

# PRUlife your term

Affordable yearly renewable protection  
on your terms

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Your yearly renewable and upgradeable term insurance customizable to fit your protection and investment needs.



## AFFORDABLE

Enjoy at least PhP 3 million\* coverage for the following premiums:

Issue age	Minimum base annual premium
0-39 years old	PhP 8,000
40-59 years old	PhP 15,000
60-79 years old	PhP 35,000

*\* Coverage for a 30-year-old female*



## RENEWABLE

Yearly renewable coverage until age 89 without need for proof of good health.



## UPGRADABLE

- **Dodge the financial blow of accident, disability and critical illness.**  
Choose among a wide array of supplemental benefits for a more comprehensive coverage.
- **Make your money work harder for you.**  
Attach the Variable Life Rider for as low as PhP 5,000 per year to add an investment component to your insurance.
- **Upgrade to a plan that fits your long-term financial goals.**  
Starting on the second year of your plan, you may switch to any of Pru Life UK's INSURAVEST (investment-linked life insurance), whole life or endowment products without submitting proof of good health.

# Upgrade your coverage

Choose among the following supplemental benefits to attach to your plan for a more comprehensive coverage.



## PROTECTION AGAINST DEATH, ACCIDENT AND DISABILITY

- **Accelerated Total and Permanent Disability Benefit**  
Lump sum cash when you become totally and permanently disabled due to bodily injury or disease.
- **Waiver of Premium due to Total and Permanent Disability**  
Your subsequent premiums get waived when you become totally and permanently disabled due to bodily injury or disease.
- **Accidental Death and Disablement Benefit**  
Additional cash benefit in case of accidental death, disablement or dismemberment.
- **Personal Accident Benefit**  
Comprehensive accident benefits on top of the life coverage amount. Upgradeable by adding any of the following riders with Personal Accident - Accidental Death and Disablement: Accidental Total and Permanent Disability, Murder and Assault, Double Indemnity, Field Trip Coverage, Dangerous Sports Coverage, and Accidental Medical Expense Reimbursement.
- **Payor Waiver**  
Subsequent premiums of a child insured (up to age 25) get waived if the payor dies or becomes totally and permanently disabled.



## PROTECTION AGAINST HOSPITALIZATION

### ▫ Hospital Income

Cash benefit for each day of hospital confinement due to injury or illness. Upgradeable by adding the following riders with Daily Hospital Income Benefit:

Intensive Care Unit Benefit, Long-Term Hospitalization Benefit and Surgical Expense Reimbursement.



## PROTECTION AGAINST CRITICAL ILLNESS

### ▫ Life Care Benefit

Lump sum cash when you get diagnosed with any of the covered 36 critical illnesses.

### ▫ Life Care Waiver

Your subsequent premiums get waived when you get diagnosed with any of the covered 36 critical illnesses.

### LIFE CARE BENEFIT AND LIFE CARE WAIVER COVER YOU FROM THE FOLLOWING CRITICAL ILLNESSES:

- Heart attack
- Stroke
- Cancer
- Major organ transplant
- Renal failure
- Heart valve surgery
- Coronary artery bypass surgery
- Brain tumor
- End-stage liver failure
- Brain surgery
- Multiple sclerosis
- Motor neuron disease
- Parkinson's disease
- Muscular dystrophy
- Poliomyelitis
- Aorta surgery
- Bacterial meningitis
- Aplastic anemia
- Blindness
- End-stage lung disease
- Coma
- Deafness
- Loss of speech
- Major burns
- Paralysis
- Alzheimer's disease
- Fulminant hepatitis
- Primary pulmonary hypertension
- HIV (due to blood transfusion and occupationally acquired HIV)
- Terminal illness
- Encephalitis
- Major head trauma
- Apallic syndrome
- Progressive scleroderma
- Medullary cystic disease
- Systemic lupus erythematosus with lupus nephritis



## WEALTH ACCUMULATION

### ▫ Variable Life Rider

An opportunity to grow your money by investing in any of Pru Life UK's well-performing funds.

# Secure your future today, your terms.

## Talk to the Man from the PRU

 (632) 887 LIFE (within Metro Manila) or  
1 800 10 PRULINK (PLDT domestic toll-free)

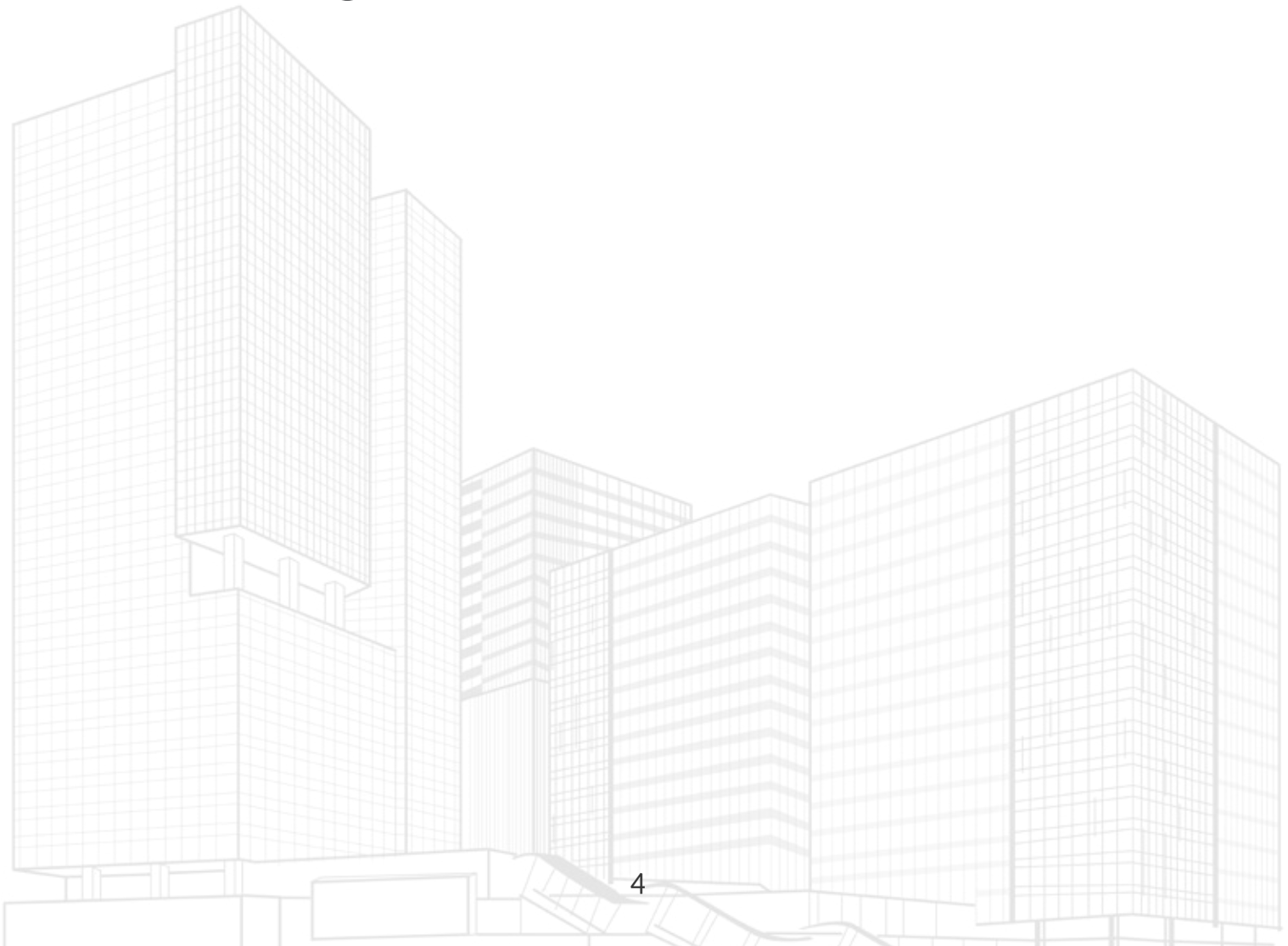
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We provide investment solutions across a broad range of asset classes including equities, fixed income, multi asset solutions and alternatives and are committed to delivering high quality investment outcomes for our clients over the long term. Eastspring Investments is a signatory to the United Nations-supported Principles for Responsible Investment (PRI), a voluntary program which encourages best practice in environmental, social and corporate governance issues.



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