



PRULife Plus



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Your family's peace of mind and happiness is the motivation for your hard work; protect it!

PRULife Plus is ideal for family financial protection. Make a list of all your expenditures on basis family needs in a year to give you a picture of the financial support the family needs. We shall help you calculate what you can put aside to ensure your family continues to be comfortable even during your retirement.



PLAN OVERVIEW ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●

The policy comprises two elements – protection (life assurance) and a savings plan with distinct premiums.

Life insurance premiums should not be less than 30% of the combined premium (Overall Premium).

The savings plan contributions attract an interest at the end of each year whereas in the case of the life assurance, the Sum Assured earns a bonus.

Every five years, the policyholder has an option to cash the investment component, which shall be comprised of savings plus interest to date.

In the event of death, the amount payable is the sum of the savings plan contributions (including interest to date) and the Sum Assured (including bonuses to date).

On cancellation before a period of 3 years, the policyholder shall receive savings plus interest to date less 10% administration fees. The protection premium is not refundable.

After 3 years, should the policyholder decide to cancel the policy, the amount payable shall be the sum of savings (including interest to date) and the surrender value (as at date of cancellation). Please note that surrender values are only applicable of the protection element.

A client has options either to pay premiums throughout life or to a set premium ceasing Age.

Client has an option to either pay premiums throughout their life or choose to pay premiums to a premium ceasing age of 50, 55 60 Or 65.

Once policy holder attains premium ceasing age, he/she receives full value of the investment fund and prudential continues to cover/protect them for the rest of the policy holder life. Thereby at death, prudential shall pay the 100% of the sum assured plus all accrued bonuses.





Product Features



Benefits on Death- Sum Assured (including accrued bonuses plus savings (including interest earned to date).

Cash pay-out- Cash pay-out every 5 years. The amount payable will be equal to the savings portion of your premiums, plus interest earned over the policy term and minus administration fees.

Minimum Premium- UGX 100,000

Age limits- 18 years – 65 years

Period of Savings- Minimum Premium payment term – 5 years

Why you should sign up



- It provides for attractive annual bonus awards that will boost your final pay out.
- Enjoy part of your savings every three years to take care of the short-term goals you have set?
- 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.





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

Tel:+256-312 251400, 0800200052 • Whatsapp: +256- 707444467

Email: customer care@prudential.ug

Website: www.prudential.ug



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