

CLIENTNEWS

PRUDENTIAL CLIENTS NEWSLETTER



THIRD ISSUE 2024



Prudential Customer Day 2024

Message from the CEO



Dear Valued Customers,

As we move into the fourth quarter of 2024, I want to take a moment to reflect on what has been an eventful and impactful third quarter. I extend my heartfelt gratitude to each of you for your continued trust and unwavering support throughout this journey. Together, we have celebrated milestones, deepened our engagement, and strengthened our efforts towards enhancing financial security for all.

The third quarter saw the launch of various initiatives designed to offer you even better services and greater peace of mind. Your trust has been the cornerstone of our success, and I am excited to continue this journey with you into the future. At Prudential Uganda, our commitment to providing innovative solutions and top-tier service remains stronger than ever.

Thank you for being an essential part of our Prudential family.

Warm regards,

Tetteh Ayitevie

CEO, Prudential Assurance Uganda

Prudential Uganda Awards Bonus to Qualifying Clients for the Year 2023

We are thrilled to announce that Prudential Uganda has awarded a bonus to all qualifying life insurance policyholders for the year 2023. This bonus reflects not only our strong financial performance but also our dedication to safeguarding your financial future.

Understanding the challenges of recent times, we are proud to offer this bonus as a demonstration of our commitment to your long-term financial well-being and peace of mind. Below is a summary of the applicable bonus rates for 2023:

	Shillings denominated policies (UGX)	Dollar denominated policies (USD)
Bonus rate	3 %	1.5 %
Return on investment policies	9 %	

The above rates are guaranteed for all active participating policies as of 31st December 2023. The bonus amount is an incremental addition to your guaranteed sum assured and is payable at policy maturity, provided all premiums are paid.

At Prudential Uganda, we are custodians of your wealth, and through our prudent investment strategies, we ensure the continued growth of your investments. A portion of our annual profits is distributed as bonuses, affirming our commitment to enhancing your financial security.

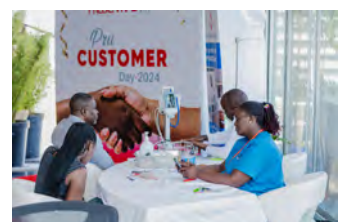


Customer Experience: Pru Customer Day Recap

In August, we hosted Pru Customer Day, a special event to celebrate you—our valued customers. With our core value, “Our customer is our compass,” guiding the day, we created a welcoming, café-style atmosphere where clients interacted with our team, sought answers to their policy-related questions, and gained financial insights.

A standout feature of the event was the Health Camp, where we offered free Body Mass Index (BMI) checks and blood pressure screenings. One of our clients, through early detection, was diagnosed with high blood pressure and promptly referred to Aga Khan Hospital for management. We’re proud to have played a role in prioritizing our clients’ health and well-being.

The day was a great success, as it allowed us to strengthen our relationships with you while focusing on your health and financial security.



Policy Lapse Management Campaign: Keeping Your Policy in Force

At Prudential Uganda, we understand that life can sometimes get in the way of keeping up with financial commitments. However, it's essential to maintain your life insurance policy to ensure continuous coverage and peace of mind.

What is a Policy Lapse?

A policy lapse occurs when your life insurance policy becomes inactive due to unpaid premiums. This means that your coverage will no longer be valid, and no benefits will be paid out in the event of a claim.

Consequences of a Policy Lapse:

- **Loss of coverage:** You or your beneficiaries will no longer be entitled to receive the benefits of your policy.
- **Financial vulnerability:** Without coverage, your loved ones may face financial hardship in case of an unforeseen event.
- **Higher costs for reinstatement:** If a policy is reinstated after a lapse, you may be required to pay all outstanding premiums in a lump sum, and you might face new waiting periods or underwriting conditions.

Why Keeping Your Policy Active is Important:

Maintaining your policy ensures that you remain covered for life's uncertainties. It provides peace of mind knowing that your loved ones are financially protected. We encourage you to keep track of your premium payments to avoid a lapse. Should you face difficulties, we are here to assist with flexible payment options and reminders to help you stay on course.

To stay informed about your policy status, Prudential Uganda provides convenient digital options.

You can view your policy details anytime through our client portal by visiting client.prudential.ug or by using the Prudential mobile app.

The app is available for download on both the Google Play Store for Android users and the App Store for iOS users. By regularly checking your policy status online, you can ensure your premiums are up-to-date and avoid any lapses.

This quick access helps you maintain continuous coverage and peace of mind, keeping your loved ones protected at all times.

Keep Your Information Up-to-Date with the KYC Campaign



Are you a Prudential Uganda client?
Update your details with us today!

Staying connected ensures you receive the best service, complies with regulatory requirements, and maintains top security.

For any inquiries, contact us on our toll-free number: **0800200052**

Lets' Face Life Together. Tuli Naawe
Prudential Uganda is regulated by the Insurance Regulatory Authority of Uganda

We are committed to safeguarding your best interests and ensuring that our services meet your needs seamlessly. In line with The Insurance Regulatory Authority of Uganda's guidelines, we're conducting a Know Your Customer (KYC) update exercise to keep your information current and accurate.

Why is this important?

By keeping your details up-to-date, we can better serve you, provide timely assistance, and ensure that all transactions are processed smoothly. This is more than just a regulatory requirement; it's a step toward making sure we stand by you through every moment of life.

How You Can Help

If you haven't already, we urge you to take a few minutes to update your information. Simply click on this link <https://forms.office.com/r/Gqe6ia4gAS> KYC Update Form to update your details today. It's quick, easy, and part of our promise to face life together with you.

Your partnership in this exercise will allow us to continue providing the reliable, personalized service you deserve. Thank you for helping us serve you better!

Prudential in the Community: Giving Back

Our commitment to making a positive impact in the community continued in Q3. Prudential Uganda, in partnership with the Uganda Insurers Association (UIA), contributed UGX 10 million towards the purchase of a new ambulance for the Uganda Red Cross Society. This initiative underscores our dedication to supporting emergency medical services and enhancing road safety across Uganda.



Additionally, we proudly wrapped up the SAFE STEPS Road Safety Phase II campaign, funded by the Prudence Foundation. Over 8,000 boda boda riders across Uganda received essential road safety and first-aid training, furthering our commitment to saving lives. The success of this initiative was lauded by key stakeholders, including SP Kananura Micheal, representing the Directorate of Traffic and Road Safety.

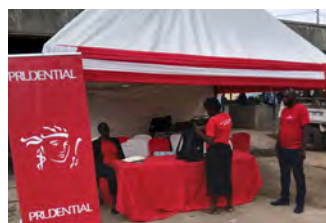


Enhancing Lives with Financial Guidance: Pru Red Day

Our agents recently took to the streets of Kampala to provide essential financial guidance, raising awareness about the importance of life insurance. This initiative focused on showcasing the benefits of the Prudent Life Plan, which offers:

- 100% premium refund if no claims are made.
- 100% payout for natural death.
- 200% payout for accidental death.
- Free annual medical check-up.

Through this campaign, we are committed to securing the financial future of every Ugandan.



Customer Testimonial:



In Masaka, Miss Yudah Nansubuga, a dedicated farmer, is known for her commitment to providing a bright future for her three children. She always emphasized the importance of hard work and planning for tomorrow. Tragically, her family was struck by the sudden loss of her beloved daughter, Ritah,

at the age of 23. Ritah was an inspiring young woman, full of ambition and hope for her future and the future of her family.

Ritah had recently taken an important step toward securing her dreams by opening a life insurance policy with Prudential Uganda. Though her passing has left a deep void in her family, Ritah's thoughtful decision has made a lasting impact on her loved ones. Today, Miss Yudah, even as she grieves, is able to fulfill some of Ritah's dreams — dreams that included ensuring her siblings' education and buying a family home.

Encouraging the Youth: Protect Your Future Today:

Ritah's story serves as a powerful reminder of the importance of life insurance, especially for the youth. Though it's often easy to overlook the future, Ritah's choice to plan ahead now allows her family to find stability in uncertain times. It's a step that many young people can take to secure their own dreams and protect the people they love.

We urge all young adults to consider opening a life insurance policy, ensuring that their hopes for the future remain possible, even in the face of life's challenges.

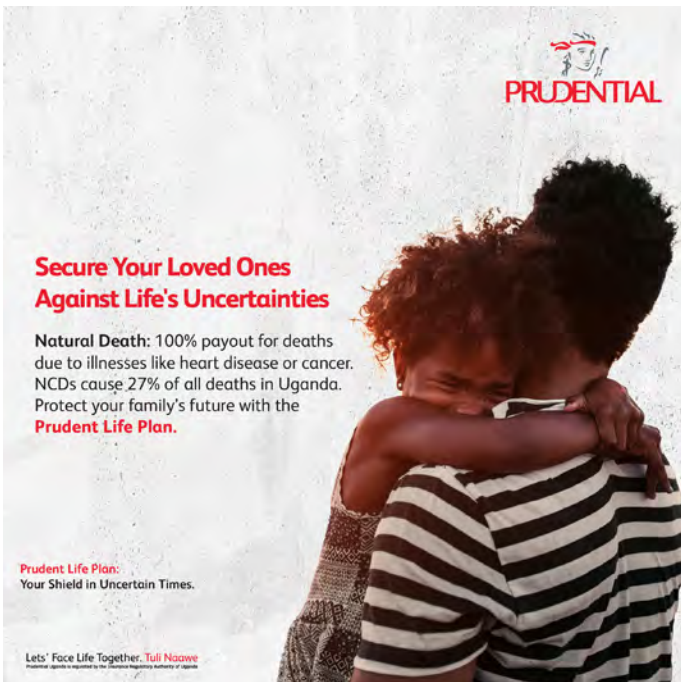
Introducing Prudential Go: Your Insurance at Your Fingertips



We are excited to introduce Prudential Go, a simple, USSD-based service that makes managing your insurance easier than ever. By dialing *284*170#, you can view premium statements, make payments, raise claims, purchase insurance, and rate our service. Prudential Go is accessible to both MTN and Airtel mobile money clients, making it convenient to protect your family's future.

For detailed FAQs about Prudential Go, please refer to the end of this newsletter.

Prudent Life Plan: A Partnership for Tomorrow



Our Prudent Life Plan provides unmatched benefits, including:

- 100 % payout on natural death.
- 200 % payout on accidental death.
- 50 % payout on critical illness.
- 100 % refund of all premiums paid if no claim is made during your policy term.

This plan ensures peace of mind and a secure future for you and your loved ones.

Thank you for your continued trust and support. Let's Face Life Together, Tuli Naawe!

For more updates and inspiring stories, stay connected with Prudential Uganda.



USSD CODE

FREQUENTLY ASKED QUESTIONS

QN 1: How do I access the Prudential USSD Code?

ANS: You can access the code by dialling *284*170#

QN 2: Who can use the USSD Code?

ANS: All clients with life policies and non-clients who would like to raise a claim or buy a product.

QN 3: What services can I access from the USSD Code?

The USSD code allows the client to access the following.

- Summary of their statement
- Make payments via Mobile Money (MTN & Airtel)
- Raise a claim.
- Buy a product.

QN 4: Can a client access their policies with any number?

ANS: The customer can only access the code using the phone number in our database. In case you would like to change the number, please reach out to us on customer@prudential.ug.

QN 5: Can a client access all their policies using the code?

ANS: Yes, you can view policy details using the phone numbers attached to those policies. However, to be able to view all policies using one phone number, all policies should be aligned that number. To have your policies aligned to one phone number, please reach us on customer@prudential.ug.

QN 6: How do you make payments using USSD?

- Dial *284*170#
- Insert your Prudential Go Pin
- Go to option 2 (premium payments)
- Select either option 1 (full payment) or option 2 (pay another amount)
- Select option 1 to confirm payment.
- You will get a pop up that will prompt you to insert your mobile money pin to complete the payment.
- You will receive a payment confirmation of your premiums towards Prudential. A premium receipt will be shared within 3 working days and your statement updated

thereafter.

QN 7: When making a payment why does it show “you are paying to Etherone finance Ltd” instead of Prudential?

ANS: Etherone Finance Ltd is our payment aggregator but once you completes your payment, you will get a message to confirm that you have made a payment to Prudential Uganda.

QN 8: How can I raise a claim?

- Dial *284*170#
- Insert your Prudential Go Pin
- Select option 3 (Make a claim)
- Select the type of claim you would like to raise.
- Select 1 to confirm your claim request. You will get a notification that your request has been received and that one of us will reach out to you.

QN 9: How do I buy a product using the USSD?

- Dial *284*170#
- Select option 4 (buy a product)
- Select which product you would like to buy. You will get a notification that your request has been received and that one of our representatives will reach out to you.

QN 10: Can I change my password?

- Dial *284*170#
- Select option 6 (My Prudential)
- Select Option 1 (change my pin)
- Enter current Pin.
- Enter new pin.

QN 11: If I forget my password, how do I reset it?

ANS: Your password can only be reset by Prudential. Please call us on 0800200052 or 0312251400 to have your password reset.

QN 12: If USSD account is suspended, what should I do?

ANS: Please call us on 0800200052 or 0312251400 to have your account activated.



PRUDENTIAL



PRUDENTIAL UGANDA NEWSLETTER

Find out more at:
www.prudential.ug