



PRULink Assurance Account Plus

Proposed Life Insured	: ALDRIN MARBELLA
Age	: 53
Sex	: Male
Regular Annual Premium	: PhP 42,000.00
Basic Cover (Sum Assured)	: PhP 1,200,000.00
Accelerated Total & Permanent Disability Benefit	: PhP 300,000.00
Accidental Death & Disablement Benefit	: PhP 100,000.00

PRULink Assurance Account Plus is a variable life insurance product, payable during the lifetime of the Life Insured, that provides living, disability, accident and death benefits. The living benefits are partially and fully withdrawable values, subject to decreasing surrender charges for top-ups (if applicable), which are taken from the policy's share in the separate fund(s). The Accelerated Total and Permanent Disability Benefit accelerates a percentage of the Sum Assured, while the Accidental Death and Disablement Benefit is on top of the Sum Assured. The Death Benefit is the total of the Sum Assured and the Policy's Fund Value. Optional benefits can be attached to this product.

This product is a variable contract. The benefits, namely the partial and full withdrawal values and the actual Death Benefit at time of death, all depend on the investment experience of separate account(s) linked to the policy. If the fund value becomes insufficient to pay for applicable charges, the policy automatically terminates, and all benefits end. The applicable charges are explained in the Important Illustration Notes page.

THE INVESTMENT RISKS ASSOCIATED WITH THIS PRODUCT ARE BORNE SOLELY BY THE POLICYOWNER.

If, after buying the Policy you decide it is not suitable to your needs, simply complete and submit the appropriate form and return the PolicyBooklet with your PolicyData Page to us for cancellation within fifteen (15) days from the date you receive them. We will refund the Regular Premium you paid in full.

I have read and understood the disclosures and the contents of this Sales Illustration. My agent has explained to my satisfaction the principal features of the Policy, the contents of this Sales Illustration and the manner in which the variable benefits will reflect the investment experience of the separate account(s). I fully understand the terms and conditions of this Policy and that when buying this Policy I am assuming all investment risks associated with it.

I have read and understood my Investment Risk Profile in the Suitability Assessment Form and have made an assessment of my risk appetite with the help of my agent. I have taken my Investment Risk Profile into consideration in my choice of fund allocation.

I also understand that in the event of a claim, my Policy including any optional benefits, will terminate if the aggregate amount of claim(s) paid under the Accelerated Total and Permanent Disability Benefit and/or Accelerated Life Care Benefit is equal to the Basic Cover (Sum Assured) under the Policy, exclusive of any optional benefits.

I have been provided all relevant sales materials which have helped me assess the suitability of this product to my needs.

In addition, I understand that Pru Life UK has the right to vary the Insurance Charge, Policy Fee, Annual Management Charge, and any Rider Charge and Extra Charge in the future, but will not do so without the prior approval of the Insurance Commission.



ALDRIN MARBELLA
Applicant-owner



ALDRIN MARBELLA
Proposed Life Insured

This Sales Illustration shall form part of the Insurance Contract if the Policy is issued. For more information on what constitutes the entire Insurance Contract, please ask your servicing agent or refer to your PolicyBooklet.

PRULink Assurance Account Plus**INVESTMENT FUND OPTION****PRULink Bond Fund**

The **PRULink Bond Fund** seeks to achieve an optimal level of income in the medium-term together with long-term capital growth through investments in fixed income securities, and money market instruments.

PRULink Managed Fund

The **PRULink Managed Fund** seeks to optimize medium- to long-term capital and income growth through investment in fixed income securities, money market instruments, and shares listed on the Philippine Stock Exchange.

100% PRULink Growth Fund

The **PRULink Growth Fund** seeks to optimize medium- to long-term capital and income growth, with an emphasis on strong capital growth, through a greater focus of investment in shares of stocks listed in the Philippines. The Fund also invests in fixed income securities, and money market instruments.

PRULink Equity Fund

The **PRULink Equity Fund** seeks to optimize medium- to long-term capital growth through investments in shares of stocks listed in the Philippines.

PRULink Proactive Fund

The **PRULink Proactive Fund** seeks to optimize medium- to long-term capital and income growth with emphasis on dynamic asset allocation by fund managers through investment in fixed income securities, money market instruments, and shares of stocks listed in the Philippines.

PRULink Equity Index Tracker Fund*

The **PRULink Equity Index Tracker Fund** seeks to provide long-term capital growth by tracking the overall performance of the Philippine Stock Exchange index (PSEi or the index). It invests, in the same allocation weight, in 30 publicly listed companies comprising the index. It aims to provide a return same as the performance of the PSEi. The Fund, structured as a feeder fund, invests in PRUInvest PH Equity Index Tracker Fund Class V managed by Pru Life UK Investments.

PRULink Global Equity Navigator Fund - PhP Unhedged Share Class

The **PRULink Global Equity Navigator Fund - PhP Unhedged Share Class** (the Fund) seeks to provide a combination of income and capital growth over the medium term by primarily investing in various equity markets around the world through exchange traded funds, direct equities, index futures, and derivatives. Structured as a feeder fund, the Fund invests in Global Equity Navigator Fund Class D managed by Eastspring Investments. It may also invest in fixed-income securities and money market instruments issued or guaranteed by the US government, its agencies, and instrumentalities.

Note: The PRULink Global Equity Navigator Fund is subject to currency risks as a PhP unhedged share class.

The Fund Manager, Eastspring Investments (Singapore) Limited ("Eastspring Investments") is an ultimately wholly owned subsidiary of Prudential plc of the United Kingdom. Eastspring Investments and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America, or with the Prudential Assurance Company, a subsidiary of M&G plc, a company incorporated in the United Kingdom. Eastspring Investments is the asset management arm of Prudential plc in Asia, and has been managing Pru Life Insurance Corporation of U.K.'s ("Pru Life UK") underlying funds for its unit-linked or investment-linked product portfolio since Pru Life UK pioneered the PRULink product line in 2002.

**The Fund Manager of PRULink Equity Index Tracker Fund is Pru Life UK Investments, an investment arm and a wholly-owned subsidiary of Pru Life UK. Pru Life UK Investments is registered under the name Pru Life UK Asset Management and Trust Corporation.*

Presented by : MARIA ALLIAH CADAG MEDALLA

Agent code : 70113650

Presented to : ALDRIN MARBELLA

Agent signature :

PRULink Assurance Account Plus**PROTECTION BENEFITS**

Enjoy the advantage of having a comprehensive plan complete with additional protection benefit(s) which enhances the **PRULink Assurance Account Plus** policy you are going to purchase.

You have chosen the benefits below:

Benefit	Benefit type	Benefit amount (in PhP)	Protection benefit (in PhP)
Basic Cover (Sum Assured)	Lump sum	1,200,000.00	1,200,000.00
Accelerated Total and Permanent Disability	Lump Sum	300,000.00	Included in Basic Cover
Accidental Death and Disablement	Lump Sum	100,000.00	100,000.00
Personal Accident - Accidental Death and Disablement	Lump Sum	200,000.00	200,000.00
Personal Accident - Accidental Total and Permanent Disability	Lump Sum	200,000.00	200,000.00
Personal Accident - Murder & Assault Benefit	Lump Sum	100,000.00	Included in PA-ADD
Personal Accident - Accidental Medical Expense Reimbursement	Lump Sum	20,000.00	20,000.00
Personal Accident - Renewal Bonus	Additional Benefit		

Presented by : MARIA ALLIAH CADAG MEDALLA

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Agent signature :

PRULink Assurance Account Plus

ILLUSTRATION OF BENEFITS
PRULink Growth Fund

Policy year	Attained age	Annual premium (in PhP)	Top-up amount (in PhP)	Partial withdrawal amount (in PhP)	Fund allocation** (in PhP)	PROJECTED BENEFITS (in PhP)		
						FULL WITHDRAWAL VALUE		
						LOW (4.00%)*	CURRENT (0.19%)*	HIGH (10.00%)*
1	54	42,000.00	-	-	-	-	-	-
2	55	42,000.00	-	-	21,000.00	-	-	-
3	56	42,000.00	-	-	21,000.00	5,689.36	5,481.33	6,017.70
4	57	42,000.00	-	-	42,000.00	34,588.66	33,115.54	36,946.02
5	58	42,000.00	-	-	42,000.00	63,329.37	59,537.85	69,577.29
6	59	42,000.00	-	-	42,000.00	91,823.05	84,666.81	103,994.96
7	60	42,000.00	-	-	42,000.00	119,915.37	108,360.73	140,224.81
8	61	42,000.00	-	-	42,000.00	147,406.38	130,439.65	178,253.53
9	62	42,000.00	-	-	42,000.00	174,196.54	150,827.68	218,181.07
10	63	42,000.00	-	-	42,000.00	200,018.13	169,290.61	259,943.75
11	64	42,000.00	-	-	46,200.00	228,950.72	189,792.41	308,081.00
12	65	42,000.00	-	-	46,200.00	256,527.51	207,913.77	358,374.06
13	66	42,000.00	-	-	46,200.00	282,471.03	223,434.94	410,802.29
14	67	42,000.00	-	-	46,200.00	306,078.96	235,737.15	464,905.36
15	68	42,000.00	-	-	46,200.00	327,451.72	245,000.81	521,055.66
16	69	42,000.00	-	-	46,200.00	346,266.84	250,995.42	579,211.26
17	70	42,000.00	-	-	46,200.00	362,070.75	253,376.14	639,201.03
18	71	42,000.00	-	-	46,200.00	376,424.37	253,755.73	702,986.62
19	72	42,000.00	-	-	46,200.00	386,767.57	249,719.66	768,300.96
20	73	42,000.00	-	-	46,200.00	392,257.09	240,601.32	834,574.49

*Investment returns used are net of final tax, Annual Management Charge and other investment expenses.

Fund allocation is the total allocated amount from Annual Premiums and Top-ups, and is inclusive of Loyalty Bonus, if any. Please see **IMPORTANT ILLUSTRATION NOTES page for the Premium Allocation Schedule.

The values above are based on the projected performance of the Fund linked to your Policy. **Because fund performance is not guaranteed, the values are also not guaranteed.** In addition, the assumed investment returns used in projecting the LOW, CURRENT, and HIGH values represent a range of possible returns that may be achieved by the fund. The HIGH and LOW assumptions are only for illustration purposes and do not represent the upper and lower limit of the actual investment return that may occur.

The HIGH and LOW investment returns, at 10.00% and 4.00%, are those prescribed by the Insurance Commission. The illustrated "CURRENT" investment return is based on the actual average investment return experienced by the Fund in the last thirty-six (36) months, as indicated in the **HISTORICAL UNIT FUND PERFORMANCE** page, except that if the average exceeds 10.00%, the illustrated investment return is capped at 10.00%.

Please refer to **IMPORTANT ILLUSTRATION NOTES** page for more information.

PRULink Assurance Account Plus**ILLUSTRATION OF DEATH BENEFITS**

Policy year	Attained age	TOTAL DEATH BENEFIT (in PhP)		
		LOW (4.00%)**	CURRENT (0.19%)**	HIGH (10.00%)**
1	54	1,188,866.61	1,188,866.61	1,188,866.61
2	55	1,197,725.97	1,197,725.97	1,197,725.97
3	56	1,205,689.36	1,205,481.33	1,206,017.70
4	57	1,234,588.66	1,233,115.54	1,236,946.02
5	58	1,263,329.37	1,259,537.85	1,269,577.29
6	59	1,291,823.05	1,284,666.81	1,303,994.96
7	60	1,319,915.37	1,308,360.73	1,340,224.81
8	61	1,347,406.38	1,330,439.65	1,378,253.53
9	62	1,374,196.54	1,350,827.68	1,418,181.07
10	63	1,400,018.13	1,369,290.61	1,459,943.75
11	64	1,428,950.72	1,389,792.41	1,508,081.00
12	65	1,456,527.51	1,407,913.77	1,558,374.06
13	66	1,482,471.03	1,423,434.94	1,610,802.29
14	67	1,506,078.96	1,435,737.15	1,664,905.36
15	68	1,527,451.72	1,445,000.81	1,721,055.66
16	69	1,546,266.84	1,450,995.42	1,779,211.26
17	70	1,562,070.75	1,453,376.14	1,839,201.03
18	71	1,576,424.37	1,453,755.73	1,902,986.62
19	72	1,586,767.57	1,449,719.66	1,968,300.96
20	73	1,592,257.09	1,440,601.32	2,034,574.49

** Investment returns used are net of final tax, Annual Management Charge and other investment expenses.

The Death Benefit is comprised of the following:

1. Sum Assured;
2. Full Withdrawal Value; and
3. One hundred twenty-five percent (125%) of all Top-ups less one hundred twenty-five percent (125%) of all Withdrawals on Top-up units, but not to fall below zero (0).

If the Life Insured is between ages 0 to 4 at time of death, only a portion of the base Sum Assured and Top-ups will be paid as Death Benefit. For additional information on the specific percentages applicable, please consult your servicing agent or refer to the Policy Booklet.

The values above are based on the projected performance of the Fund linked to your Policy **Because fund performance is not guaranteed, the values are also not guaranteed.** In addition, the assumed investment returns used in projecting the LOW, CURRENT, and HIGH values represent a range of possible returns that may be achieved by the Fund. The HIGH and LOW assumptions are only for illustration purposes and do not represent the upper and lower limit of the actual investment return that may occur.

The HIGH and LOW investment returns meet the requirements prescribed by the Insurance Commission. The illustrated "CURRENT" investment return for **PRULink Bond Fund, PRULink Managed Fund, PRULink Proactive Fund, PRULink Growth Fund, and PRULink Equity Fund** are based on the actual average investment return experienced by the Funds in the last thirty-six (36) months, as indicated in the **HISTORICAL UNIT FUND PERFORMANCE** page, except that if the average exceeds the HIGH rate, the illustrated investment return is capped at the HIGH rate. Since historical performance is still unavailable for **PRULink Equity Index Tracker Fund and PRULink Global Equity Navigator Fund - PhP Unhedged Share Class**, the "CURRENT" investment return is based on the investment return assumed during fund launch, which is a combination of past performance and expected future performance based on the Fund Manager's investment strategy, and not on the actual performance of the Fund.

Any outstanding policy debt shall be deducted from the death benefits/supplemental benefits.

When the Fund Value is no longer sufficient to pay for the Policy Fee, Insurance Charge, Rider Charge (if any) or other applicable charges (including any policy debt), the Policy automatically terminates and all benefits end on the day any such charges are due. In such an event, the remaining balance of your units which are no longer sufficient to pay off outstanding charges will just be refunded to you.

PRULink Assurance Account Plus**IMPORTANT ILLUSTRATION NOTES**

1. The Regular Premium Allocation Schedule below shows the percentage of your Regular Premium that is invested in your chosen fund in a particular year.

Policy Year	Premium Allocation
1	0%
2	50%
3	50%
4	100%
5 up to end of premium payment term	100%

The remaining percentage of the Regular Premium that is not invested in your chosen fund per Policy Year is applied as Premium Charge.

2. The projected benefits on the **ILLUSTRATION OF BENEFITS** page are already net of charges, as specified below. These charges may vary
- Annual insurance charge, inclusive of premium tax and Documentary Stamp Tax, which starts at PhP 7.91 per 1,000 of the sum assured. All top-ups shall also be subject to insurance charge. While the insurance charge is quoted at an annual rate, deductions from the fund shall be made monthly. Rider charges, if any, are also deducted each month. Monthly deductions may change within one Policy Year as monthly insurance charges and Rider Charges are based on the attained age of the Proposed Life Insured.
 - Policy fee, deducted monthly from the total fund, amounting to PhP 33.33. The policy fee is guaranteed not to exceed PhP 100.00 per month.
The annual Insurance Charge, Rider Charge (if any) and Policy Fee are to be deducted proportionately based on the particular fund's share in the Policy's total Fund Value. It may happen that the LOW and CURRENT, or CURRENT and HIGH investment returns are the same for a particular fund, but their year-on-year full withdrawal values differ, because these charges are allocated to each fund based on the weight of the fund to the Policy's total Fund Value.
 - Annual Management Charge (AMC) of:

Fund	AMC	Maximum AMC
PRULink Bond Fund	1.53%	2.00%
PRULink Managed Fund	1.79%	2.00%
PRULink Proactive Fund	2.25%	2.50%
PRULink Growth Fund	2.25%	2.50%
PRULink Equity Fund	2.25%	2.50%
PRULink Money Market Fund	0.50%	1.50%
PRULink Equity Index Tracker Fund	1.75%	2.00%
PRULink GLobal Equity Navigator Fund - PhP Unhedged Share Class	2.25%	2.50%

The rates are guaranteed not to exceed the maximum AMC.

- For Fund Withdrawals on Top-ups, a Surrender Charge will be applied based on the amount withdrawn, at the following rates: 5% on the first Policy Year, 4% on the second Policy Year, 3% on the third Policy Year, 2% on the fourth Policy Year, and 1% on the fifth Policy Year. The Policy Year will be counted from the date the Top-up is made.
3. All Top-ups shall be subject to an initial charge of 3% of the Top-up amount.
4. The Loyalty Bonus is automatically added to the Fund starting on the 11th up to the 20th Policy Year subject to certain conditions.
5. The Fund Value may run out due to Partial Withdrawals, deduction of charges and/or extreme market volatility. If the Fund Value is no longer sufficient to pay for the Policy Fee, Insurance Charge, Rider Charge (if any), or other applicable charges (including any policy debt), the Policy automatically terminates on the day any such charges are due, subject to Note 5.b below. In such an event, the remaining balance of your units which are no longer sufficient to pay off outstanding charges will just be refunded to you.
- If Full Withdrawal Value is positive from year 1: The Fund has no policy debt. The rest of Note 5 does not apply.
 - If the Full Withdrawal Value is zero (0) in the early years: When the Full Withdrawal value is zero (0), the Fund Value may be insufficient to cover the charges. To provide you with the insurance coverage(s), we shall create a policy debt corresponding to the monthly charges while there is no Fund Value, provided that premiums are paid on time and there are no Fund Withdrawals. This policy debt, accumulated in your account without interest, is extinguished if, and as the Fund Value grows. The Policy will not be terminated on account of an outstanding policy debt within the first four (4) years, provided that premiums are paid on time and there are no withdrawals from your account.
6. Values illustrated on **ILLUSTRATION OF BENEFITS** page assume that all premiums are paid in full when due and as planned with no premium holiday and that the current scale of charges remain unchanged.
7. Top-ups are made at the beginning of the Policy Year, and partial withdrawals are made at the end of the Policy Year.
8. Partial Withdrawals are funded by selling the number of units in your fund that will cover the amount of your Partial Withdrawal. Partial withdrawals will first be drawn from the units in accordance with the order of regular premiums and/or top-ups paid, on a first-in-first-out basis. No Surrender Charge will be applied on the portion of partial withdrawals drawn from units created from the regular premiums. Surrender charge will only be applied to the portion of partial withdrawals drawn from units created from top-ups where the percentage applied will be based on item 2.d. The Surrender Charge shall be based on Policy Year counted from the date the top-up is made. Because the performance of the fund is not guaranteed, the sufficiency of the fund value to support your partial withdrawal is also not guaranteed.
9. Values illustrated on **ILLUSTRATION OF BENEFITS** page are Full Withdrawal Values net of withdrawals plus Top-ups. If full withdrawal value is withdrawn, your Policy automatically terminates, and all future withdrawals no longer apply.

PRULink Assurance Account Plus



VARIABLE LIFE INSURANCE PLAN

HISTORICAL UNIT FUND PERFORMANCE

The actual returns from Pru Life UK's unit funds, net of final tax, Annual Management Charge, and other investment expenses, are shown below. Please note that past performance is not necessarily indicative of the future or likely performance of the funds.

Fund Name (Fund Launch Date)	Bond Fund (Sep. 24, 2002)	Managed Fund (Sep. 24, 2002)	Growth Fund (Jul. 22, 2005)	Equity Fund** (Jul. 19, 2005)	Proactive Fund (Feb. 17, 2009)	Money Market Fund (Feb. 17, 2009)	Equity Index Tracker Fund (Aug. 24, 2020)	Global Equity Navigator Fund - PHP Unhedged Share Class (Nov. 08, 2021)
2012	7.44 %	9.15 %	27.85 %	39.65 %	11.55 %	-0.51 %	N/A	N/A
2013	6.52 %	5.20 %	1.39 %	-0.72 %	3.21 %	-0.80 %	N/A	N/A
2014	2.28 %	4.18 %	17.22 %	24.88 %	6.83 %	-0.39 %	N/A	N/A
2015	-0.24 %	-1.69 %	-4.37 %	-4.69 %	-4.18 %	0.10 %	N/A	N/A
2016	0.96 %	-0.06 %	-1.79 %	-1.96 %	-1.84 %	0.32 %	N/A	N/A
2017	-1.29 %	4.41 %	19.27 %	23.42 %	13.01 %	0.84 %	N/A	N/A
2018	-6.32 %	-8.40 %	-12.83 %	-13.82 %	-11.33 %	1.56 %	N/A	N/A
2019	17.92 %	14.76 %	6.30 %	3.99 %	9.93 %	3.42 %	N/A	N/A
2020	8.98 %	6.22 %	-4.49 %	-8.59 %	1.30 %	1.73 %	23.25 %*	N/A
2021	-4.91 %	-4.13 %	-1.24 %	0.05 %	-3.12 %	0.75 %	-0.75 %	2.05 %*
Compound Annual Investment Return based on completed years (since fund launch)	5.90 %	6.67 %	8.20 %	9.65 %	6.82 %	0.89 %	15.19 %	N/A
Average Annual Investment Return for the last 36 months preceding December 31, 2021	7.33 %	5.62 %	0.19 %	0.00 %***	2.70 %	1.96 %	N/A	N/A

* Returns are from fund inception date and not full year returns.

** The Equity Fund served as an underlying fund of the Managed and Growth Fund prior to the Equity Fund's launch date.

*** Equity Fund has an interest rate floor at zero percent (0%).

The assets in our unit funds are valued on a daily basis using the marked-to-market valuation method.

The unit prices of Pru Life UK's unit funds are published every Friday on major newspapers, or you may log on to our website www.prulifeuk.com.ph for the latest unit prices.

Certified true and correct:

Francis P. Ortega
EVP and Chief Financial Officer

Date of Certification: January 18, 2022



VARIABLE LIFE INSURANCE PLAN
ACKNOWLEDGEMENT OF VARIABILITY AND UNDERSTANDING

Applicant's Name : ALDRIN MARBELLA
Application Number :
Agent's Name : MARIA ALLIAH CADAG MEDALLA
Agent's Code : 70113650
Agent's Unit :

I acknowledge that:

I have applied with Pru Life UK for a Variable Life Insurance Policy and have reviewed the illustrations that show how a life insurance Policy could perform using Pru Life UK's assumptions and based on the Insurance Commission's guidelines on investment returns.

I understand that since the fund performance may vary, the values of my units are not guaranteed and will depend on the actual performance at any given period and that the value of my Policy could be less than the capital invested. The unit values of my Variable Life Insurance Policy are periodically published.

I understand that the investment risks under the Policy are to be borne solely by me, as the Policyowner.

I confirm that:

- I have been furnished with copies of the Sales Illustration/Quotation Proposal, Product Highlight Sheet, and any other relevant sales materials ("Materials");
- The Materials have been properly, completely and satisfactorily explained to me; and
- I have fully understood the Materials.

I hereby declare that I accept, agree with, and understand the features, benefits, nature, limitations, exclusions, risks, terms and conditions of the Policy that I am applying to purchase and that corresponding Surrender Charges will be deducted if I partially or fully withdraw or surrender my Policy within five (5) years from policy issuance and, for top-ups, from the date such top-ups are made.



ALDRIN MARBELLA

Applicant's signature over printed name

Date

PRULink Assurance Account Plus

Product description: PRULink Assurance Account Plus is a whole-life variable life insurance product which offers the most comprehensive protection benefits.

Entry age	0-70 years old
Minimum premium	Php 20,000 or USD 580
Payment term	Up to age 100 (whole life)
Payment mode	Annual, semi-annual, quarterly, or monthly
Benefit Term	Up to age 100
Premium allocation	0%-50%-50% of the premium for the first 3 years respectively and 100% onwards
Insurance charge	Varies depending on the attained age of the Life Insured and is deducted monthly from the fund value.
Annual management charge	Current fund management fee which ranges from 0.5% to 2.25% depending on the type of fund
Policy Fee	Php 400/year or 33.33/month (USD 0.67/month)
Available funds	Wide array of funds which invest in bonds, equities, or both
Fund manager	Eastspring Investments (Singapore) Limited and Pru Life UK Investments

PRODUCT BENEFITS:

- **Death benefit:** Sum assured + fund value + Additional Term Rider sum assured (up to age 75, if attached) + 125% of top-ups – 125% of withdrawals on the top-up units – policy debt (if any)
- **Accelerated Total and Permanent Disability (ATPD):** Advances the sum assured upon total and permanent disability
- **Accidental Death and Disablement (ADD):** Provides for the payment of the benefit in the case of the Life Insured's accidental death, or a percentage of the benefit in the case of accidental disablement up to 100%
- **Loyalty bonus:** Provides additional allocation equivalent to 10% (for peso plan) and 5% (for dollar plan) of the regular premium starting on the 11th year through the 20th year of the Policy subject to conditions
- **Fund value:** This refers to the worth of the Policy in peso or dollar based on the number of units multiplied by the unit price per chosen fund and its aggregate.
- **Maturity benefit:** This is given when you outlive your Policy (at age 100). This will be equal to the sum assured + fund value + 125% of top-ups – 125% of withdrawals – policy debt (if any).
- **Optional benefits:** Riders or optional benefits can be

PRODUCT HIGHLIGHT SHEET

This document provides you with key information about PRULink Assurance Account Plus but does not form part of the Policy Contract. You should not invest in this product based on this document alone. Please consult your insurance agent for further information and/or customized proposal.

attached to the plan which will cover the Life Insured against disability accident, critical illness, and hospitalization.

AVAILABLE TRANSACTIONS TO POLICYOWNER:

- **Top-up:** It is a one-off payment which may be done anytime with the goal of increasing the fund value. It also provides additional insurance coverage equivalent to 125% of the top-up amount. Top-ups are subject to 3% initial charge.
- **Fund switch:** It is a fraction or the whole fund value of a fund that you may transfer to another fund due to your change of life stage or risk profile, subject to a fund switch charge of 0.5% of the switched amount, in excess of one (1) free switch per year.
- **Partial withdrawal:** It is a fractional amount that you may take out from the fund value to meet your urgent cash requirements, subject to surrender charges of 5%- 4%-3%-2%- 1% for the first five years, respectively, counted from the time the top-up was made, based on first-in, first-out rule. Surrender charges apply only to withdrawal of units created by top-ups.
- **Full withdrawal:** Buying a regular unit-linked insurance plan is a long-term commitment. It is not advisable to hold this Policy for a short period of time in view of the high initial costs. Nonetheless, you can apply to fully withdraw (surrender) your Policy at any time. This however results to the cancellation of your Policy. The full withdrawal value consists of the value of the units in the Policy less the surrender charge, if any. We pay you the value of the units in the Policy by selling all the units allocated to your Policy after accepting your application.

EXCEPTIONS AND EXCLUSIONS:

- **ADD coverage:** ADD sum assured will be paid upon death, loss, or disablement except those sustained or contracted, in whole or in part, in any of the circumstances specified in the Policy Contract.
- **ATPD Coverage:** ATPD sum assured will be paid if total and permanent disablement is not due to any of the circumstances specified in the Policy Contract. Waiting period is 180 days/ (6 months) of continuous (uninterrupted) period of disability
- **Child's Lien:** When the Life Insured is aged zero to four (0-4), only a certain percentage of the sum assured will be paid, according to the following:

Age of death	Percentage of sum assured
0	10%
1	20%
2	40%
3	60%
4	80%

Note: This material does not form part of the sales illustration and Policy Contract. It serves as a leave-behind to aid the client in making a buying decision.

- *Claims:* In general, death claims are not payable when there is fraud, misrepresentation, and/or concealment in the application of the Policy
- *Cooling-off:* You have fifteen (15) days upon receipt of the Policy Contract to return it to us. The amount refundable is equivalent to the total premiums paid.
- *Incontestability:* The Policy cannot be contested after it has been in force during the lifetime of the Life Insured for two (2) years from the Policy Effectivity Date or from the date of last reinstatement, if any.
- *Suicide:* The death benefit is not payable if death is caused by suicide within the first two (2) years of the Policy, unless the suicide was committed in the state of insanity. Death claims due to pre-existing conditions, which are not declared, are also not compensable within the first two (2) years.

This list is non-exhaustive. Please refer to the Policy Contract for more details about the major exclusions under this Policy.

IMPORTANT PRODUCT DISCLOSURES:

- The fund value is dependent on the performance of the fund/s; therefore, it is not guaranteed.
- The performance of the investment funds associated with this insurance product is valuated every day. You may visit our website www.prulifeuk.com.ph to track the unit price on a daily basis. The unit price is also published every Friday in major dailies.
- If you fail to pay the premium, you are given 31-days from your due date to make such payment (also called as grace period). If no payment was received after the grace period, your Policy may still remain in force if the amount of fund value in your Policy is sufficient to pay for the charges. Otherwise, the Policy will lapse rendering all your benefits to cease.
- In remote cases during extreme market volatility the Policyowner may be asked to put top-up payments to ensure that the Policy will remain in force.
- Partial withdrawals reduce the fund value of the Policy. Substantial withdrawals may lead to the depletion of the fund value which may eventually lead to the termination of the Policy.
- In general, the Policy will terminate upon death or full withdrawal of the fund value, or when there are not enough units in the Policy to pay for the charges.
- As a variable life insurance product, the Policyowner must understand and realize that the product is subject to certain risks, which could affect the account or fund value of the whole VUL Policy.

DEFINITION OF RISKS:

- *Investment Risk:* refers to the probability of losses relative to the expected return on any particular asset primarily caused by, but not limited to, decline in market value, weakness of the economy, and/or risks related to the country it is invested.
- *Credit Risk:* refers to the probability that a counterparty to an investment may not be able to fulfill its obligations accordingly resulting to an adverse effect on the value of a money market or debt security such as a bond.
- *Currency Risk (or Foreign Exchange Risk):* refers to the probability of losses due to fluctuations in foreign exchange rates. Currency exchange rates depend on a variety of global and local factors such as interest rates, economic performance, and political developments. The value of an investment held in foreign currency such as the US dollar, may decrease to incur loss when the local currency or Philippine peso appreciates.
- *Interest Rate Risk:* refers to the possibility that the value of an investment in a debt instrument may rise or fall due to changes in interest rates. Interest rate changes may affect the prices of debt instruments such as bonds inversely i.e. as interest rates rise, bond prices fall and when interest rates decline, bond prices rise.
- *Liquidity Risk:* refers to the possibility of losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss. This risk occurs when certain securities may be difficult or impossible to sell at a particular time, which may prevent the Company to satisfy redemption services to Policyowners.
- *Mark-to-Market Risk:* refers to the probability that the market value of an investment will rise or fall based on overall market conditions. The value of the market can vary with changes in the general economic and financial conditions as well as political, social and environmental factors.

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CHOOSING THE PRULINK FUNDS THAT SUITS YOU

Your insurance comes with an investment. It is important to carefully select a fund that matches your financial goals and your capacity to take risks.

Investment Risk Profile	Suitable PRULink Funds Based on Investment Risk Profile	
	Peso denominated	US Dollar denominated
Conservative Your primary goal is to preserve your capital and you prefer to take less risk. You also understand and accept that potential returns may not always beat inflation.	PRULink Money Market Fund PRULink Bond Fund	PRULink US Dollar Bond Fund
Moderate Your primary goal is growth of capital in the long-term. To achieve this potential, you should be willing to accept an increased level of investment volatility and potential capital loss.	PRULink Money Market Fund PRULink Bond Fund PRULink Managed Fund PRULink Cash Flow Fund (PhP-hedged share class) PRULink Cash Flow Fund Plus (PhP-hedged share class)	PRULink US Dollar Bond Fund PRULink Asian Local Bond Fund PRULink Cash Flow Fund PRULink Asian Balanced Fund
Aggressive Your primary goal is to achieve significant return on your capital in the long term. To realize this potential, you should be willing to accept high level of investment volatility and potential capital loss.	PRULink Money Market Fund PRULink Bond Fund PRULink Managed Fund PRULink Cash Flow Fund (PhP-hedged share class) PRULink Cash Flow Fund Plus (PhP-hedged share class) PRULink Proactive Fund PRULink Growth Fund PRULink Equity Index Tracker Fund PRULink Equity Fund PRULink Global Market Navigator Fund PRULink Global Equity Navigator Fund	PRULink US Dollar Bond Fund PRULink Asian Local Bond Fund PRULink Cash Flow Fund PRULink Asian Balanced Fund PRULink Asia Pacific Equity Fund PRULink Global Emerging Markets Dynamic Fund

The profile descriptions are only illustrative and outline the common traits of individuals with the corresponding investment risk profiles for reference. The investment risk profiling should not be considered as a recommendation for the selection of the specific fund(s).

Available funds may vary based on the chosen product.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND ENSURE THAT THE INVESTMENT-LINKED INSURANCE PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. YOU CAN MAKE TOP-UPS TO INCREASE THE FUND VALUE OF YOUR PLAN SUBJECT TO THE COMPANY'S GUIDELINES FOR SUCH TRANSACTION. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT YOU RECEIVE SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

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