

PRUDENTIAL

THIRD ISSUE 2024





Message from the CEO

Dear Valued Customers.

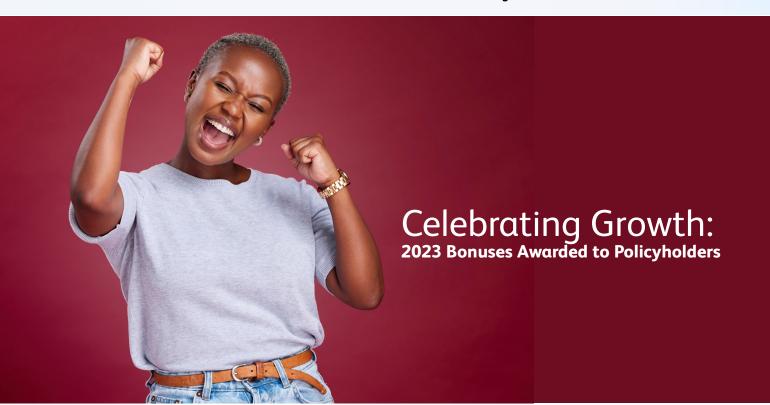
As we close out 2024 and step into the promise of a new year, I want to take a moment to reflect on the incredible journey we've shared this past year. It has been a period marked by progress, partnerships, and purpose. From launching innovative solutions to making meaningful contributions in our communities, every step we've taken has been driven by one goal — to protect and empower you, our cherished clients.

The fourth quarter was particularly inspiring. We celebrated your achievements, supported communities in need, and deepened our commitment to your financial security. As we prepare to face 2025 together, I want to assure you that our dedication to serving you with excellence remains steadfast.

On behalf of the entire Prudential family, I extend my heartfelt gratitude for your trust and support throughout 2024. We look forward to achieving even greater heights with you in the new year.

Wishing you and your loved ones a joyful holiday season and a prosperous 2025.

Tetteh Ayitevie CEO Prudential Uganda



Every year, we take a moment to reward your loyalty and patience with an extra boost to your policy's value. This year, we're thrilled to announce that Prudential Uganda has awarded bonuses to all qualifying policyholders for the year 2023. It's more than just a bonus — it's a reflection of our shared success.

Here's what the 2023 bonus looks like:

If you have an active policy as of 31st December 2023, this bonus has been added to your policy, growing your savings and enhancing your protection. It will be paid out at maturity, provided all premiums have been paid.

This is our way of saying thank you for trusting us to safeguard your financial future.

















A Day to Remember: Pru Customer Day Recap?

At Prudential, we believe that every customer is part of our family. This belief came to life in August 2024, when we opened our doors for Pru Customer Day — a day filled with connection, wellness, and learning.

A Café-Style Customer Experience

Imagine walking into a warm, relaxed café atmosphere where every question is met with care and attention. That was the essence of Pru Customer Day. Our clients connected with our team, received guidance on their policies, and shared their experiences with us.







Health Camp: A Lifesaving Experience

One of the standout moments of the day was our Health Camp, where free Body Mass Index (BMI) checks and blood pressure screenings were offered. For one of our clients, this simple check became a lifesaving intervention. Early detection of high blood pressure led to a timely referral to Aga Khan Hospital for further care. It was a poignant reminder of why health is at the heart of what we do.

We remain committed to supporting your well-being and financial security in every possible way.

Keeping Your Policy in Force: Why It Matters

Life is unpredictable, but your life insurance policy doesn't have to be. We know that staying on top of premium payments can sometimes be challenging, but keeping your policy active is essential to your financial protection.

What Happens When a Policy Lapses?

A lapse occurs when your life insurance policy becomes inactive due to unpaid premiums. It means you're no longer covered, and any benefits for your loved ones are put at risk.

The Risks of a Lapsed Policy

Loss of Protection: Your beneficiaries may not receive the financial support they need.

Reinstatement Costs: Reinstating a policy can be costly, as you may need to pay backdated premiums or undergo new medical assessments.

How We Can Help

We understand that life happens, and we're here to support you. Our team offers flexible payment options and sends reminders to keep you on track. We want you to keep your coverage intact because your future — and your loved ones' future — depends on it.



Keep Your Details Updated: Join Our KYC Campaign

We want to serve you better, but to do that, we need to stay connected. That's why we're inviting you to join our Know Your Customer (KYC) campaign. By updating your details, we can ensure you receive faster service, timely updates, and uninterrupted access to your benefits.

How You Can Update Your Information It only takes a few minutes to update your details. Simply click <u>here</u> to access the KYC form. It's fast, secure, and convenient.

Thank you for helping us serve you better.







Emergency Medical Support

This quarter, we proudly partnered with the Uganda Insurers Association (UIA) to support the purchase of a new ambulance for the Uganda Red Cross Society. Our contribution of UGX 10 million is part of our mission to ensure faster emergency response for those in need.

SAFE STEPS Road Safety Campaign

With support from the Prudence Foundation, we completed the second phase of our road safety campaign. Over 8,000 boda boda riders received training on road safety and first aid, equipping them with life-saving skills. It's a small step that makes a big difference in the lives of riders and passengers.



















Clean Water for Communities

Clean water is life. That's why we partnered with Tusafishe to launch a transformative clean water initiative at Mpanga Senior Secondary School in Fort Portal City. This initiative is about more than just water — it's about giving children the foundation they need to thrive.

Through support from the Prudence Foundation's Climate & Health Resilience Fund (CHRF), over USD 100,000 has been dedicated to this cause. This funding is being used to install over 100 UV water purification systems in 80 schools and 20 households across Uganda. This effort will provide clean, safe drinking water to over 100,000 students, teachers, and

community members.

The initiative aims to reduce diseases like cholera and typhoid, which affect thousands of children in rural communities every year. Our CEO, Tetteh Ayitevie, had this to say:

"This initiative reflects our commitment to building resilient communities and supporting Uganda's long-term development."

By providing something as simple as clean water, we're creating healthier learning environments where children can grow, learn, and dream big.

Celebrating Excellence: Our MDRT 2023 and 2024 Stars

Success is worth celebrating, and this quarter we proudly recognized our Million Dollar Round Table (MDRT) qualifiers for 2023 and 2024. These are the top 1 % of financial advisors in the world, known for their ethics, expertise, and exceptional client service.

MDRT 2023 Champions

Our 2023 qualifiers had the honor of attending the Prudential Global Conference in Beijing, China, where their excellence was celebrated on the global stage. We hosted a celebratory dinner in their honor, and their success continues to inspire us all.

Meet Our MDRT 2024 Qualifiers

We are thrilled to announce our top-performing agents for 2024:







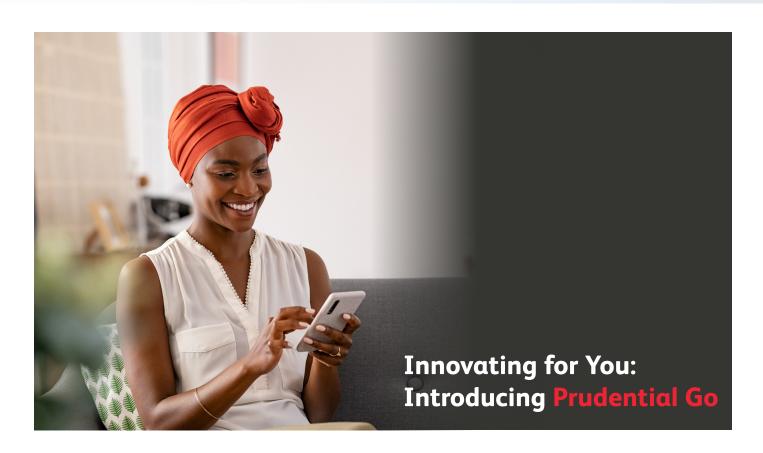
Ritah Ste Andinda Ma



Stephen Mawanda

Special recognition goes to Tonny Mugisha and Stephen Mawanda, who were selected for the exclusive President's Club 2024, an elite group of top-performing agents from Prudential's operations in Africa and Asia. Their hard work, passion, and dedication remind us of what is possible with focus and determination.

Congratulations to all our MDRT stars for being beacons of excellence.



Managing your insurance has never been easier. Say hello to Prudential Go — our new, simple, and convenient USSD-based service that brings the power of insurance right to your phone.

What Can You Do with Prudential Go?

- •View your premium statements
- •Make payments on the go
- •Raise claims
- •Purchase insurance
- •Rate our service

How to Access

Just dial *284*170# from any MTN or Airtel line, and you'll have all your insurance needs at your fingertips.

Whether you're at home, on the move, or at work, Prudential Go makes managing your insurance easier than ever.

A Story of Courage, Loss, and Hope



Life is full of unexpected turns, and sometimes, those moments remind us of the importance of being prepared. This is the story of Miss Yudah Nansubuga, a dedicated farmer from Masaka, and her daughter, Ritah.

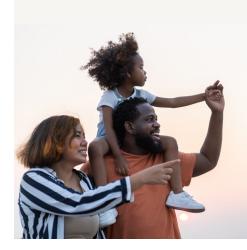
Ritah was a bright, ambitious 23-year-old with dreams of changing her family's future. Inspired by her mother's hard work and foresight, she made the decision to open a life insurance policy with Prudential Uganda. Tragically, just months later, she passed away.

Her family was left heartbroken. But amidst the grief, one thing stood out — Ritah's decision to take a life insurance policy

allowed her family to continue the dreams she had for them. Her policy payout enabled her mother to fund her siblings' education and purchase a family home, dreams that would have been much harder to achieve without her foresight.

This story is a powerful reminder of the role insurance plays in protecting not just our lives but also our legacy. For young people, it's a call to action — to think about the future and to make decisions today that can protect those you love tomorrow.

Plan for Tomorrow: The Prudent Life Plan



Life is unpredictable, but your future doesn't have to be. Our Prudent Life Plan offers a range of benefits that provide peace of mind for you and your loved ones.

Benefits of the Prudent Life Plan

- •100% payout on natural death
- •200% payout on accidental death
- •50% payout on critical illness
- •100% refund of all premiums paid if no claims are made during the policy term

This plan ensures you and your family have the financial security to face life's challenges head-on. It's more than just insurance — it's a partnership for tomorrow.

2024

A Look Ahead: What 2025 Holds for Us

As we close 2024, we want to leave you with a sense of hope and excitement for what's to come. The new year is a chance to grow, achieve, and support one another. At Prudential Uganda, we promise to continue offering innovative services, community support, and financial security for you and your loved ones.

Our goals for 2025 include:

More Innovative Services: Look out for new tools like Prudential Go, which makes it easier than ever to manage your policies.

Stronger Community Impact: We'll continue our partnerships to support community development, road safety, clean water, and emergency response initiatives.

Customer-Centric Care: We will keep refining your experience with us, ensuring every service is easy, fast, and convenient.

We're here for you in every moment of life — the big milestones and the quiet days in between.

Wishing You a Joyful Holiday Season and a Prosperous 2025!

As we reflect on 2024, it's clear that none of our achievements would have been possible without you — our cherished customers, partners, and community members. You are the heart of Prudential Uganda.

As we prepare to welcome 2025, we wish you and your family a holiday season filled with love, joy, and togetherness. May 2025 bring you health, happiness, and new opportunities to thrive.

From our family to yours, we say: Happy Holidays and a Prosperous New Year!

Thank you for being part of the Prudential family. Let's face life together — Tuli Naawe!



