



PRU LIFE U.K.

Brand Communication Guidelines on Social Media

October 2022 Version (Revised January 2023)

Overview



- I. Creation of social media accounts
- II. Creation and use of online marketing (advertising, marketing and sales promotion, product, etc.) materials
- III. Use of PLUK and third-party materials (sharing etiquette)
- IV. Rules of online engagement in relation to agent's role
- V. Data Privacy Reminders
- VI. Violations and Penalties



Definition of Terms



Social media

- All forms of public, web-based communication that facilitate the sharing of, and/or commenting on, written, audio and/or visual content.
- Defined by **two-way communication**
- Can be used for personal or business purposes



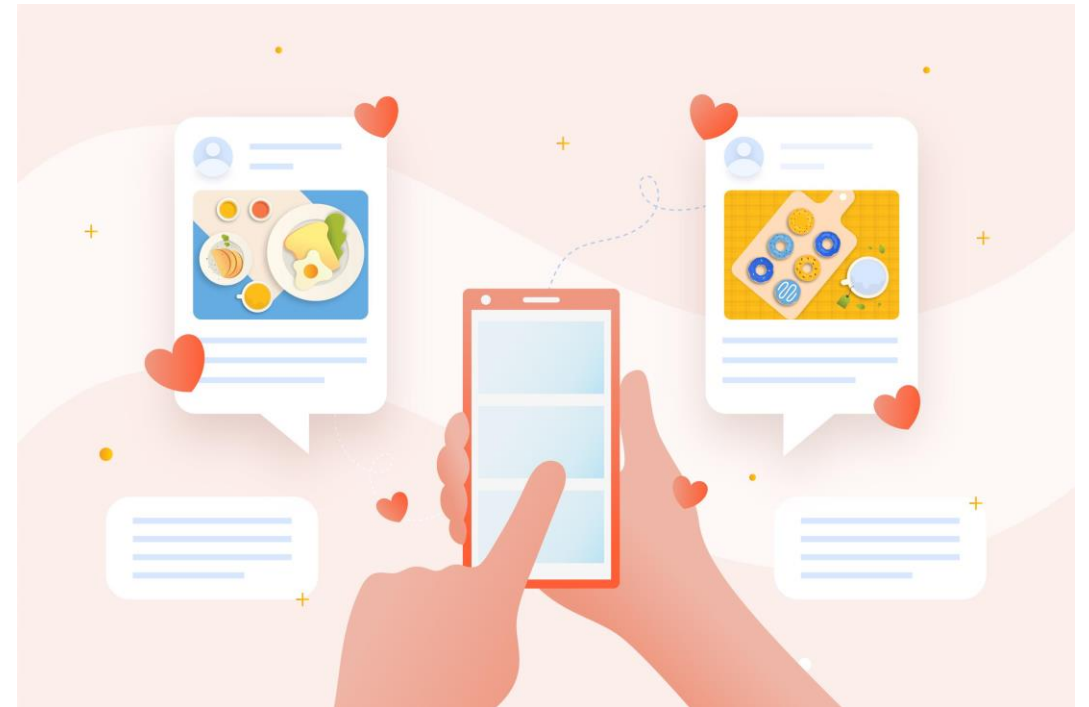
Definition of Terms



Online marketing materials

Refers to content types uploaded to the web including:

- Publications, advertorials, posters, leaflets, brochures
- Survey forms, recruitment and training materials
- Pictures, film, videos and other forms of recording
- Write-ups, reviews



Definition of Terms



Trademarks/Copyrighted assets



Pru Life UK



Creation of Social Media Accounts



Differentiating Personal and Business Social Media Accounts

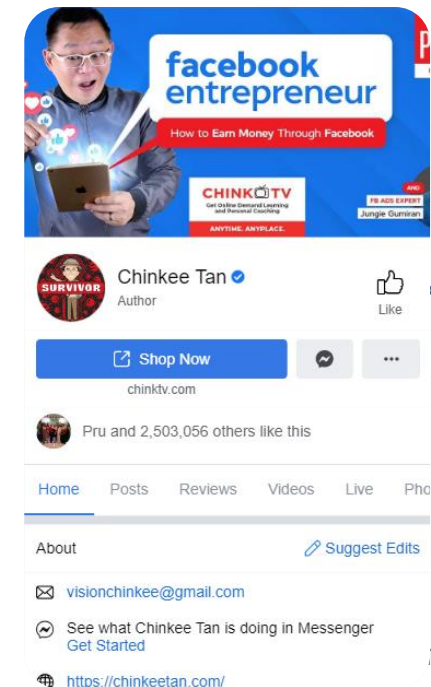
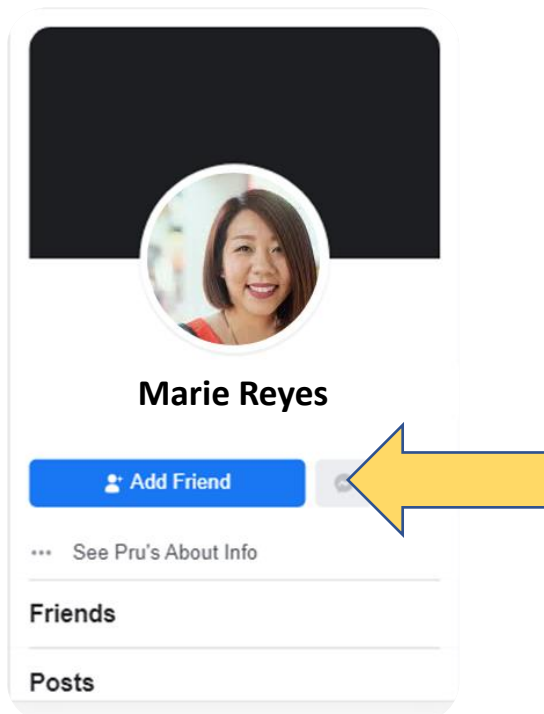


Personal

- Used in a personal capacity, not professional capacity as a PLUK agent.
- Occasional sharing of content as a PLUK agent or PLUK's products/services.
- Identify yourself as a PLUK representative.

Business

- **Specifically created** to promote your role as a PLUK agent
- Primary purpose is to share content relating to your role as a PLUK agent or PLUK's products/services.



Example:
Facebook Profile versus Facebook Business Page

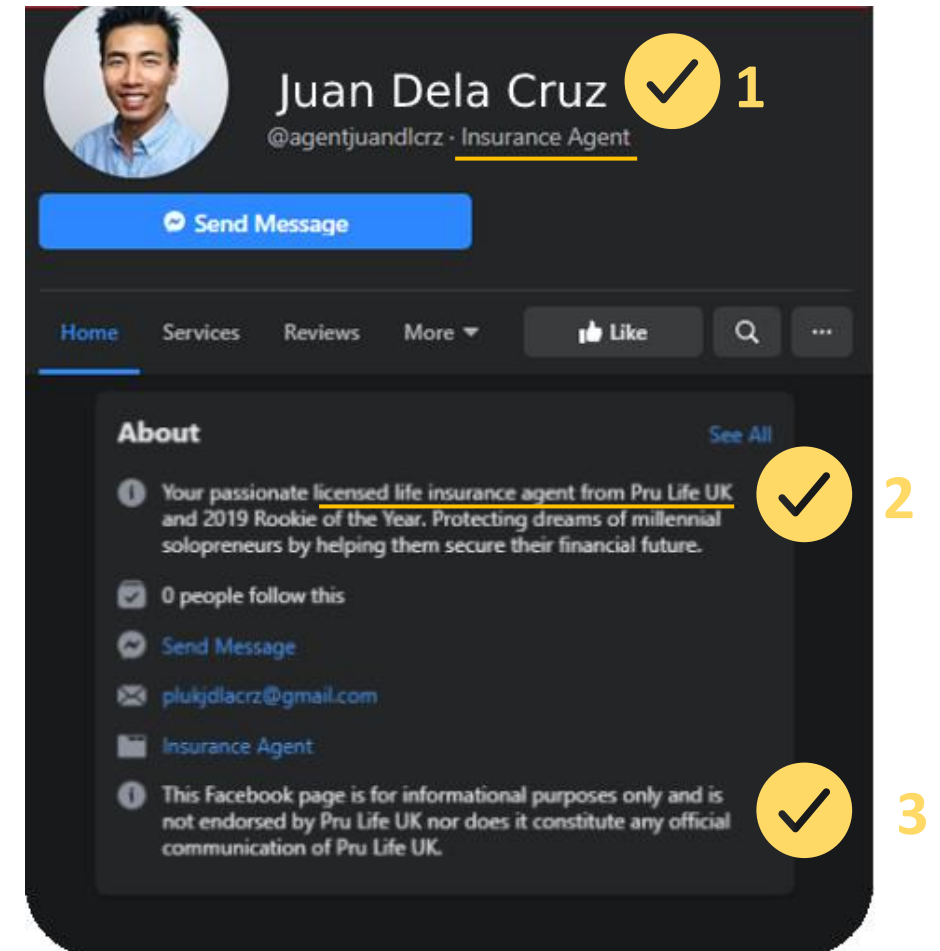
I. Creation of social media accounts and websites



Setup checklist:

1. Use your real name.
2. Indicate your affiliation/designation clearly.
3. Have a disclaimer on the page - you are an agent of Pru Life UK but
4. No unauthorized use of PLUK trademarks.

✓ **Transparency is in the details**



Creation of Online Materials

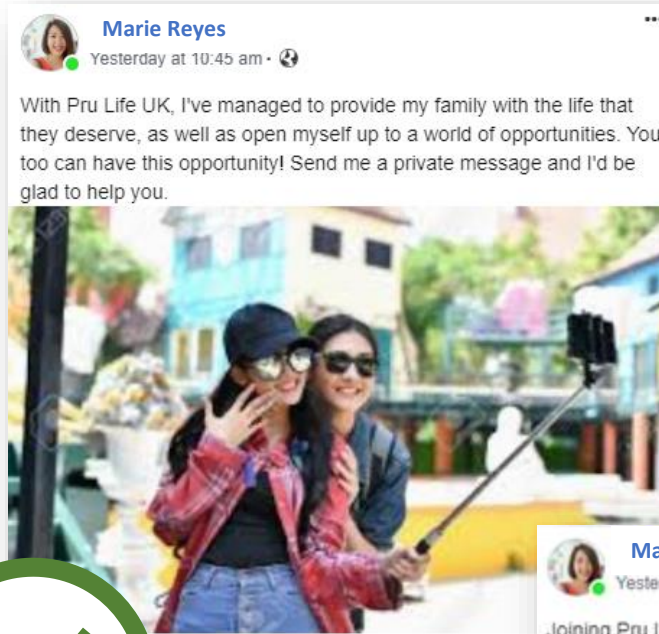


II. Creation of online materials



Create/share/use self-created materials with **generic content** without seeking approval from PLUK.

- **Generic content** refers to general and high-level content
 - These are also unbranded, meaning, it does not use any of PLUK's trademarks.
- ✓ **Be truthful and authentic**
✓ **Build trust with your audience**



II. Creation of online materials



You need to **seek prior approval** from PLUK for **non-generic content**, especially ones that make use of PLUK trademarks.

Do's

 **Marie Reyes** ...


PRULink Elite Protector allows you to meet your medium- to long-term financial goals faster while receiving comprehensive protection. Aside from being financially protected against uncertainties, your financial goals, like your child's education, a new house, or your retirement fund become more manageable and attainable.

Send me a private message and let me help you secure your financial future.



Material (caption and artwork) reviewed and approved by Brand

Don'ts


 **Marie Reyes** ...

Yesterday at 10:00 am · 🌐

Did you know that millennials are planning their retirement as early as now? To achieve this goal, you need help! With PRULink Elite Protector, you can get high returns faster than any other product from the industry. PM me to know more.



- Non-compliant materials**
- **Created own material**
 - **Put together existing elements into one material**
 - **Non-compliant branding**

 **Marie Reyes** ...

Yesterday at 4:45am · 🌐

Protect your loved ones and earn money for as low as 100 pesos a day! PM me for more information.



👍👎🗨️ 100k

21 Comments 10 Shares

II. Creation of online materials

NEW!



When promoting PLUK's products, or announcing Agency events or celebrating Agent milestones, Agents are mandated to:

- **Use the Agency Customizable Marketing Materials (artcards) created and provided by PLUK Brand & Comms for all new product/campaign launches**
 - These are all PLUK branded
 - These are announced via eDMs from Agency Support
 - These materials are available on PRUForce, PRUExpert, and an unlisted (secured) page on the PLUK website for your downloading
- **Use the new Agency Social Media Templates created and provided by PLUK Brand & Comms**
 - These are all PLUK branded
 - These include FB profile photo frames, Agent Welcome, Top Agency Leader, Leader Promotion, PRUtector, MDRT and GAMA, etc.
 - These materials are available on PRUForce, PRUExpert, and an unlisted (secured) page on the PLUK website for your downloading

Source: 2020 Agency Standards and 2020 Disciplinary Matrix

II. Creation of online materials



When promoting PLUK's products, Agents are prohibited from:

- Creating advertisements, benefit illustrations, quotation proposals, or any promotional or marketing material with the PLUK logo or any of its variants without the approval of PLUK Brand & Comms
- Modifying previously approved materials and using the modified version without the approval of PLUK Brand & Comms
- Copying bits and pieces from previously approved materials and consolidating the same into an entirely new presentation for the client without the approval of PLUK Brand & Comms



Source: 2020 Agency Standards and 2020 Disciplinary Matrix

II. Creation of online materials



Do's

- ✓ Create/use/share personal opinions, comments, experiences, stories and life events/personal activities.
- ✓ Make sure to include the source for all quoted statistics or examples. Do not infringe on your source's copyrights.
- ✓ Use Call-to-Action to encourage audience to contact offline/private.

Don'ts

- ✗ Do not use any of PLUK trademarks without approval.
- ✗ Do not create your own materials containing non-generic content.
- ✗ Do not include reference to other insurance or financial services companies.
- ✗ Do not include any competitive product comparisons.
- ✗ Do not mention relationships with regulators to promote PLUK's products and services

II. Creation of online materials



In case we have materials we'd like to seek approval on, who do we approach in PLUK Brand & Comms?

For all branding and design queries:

RJ Estayola

Senior Manager—Creatives Head

ronald.estayola@prulifeuk.com.ph

Online Sharing Etiquette



III. Online sharing etiquette



1. Share from original sources only:

- Corporate website
- Campaign microsites
- Social media channels
- HO-distributed marketing materials for **external publication**

You can share any content meant for public consumption **any content that will not be altered, changed, revised, or modified in any way or manner without the express consent of Pru Life UK.**

Official channels:

Facebook	Pru Life UK – Official
Twitter	@prulifeuk
Instagram	@prulifeuk
YouTube	Pru Life UK
LinkedIn	Pru Life UK
Corporate website	www.prulifeuk.com.ph

Example of altering an official material:

Basic Breakdown:
the WHATs of life
insurance

Contact me to learn more!
Juana Cruz
09123456789
Pru Life UK agent

III. Online sharing etiquette



2. When sharing the official materials, you should do a **DIRECT SHARE**.

✔ Correct sharing etiquette



✘ Incorrect sharing etiquette



- ✔ You MAY add your own caption when you DIRECT SHARE, if it affirms the product or tells a personal story in support of the product advertised.
- ✔ DO NOT put a caption that is derogatory to the brand/company/product.
- ✔ DO NOT revise the accompanying original caption in the post that you are directly sharing.

III. Online sharing etiquette



3. Be prudent with the use of Prudential/PLUK trademark assets



Do not use trademarked assets of Prudential and Pru Life UK including:

- the Prudential and Pru Life UK logos
- Prudence's face
- Pulse logo, PRURide logo
- We Do Ribbon,
- Any reference to Prudential, Pru Life UK, Pru, PRU, PCA

and the like without the express consent of Pru Life UK.

- ✓ **Please stick to the PLUK-branded agency customizable materials and new social media templates that are provided on PRUForce**

III. Online sharing etiquette



4. Do not share prohibited content!



Sensitive Internal Information (SII) is information marked “Restricted”, “Strictly Confidential”, “For internal use only” and other similar phrases. Usually contains customer sensitive data or confidential company information.



Personally Identifiable Information (PII) is any data that could potentially identify, contact or locate a specific individual (e.g. name, address, phone number, date of birth, bank account number, and the like).

III. Online sharing etiquette



Protect your policyholder's identity and privacy!



Sharing of these information online are prohibited as they can pose security risks, especially when policyholders are involved.

When in doubt about the content you are about to share, refrain from posting altogether to avoid potential information risks, which includes **exposure to cyber crimes such as identity theft.**

III. Online sharing etiquette



Examples of prohibited content *(not an exhaustive list)*



- Bank account/payroll balance
- Claim letters
- Closing a sale
- Confidential company information
- Disclosing client's identity
- Disclosing illness of client
- Disclosing death of client
- Disclosing checks paid by the company to clients (regardless if sensitive data is blocked off)
- Insurance Policies
- Internal announcements and memos
- Meeting with prospect, regardless if with permission from prospect
- Premium payments by clients
- Transaction Confirmation Advise
- Credit Card information
- Government Issued IDs

III. Online sharing etiquette



Ensure your policyholder's safety and security!



Regardless of the prospect's consent to post photos or tag them in content relating to their Pru Life UK policies, such as opening or closing meetings, **we strongly discourage** sharing the content because it opens the prospect to security risks, such as inadvertently divulging that they have investable funds.

This also holds true for existing clients.

III. Online sharing etiquette



Be gracious and conscientious social media users!



Information about unfortunate events, illnesses, or any other struggles suffered by any party, PLUK client or not, **MUST NOT BE SHARED** for purposes of marketing or advertising PLUK products.

Such action may not only pose security risks on the part of the party/ies involved but may also put **our brand, our agents, and our organization in a bad light** (e.g. insensitive/tone-deaf, disrespectful, lack of empathy, etc.).

The focus of our advertisements must pertain primarily to the benefits and strengths of PLUK products—and never at the expense of others.

III. Online sharing etiquette



Always keep in mind Pru Life UK's reputation!



Again, while Pru Life UK does not have legal rights over the content you post on your personal social media accounts, we remind all agents to remain conscious and vigilant of the kind of content you share that are related to the business and policyholders.

Always remember that every content we post may pose reputational or security risks. **The prohibited content is not limited to those listed in the examples prior.**

Any content similar in nature are discouraged from being shared.

Engagement Etiquette



IV. Engagement etiquette



When publicly engaging with other users online, keep in mind these general rules of etiquette:

- ✓ **Write in the first person**
- ✓ **Identify yourself**
- ✓ **Be honest**
- ✓ **Be respectful**
- ✓ **Separate opinions from facts**

IV. Engagement etiquette



With respect to the company, we must conduct ourselves on social media with even more prudence and circumspection:

- Do not make comments on social media that may be considered defamatory, obscene, libelous, threatening, discriminatory, harassing or embarrassing to others.
- Ensure that any comments you make on social media do not have the potential to damage the reputation of the company.
- Don't share any information via social media channels that could compromise the security of any staff or customers.
- Do not comment on any business matters, or appear or claim to represent the business in an official capacity on social media channels.
- If you discover any inaccurate, accusatory or negative comments about Pru Life UK, do not respond or engage in the conversation. Instead, report those comments to Corporate Affairs.

IV. Rules of engagement



What if we get questions from the media?

For all media inquiries

Refer to the Corporate Affairs Department:

Cecille Fontanilla

AVP—Corporate Affairs Head

cecille.fontanilla@prulifeuk.com.ph

Remember that you are a Pru Life UK agent!

While we all carry the company's name and brand, only the President/CEO and CCMO are authorized to represent the company to the public in an official capacity. This includes online and social media.

Customer Data Privacy



V. Data Security and Customer Data Privacy



The nature of our business as a life insurance provider exposes us to the immense risk of customer privacy breach and its serious consequences.



There are numerous examples of companies cited for privacy violations, fined hefty penalties by regulators and, worse, ended with their business reputation damaged beyond repair.

Pru Life UK and its distribution partners, including agency, must work hand in hand to **ensure that client information and data are kept confidential at all times.** This presentation slide will lay down do's and don'ts that will help you in the course of performing your functions as a life insurance agent or agency leader.

V. Data Security and Customer Data Privacy



Collecting information	Data collection should be for legitimate purposes only and should be used in accordance with the purpose specified.
	Data must be adequate and not excessive in relation to the purpose for which they are collected and processed
	Obtain approval from customers before their personal information is stored, processed, or disclosed to third parties.
	Ensure that all contact information (address, mobile/landline number, and email) details are correct to limit prevent mis-delivery of correspondences.
	Make sure any data you collect is held securely - especially if working from a mobile location.
Storing information	ALWAYS follow security procedures when storing personal information.
	ALWAYS make sure paper records are locked away safely.
	Where possible, use encryption (zip with password*) to protect personal information on removable storage devices (a USB thumb drive or an external hard drive)
	Limit usage of public cloud storage (e.g. Dropbox and Google Drive). Ensure that files containing personal information are available to intended users only (i.e. NOT everyone).
Disposing information	Observe the retention schedule as required by law. Generally, all policy data client documents must be disposed or deleted immediately, upon policy issuance.
	All expiring policy records that have met the required retention schedule must be disposed properly in such a way that destroyed records become unrecoverable (e.g. through paper shredding)

V. Data Security and Customer Data Privacy



Releasing information	ALWAYS make sure you are authorized to release personal information.
	ALWAYS make sure you are releasing personal information to the right person. Verify email addresses and contact details are correct before sending.
	ALWAYS keep a record of when, and to whom you released personal information.
Transferring information	Record and register.
	Get authorization and approval from management.
	Use secure methods.
	Only send as much as is needed.

REMINDERS: To safeguard client information, photocopying of new business application and supporting documents is **NOT allowed**. Acknowledging receipt of New Business documents may be through logbooks or transmittal receipts.

Upon cancellation of an agent's contract, he/she must return all proprietary materials belonging to Pru Life UK, including but not limited to Provisional Receipts, training materials, etc.

Source: AFAS15-006: Data Security and Customer Data Privacy and Data Privacy slides

V. Data Security and Customer Data Privacy



Client's Information Security for NFTF Policies

Recorded information must be treated with strict confidentiality and thus must be properly secured and not made available to anyone.

The recording including other electronic client documents must be disposed or deleted immediately, upon policy issuance. This will ensure that such information will not fall into the wrong hands which may compromise the client's security and the company's reputation.

Source: AFAS21-002 : Insurance Commission (IC) Circular 2020-109 – Guidelines on Institutionalization of Remote Selling Initiatives as a permanent mode of selling insurance products

Social Media Violations and Penalties



VI. Social Media Violations/Penalties



	Violation	1 st Offense	2 nd Offense	3 rd Offense
Any social media or online platform violation	<p>Sales person fails to follow the appropriate guidelines pertaining to sharing any Company information and/or sales material</p> <p>Example: Sales person made a post on social media sharing PLUK logo or information without express permission from Pru Life UK</p>	<p>Written Reprimand</p> <p>*Considering no action was done even after three (3) days notice to take down the post after handling by Agency</p>	<p>Suspension of the right to sell policies, collect premium payments, receive commissions and recruit</p> <p>Accessory penalty: Disqualification from contests/incentives</p>	<p>Suspension of the right to sell policies, collect premium payments, receive commissions and recruit</p> <p>Accessory penalty: Disqualification from contests/incentives</p>

Thank you very much.



 www.prulifeuk.com.ph  Pru Life UK - Official  @PruLifeUK  @PruLifeUK  Pru Life UK

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