

Frequently Asked Questions (FAQs) - PRULink Asia Equity Fund (PAEF)?

- **Why is Prudential updating the investment strategy for PRULink Asia Equity Fund (PAEF)?**
The update on investment strategy is carried out with the intention to deliver better value to our customers in the long run. We believe the enhanced investment strategy of PAEF could promote sustainable fund management and offer potential better fund performance.
- **What is the update on investment strategy?**
The equity allocation of PAEF will be updated from solely feeding into Eastspring Investments (Singapore) Limited Asian Equity Fund (EIAEF) to even allocation split into two new target funds - Eastspring Investments Malaysia – Asia Pacific ex-Japan Target Return Fund (EIMY-APTR) and JPMorgan Asia Growth Fund (“JPMAG”).
- **How does this update on investment strategy impact my existing investment?**
There is no impact to your existing investment. This update may potentially generate better fund performance via stock selection and flexible investment asset allocation in the long run.
- **Can you tell me more about the new target funds, Eastspring Investments Malaysia – Asia Pacific ex-Japan Target Return Fund (EIMY-APTR) and JPMorgan Asia Growth Fund (JPMAG)?**
EIMY-APTR’s investment objective is to provide capital appreciation by investing in securities in the Asia Pacific ex-Japan region. The Fund adopts unconstrained style (largely Growth & Value) with the aim to meet target return of 8% per annum and has the flexibility to de-risk for capital protection.

JPMAG’s investment objective is to achieve long-term capital appreciation by investing at least 70% of its non-cash assets in equity of companies in Asian economies and up to 30% in non-Asian equity securities. The Fund adopts quality and growth style for active stock selection.

For more information about PAEF, you may refer to Master Fund Fact sheet via [Savings & Investment Funds | Prudential Malaysia](#). (Note: Past performance is not indicative of future performance and that performance of the fund is not guaranteed.)

- **When will this update on investment strategy take effect?**
The update on investment strategy will take effect on 16 July 2022.
- **Will there be any additional cost to me?**
There is no cost to you. Your insurance coverage remains status quo.
- **What could I do if I prefer to invest in other funds than PRULink Asia Equity Fund (PAEF)?**
You have a choice to switch out your existing investment units and redirect your recurring premiums from PAEF to any funds within the funds offered by your policy according to your risk tolerance level and investment preference.
- **How can I switch out my existing investment units and redirect my recurring premiums from PRULink Asia Equity Fund (PAEF)?**
You may switch out and redirect your premiums to other funds within the funds offered by your policy according to your risk tolerance level and investment preference. Please complete the “Application for Withdrawal, Switching, Premium Redirection or Structured Withdrawal Cancellation” form.

Other questions

- **My policy has lapsed. Can I proceed with recurring premium redirection/switching?**
Yes, you can. You would need to revive your policy first before you can perform redirection or switching accordingly.
- **What will happen if the Life Assured passes away in the next 90 days?**
We will process and pay the death claim, in accordance with your policy.