



# PRU Life Saver





# PRULife Saver

*Do you worry about your family’s financial security in the unfortunate event of your passing?*

You cannot predict the future, but you can plan for your goals and make sure your loved ones are taken care of no matter what happens.

## **PLAN OVERVIEW** • • • • • • • • • • • • • • • • • •

PRULife Plus is a shilling denominated product that combines benefits of savings and life insurance. It is a great way of protecting your family and building a nest egg at the same time.

It combines benefits of a traditional life assurance policy with those of a savings fund.

PRULife Plus provides for attractive annual bonus awards that will boost your final pay out.

It is ideal for family financial protection to provide for future living benefits to one’s beneficiaries when the breadwinner is not around to support his or her loved ones.



## How it works

- Decide on the sum assured. This is the amount you are guaranteed to receive at the end of your savings period or that Prudential will pay to your named beneficiary in the event of death.
- Decide on how long you would like the policy to last. You can choose between a minimum policy term of 10 years or a maximum of 25 years.
- Based on the sum assured, we calculate your premiums. This is a fixed amount of money you pay into the policy on a regular basis.
- Prudential pools your money alongside that of other policy holders and invests it in a range of carefully selected assets. If the investment performs well, you will share in the profits via bonuses which will be declared each year and reinvested on your behalf.
- At the end of the policy- maturity date- you will receive the total sum assured along with the accrued bonuses. In the event of your death, your named beneficiary will receive 100% of the sum assured and any bonuses accrued at the time of death.



## Key Product Features.

- Premiums are split towards risk and pure investment
- Risk premiums are payable throughout the term of the policy.
- Entry age; minimum 18 years and maximum 65
- Minimum policy term is 10 years and Maximum term is 25 years.
- Policy pays 100% of sum assured plus bonuses on death or maturity which ever occurs first.

## Why You Should Sign Up

- Secure your family's financial comfort in the event of death or total permanent disability.
- Enjoy an attractive annual bonus on your policy, that will enable you and your family an attractive and exciting pay out.





# Frequently Asked Questions

## **1. What if I become a Non-Resident Citizen after purchasing a term plan?**

If you continue servicing your policy through resident bank accounts or trustees. If the insured event occurs, support documents will have to be certified to process benefit and payment is made to beneficiaries within Uganda Jurisdiction. The same applies for maturities as our policies do not allow for overseas transactions.

## **2. How do I estimate the cost of Life insurance?**

There two ways around it, you either know how much you are willing to contribute, or you are convinced about how much you want after the tenure of your policy. With the above, Prudential will ably advise the eventual outcome from a cost – benefit relationship.

## **3. Do you get your money back at the end of the policy term on survival?**

Prudential contacts the customer three months before maturity to initiate the process until the point when the pay-out is made to the customer's account.

## **4. Can I change the duration of life cover after the life insurance policy is issued?**

Yes, the policy holder can change any aspect of his/her policy within 30 days from issuance. After which all factors are expected to remain the same unless the selected term of the policy allows for one to increase their premium and subsequently increase the benefit.



**WHY  
CHOOSE US?**

## **ABOUT PRUDENTIAL UGANDA** ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●

Prudential Assurance Uganda Limited is a wholly owned subsidiary of Prudential plc which provides life and health insurance and asset management, with a focus on Asia and Africa.

The business helps people get the most out of life, by making healthcare affordable and accessible and by promoting financial inclusion. Prudential protects people's wealth, helps them grow their assets, and empowers them to save for their goals. The business has more than 17 million life customers in Asia and Africa and is listed on stock exchanges in London, Hong Kong, Singapore and New York.

Prudential Uganda is regulated by Insurance Regulatory Authority.

## **ABOUT PRUDENTIAL AFRICA** ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●

Prudential has deep roots in Africa – in Africa, we issued our first life insurance policy in Uganda in 1932.

We were delighted to return to Africa with the launch of our new life insurance businesses in Ghana, Kenya, Uganda, Zambia, Nigeria, Cote d'Ivoire, Togo and Cameroon. Already, we are one of the region's fastest-growing life insurers, with over a million customers.

## **OUR TRACK RECORD** ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●

Prudential has a long and proud history of keeping our promises to customers. In the First World War, we paid claims on more than a third of the British soldiers who gave their lives. Following the sinking of the Titanic in 1912, we paid claims in respect of 324 of the passengers.

Now the benefits of life insurance and saving from a company with over a 170-year track record of integrity and financial strength are available to Ugandans.



## CONTACT US

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