

Content Hub Sign-In Contest Mechanics/Terms and Conditions

Battle of the Bosses

Campaign overview

Battle of the Bosses is a Content Hub sign-in activation contest designed to encourage Branch Managers to help their qualified Unit Managers and agents to successfully sign in and use the PLUK Content Hub.

Branch Managers will compete against other Branch Managers within their assigned color group. Rankings will be based on their branch's Content Hub sign-in rate (number of members who signed-in among those qualified to access Content Hub) within the contest period.

The Top 3 Branch Managers in each color group who achieve the highest validated ranking will win the corresponding group prizes.

Individual members can also win in the monthly raffle and grand draws.

Contest Period: **September 4 to November 30, 2026.**

I. CONTEST MECHANICS

1. Who can participate?

The contest is open to eligible **Branch Managers with qualified Unit Managers and agents who have been granted pilot access to PLUK Content Hub.**

For the purposes of the contest:

- **Branch Managers**, or "BMs," are the official participants in the group competition.
- **Qualified Members** are the eligible Unit Managers and agents assigned to a participating BM based on the official contest master list.
- Only Qualified Members who successfully log in to the PLUK Content Hub may receive raffle entries earned through their BM's ranking.
- A BM must remain active and in good standing with Pru Life UK throughout the Contest Period and until prizes are awarded.
- Qualified Members must likewise remain active and in good standing during the applicable validation period.

Who are included in the Content Hub pilot program and are eligible to participate in this contest?

- Active agents with at least **1.5 sales in Q1 2026**
- Agency leaders
- MDRT members
- Achievers Club members

2. Contest period

Start: September 4, 2026

End: November 30, 2026, 11:59 pm

Only successful logins recorded by Pru Life UK's authorized Content Hub system within the Contest Period will be counted.

The contest will have the following rank check cut-offs:

Rank Check	Cut-off Date and Time	Purpose
Monthly Rank Check 1	September 30, 2026, 11:59 pm	Monthly raffle ticket allocation
Monthly Rank Check 2	October 31, 2026, 11:59 pm	Monthly raffle ticket allocation
Grand Rank Check	November 30, 2026, 11:59 pm	Grand raffle and group competition

3. Assignment of Branch Managers to Color Groups

Participating BMs will be assigned to color groups based on the number of Qualified Members under them.

There will be 5 color groups:

1. Green Group – BMs with 101 to 126 agents/UMs with Content Hub access
2. Pink Group - 70 to 100 agents/UMs
3. Blue Group - 50 to 69 agents/UMs
4. Orange Group - 30 to 49 agents/UMs
5. Yellow Group - 1 to 29 agents/UMs

BMs will compete only against other eligible BMs within their assigned color group.

The grouping and qualified member counts will be finalized before the start of the contest. Once published, group assignments will not normally be changed, except when Pru Life UK determines that a correction is necessary because of a data, assignment, eligibility, or administrative error.

Participants may view their official grouping [here](#).

4. How to participate

To participate:

The BM encourages all Qualified Members under the BM's official contest roster to log in to the PLUK Content Hub. Logins are then recorded in the backend and added to the count and percentage.

5. How to win

The Top 3 Branch Managers in each color group who achieve the highest validated ranking will win the corresponding group prizes. Validated ranking is determined by how fast they reach 100% completion rate.

6. How rankings will be calculated

At each ranking cut-off, every eligible BM's login completion rate will be calculated using the following formula:

Login Completion Rate = Number of Qualified Members with Validated Logins ÷ Total Number of Qualified Members in the BM's Official Contest Roster × 100

Ranking principles

- BMs will be ranked from the highest validated login completion rate to the lowest.
- Rankings will be determined separately for each color group.
- Only logins completed on or before the applicable cut-off will count for that rank check.
- Preliminary dashboards, screenshots, or manually maintained branch trackers will not override the official validated records.

7. Tie-breaker

If two or more BMs have the same completion rate at a cut-off, the following tie-breakers will apply in order:

1. Earlier date and time when the BM reached the tied completion rate
2. Higher number of validated first-time logins during the applicable ranking period
3. Higher number of Qualified Members in the BM's official contest roster
4. Electronic random draw conducted by authorized Pru Life UK representatives

8. Early completion

A BM who reaches a validated 100% login completion rate first before a scheduled cut-off will be given the accumulated raffle ticket allocations and prizes for the next rank checks. If there are two more BMs within the same color group who reach 100% before the cut-off, they will be ranked based on who achieved 100% completion rate first, subject to:

- continued eligibility;
- validation of all recorded logins;
- any approved changes to the official roster; and
- the tie-breaker rules based on the timestamp when 100% was achieved.

9. Monthly raffle ticket allocation

At the September 30 and October 31 rank checks:

- Each eligible BM will receive a ranking within the BM's assigned color group.
- The ranking will determine the number of raffle tickets allocated to each eligible Qualified Member under that BM. The higher the ranking, the more raffle tickets will be given to each qualified member who logged in.
- Only Qualified Members with a validated Content Hub login by the applicable cut-off will receive the raffle tickets allocated through their BM.
- Raffle tickets are personal to the Qualified Member and may not be transferred, pooled, sold, or assigned.
- Raffle tickets from each rank checks will be carried over to the next draws.

Monthly raffle prizes

For each monthly raffle draw:

- **Three winners**
- **₱5,000 GCash Credit per winner**

10. Grand Raffle

The grand ranking as of **November 30, 2026, 11:59 p.m.** will determine the number of grand raffle tickets allocated to each validated Qualified Member. This final ranking will take into consideration the BMs who achieved early completions.

11. Grand Raffle Prizes

- One winner of **₱10,000**
- Two winners of **₱6,000 each**
- Three winners of **₱3,000 each**

Participants can only win once. If a participant wins twice in the raffle. The higher prize will be given to the participant. The lower prize will be redrawn.

Winning the monthly raffle will not prevent a Qualified Member from joining the grand raffle, provided the person remains eligible.

12. Grand Group Competition

At the November 30 Grand Rank Check, eligible BMs will be ranked within their respective color groups.

Subject to final approval, the **Top 3 BMs in each color group** will receive the corresponding group prizes.

	Top 1	Top 2	Top 3
One-time Food Cart/Coffee Cart Green – ₱12,000 Pink – ₱10,000 Blue – ₱8,000 Orange – ₱ 5,000 Yellow – ₱3,000	√		
Branch-exclusive Social/Digital Content Set (digital calling card + 2 social stickers or frames, + 2 content templates)	√	√	
Digital/Social Media Workshop Access	√	√	√

13. BMs with small Qualified Member populations

To promote fairness, BMs with **1 to 13 Qualified Members** will:

- not be included in the competitive BM rank checks;
- not be eligible for Top 1, Top 2, or Top 3 group prizes; and
- receive a baseline allocation of one raffle ticket for each Qualified Member who successfully logs in, subject to validation.

14. Validation and official results

All rankings, raffle entries, and winners are subject to validation by Pru Life UK.

Validation may include confirmation of:

- BM and Qualified Member eligibility
- Official branch or unit assignment
- Active status and good standing
- Inclusion in the approved Content Hub pilot roster
- Successful login using the appropriate registered email address
- Date and time of login
- Duplicate, erroneous, unauthorized, or technically invalid records
- Compliance with these mechanics and applicable company standards

The records maintained by Pru Life UK and its authorized service providers will be the official basis for determining participation, rankings, raffle entries, and winners.

II. TERMS AND CONDITIONS

1. Acceptance of the terms

By participating in **Battle of the Bosses**, the participant confirms that the participant has read, understood, and agreed to comply with these Terms and Conditions, the official contest mechanics, and applicable Pru Life UK policies and standards.

Participation does not create an employment relationship, guarantee continued appointment, or alter the participant's existing contractual relationship with Pru Life UK.

2. Organizer

The contest is organized by **Pru Life Insurance Corporation of U.K.**, referred to in these Terms and Conditions as "Pru Life UK."

Official contest communications will be issued only through Pru Life UK's authorized channels and representatives.

3. Eligibility

To be eligible, a participant must:

1. Fall within the applicable participant category identified in the official mechanics.
2. Appear in the official contest or Content Hub pilot master list.
3. Be active and in good standing throughout the Contest Period and validation period.
4. Comply with all applicable Pru Life UK policies, agency standards, codes of conduct, and contest rules.
5. Not be directly involved in contest administration, system reporting, validation, ranking approval, raffle execution, or prize fulfillment, unless expressly authorized to participate.

Individuals whose access or status cannot be validated may be excluded.

4. Official roster and organizational movement

Each BM's denominator will be based on the official contest roster issued or approved by Pru Life UK.

Unless otherwise approved:

- The roster will be fixed based on the Q1 2026 Sales Performance Report.
- Transfers, resignations, terminations, new appointments, reporting-line changes, and corrections after the freeze date will not change the roster.
- A Qualified Member may be credited to only one BM for a particular rank check.
- No Qualified Member may generate raffle allocations for more than one BM during the same ranking period.
- Pru Life UK may correct roster errors when supported by official records.

5. Valid login

A login will be considered valid only when:

- the Qualified Member uses the official Content Hub access process;
- the login is recorded successfully by the authorized system;
- the email or identifier matches the Qualified Member's official record;
- the login occurs within the Contest Period and before the applicable cut-off; and
- the login passes Pru Life UK's validation.

A page visit, attempted login, requested verification code, screenshot, or statement that a person logged in will not by itself constitute a valid login.

6. Prohibited conduct and disqualification

Pru Life UK may disqualify a participant, cancel affected raffle entries, remove invalid logins, withhold a prize, or adjust a ranking if it finds evidence of:

- false, misleading, incomplete, or manipulated information;
- unauthorized use of another person's account, email, verification code, or credentials;
- creation or use of fictitious, duplicate, inactive, or ineligible records;
- attempts to circumvent Content Hub access controls;
- coercion, misrepresentation, fraud, or other improper conduct;
- tampering with contest records, rankings, or raffle procedures;
- violation of these Terms and Conditions or applicable Pru Life UK standards; or
- any conduct that compromises the fairness, security, or integrity of the contest.

The internal Agency Standards Manual working file states that certain violations may carry disqualification from contests or incentives, including manipulation of sales, misleading statements, and unauthorized materials.

Disqualification from this contest will be without prejudice to any separate review or action that Pru Life UK may take under its applicable policies, agreements, or standards.

7. Raffle administration

Raffle draws will be conducted electronically using an authorized random selection method and under the supervision of designated Pru Life UK representatives.

Before each draw:

1. All eligible raffle entries will be consolidated.
2. Duplicate or invalid entries will be removed.
3. Eligibility will be checked against official records.
4. The final validated raffle pool will be approved by authorized representatives.

Alternate winners may be drawn to replace winners who are subsequently found ineligible or who fail to claim their prizes.

8. Announcement and notification of winners

Winners will be notified through one or more of the following official channels:

- Registered PLUK email address
- Official agency communication platform
- Direct communication from an authorized representative
- Official contest announcement

Winners must respond within **60 calendar days** from the date of notification and submit all required documents within the prescribed period.

Failure to respond or comply within the required period may result in prize forfeiture, subject to the final approved procedure.

9. Prize claiming requirements

A winner may be required to submit:

- Valid company, agent, or government-issued identification
- Proof of active status and eligibility
- Signed acknowledgment receipt
- Signed waiver, release, or quitclaim, if applicable
- GCash or other prize fulfillment details belonging to the validated winner
- Tax-related information or documents, if applicable
- Other reasonable documents required for validation and fulfillment

Pru Life UK may withhold prize fulfillment until all requirements have been completed and validated.

III. Prizes

1. Prize conditions

Unless expressly stated otherwise:

- Prizes are non-transferable.
- Non-cash prizes may not be converted to cash.
- No winner may request that a prize be reassigned to another person, branch, or unit.
- A prize may not be exchanged for a different item at the winner's request.
- Gift certificates, service providers, workshops, and other third-party components may be subject to the provider's separate terms, availability, validity period, and redemption requirements.

- Expenses not expressly included in the prize will be for the account of the winner.
- Applicable taxes, withholding obligations, or reporting requirements will be handled according to applicable law and Pru Life UK procedures.

2. Workshops and Branch Content Sets

Workshop and content-set prizes will be scheduled for 2027, subject to:

- scheduling availability;
- minimum technical or attendance requirements;
- scope agreed by Pru Life UK;
- applicable content, brand, and compliance guidelines;
- reasonable production timelines; and
- any usage restrictions communicated with the prize.

The exclusive branch content set will include:

- Digital calling card with branch logo
- 2 branch-exclusive social stickers/frames
- 2 content templates

Workshop is open to all members of the BM's branch, regardless if they are content hub members or not.

IV. Data Privacy, Consents, Releases and Technicalities.

1. Data Privacy

By participating, eligible BMs, UMs, and agents acknowledge that Pru Life UK may collect and process personal information reasonably necessary to:

- administer the contest;
- verify identity and eligibility;
- record and validate Content Hub logins;
- calculate rankings;
- allocate raffle entries;
- conduct raffle draws;
- notify and validate winners;
- fulfill and document prizes;
- address inquiries or disputes;
- audit the contest; and
- comply with legal and regulatory requirements.

The information processed may include names, company or agent identifiers, branch or unit assignments, contact information, eligibility status, login status, login timestamps, ranking data, prize information, and supporting documents.

Personal information will be handled in accordance with applicable privacy laws, Pru Life UK's privacy policies, and the final approved privacy notice.

Only authorized personnel and service providers with a legitimate business need should have access to individual login information.

The public or agency-facing tracker should preferably show only the information necessary for competition visibility and should not disclose personal contact or account information.

2. Technical issues

Pru Life UK will not be responsible for delays, failed attempts, or incomplete participation caused by circumstances beyond its reasonable control, including:

- internet or network interruption;
- device or browser issues;
- incorrect email addresses;
- delayed or undelivered verification codes;
- service outages;
- system maintenance;
- unauthorized access; or
- other technical failures.

A submitted support ticket will not automatically count as a successful login.

3. Changes, suspension, or cancellation

Pru Life UK reserves the right, subject to applicable approvals, to amend, suspend, shorten, extend, or cancel the contest when circumstances beyond its reasonable control materially affect the contest's security, fairness, administration, or fulfillment. Any material change will be communicated through an official channel. Changes will not be applied retroactively in a manner that unfairly disadvantages participants, unless required to correct an error or comply with law, regulation, or company policy.

4. Final decision

All questions concerning eligibility, roster assignment, login validation, rankings, raffle entries, winner selection, prize fulfillment, and interpretation of these Terms and Conditions will be resolved by Pru Life UK through its authorized representatives. Decisions will be final, subject to applicable laws, regulations, company policies, and approved appeal procedures.

5. General release

To the extent permitted by applicable law, participants agree that Pru Life UK and its authorized officers, employees, representatives, service providers, and partners will not be liable for losses or expenses arising from participation in the contest or acceptance and use of a prize, except when caused by willful misconduct or as otherwise provided by law.

Nothing in these Terms and Conditions excludes rights or obligations that cannot legally be excluded.