

Count on maximum protection with

# PRU Million Protect

A 2-year pay investment-linked insurance plan that quickly safeguards your family while you stay focused on growing what you have built.

In protecting what matters,  
**Our reason is *you.***



# PRU Million Protect



A 2-year pay investment-linked insurance plan designed to provide high protection with built-in riders and investment flexibility for long-term security.



## Life protection up to 5x of your base annual premium

Leave a sizeable death benefit\* for your loved ones when you pass away, either 5x your annual premium, or 105% of the fund value whichever is higher.



## Extra cash benefits in case of accidents or disability

Receive an advance payout of your plan's sum assured in the event of total and permanent disability, plus an additional benefit for accidents that result in death or permanent disability.



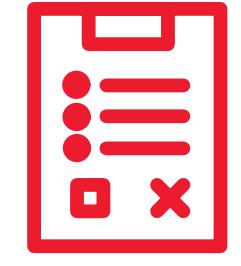
## Access to diverse fund options and grow your wealth while staying protected

Invest your money sooner with the freedom to choose global and local funds, giving your fund value the potential to grow while maintaining your coverage.



## Built-in loyalty bonus over time

Your policy is designed to last – the longer you keep it, the more value is added to help sustain your policy. Receive fund credit every 5 years starting from policy year 10, equal to 1% or 2% of the average fund value, depending on your annual premium.



## Simplified approval without the hassle of medical exam

Enjoy an easy, hassle-free application process, subject to declarations on the medical questions.

\*Death Benefit is 500% of the base annual premium plus 125% of top ups, less 125% of withdrawals on top ups or 105% of fund value, whichever is higher. Product terms and conditions apply.



# Here's how PRUMillion Protect works



## Sample Scenario:

**Pay period:** 2 years

**Annual Premium:** PHP 500,000

**Kim**, 45, is a business owner, a wife and a mother. She needs protection that's fast, simple, and smart so she can secure her family and business with a short commitment. She values flexibility to access funds and adjust coverage anytime, giving her control as priorities evolve.

With PRUMillion Protect, Kim gains peace of mind and freedom to focus on growth, knowing her loved ones and plans are always protected.

## Sample benefit summary:

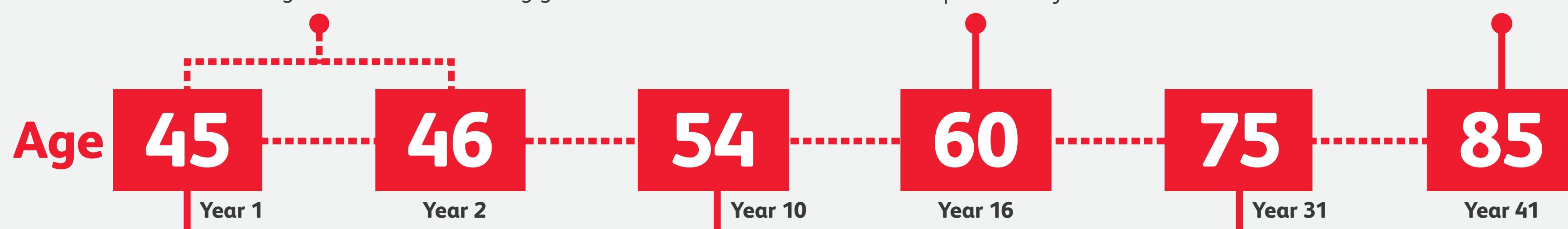
BENEFIT	AMOUNT TO BE CLAIMED
<b>Base Life Coverage</b>	PHP 2,500,000
<b>Accelerated Total and Permanent Disability</b>	PHP 1,000,000 (coverage until age 70)
<b>Accidental Death and Disablement</b>	PHP 1,000,000 (coverage until age 73)

Kim completes her premium payments at PHP 500K annually or a total of PHP 1M during the entire payment period.

She can top up anytime to boost her investment and increase her coverage to match her evolving goals.

If Kim becomes totally and permanently disabled, she will receive a PHP 1M cash benefit deducted from the plan's sum assured to help her family.

If Kim lives on until her plan matures, she is rewarded a maturity benefit worth 105% of her fund value for a life well-lived.



Kim gets PHP 2.5M coverage, plus riders for disability and accident – so her family and business are protected. No waiting, no build up.

On her 10th policy year, Kim receives a loyalty bonus through fund credit equal to 2% of the average fund value for the past 60 months and continues to enjoy this benefit every five years thereafter.

If Kim passes away at age 75, she leaves her family PHP2.5M plus 125% of any top ups less 125% of any withdrawals on top-ups (or the fund value, whichever is higher).

**Enjoy maximum protection for your family and your business with PRUMillion Protect. Talk to a Pru Life UK agent today.**

This is for illustration purposes only. Actual benefit amounts will vary based on the regular premiums and top ups paid.



## Plan Details:

**Issue age:** 0-70 years old

**Payment terms:** Two years to pay

**Coverage duration:** Up to age 85

**Minimum annual premium:** PHP 250,000

## Optional riders for extra peace of mind

Customize your PRUMillion Protect plan with optional riders that offer added coverage when the unexpected happens.



### Additional Term

Provides extra cash on top of the base death benefit if you pass away.



### Personal Accident

Pays a cash benefit if you die, gets injured, or becomes totally and permanently disabled due to an accident.

Claims must be made within 180 days from the date of the accident.



### Non-accelerated Total and Permanent Disability

Provides an additional cash benefit if you become totally and permanently disabled due to illness or injury.

## Other plan features and transactions

### Fund Switch

Easily move your investment from one fund to another. This is done by selling units from your current fund and buying units in the new one.

### Full Withdrawal

Take out your entire fund value and end your policy. This gives you access to all available fund value but also means your coverage and benefits will stop.

### Top-ups

Boost your investment anytime by adding extra funds to your policy. Top-ups could potentially increase your investment value and returns, subject to underwriting, applicable charges and other existing rules set by Pru Life UK.

### Partial Withdrawal

Access a portion of your fund value when you need cash. Just keep in mind that withdrawing may reduce your investment and could affect your policy's ability to stay active.



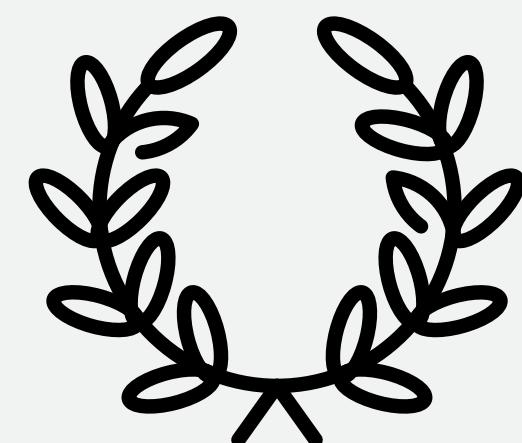
# About Pru Life UK

## 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.

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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 plc 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/](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.