CLIENTNEWS

PRUDENTIAL CLIENTS NEWSLETTER

QUARTER 2 2026

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Protecting more lives.
Building stronger communities.
Facing life together.

Q2 2026 Edition

Message from the CEO

Tetteh Ayitevie
Chief Executive Officer
Prudential Uganda

Dear Valued Customer,
As we reflect on the second quarter of 2026, we are reminded that protection is not only about having a policy document. It is about the confidence to plan ahead, the ability to keep your loved ones secure, and the assurance that you have a partner who will walk with you when life changes direction.

This quarter, Prudential Uganda continued to bring that promise to life. We declared the 2025 bonus for eligible participating policies, introduced easier ways to pay premiums, strengthened health protection through partnerships, celebrated customer success stories, and deepened our work with communities and industry partners. Each story in this newsletter speaks to one commitment: making protection more accessible, more practical and more meaningful for Ugandans. Whether you are saving for a child's education, protecting your family's health, keeping your policy active, or updating your information so we can serve you better, we are here to support you every step of the way.

Thank you for trusting Prudential Uganda. We remain committed to being partners for every life and protectors for every future.

Q2 at a Glance

Theme	What it means for you
Rewarding consistency	The 2025 bonus was declared in Q2 for eligible participating policies, reflecting the value of keeping policies active.
Easier payments	NxtPe, automated payment options and Prudential Go give customers more convenient ways to pay and manage policies.
Health protection	Enhanced Stanbic Medi-Protect helps more individuals and families prepare for medical emergencies.
Customer confidence	Joan's Pru EduSave maturity story shows how disciplined planning can support education and create new opportunities.
Community impact	Partnerships with Uganda Police and insurance industry stakeholders continue to promote healthier workplaces and stronger communities.
New protection solutions	Pru Wealth and Pru Legacy combine guaranteed maturity benefits with life and family protection, helping customers plan confidently for long-term goals.

2025 Bonus Declaration: Rewarding Consistency and Long-Term Planning

One of the most important Q2 milestones for our customers was the declaration of the 2025 bonus. For many policyholders, a bonus is more than an additional amount on a statement. It is a reminder that disciplined planning, consistent premium payment and long-term commitment can add meaningful value over time.

At Prudential Uganda, eligible participating policies receive declared bonuses in line with the policy terms and conditions. These bonuses are allocated after an actuarial valuation of the insurer's assets and liabilities and are subject to the performance of the participating fund. Because bonus rates are reviewed annually, they are not fixed in advance and are not printed as guaranteed rates in policy documents.

The key message for customers is simple: keep your policy active, pay premiums on time, and regularly review your policy statement. A policy that is in force or within its grace period at the valuation date is better positioned to participate in future bonus declarations, provided it meets the applicable eligibility requirements.

Who may qualify for a bonus?

- The policy must be active, either in force or within its grace period, as of the valuation date, typically 31 December.
- The policy must have completed at least one full policy year before the valuation date.
- The product must be bonus participating, as stated in the policy document issued at commencement.
- Policies converted to paid-up status may qualify, but the bonus calculation may be based on the paid-up sum assured rather than the original sum assured.

Which policies earn bonuses?

Bonus is applicable to participating policies such as Pru EduSave, Pru Dollar, Pru Life Plus, Pru LifeSaver and Pru Whole Life. Pru Wealth and Pru Legacy do not earn annual bonuses. Level Term and Decreasing Term are also non-participating policies and do not accrue bonuses.

How are bonuses calculated?

Bonuses are derived from the insurer's surplus after actuarial valuation. The declared bonus rate is applied to the original Sum Assured or, where applicable, the Paid-Up Sum Assured.

Policy example	Illustrative declared rate	Illustrative calculation
Pru EduSave, Pru Life Plus, Pru LifeSaver, Pru Whole Life	3%	Bonus = 3% of the Original Sum Assured
Pru Dollar	1.5%	Bonus = 1.5% of the Original Sum Assured

Note: The rates above are sample calculations for explanation only. Actual declared rates depend on the annual bonus declaration and policy terms.

Introducing Pru Wealth and Pru Legacy: Protection That Builds Beyond Today

Pru Wealth and Pru Legacy combine guaranteed maturity benefits with protection against life's uncertainties, helping customers plan for meaningful goals while keeping their families financially secure. Benefits are subject to the applicable policy terms and conditions.

Pru Wealth: Build with confidence

- Flexible policy terms from 8 to 15 years, with premiums starting from UGX 250,000.
- 100% of the Sum Assured at maturity, 100% on natural death and 200% on accidental death.
- Permanent total disability protection, with optional critical illness, spouse and inflation-protection benefits.

Pru Legacy: Protect what continues after you

- 100% of the Sum Assured at maturity, 100% on natural death and 200% on accidental death.
- 100% permanent total disability benefit and 50% critical illness benefit.
- Family income support, waiver of premium and three additional years of life cover, subject to policy terms.

Pru Wealth helps you build with purpose. Pru Legacy helps protect the future you are building. Speak to a Prudential Financial Advisor to identify the plan that best fits your needs.

Important: Pru Wealth and Pru Legacy are non-participating policies and do not earn annual bonuses.

Your Bonus Statement is now available

Customers can access their Bonus Statement through the Prudential Uganda App. You may also access the client portal via web at https://client.prudential.ug/.

If your premiums do not appear correctly on your statement, or if you need help confirming eligibility, contact customercare@prudential.ug or use the Help option on the client portal.

A Smarter Way to Stay Covered:
Keeping Your Policy in Force

Life rarely sends a warning before it changes course. A missed premium 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 works best when the policy remains active.

A lapse occurs when your policy becomes inactive due to unpaid premiums after the grace period has expired. When that happens, coverage stops and the benefits intended for your loved ones may no longer be guaranteed. Reinstatement may also require backdated premiums, and in some cases a fresh medical assessment.

We understand that life gets busy and financial commitments compete for attention. That is why we continue to support customers with reminders, flexible payment options and easier ways to pay, so that your protection remains intact.

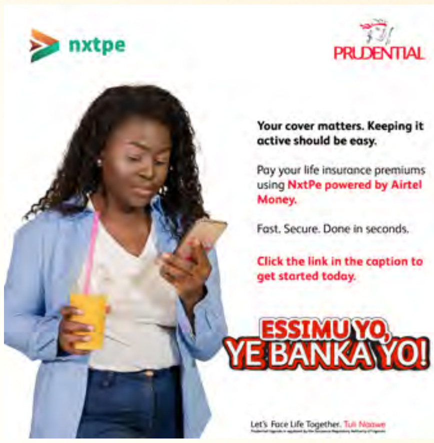
- Review your premium statement regularly.
- Clear unpaid premiums before they affect your cover.
- Use automated payment options where available.
- Contact us early if you need support with your policy.

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

Innovating for You:
NxtPe Premium Payments

Paying for protection should not feel complicated. In Q2, Prudential Uganda continued to make insurance easier and more accessible through NxtPe, a premium payment option that enables customers to pay life insurance premiums instantly using Airtel Money.
With NxtPe, there is no need to travel, queue or rely on physical cash payments. The process is fast, secure and designed around the way many Ugandans already transact every day.

This convenience matters because when premium payments are easier to make, it becomes easier to keep policies active, avoid lapses and stay protected without disruption. For customers, this means less friction. For families, it means continuity. For the future, it means protection that stays within reach.
To activate the NxtPe payment option, visit: https://kora.nxt.pe/prudential



No queues. No last-minute stress. Just smooth, secure payments that help keep your policy active.

Stay Connected: Our WhatsApp Validation Campaign

We are reaching out to customers through WhatsApp to validate and update their information. When contacted, you may be asked to confirm or share your correct phone number, email address, physical address and other relevant details so that our records remain accurate and we can communicate with you effectively.

The campaign also gives us an opportunity to help you better understand your policy, including the applicable terms and conditions, premium obligations, benefits and the steps to take when you need service or support. Clear information supports informed decisions and reduces delays when accessing policy services or benefits.

Please respond to the validation message when contacted. To verify the communication or receive assistance, call our toll-free line on 0800 200 052.

Correct details. Clear policy information. Better service throughout your protection journey.

Customer Story:
Joan's Pru EduSave Journey

Seven years ago, Joan made a decision that would later shape her family's story. She chose a Pru EduSave policy to secure her son's education, setting aside a small amount every month through automatic deductions from her bank account.

What began as a simple saving habit became a meaningful plan. When her policy matured, Prudential paid her benefits in full, including bonuses she had not expected. The payout helped her comfortably meet her son's education needs. With the remaining proceeds, Joan bought a piece of land and started farming.

Her story is a reminder that long-term planning does not always require a big start. Sometimes, it begins with a small monthly commitment, made consistently, until it becomes education, land, farming and renewed confidence.

"Prudential is truly trustworthy. I am grateful I made that decision," Joan shared.

Your dreams deserve a plan too. Speak to a Prudential Financial Advisor today to get started.

Making Health Protection More Accessible: Stanbic Medi-Protect

A hospital admission can change everything in an instant. For many families, the challenge is not only recovering from illness, but also keeping life moving: paying school fees, managing household expenses and protecting long-term plans.

That reality is why partnerships matter. Together with Stanbic Bank Uganda, Prudential Uganda introduced an enhanced Stanbic Medi-Protect solution designed to make health protection more accessible, flexible and affordable for more Ugandans.

Whether someone is taking a first step with affordable inpatient-only cover starting from UGX 350,000 per year, or looking for more comprehensive protection with higher limits and expanded benefits, the enhanced solution offers more ways for individuals and families to prepare for life's unexpected moments.

Health insurance is more than medical cover. It is peace of mind, financial resilience and the comfort of knowing that support is available when it is needed most.

When health is protected, families can focus on recovery, stability and the future.

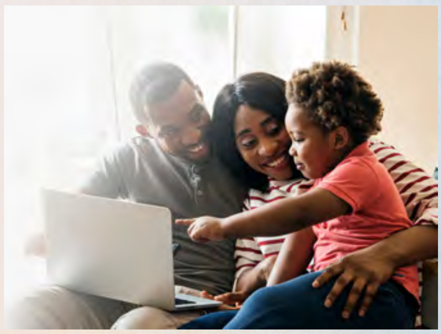
Plan for Tomorrow: The Prudent Life Plan

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 prepared for it.

The Prudent Life Plan gives individuals and families a practical way to plan ahead, protect loved ones and build confidence for the future. It offers support when life takes an unexpected turn and rewards disciplined planning when no claim occurs during the policy term. With the right protection in place, tomorrow can feel more secure, more stable and more intentional.

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

Explore our plans at prudential.ug or speak to a Prudential Financial Advisor.



World-Class Advice, Closer to You

Behind every great financial decision is a trusted advisor. At Prudential Uganda, many of our Financial Advisors continue to be recognised through the Million Dollar Round Table, a global association of top financial professionals known for excellence, ethics and outstanding client service.

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

We are proud to be a home of world-class Financial Advisors who serve with professionalism, care and purpose.

Pru Red Day:
When Protection Steps into the Community

Red is more than our brand colour. It is a signal that Prudential Uganda is stepping closer to the people we serve.

Through Pru Red Day, our Financial Advisors went into communities across Kampala, Mbale and Mbarara to open practical conversations about money, protection, family and the future. These were not abstract discussions. They were real conversations grounded in everyday decisions: how to protect income, how to plan for education, how to prepare for emergencies and how to secure loved ones.

Pru Red Day reflects our belief that protection starts with understanding, and understanding starts with conversation. We do not wait for people to find insurance by chance. We meet them where they are, listen, explain and guide them toward more informed choices.

Sustainability in Action: Protecting People, Communities and the Future

Sustainability at Prudential Uganda is about creating lasting value for customers, communities and the environment. Our Q2 sustainability activities focused on inclusive financial education, community wellbeing, environmental health, mental-health awareness and wellness through sport.

Through our partnership with the Uganda Police Force, we handed over waste bins to support cleaner stations, healthier workplaces and stronger communities. The initiative recognises that prevention, sanitation and a healthy working environment are important parts of protecting lives.

Our sustainability docket also included financial education and inclusive protection conversations through Pru Red Day; men's mental-health awareness through the 'Men's Minds Matter' message at the IBAU-Prudential CEO Breakfast; and wellness, teamwork and active living through the Insurance Industry Sports Gala.

Together, these activities reflect our commitment to informed choices, healthier environments, stronger partnerships and more resilient communities—extending protection beyond insurance.

Our sustainability docket turns protection into action—for people, communities and the environment.

Partnerships for a Stronger Insurance Future

Partnerships are built through conversations, and meaningful conversations create lasting impact. During the quarter, Prudential Uganda hosted the Insurance Brokers Association of Uganda - Prudential Uganda CEO Breakfast Meeting, bringing together industry leaders and brokers to explore how stronger collaboration can shape the future of insurance.

Speaking to members of the Insurance Brokers Association of Uganda, Prudential Uganda CEO Tetteh Ayitevie underscored the importance of partnership and reminded the industry that growth happens when we work together.

David Muwanguzi, Head of Group Life at Prudential Uganda, highlighted opportunities for collaboration and how we can jointly deliver innovative protection solutions that respond to the evolving needs of customers.

Beyond business, the morning also shone a spotlight on men's mental health through the message 'Men's Minds Matter', reminding participants that wellbeing is key to building stronger leaders, stronger businesses and a stronger industry.

Together, we continue to build a more informed, supportive and customer-focused insurance fraternity.

Wellness, Teamwork and the Spirit of Sport

The 11th Edition of the Insurance Industry Sports Gala brought together teams from across the insurance fraternity for a day of energy, teamwork, wellness and friendly competition.

For Prudential Uganda, it was more than showing up for the games. It was about showing up for one another. From the pitch to the courts and the sidelines, our teams played with heart, resilience and unity, proudly flying the Prudential flag under the spirit of Play Strong, Stay Protected.

Team Prudential Uganda emerged champions in Tug of War and put up a strong fight as semi-finalists in Men's Basketball, Football and Volleyball. The trophies mattered, but the bigger win was the unity, teamwork and spirit carried throughout the day.

For customers, this matters too. Strong teams build stronger workplaces, and stronger workplaces serve customers with more energy, empathy and commitment.

Building Stronger Leaders for Better Customer Service

There is something powerful about leaders taking time to sit together, have honest conversations, learn from each other and reflect on the journey ahead. That was the spirit at the Agency Leaders Roundtable held at Akaama Resort, Kira.

The session brought together Agency Leaders for meaningful conversations around leadership, teamwork, growth and building stronger teams for the future. Geoffrey Sajjabi, Chief Commercial Officer at National Social Security Fund, challenged leaders to think beyond numbers and focus on the people behind the business.

Our Chief Agency Officer, Asiimwe Edgar, reminded the team that growth does not happen by chance. It comes from showing up consistently, supporting one another, staying disciplined and leading with purpose every day.

For every Prudential Financial Advisor and Agency Leader, the session was a reminder that the work we do changes lives and that strong leadership remains at the centre of sustainable customer impact.

Future Ready: Prudential Africa's Growth Story

In Q2, leaders from Prudential Africa joined more than 200 senior executives from across Prudential plc in Taipei, Taiwan for the Group Leadership Team Meeting under the theme Future Ready.
During the sessions, Prudential Africa CEO Emmanuel Mokobi Aryee reflected on Africa's remarkable 10-year growth journey. From acquiring a business in Ghana in 2014 whose licence was under threat, Prudential Africa has grown into a high-performing regional business, with several markets now ranked among the top three in their respective industries, including market leadership positions in Zambia and Uganda.

Representing Prudential Uganda was CEO Tetteh Ayitevie, reinforcing Uganda's role in Prudential Africa's continued growth story and our commitment to customer-focused innovation, operational excellence and sustainable impact.

As Prudential accelerates its Africa 2.0 ambition, the focus remains clear: scaling what works, executing with speed and strengthening Africa's contribution to the Group's Future Ready vision.

Coming Soon: Something Big Is Finding Its Way to the Source of the Nile

Something big is finding its way to the Source of the Nile. Jinja, Njeru, Iganga, Kamuli, Mayuge, Bugiri, Buwenge, Bulopa, Busowoko, Mbulamuti and Waina - we are talking to you.

As we continue to bring protection closer to more communities, our commitment remains the same: to meet customers where they are, listen to their needs and help more families plan for a safer and more confident future.

Keep your eyes open. More details are coming soon.

Bonuses and Bonus Statements

This section answers common customer questions about annual bonuses, bonus eligibility, policy status and accessing Bonus Statements.

Bonus and Bonus Statement Questions

1. What is a bonus?

Bonus refers to the additional amount declared by the insurer and allocated to the policyholder's guaranteed Sum Assured annually during the policy term. The amount is payable at maturity, subject to all due premiums being paid in full and on time and the policy meeting the applicable conditions.

2. Who qualifies for the bonus?

A policy may qualify if it is active, either in force or within its grace period, as of the valuation date, typically 31 December; has completed at least one full policy year before the valuation date; is a bonus-participating product as specified in the policy document; or has been converted to a paid-up state by the policyholder, subject to the applicable calculation basis.

3. How are life insurance bonuses calculated?

Bonuses are derived from the insurer's surplus after actuarial valuation of assets and liabilities. The declared bonus rate is applied to the original Sum Assured or Paid-Up Sum Assured. For example, if the declared bonus rate for a Pru EduSave policy is 3%, the bonus for the year is calculated as 3% of the Original Sum Assured. If the declared bonus rate for a Pru Dollar policy is 1.5%, the bonus is calculated as 1.5% of the Original Sum Assured.

4. Can I withdraw my bonus before policy maturity?

No. Bonuses are payable only at the end of the policy term. If a client surrenders a policy after three years of the policy term, accrued bonuses may be included in the surrender value. However, the final surrender benefit will be reduced by applicable surrender charges at the time of claim.

5. Who does not qualify for a bonus?

A policy will not qualify if it is lapsed by the bonus valuation date, meaning premiums were not paid and the grace period has expired by that date. A policy will also not qualify if it has not completed one full policy year by the valuation date. For example, if the first policy anniversary falls after 31 December, the policy will not be eligible for that year's bonus and will be considered in the next year's evaluation.

6. What is a lapsed policy?

A lapsed policy is one where the required premium payments have not been made within the stipulated time and the grace period has expired. As a result, the policy is no longer in force and temporarily loses its benefits, including eligibility for bonuses.

7. Will my policy earn a bonus if it has lapsed during the bonus declaration period?

No. To qualify for a bonus, the policy must be either in force or within the grace period as of the bonus evaluation date, typically 31 December. A lapsed policy at the time of evaluation is not eligible for that year's bonus.

8. If I pay my arrears after the bonus has been declared, will I still receive the bonus for that year?

No. If arrears are cleared after the bonus declaration date, the policy will not qualify for the previous year's bonus. Bonus eligibility is based on policy status and premium payment standing at the end of the calendar year.

9. Will I get bonuses in the future if I reinstate my policy?

Yes. Once a lapsed policy is reinstated and all due premiums are paid, it may participate in future bonus declarations, provided it is in force at the time of the next valuation and meets the applicable conditions.

10. How can I ensure my policy qualifies for the annual bonus?

Review your premium statement frequently to ensure all payments are reflected. Clear any unpaid premiums in time, especially before December, and avoid lapses by using automated premium payment options where available.

11. What policies earn bonuses?

Bonus is applicable to participating policies such as Pru EduSave, Pru Dollar, Pru Life Plus, Pru LifeSaver and Pru Whole Life. Pru Wealth and Pru Legacy do not earn annual bonuses. Level Term and Decreasing Term are also non-participating policies and do not accrue bonuses.

12. When is the bonus declared and awarded?

Bonuses are declared annually and credited to eligible policies.

13. Is the bonus rate fixed every year?

No. Bonus rates are discretionary and subject to change based on the insurer's annual financial results and actuarial valuation.

14. Can the bonus rate be included in the policy document?

No. Bonus rates are not included in policy documents because they are not fixed and may vary from year to year. Where applicable, customers may be provided with the method used to calculate bonuses for eligible participating policies.

15. In the event of the policyholder's death, does the 50% of the Sum Assured include bonuses?

No. The 50% payment is calculated based on the guaranteed Sum Assured and does not include accrued bonuses.

16. I have premiums on other policies that are not reflected in my Bonus Statement. Why is this so?

Please contact us via customercare@prudential.ug or use the Help option on the client portal. We will verify receipt of your payments and confirm your eligibility.

17. Can a surrendered policy earn a bonus?

A surrendered policy may be entitled to a percentage of the Sum Assured plus accrued past bonuses, if any, where premiums were fully paid for at least three consecutive years or more before the surrender date. However, the final surrender benefit will be reduced by applicable surrender charges at the time of claim.

18. I recently cleared all my outstanding premiums. Am I eligible for the previous year's bonus?

If the outstanding premium was paid before 31 December, you may be eligible, subject to the policy meeting the applicable conditions. If the premiums do not reflect on your premium statement, contact customercare@prudential.ug or use the Help option on the client portal so we can verify receipt of your payments and confirm eligibility.

19. Why is my bonus lower than last year's?

Your bonus may be lower if your policy is now in paid-up status, because the Sum Assured used to calculate the bonus may reduce. This can result in a lower bonus amount even if the bonus rate remains unchanged.

Need Support? We Are Here to Help

Whether you need help accessing your Bonus Statement, updating your KYC details, replacing a medical card, confirming premium payments or understanding your policy benefits, our customer care team is ready to support you.

Call	**0800200052**
Email	**customercare@prudential.ug**
Client Portal	**https://client.prudential.ug/**
Prudential Go	**Dial *284*170#**

Thank you for choosing Prudential Uganda. Let's Face Life Together. Tuli Naawe.

This newsletter is for customer education and engagement. It should be read together with the applicable policy documents, terms and conditions.

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