

Appendix: Objectives of the Investment-linked funds

The investment-linked funds below are either managed by the investment team of Prudential Assurance Malaysia Berhad, Eastspring Investments Berhad, Eastspring Al-Wara' Investments Berhad or any other third-party fund managers. Please refer to the Product Disclosure Sheet for the list of funds that is applicable to the product. For further details, please refer to the most recent fund fact sheets of the respective funds available at www.prudential.com.my.

Investment Objective(s)

PRULink Equity Income Fund (PI) (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing in a diversified portfolio of high quality shares and dividend yielding stocks which have or can potentially have attractive dividend yields.

PRULink Equity Focus Fund (FF) (Equity fund):

This fund aims to maximise returns over medium to long term. This is achieved by investing into approximately 30 quality Malaysian companies listed in Bursa Malaysia that are expected to provide medium to long-term capital appreciation and income potential.

PRULink Managed Fund II (PM2) (Managed fund):

This fund aims to maximise returns over medium to long term by investing in shares and fixed interest securities through **PRULink Equity Fund** and **PRULink Bond Fund** and in any other **PRULink Funds** that may become available in the future. The neutral asset allocation ratio is 80% in equities and 20% in fixed income securities with allowable movement +/-10%.

PRULink Bond Fund II (PF2) (Bond fund):

This fund aims to provide stable return over medium to long term by investing primarily in fixed interest securities and deposits, currencies, derivatives, or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

PRULink Dana Unggul (HE) (Equity fund):

This fund aims to maximise returns over medium to long term by investing in high quality Shariah-approved shares listed on the Bursa Malaysia.

PRULink Dana Urus II (HM2) (Managed fund):

This fund aims to maximise returns over medium to long term by investing in Shariah-approved shares and Islamic debt securities through **PRULink Dana Unggul** and **PRULink Dana Aman** and in any other such **PRULink Funds** that may become available in the future. The neutral asset allocation ratio is 80% and 20% with allowable movement from the benchmark of +/- 10%.

PRULink Strategic Managed Fund (PSM) (Managed fund):

This fund aims to provide moderate capital growth over the medium to longer term by investing in a mix of fixed income and equity securities directly, or indirectly through the use of investment funds. The fund will tactically allocate between 70% to 90% in fixed income and 10% to 30% in equities.

PRULink Asia Managed Fund (AMF) (Managed fund):

PRULink Asia Managed Fund is an actively managed fund that seeks to maximise returns over medium to long term. This is achieved by investing directly in shares, fixed interest securities and money market instruments in the Asia Pacific ex Japan region through any other **PRULink Global Funds** that may become available in the future or indirectly via sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund manager to be determined from time to time.

PRULink Global Market Navigator Fund (GMN) (Managed fund):

PRULink Global Market Navigator Fund is an actively managed fund that aims to achieve positive absolute returns over the medium-term through the implementation of an actively managed asset allocation strategy in a diversified range of global assets including cash, equities, bonds and currencies. Exposure to each asset classes will be primarily through exchange traded funds, index futures, direct equity and bonds, swaps, options and foreign exchange forwards, each of which may be traded through recognised exchanges or via the over-the-counter markets. The use of derivatives is for efficient portfolio management to gain access to the markets efficiently in a cost-effective manner. At inception, **PRULink Global Market Navigator Fund** will invest in a sub-fund called Eastspring Investments – Global Market Navigator Fund managed by Eastspring Investments (Singapore) Limited. The fund may then invest in any other **PRULink** absolute return funds that may become available in the future or indirectly via other absolute return funds.

PRULink Dragon Peacock Fund (DPF) (Equity fund):

PRULink Dragon Peacock Fund is a fund that aims to maximise long-term total return by investing primarily in equity and equity related instruments of corporations, which are incorporated in, or listed in, or operating principally from, or carrying on significant business in, or derive substantial revenue from, or whose subsidiaries, related or associated corporations derive substantial revenue from the People's Republic of China (PRC) and India. At inception, **PRULink Dragon Peacock Fund** will invest in a sub-fund called Eastspring Investments – Dragon Peacock Fund managed by Eastspring Investments (Singapore) Limited. The investments of the Sub-Fund include, but are not limited to, listed securities in the Recognised Markets, depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares and warrants. The fund may invest in any other funds or sub-funds managed by Eastspring Investments (Singapore) Limited or any other fund managers to be determined from time to time.

PRULink Asia Equity Fund (ASF) (Equity fund):

PRULink Asia Equity Fund is a fund that aims to maximise long-term total return by investing in equity and equity-related securities of companies, which are incorporated, or have their area of primary activity in Asia Pacific ex-Japan. The Asia Pacific ex-Japan region includes but is not limited to the following countries: Korea, Taiwan, Hong Kong, Philippines, Thailand, Malaysia, Singapore, Indonesia, People's Republic of China, India, Pakistan, Australia and New Zealand. The fund may also invest in depository receipts [including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)], debt securities convertible into common shares, preference shares and warrants.

PRULink Global Growth Fund (GGF) (Equity fund):

This fund aims to generate long-term returns through investing primarily into a portfolio of assets globally including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

PRULink Asia Pacific Dynamic Income Fund (ADI) (Equity fund):

This fund aims to provide stable return and achieve medium to long term capital appreciation by investing primarily in Asia Pacific ex-Japan region assets including equities, equity-related securities, debt securities, deposits or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

PRULink Global ESG Choice Fund (GEC) (Equity fund):

This fund aims to focus mainly on investments that promote environmental, social or governance characteristics based on a best-in-class approach while also seeks to provide long term capital growth. This is achieved by investing in foreign equities, equity-related securities, deposits, currencies, derivatives, or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by PAMB, collective investment schemes and/or exchange traded funds.

PRULink Global Leaders Fund (GLE) (Equity fund):

The fund aims to maximise long-term total returns (the combination of income and growth of capital) by investing in a Sub-Fund(s). The fund provides exposure to investments in a wide range of global equities issued by companies that the fund manager considers to be, or have the potential to be, leading in their field in terms of improving policyholder value. The fund may also invest in any other funds with similar objective that may become available in the future.

Note: Effective from 1 January 2025 onwards, the Fund's investments will invest into JPMorgan Investment Funds – Global Select Equity Fund (acc) – USD. The Sub-Fund is managed by JPMorgan Asset Management (Europe) S.à.r.l. where at least 67% of the Sub-Fund's assets (excluding cash and cash equivalents) will be invested in equity securities located in any country. The Investment Objective is to achieve a return in excess of the global equity markets by investing primarily in companies, globally.

PRULink United Income Fund (UIF) (Managed fund)

The fund aims to provide regular income for capital appreciation over the medium to long-term through global investments directly and indirectly.

PRULink United Growth Fund (UGF) (Equity Fund)

The fund aims to provide capital appreciation over the medium to long-term through global investments directly and indirectly.

PRULink Equity Plus Fund (PEP) (Equity fund):

This fund aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

PRULink Managed Plus Fund (PMP) (Managed fund):

This fund aims to maximise long-term returns through investing into a portfolio of domestic and foreign assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as investment-linked funds set up by us, collective investment schemes and/or exchange traded funds.

PRULink Global Opportunities Fund (USD) (GOF) (Equity fund):

PRULink Global Opportunities Fund (USD) aims to generate long-term capital growth through investing primarily into a portfolio of assets globally including equities, equity-related securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

Note: At inception, PRULink Global Opportunities Fund (USD) will invest into a USD denominated target fund(s) called JPMorgan Investment Funds – Global Select Equity Fund A (acc) – USD (“Target Fund”) where at least 67% of the fund's assets (excluding cash and cash equivalents) will be invested in equity securities. Issuers of these securities may be located in any country, including emerging markets. The Target Fund may also invest in Undertakings For The Collective Investment Of Transferable Securities (“UCITS”) and other Undertakings For Collective Investments (“UCIs”) and in assets denominated in any currency.

PRULink Asian Multi-Asset Fund (USD-Hedged) (MAU) (Managed fund):

PRULink Asian Multi-Asset Fund (USD-Hedged) aims to maximise long-term returns through investing primarily into a portfolio of Asian assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as **PRULink Funds**, collective investment schemes or exchange traded funds.

Note: At inception, PRULink Asian Multi-Asset Fund (USD-Hedged) will invest into Schroder Asian Income Class USD Hedged A Dis (“Target Fund”) where it will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments to achieve its objective. The Target Fund will

also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Target Fund intends to focus on companies that are able to create true shareholder value, have a strong and stable earnings stream and have a strong sustainable dividend yield. For the Asian fixed income portfolio, the Target Fund intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as valuation, demand/supply conditions and liquidity. The Target Fund may invest up to 10% of its assets in China A-Shares through the Stock Connect.

PRULink Global Managed Fund (USD) (GMF) (Managed fund):

PRULink Global Managed Fund (USD) aims to generate long-term total returns through investing primarily into a portfolio of global assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

Note: At inception, PRULink Global Managed Fund (USD) will invest into a USD denominated target fund(s) called JPMorgan Investment Funds – Global Income Fund A (acc) – USD (hedged) (“Target Fund”) where it primarily invests in a portfolio of income generating securities such as debt securities, equity securities and Real Estate Investment Trusts (“REITs”). Issuers of these securities may be located in any country, including emerging markets. The Target Fund may invest in China A-Shares via the China-Hong Kong Stock Connect Programmes as well as in other assets including, but not limited to, convertible securities, forward currency exchange contracts, below investment grade and unrated debt securities and financial derivative instruments.

PRULink Asian Multi-Asset Fund (SGD) (MAS) (Managed fund):

PRULink Asian Multi-Asset Fund (SGD) aims to maximise long-term returns through investing primarily into a portfolio of Asian assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as **PRULink Funds**, collective investment schemes or exchange traded funds.

Note: At inception, PRULink Asian Multi-Asset Fund (SGD) will invest into Schroder Asian Income Class SGD X Dis (“Target Fund”) where it will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments to achieve its objective. The Target Fund will also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Target Fund intends to focus on companies that are able to create true shareholder value, have a strong and stable earnings stream and have a strong sustainable dividend yield. For the Asian fixed income portfolio, the Target Fund intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as valuation, demand/supply conditions and liquidity. The Target Fund may invest up to 10% of its assets in China A-Shares through the Stock Connect.

PRULink Global Managed Fund (SGD-Hedged) (GMS) (Managed fund):

PRULink Global Managed Fund (SGD-Hedged) aims to generate long-term total returns through investing primarily into a portfolio of global assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

Note: At inception, PRULink Global Managed Fund (SGD-Hedged) will invest into a SGD denominated target fund(s) called JPMorgan Investment Funds – Global Income Fund A (acc) – SGD (hedged) (“Target Fund”) where it primarily invests in a portfolio of income generating securities such as debt securities, equity securities and Real Estate Investment Trusts (“REITs”). Issuers of these securities may be located in any country, including emerging markets. The Target Fund may invest in China A-Shares via the China-Hong Kong Stock Connect Programmes as well as in other assets including, but not limited to, convertible securities, forward currency exchange contracts, below investment grade and unrated debt securities and financial derivative instruments.

PRULink Asian Multi-Asset Fund (AUD-Hedged) (MAA) (Managed fund):

PRULink Asian Multi-Asset Fund (AUD-Hedged) aims to maximise long-term returns through investing primarily into a portfolio of Asian assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as **PRULink Funds**, collective investment schemes or exchange traded funds.

*Note: At inception, **PRULink Asian Multi-Asset Fund (AUD-Hedged)** will invest into **Schroder Asian Income Class AUD Hedged A Dis ("Target Fund")** where it will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments to achieve its objective. The Target Fund will also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Target Fund intends to focus on companies that are able to create true shareholder value, have a strong and stable earnings stream and have a strong sustainable dividend yield. For the Asian fixed income portfolio, the Target Fund intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as valuation, demand/supply conditions and liquidity. The Target Fund may invest up to 10% of its assets in China A-Shares through the Stock Connect.*

PRULink Global Managed Fund (AUD-Hedged) (GMA) (Managed fund):

PRULink Global Managed Fund (AUD-Hedged) aims to generate long-term total returns through investing primarily into a portfolio of global assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds.

*Note: At inception, **PRULink Global Managed Fund (AUD-Hedged)** will invest into a AUD denominated target fund(s) called **JPMorgan Investment Funds – Global Income Fund A (acc) – AUD (hedged) ("Target Fund")** where it primarily invests in a portfolio of income generating securities such as debt securities, equity securities and Real Estate Investment Trusts ("REITs"). Issuers of these securities may be located in any country, including emerging markets. The Target Fund may invest in China A-Shares via the China-Hong Kong Stock Connect Programmes as well as in other assets including, but not limited to, convertible securities, forward currency exchange contracts, below investment grade and unrated debt securities and financial derivative instruments.*

PRULink Asian Multi-Asset Fund (GBP-Hedged) (MAP) (Managed fund):

PRULink Asian Multi-Asset Fund (GBP-Hedged) aims to maximise long-term returns through investing primarily into a portfolio of Asian assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments directly, and/or indirectly through the use of any funds such as **PRULink Funds**, collective investment schemes or exchange traded funds.

*Note: At inception, **PRULink Asian Multi-Asset Fund (GBP-Hedged)** will invest into **Schroder Asian Income Class GBP Hedged A Dis ("Target Fund")** where it will actively allocate between Asian equities, Asian fixed income securities, cash and other permissible investments to achieve its objective. The Target Fund will also perform active security selection for its investments in Asian equities, Asian fixed income and other permissible investments. For the Asian equities portfolio, the Target Fund intends to focus on companies that are able to create true shareholder value, have a strong and stable earnings stream and have a strong sustainable dividend yield. For the Asian fixed income portfolio, the Target Fund intends to select securities that deliver attractive yield and capital growth taking into account both fundamental and technical views such as valuation, demand/supply conditions and liquidity. The Target Fund may invest up to 10% of its assets in China A-Shares through the Stock Connect.*