premium	PHP 36,740 annually
Riders	Life Care Plus and Life Care Waiver

BENEFIT SUMMARY

Death benefit	PHP 1,000,000 until age 100
Critical illness benefit	PHP 1,000,000 until age 85
Potential dividends	May accumulate and earn interest

Lifetime Protection. **Peace of Mind.**



Critical Illness Protection (Life Care Plus)

Life Care Plus is active from policy start until Matthew is 85 years old

This is for illustration purposes only. Premiums vary per age, health condition, and chosen riders. Benefits vary depending on the sum assured.



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.