

# CLIENTNEWS

PRUDENTIAL CLIENTS NEWSLETTER

QUARTER 1

2025





## 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



## 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. Contact us via our toll free number 0800-2000-52 to update your information. It's fast, secure, and convenient.

Thank you for helping us serve you better.

## Pay Your Premiums The Right Way



### Don't Forget Your Policy Number—Here's Why It Matters

We know life gets busy—between school runs, work meetings, traffic, and day-to-day errands, it's easy to make a payment and forget one small detail: your policy number.

But here's the thing: when you pay your premium without your policy number, our team can't immediately tell who the payment belongs to. That means delays in allocation, potential confusion, and in some cases—your policy may appear unpaid.

To stay protected without any interruptions, always include your correct policy number as a payment reference. Whether you're paying via mobile money, bank, or agent, your policy number is the key to making sure your cover stays active and up to date.

### Why it matters:

- It ensures your payment is allocated correctly.
- It keeps your life cover active—no gaps, no risks.
- It helps us serve you faster and more efficiently.

**Tip:** Save your policy number in your phone or notebook and refer to it every time you make a payment. One small habit can keep your big protection plan on track.

Stay smart. Stay covered. Do it the right way—every time you pay.

## Innovating for You: Introducing Prudential Go

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.



# Prudential Uganda – Payroll Deduction FAQs

## Simple, seamless, and secure premium payments.



### 1. What is payroll deduction for premium payments?

Payroll deduction is a convenient way to pay your Prudential premiums directly from your salary. The amount is automatically deducted before you get paid—no manual steps, no delays.

### 2. Why should I use payroll deduction?

It guarantees your premiums are paid on time, every time. That means no missed payments, no policy lapses, and uninterrupted coverage.

### 3. Will I receive confirmation of the deductions?

Yes. Deductions usually appear on your payslip. You can also contact Prudential Uganda for a breakdown of your payment history.

### 4. What happens if I change jobs or stop working?

If your payroll deductions stop, reach out to us immediately to switch to an alternative payment method and keep your policy active.

### 5. Can I opt out of payroll deduction?

Yes. You can request to change your payment mode at any time. Contact us and we'll help you make the switch smoothly.

### 6. Are there any additional charges for using payroll deduction?

No. Payroll deduction is offered as a free, value-added service to make premium payments easier for you.

### 7. How do I sign up for payroll deduction?

Enrollment is simple. Talk to your HR team or contact Prudential Uganda directly—we'll guide you through the process.

### 8. What if there's an issue with my deduction?

If you notice any missed or incorrect deductions, contact your employer or Prudential Uganda right away to resolve it and protect your coverage.

Need help? We're here for you.

**Toll-Free: 0800 200 052**

**Email: [customercare@prudential.ug](mailto:customercare@prudential.ug)**

Prudential Uganda – Protecting your future, effortlessly.



# A Story of Courage and Hope, Nassiwa Janat shares her testimonial:



"I never imagined how much this policy would mean to me until I needed it most."

When Janat needed funds to secure her titled land, her Prudential policy made it possible. Now, she's investing in her future again, confident that in five years, she'll have the financial support she needs.

"This has given me relief in life that I will forever be grateful for."

Watch Janat's story on our YouTube channel Prudential Uganda and see how Prudential helps you plan for life's biggest moments.

## Plan for Tomorrow: The Prudent Life Plan

### Prudent Life Plan: A Partnership for Tomorrow

Our recently launched Prudent Life Plan offers more than just coverage. It stands out with unique benefits, including:

- 100 % of the sum assured at natural death.
- 200 % on accidental death.
- 50 % on critical illness.
- 100 % of all premiums paid back at maturity if no claim is made.

This plan provides peace of mind and secures your future.

#### Frequently Asked Questions about the Prudent Life Plan.

Understanding your financial planning options is key to securing your future. Here are some of the most common questions we receive about our Prudent Life Plan.

*1. What is the difference between term life insurance and other types of life insurance?*

Response: Term life insurance offers coverage for a specific period, providing financial protection during that time. Other types like whole life insurance offer lifetime coverage with savings components.

*2. Can I customize the coverage based on my needs?*

Response: Absolutely! Our product allows you to tailor coverage to your requirements, ensuring it aligns with your

financial goals.

*3. What if I don't make any claims during the term?*

Response: That's great! If you don't make any claims and your policy remains active until the end of the term, we'll return 100 % of the premiums you paid.

*4. Does this policy have bonuses?*

Response: No, because it is a pure risk product and provides a higher Sum Assured.

*5. How is the product different from the level term?*

Response: This term life provides a 100 % premium refund if you survive until the end of the policy term.

*6. What happens if I am unable to fund my policy?*

Response: If you're unable to fund your policy, you are given a grace period of 90 days. After which the policy will be lapsed. If a policy is lapsed, no benefit shall be payable to the policyholder. However, the lapsed policy can be reinstated either by paying all outstanding premiums.

Once a policy is lapsed it can be reinstated within 24 months of lapse without any additional waiting period being imposed. All arrear premiums must be paid in full in a lumpsum before the policy can be reinstated.

# Sustainability isn't just a goal, it's a journey that begins with people.

Today, at the first Prudential Uganda Sustainability webinar of 2025, we took an important step on that journey.

Under the theme Stakeholder Engagement for Sustainable Development, we had the privilege of hosting thought leaders, colleagues, and partners who believe, like we do, that sustainable impact begins with meaningful collaboration.

Our keynote speaker, Tony Otoa, challenged us to rethink what stakeholder engagement means, especially in the African context. From government bodies and regulators to local communities, investors, NGOs, and employees, he reminded us that real progress comes when all voices are not just heard, but involved.

He shed light on the realities we face in Africa: cultural diversity, political instability, infrastructure gaps, and resource limitations—but he also pointed us toward solutions. From stakeholder mapping and power-interest tools to digital platforms and materiality assessments, there are practical ways forward.

We were also honoured to be joined by Roelof Coertze, Head of Enterprise Risk Management at Prudential Africa, who shared Prudential's Sustainability Ambition, a commitment to deliver real, lasting impact across the continent.

Our CEO, Tetteh Ayitevie, closed the session by thanking everyone who joined this important conversation. Because sustainability is not just about the future, it's about the choices we make today, together.

At Prudential Uganda, we're choosing to listen. To act. And to engage.



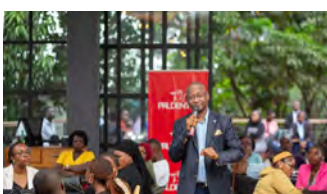
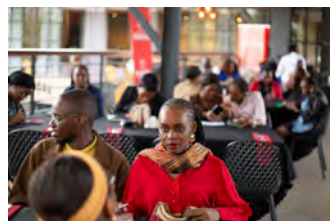
## From Vision to Legacy – Wealth That Transforms!

Last Wednesday at Fairway Hotel Kampala, something special happened. A room filled with forward-thinking individuals came together, not just to learn about wealth, but to redefine their financial futures. The Prudent Kyoto Masterclass wasn't just another event—it was a moment of realization, strategy, and action.

One of the most powerful takeaways? “Wealth begins with discipline.” As Geoffrey Kitakule put it, it's never too late to start. It's about using what you have, cutting unnecessary expenses, and turning them into savings. Simple yet profound.

At Prudential, we believe financial empowerment isn't just about numbers—it's about mindset. It's about surrounding yourself with knowledge, tools, and a community that pushes you to make smarter choices. That's why we create spaces like Prudent Kyoto—to bridge the gap between vision and legacy.

To everyone who attended, engaged, and shared their stories—thank you! Let's keep the conversation going. What's one financial habit you've recently changed for the better? We'd love to hear.





# We Are Winners!

We are thrilled to announce that Prudential Uganda emerged victorious at the 2024 IRA UGANDA Innovation Awards held on March 14th, 2024, at the Kampala Serena Hotel!

Here's what we achieved:

- People's Choice Award – Thank you to our customers and stakeholders for your trust and support!
- 1<sup>st</sup> Runner-Up, Most Innovative Product – Our Prudent Life product was recognized for its outstanding innovation.
- 5<sup>th</sup> Edition Loyalty Award – Honored for our continued participation and commitment to driving insurance innovation in Uganda.

These awards reaffirm our commitment to providing innovative and customer-centric insurance solutions. We extend our gratitude to IRA Uganda, our customers, and our team for making this possible.

Together, we are redefining the future of insurance in Uganda!

Prudential PLC announced our 2024 Full Year Results, which demonstrate the good progress we are making to improve our operational capabilities and deliver long-term, sustainable value for all our stakeholders.

Highlights from 2024:

- New business profit grew 11 %, in line with our guidance, to \$3.1 billion;
- Generated \$2.6 billion of gross operating free surplus;
- Adjusted operating profit after tax increased 8 % per share;
- Dividend per share is up 13 %;
- Accelerated our \$2 billion share buyback programme.

We are relentlessly executing our strategy, seizing structural growth opportunities across our markets, and investing to accelerate our value creation.

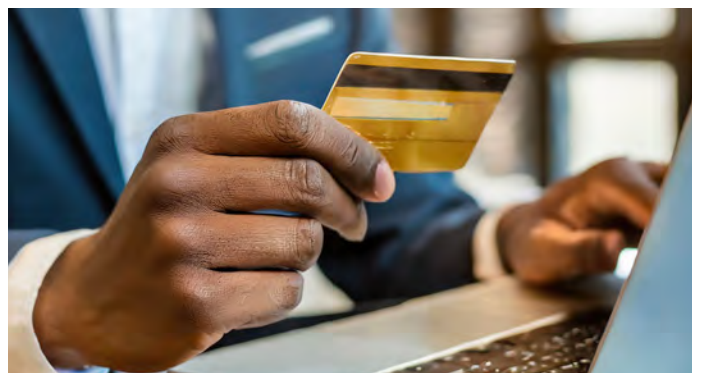
Click here to learn more: <http://spr.ly/60450o12c>



## Payroll Mode of Premium Payment:

With payroll deductions, your premiums are automatically taken care of—no reminders, no missed payments, just uninterrupted financial security.

Enjoy peace of mind knowing your coverage is always active. Effortless protection starts here!





# Braving the Storm, Running for Her Future.

As the skies opened up and rain poured down over Kampala, our Prudential Uganda team—staff and financial advisors—didn't hesitate. We laced up our running shoes, embraced the storm, and hit the road for the 2025 Absa KH3 – 7 Hills Run.

This wasn't just about running; it was about purpose. Every step we took, every hill we conquered, was for the girl child—for the countless young girls who miss school because they lack basic necessities like menstrual health products. Education should never be a privilege; it's a right.

With our UGX 25 million contribution, we're not just supporting a cause—we're driving change. Standing alongside Absa Bank Uganda and other partners, we are breaking barriers, keeping girls in class, and ensuring that no challenge—rain or otherwise—stands in the way of their future.

The downpour didn't dampen our spirits. If anything, it made our resolve even stronger. Because at Prudential Uganda, we don't just talk about impact—we show up, rain or shine.

## Prudential Uganda joins the Insurance Regulatory Authority (IRA) in the 2025 Annual Insurance Week Band Procession.

Our Prudential Uganda staff, alongside our dedicated agents, proudly took part in the grand band procession organized by the Insurance Regulatory Authority of Uganda (IRA UGANDA) to mark the 2025 Annual Insurance Week.

The procession kicked off at Millennium Park (formerly KCCA grounds) and concluded at the same location after marching through the designated route. Our enthusiastic participation aimed at creating public awareness about the importance of insurance and reinforcing our commitment to ensuring

financial security for individuals and their loved ones.

As a leading health and life insurance provider, we recognize the significance of such initiatives in educating the public about the benefits of insurance and strengthening the industry's collective efforts.

A big thank you to our staff, agents, and fellow industry players for making this a success! Let's continue driving the message of insurance awareness and financial protection forward.

## A Night of Triumph: Celebrating Prudential Uganda's Excellence in Africa.

On February 24, 2025, in the heart of Kuala Lumpur, Malaysia, the spotlight shone on Mugisha Tonny as he was named Best Africa Agent – Annual Premium Equivalent (APE) under the Diamond Club at this year's Prudential Africa Gala and Awards Night.

This wasn't just an award, it was a testament to Tonny's dedication to changing lives. As an MDRT (Million Dollar Round Table) Qualifier, he stands among the world's top financial professionals, a recognition given only to those who demonstrate exceptional performance, ethical service, and a commitment to helping clients secure their futures.

But the celebration didn't stop there! Prudential Uganda

was also recognized for converting the highest APE across the African market. This milestone was driven by our Pru Red Days—a movement where our dedicated sales agents step out of offices and into communities, offering financial guidance to Ugandans, ensuring families and individuals are protected against life's uncertainties.

These wins are not just about numbers. They represent lives secured, dreams protected, and a future made brighter for many.

To Tonny, our relentless sales team, and every Ugandan who trusts us to safeguard their tomorrow—this is for you!





# Driving Change, Saving Lives: Launch of SAFE STEPS Phase III

Every journey should begin with safety. At Prudential Uganda, we are taking bold steps to protect lives on our roads. Today, we officially launched SAFE STEPS Phase III, a road safety initiative funded by Prudence Foundation and implemented by our partners Uganda Red Cross Society (URCS).

Honored to have Gen. Katumba Wamala, Minister of Works & Transport, as our Chief Guest, alongside SP Michael Kananura, Spokesperson for the Directorate of Traffic & Road Safety, and Robert Kwesiga, Secretary General of URCS. Their support reaffirms the urgency of tackling Uganda's rising road accidents.

Our CEO, Tetteh Ayitevie, emphasized our deep commitment to road safety, highlighting that from training 4,000 boda-boda riders in 2022, we have now reached 12,000 and are on track for 18,000 trained first responders. These efforts are crucial as road traffic deaths surged by 7 % in 2024, with motorcyclists and pedestrians making up 84 % of fatalities.

SAFE STEPS Phase III is more than a campaign, it's a call to action. Through education, first aid training, and awareness, we stand united in the global goal of halving road traffic deaths by 2030.

Together, we can make Uganda's roads safer. Drive responsibly. Save lives.




Life is full of moments, some planned, some unexpected. Whether it's a routine check-up or specialized care, your Prudential health plan ensures you get the best at C-Care Clinics & C-Care IHK.

Walk in and experience:


- Discounted treatments – quality care that's easy on your pocket
- Fast-tracked authorizations – because your time is precious
- Direct access to specialists – expert care, when it matters most
- Modern healthcare facilities – top-tier treatment, every time

No waiting, no worries, just unconditional care, every step of the way. Visit a C-Care Clinic today and feel the difference!



## Better healthcare is just that easy!

Visit C-Care Clinics, exclusive for Prudential Uganda clients. Step into a C-Care Clinic near you and experience better healthcare today.



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



# A Decade of Excellence, A Future of Endless Possibilities!

Under the dazzling lights of the Victoria Ballroom at Speke Resort Munyonyo, we gathered for an unforgettable night, the PAUL Promotions and Awards Gala Night 2025. A night where hard work met recognition, where milestones were celebrated, and where the future was embraced with unstoppable energy.

The electrifying moment of the evening? The vibrant entry of our 2024 MDRT Qualifiers! Their grand arrival was more than just a spectacle, it was a statement of excellence, proving that Prudential Uganda's financial advisors are among the best in the world.

## Celebrating Our Champions

From our top-performing financial advisors to our outstanding Bancassurance partners, this was their moment to shine. Their resilience, passion, and commitment to securing financial futures continue to fuel our growth. To our Bancassurance partners, your dedication to delivering excellence is invaluable, we are grateful for your partnership!

## Promotions That Inspire

Beyond the awards, this was also a night of transformation. Many of our financial advisors were promoted within the agency force, marking significant career milestones. For them, these promotions aren't just titles—they are a symbol of growth, leadership, and new opportunities. They inspire every advisor to dream bigger, work harder, and reach for even greater heights.

## 10 Years of Impact—A Future of Limitless Possibilities

As we celebrate a decade of Prudential in Uganda, we don't just look back at how far we've come—we look ahead to the limitless opportunities before us. The next decade is ours to shape, and with the tenacity, passion, and excellence of our teams, there's no doubt—we are unstoppable!

Here's to another decade of growth, impact, and success! We are Tenacious at 10, and Unstoppable for Life!



Prudential Uganda is honored to be recognized as a finalist in the AXCO Global Insurance Awards under the Best Workplace Culture category!

Our 1000 Stories initiative reflects our commitment to fostering an inclusive, diverse, and engaging work environment. Through leadership development, employee well-being programs, and continuous innovation, we create a space where every story matters.

A huge thank you to our incredible team for making Prudential Uganda a great place to work!

These stories not only highlight our recent achievements and initiatives but also demonstrate our commitment to improving financial literacy and security within our community. Stay connected for more updates and inspiring stories from Prudential Uganda.

Thank you for your continued support.





