

# CLIENTNEWS

PRUDENTIAL CLIENTS' NEWSLETTER

QUARTER 1

2026



# Message from the CEO

Throughout the year, we continued to simplify how you access our services, improve how quickly we respond, and deepen our presence in the communities we serve. We embraced innovation, strengthened our people, and stayed committed to delivering financial security with clarity and care.

But what stays with me most are not only the milestones. It is the stories behind them. Stories of customers who found relief because they had planned ahead. Stories of families who were able to face uncertainty with confidence because they were protected. Stories of individuals taking steps today that will shape a stronger tomorrow.

As we begin 2026, our direction is clear. We will continue to focus on disciplined execution, purposeful innovation, and customer-centered service. We will keep building solutions that fit into everyday life, support long-term financial wellbeing, and make life and health insurance more accessible to more Ugandans.

On behalf of the entire Prudential Uganda team, thank you for your trust, your partnership, and the opportunity to walk this journey with you. We look forward to building the future together, one step, one decision, and one promise at a time. Wishing you and your loved ones a strong and prosperous year ahead.

Warm regards,  
**Tetteh Ayitevie**  
CEO, Prudential Assurance Uganda



Dear Valued Customers,

As we move through the first quarter of 2026, I find myself reflecting not just on what we have achieved, but on how we have chosen to achieve it.

2025 was a year of discipline, resilience, and meaningful progress. It was a year in which we stayed focused on what matters most: serving you better, protecting your future, and building a stronger business that remains relevant in the moments that matter.

## Quarter At A Glance.

Theme	Imagine the future with limitless growth
Customer focus	Keeping policies in force, easier premium payments, faster service
Innovation	NxtPe digital premium payment option
Flagship product	The Prudent Life Plan
Community and industry presence	Pru Red Day, Insurance Week at City Square, Financial Literacy, Talent Development

# Keeping Your Policy in Force: Why It Matters.

Life rarely sends a warning before it changes course. Missed payments may feel small in the moment, but when it causes a policy to lapse, the effect can be much bigger than expected.

Your life insurance policy is more than a document. It is a promise built over time. It protects the people you love, supports long-term goals, and provides peace of mind when life becomes uncertain. That protection only works when the policy remains active.

What happens when a policy lapses? Simply put, coverage stops because premiums have not been paid. When that happens, the safety net you worked hard to put in place may no longer be there when you need it most.

The risks are real. A lapsed policy can mean loss of protection for your beneficiaries, interruption to long-term financial planning, and added costs if you later need to reinstate the policy. In some cases, reinstatement may require backdated premiums or a fresh medical assessment.

We understand that life gets busy and financial commitments compete for attention. That is why Prudential Uganda continues to support customers with reminders, flexible payment options, and easier ways to pay. The goal is simple: to help you keep your cover intact, because your future and your family's future deserve continuity, not interruption.

Staying current on your premiums is one of the most important ways to keep your promise to those who matter most.

## What Happens When a Policy Lapses?

A lapse occurs when your life insurance policy becomes inactive due to unpaid premiums. This means your coverage stops, and the benefits intended for your loved ones are no longer guaranteed.

## The Risks of a Lapsed Policy

- Loss of protection: Your beneficiaries may not receive the financial support they need
- Reinstatement costs: You may need to pay backdated premiums or undergo medical assessments

## How We Can Help

We provide flexible payment options and reminders to keep you on track.

**Call: 0800200052**

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

# Innovating for You: NxtPe Is the New Premium Mode of Payment.



**Your cover matters. Keeping it active should be easy.**

Pay your life insurance premiums using **NxtPe powered by Airtel Money.**

Fast. Secure. Done in seconds.

**Click the link in the caption to get started today.**

**ESSIMU YO,  
YE BANKA YO!**

Let's Face Life Together. Tuli Naawe

Prudential Uganda is registered by the Insurance Regulatory Authority of Uganda

Paying for protection should not feel complicated. In 2026, Prudential Uganda took another important step in making insurance simpler and more accessible with the introduction of NxtPe as a new premium payment option.

Through this partnership, customers can now pay life insurance premiums instantly using Airtel Money. There is no need to travel, queue, or rely on physical cash payments. The process is fast, secure, and designed to fit naturally into the way many Ugandans already transact every day.

That convenience matters more than ever. When premium payments are easy to make, it becomes easier to keep policies active, avoid lapses, and stay protected without disruption. For customers, that means less friction. For agents, it means smoother sales and renewal conversations backed by instant confirmation.

NxtPe is not just a new channel. It reflects a bigger shift in how we serve, bringing insurance closer to customers through digital tools that save time and support consistency.

To activate the NxtPe payment option on your mobile phone, visit: **<https://kora.nxt.pe/prudential>**

# Plan for Tomorrow: The Prudent Life Plan.

Life does not always unfold according to plan. Some days bring progress and celebration. Others bring difficult news, sudden change, or uncertainty. The value of protection lies in knowing that whatever comes, you have prepared for it.

The Prudent Life Plan was designed with that reality in mind. It gives individuals and families a practical way to plan ahead, protect loved ones, and build confidence for the future. It offers 100% payout on natural death, 200% payout on accidental death, 50% payout on critical illness, and a full refund of premiums paid if no claims are made during the policy term.

This is more than a list of benefits. It is a promise of support when life takes an unexpected turn, and a reward for disciplined planning when it does not. In both cases, the plan works in your favour.

At Prudential Uganda, we believe the future should feel less uncertain when the right protection is in place. The Prudent Life Plan is one way to make tomorrow feel more secure, more stable, and more intentional.

Explore our plans at [prudential.ug](http://prudential.ug)



**The Prudent Life Plan;  
Your Promise in Action**

Sign up today and enjoy a **FREE** annual medical check-up, plus life-changing benefits:

- 100% payout on natural death; for lasting family security
- 200% payout on accidental death; because life can change in a moment
- 50% critical illness cover; when support matters most
- 100% premium refund at maturity if no claims are made; because loyalty should be rewarded

**Smart. Secure. Prudent.**  
Let this be the plan that keeps every promise;  
today and tomorrow.

☎ Toll-free: 0800 200 052  
✉ [customercare@prudential.ug](mailto:customercare@prudential.ug)

## A Quarter That Began with Purpose: 2026 Kickoff.

At Africana Hotel, the year began with a challenge, not just to dream bigger, but to execute better. The 2026 Sales Agency Kickoff brought our teams together around a simple but demanding idea: imagine the future with limitless growth.

It was not a call for noise. It was a call for ownership. Ownership of targets, ownership of action, and ownership of the standard required to win.

Led by our Chief Agency Officer, Asimwe Edgar, and our CEO,



Tetteh Ayitevie, the session set the tone for the months ahead. Growth was not framed as wishful thinking. It was described for what it truly is: disciplined effort, sharper conversations, better habits, and consistent follow-through.

As the quarter unfolded, that message carried into the field, into our customer conversations, and into the way we prepared to serve more families across Uganda.

# Pru Red Day: When Protection Steps into the Community.

In the first quarter of 2026, the colour red was not just a brand presence. It was a signal that Prudential had stepped closer to the people we serve.

Across Kampala, Mbale, and Mbarara, our Financial Advisors left the office and went directly into communities, opening up conversations about money, protection, family, and the future. These were not abstract discussions. They were practical, human, and rooted in the realities people face every day.

Pru Red Day is one of the clearest expressions of our purpose in action. We do not wait for people to find insurance by chance. We meet them where they are. We listen. We explain. We guide. And in doing so, we help individuals and families make more informed decisions about long-term financial security.

The conversations that started on Pru Red Day will continue long after the banners come down, because protection starts with understanding, and understanding starts with a real conversation.



## People, Performance, and Direction: The PAUL Townhall Kickoff.

On Friday, 13th February 2026, Prudential Uganda team members gathered for the PAUL Townhall Kickoff, an important moment of alignment, reflection, and renewed focus.

Our Prudential Africa leadership shared the strategic direction for the year, highlighting the priorities that will shape our work across markets. From sustainable growth to people development, performance culture, commercial focus, and operational excellence, the message was clear: 2026 requires clarity, accountability, and shared purpose.

For the Uganda team, the Townhall was more than a briefing. It was a moment to reconnect with why we do what we do, and to recommit ourselves to delivering value for customers, communities, and one another.

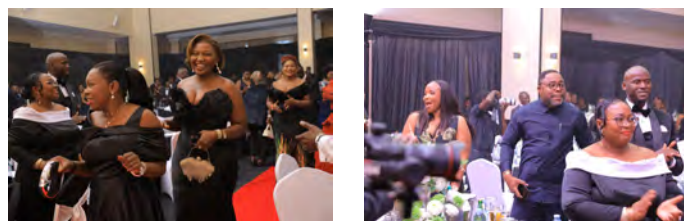


# Celebrating Excellence: PAUL Promotions and Awards Gala Night 2026.

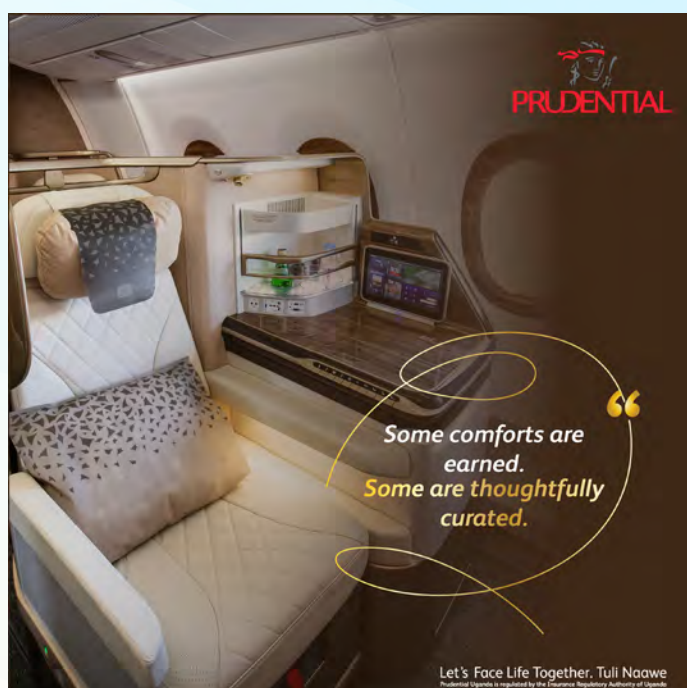
On 20<sup>th</sup> February 2026, the 4th edition of the PAUL Promotions and Awards Gala Night brought together ambition, achievement, and recognition at Mestil Hotel Kampala.

It was an evening that celebrated the discipline behind results. Outstanding 2025 Financial Advisors were recognised and formally promoted to their next career levels. We also celebrated MDRT qualifiers who earned an incentive trip to Kuala Lumpur, Malaysia, as well as Emerald and Diamond Club qualifiers who secured an incentive trip to Bali, Indonesia.

These moments matter because they show what is possible when consistency meets opportunity. They also tell a wider story about Prudential Uganda's agency force: a growing team of professionals committed to helping more families secure their futures through life and health insurance.



## A Higher Standard of Service: Prudential HNI Club.



Our High Net Worth clients live and work at pace. They expect clarity, responsiveness, and service that respects their time. That is why Prudential Uganda created the Prudential HNI Club, a service experience built around priority processing, dedicated relationship management, and direct support. Policies and claims are handled within 24 hours through one responsive channel, reducing delays and unnecessary follow-up.

It is a reminder that excellent service is not only about solving problems. It is about designing experiences that feel thoughtful from the start. You can now directly reach out to the contacts below for premium HNI service;

**Email:** [premiumservice@prudential.ug](mailto:premiumservice@prudential.ug)  
**WhatsApp:** +256792679863  
**Web:** [www.prudential.ug](http://www.prudential.ug)

# A Promise Kept: Leah Namutebi's 10-Year Journey of Planning with Purpose

Ten years ago, Leah Namutebi made a decision many parents think about but often postpone. As a mother of two, she chose to actively plan for her children's future, prioritizing something every parent values deeply: certainty.

At the time, the road ahead felt long. A decade is easy to underestimate. School fees, life's daily demands, and unexpected challenges can quickly shift priorities. But Leah understood that time can either pass by or be put to work.

She chose the latter.

Leah enrolled in Pru EduSave, a solution designed to help parents steadily prepare for their children's education. It wasn't just about saving money. It was about removing doubt, reducing future stress, and ensuring that no matter what happened, her children's education would remain uninterrupted.

Over the years, that decision quietly did its job in the background. While life moved forward with its ups and downs, Leah had something constant she could rely on.

Today, ten years later, that commitment has come full circle. Her Pru EduSave policy has matured and delivered exactly what it promised. What once felt like a distant plan is now a real, tangible outcome. School needs that could have been a source of pressure are now covered. The uncertainty that

many parents face has been replaced with confidence. For Leah, this moment is more than a financial milestone. It is proof that small, consistent steps taken early can lead to meaningful results.

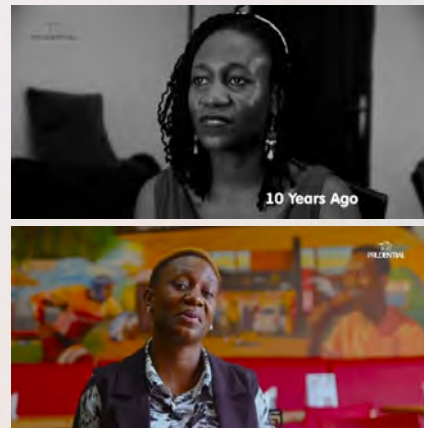
Start your story today.

Speak to a Prudential Financial Advisor or reach out to us toll-free on 0800 200 052. You can also email [customer-care@prudential.ug](mailto:customer-care@prudential.ug) for further assistance.

Because when you plan today, you give your tomorrow a stronger foundation.

#LetsFaceLifeTogether

#TuliNaaweStories



## Building Uganda's Future Talent: PASS

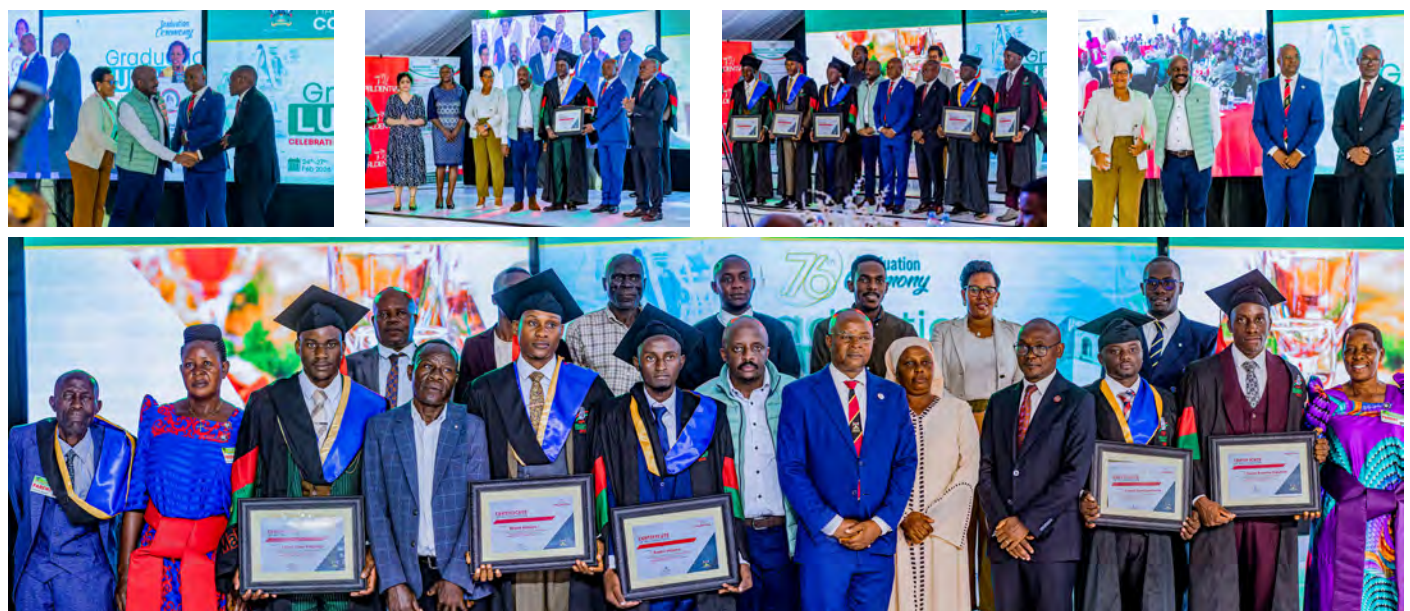
At Makerere University's 76<sup>th</sup> Graduation Ceremony, five actuarial science graduates walked across the stage carrying not only degrees, but years of discipline, ambition, and potential.

Through the Prudential Actuarial Support Scheme, we proudly recognized Drake Kabuye, Kalyango Edgar Allan, Kutesa James, Joseph Tumutendereze, and Bashir Hijoma as the

fourth cohort of PASS awardees.

PASS was created to help build strong local actuarial talent for Uganda's growing financial services sector. Through mentorship, internship exposure, and support towards professional actuarial certification, the program helps bridge the gap between university and industry.

Since its launch, PASS has supported 19 actuarial students. It is one of the ways we are investing not only in our business, but in the long-term strength of Uganda's insurance sector.



# Mystical Excellence in Bali: A Proud Moment for Uganda.

Some nights celebrate performance. Others celebrate possibility.

On 28<sup>th</sup> February 2026, at The Apurva Kempinski Bali, Prudential leaders from across Africa and Asia gathered under the theme Mystical Excellence to recognise the highest-performing financial advisors across our markets. Prudential Uganda stood proudly among them.

Our delegation, led by CEO Tetteh Ayitevie, Chief Agency Officer Asimwe Edgar, Chief Health Officer Paul Nagemi, and Chief Commercial Officer Felicia Manuela Quarshie,

celebrated as our financial advisors were recognised on an international stage.

Prudential Uganda was awarded Best LBU – Agency and Banca, Best LBU Agency APE – Highest Contributor, and Highest Growth in MDRT Qualification. These awards were more than trophies. They reflected discipline, growth, and excellence in execution.

The announcement of the 2027 Diamond and Emerald Club destination, Australia, only raised the bar higher.



## Knowledge on Display: Insurance Industry Quiz 2026.

At the Insurance Industry Quiz 2026, 17 insurance companies came together in a spirited test of industry insight and expertise.

Representing Prudential Assurance Uganda were Asia Namata, Amos Sebayizzi, Joshua Israel Musira, and Irene Kenganzi. They demonstrated the knowledge, professionalism, and

commitment that define the advice we give to our customers every day, progressing to the second round of the competition. Moments like these show that trusted financial advice is built on continuous learning and deep understanding. Our customers deserve nothing less.



# Leading the Change: Global Recognition at PALC 2026.

At the Prudential Agency Leaders' Conference 2026 in Bali, Indonesia, leaders from across Asia and Africa gathered under the theme Lead the Change.

For Prudential Uganda, one recognition stood out with special significance. Our Grand Agency Director, Kisozi Mohamad, was named Best Agency Director.

This honour reflected more than personal success. It recognised years of building people, mentoring teams, and helping others believe in what they can become. It was a proud moment for Uganda and a powerful reminder that leadership is measured not only by results, but by the growth it creates in others.



## When Protection Becomes Personal.

Insurance becomes real in the moments no family ever plans for.

When Festo's wife was involved in a tragic road accident and left in a coma, their family faced uncertainty, hospital bills, and one of the most difficult seasons of their lives. In the middle of that experience, Prudential stood with them, providing immediate financial support and continuing to honour the policy.

Stories like this sit at the heart of our business. They remind us that protection is not abstract. It is deeply personal. It is about helping families face difficult moments without facing them alone.

## Ambition Without Apology: International Women's Day at Prudential.

As part of our International Women's Day celebrations, Prudential Uganda hosted Pru Talk: Ambition Without Apology, featuring Sabrina Kitaka in a thoughtful and energizing conversation with our Pru Ladies.

The session explored what it means for women to build careers, own their voices, and pursue leadership without hesitation. It opened space for reflection, shared experience, and affirmation, reminding us that ambition does not need permission to exist.

At Prudential Uganda, empowering women means more than words. It means creating environments where their strengths are recognized, their leadership grows, and their contributions are celebrated.



# An Evening of Reflection: Pru Iftar.

At Hotel Africana, Prudential Assurance Uganda hosted a special Pru Iftar, bringing together colleagues, partners, and friends for an evening of reflection and shared values during the holy month of Ramadan.

We were honoured by the presence of Al Hajji Ibrahim Kaddunabbi Lubega, CEO of IRA Uganda, alongside leaders from across our business. The evening was enriched by reflections from Dr. Yusuf N. Katerega, PhD, who spoke powerfully about compassion, generosity, humility, and service.

Moments like these remind us that our work goes beyond transactions. It is also about relationships, community, and the shared humanity that binds us together.



# World-Class Advice, Closer to You.

Behind every great financial decision is a trusted advisor. At Prudential, many of our advisors are recognised through MDRT, the Million Dollar Round Table, a global association representing top financial professionals known for excellence, ethics, and outstanding client service.

For customers, this means that when you speak to a Prudential advisor, you are not simply receiving information. You are getting guidance backed by world-class standards and a deep commitment to helping you protect your future and plan confidently for tomorrow.

**Ranked Among The World's Best**  
Get global standards behind your money.

Angella, Alice, Violah, Kenneth, Lydia, Esther

**Speak to a Prudential Financial Advisor Today**

# Smart Money Talks: Global Money Week 2026.

It starts with a simple question: what would you do with your money?

At Buganda Road Primary School and Ntinda Primary School, that question opened up a world of curiosity, confidence, and practical learning. Through the Cha-Ching programme, implemented by our partners JA Uganda, Prudential Uganda joined Global Money Week 2026 to help young learners understand how to earn, save, spend, and give.

Financial literacy is not just about numbers. It is about life choices. By helping children build healthy money habits early, we are investing in a generation better equipped to make smart decisions in the future.



# Keep Your Details Updated: Join Our KYC Campaign

We want to serve you better, and that starts with staying connected.

Update your details to receive faster service, timely updates, and uninterrupted access to your benefits. Call 0800200052 to update your information.

## Innovating for You: Prudential Go

Managing your insurance is now easier with Prudential Go.

What you can do:

- View statements
- Make payments
- Raise claims
- Purchase insurance

Dial \*284\*170# to get started.

## Insurance Week 2026: Taking the Message to City Square.

Every industry needs moments when it steps out from behind office walls and speaks directly to the public. Insurance Week 2026 was one of those moments.

This year, the band procession and public engagement activities came alive at City Square, where insurers, staff, and agents gathered to raise awareness about the importance of insurance and the role it plays in creating financial confidence.

For Prudential Uganda, participating in Insurance Week is about more than visibility. It is about advocacy. It is about helping people see insurance not as a distant idea, but as a practical tool that protects families, supports recovery, and builds resilience.

As our team joined fellow industry players at City Square, the message was clear: insurance matters, and understanding it can change lives.

## Prudential plc Full Year 2025 Results: Strong Momentum into 2026.

Prudential plc entered 2026 with strong momentum after delivering double-digit growth and increased shareholder returns in its full year 2025 results.

New business profit grew 12 per cent to 2.782 billion dollars. Operating free surplus from in-force insurance and asset management business increased 15 per cent to 3.059 billion dollars. Earnings per share based on adjusted operating profit rose 12 per cent to 101.4 cents per share. The total 2025 dividend increased 15 per cent to 26.60 cents per share.

The Group also completed a 2 billion dollar share buyback and IPO of ICICI Prudential Asset Management Company Limited in 2025, while commencing an additional 1.2 billion dollar buyback in 2026. Early in 2026, Prudential increased its stake in the Malaysia conventional business to 70 per cent, and S&P Global Ratings upgraded the financial strength rating of Prudential's core entities to AA from AA-.

These results reflect sustained momentum across Prudential's markets in Asia and Africa, underpinned by product demand, stronger distribution, digital investment, and disciplined capital management. For us in Uganda, they reinforce the confidence that we are part of a Group building for long-term value.



A strong year of consistent delivery with double-digit growth and increased shareholder returns



In 2026, we are firmly focused on serving our customers well and progressing our strategy:

- Sustaining bancassurance momentum while accelerating agency strength and quality
- Continuous enhancement of new business quality
- Efficient growth through digitisation, analytics & AI
- Delivering capital returns to shareholders



We are guiding to double-digit growth across our key financial metrics<sup>\*</sup> for 2026 and we are firmly on track to achieve our 2027 financial objectives<sup>\*</sup>.



## 6 years. One choice. Yours.

Not by chance. Not by luck.  
But by your trust... shown again and again.

For six consecutive years, you've chosen Prudential Uganda as your preferred partner, and that means everything to us.

Every policy. Every family. Every future secured...  
This award is a reflection of you.

Thank you for believing in us to stand with you through every stage of life.

## Looking Ahead.

The first quarter of 2026 tells a clear story. Prudential Uganda is building with focus. We are simplifying the customer experience, investing in talent, strengthening protection, and showing up with greater clarity in the communities we serve. There is still much more to do. But the direction is clear, and the foundation is strong. For every life. For every future. Let's face life together. Tuli Naawe.

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