

PRU LIFE U.K.

Listening. Understanding. Delivering.

PRULink Exact Protector

We do customization.
Take control of your protection and investment with a wide range of optional benefits available.



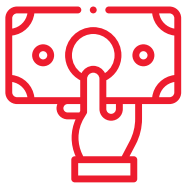
PRULink Exact Protector

PRULink Exact Protector is a limited pay, investment-linked life insurance product. It has an affordable premium and comes with flexible payment terms. Tailored to meet your financial capabilities and needs, its premium for the basic coverage starts at PhP 35,000 (USD 600).

Product features:



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



Annual premium starts at **PhP 35,000.00 /USD 600**



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



Coverage is up to **age 100**

Core benefits[1]:

- In case of death of the insured, we will pay the sum assured + fund value[2] + 125% of top-ups[3] less 125% of withdrawals less policy debt (if any)
- If client survives age 100, we will pay the sum assured + fund value
- In case the insured suffers from sickness or injury that prevents his ability to work or carry out basic activities such as moving, bathing, and feeding, without assistance, we will provide a cash benefit deducted from the base plan sum assured
- In case the insured meets an accident that results in death or disability, we will provide an additional cash benefit

What PRULink Exact Protector (PEP) does for you:



You get a bonus for being a loyal customer

PEP 15 policyholders can enjoy a loyalty bonus equal to 10% for Peso-denominated or 5% for USD-denominated of the premium paid starting on the 11th up to the 15th year of the policy. This is will be used to buy additional units and increase fund value of your policy provided that you pay for your premiums regularly and on time.



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

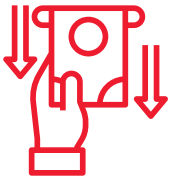
- Future Safe Rider
- Personal Accident
- Additional Term
- Payor Term
- Payor Waiver
- Waiver of Premium on Total and Permanent Disability

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



You can do withdrawals from your fund value at no extra charge[4]

You won't incur surrender charges for withdrawals made from the fund value accumulated using the regular premium.

Why trust Pru Life UK?

We stand for stability.

Pru Life UK is the local subsidiary of Prudential plc, an Asia-led portfolio of businesses focused on structural growth markets. It has 17 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.

We are dynamic, fast-growing, and innovative.

Pru Life UK is among the leaders in the industry. In 2002, we introduced in the market the variable life insurance products, which are permanent life insurance policies with an investment component.

We provide expertise.

Our fund managers are considered as some of the best in the region. Eastspring Investments (Singapore) Limited is the Asian asset management business of Prudential plc, an international financial services group that has one of the widest footprints across Asia. Pru Life UK Investments is the investment arm and a wholly-owned subsidiary of Pru Life UK. Through our fund managers, 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.

For more information on the product's key features and optional benefits, you may visit our website at **www.prulifeuk.com.ph**

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[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. Sum Assured will increase by 125% of top-up made.

[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 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.

9/F Uptown Place Tower 1, 1 East 11th Drive, Uptown Bonifacio, 1634 Taguig City, Philippines
Office trunklines: (632) 8683 9000, (632) 8884 8484
Customer helpdesk: (632) 8887 LIFE within Metro Manila, 1 800 10 PRULINK for domestic toll-free

Established in 1996, Pru Life UK is the pioneer of insuravest, or investment-linked life insurance products, in the Philippines and is one of the first life insurance companies approved to distribute US dollar-denominated investment-linked life insurance policies in the country. Since its establishment, Pru Life UK has expanded its reach to over 190 branches in the Philippines, with the biggest life agency force of more than 35,000 licensed agents. The company ranked first (1st) among the country's life insurers based on the Insurance Commission's Full Year 2020 rankings in terms of new business annual premium equivalent. Pru Life UK is headquartered in Uptown Bonifacio, Taguig City. Pru Life UK and Prudential plc are not affiliated with Prudential Financial, Inc., (a company whose principal place of business is in the United States of America), Prudential Assurance Company Limited (a subsidiary of M&G plc, a company incorporated in the United Kingdom), Philippine Prudential Life Insurance Company, Prudentialife Plans, Inc. or Prudential Guarantee and Assurance, Inc. (all Philippine-registered companies). Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans.