

## **Frequently Asked Questions (FAQs) - PRULink Equity Fund (PEF)**

### 1. Closure of fund to new investment monies

#### • **Why is PRULink Equity Fund (PEF) closed from accepting my premium?**

Due to its large fund size and to ensure sustainable fund performance going forward, PEF's fund size needs to be kept at the optimal level of around RM11 billion as of December 2021. This optimal level will allow for better investment opportunity to deliver potential better fund performance.

#### • **What will happen to my investment in PRULink Equity Fund (PEF)?**

The fund will be closed to all types of new investment monies from 16 July 2022 onwards. However, if you have existing investment units in PEF, these will remain unaffected, and you can choose to switch them out if you wish.

### 2. Recurring premium redirection

#### • **What is recurring premiums redirection?**

Recurring premiums redirection is when you provide instruction to us to redirect your recurring premiums be it in terms of fund type or investment proportion.

#### • **What will happen if I don't provide my premium redirection instruction by 4 July 2022?**

If there is no action taken by you, your recurring premiums will be redirected to a new local equity fund, known as PRULink Dynamic Equity Fund (PDEF), which has a similar investment strategy as PRULink Equity Fund (PEF). We will invest the relevant percentage of allocated premiums (intended for PEF) paid from 16 July 2022 in PDEF.

You can consider to redirect your recurring premiums into PRULink Equity Plus Fund (PEPF) with both local and foreign equity exposure. You may also redirect your recurring premiums to other funds within the funds offered by your policy according to your risk tolerance level and investment preference.

#### • **Why am I encouraged to redirect my recurring premiums to the PRULink Equity Plus Fund (PEPF)?**

PEPF is the suggested option for your consideration as PEPF provides you the opportunity to participate in both local and foreign equity market which offers vast global investment opportunities, compared to local equity market. Besides, PEPF provides you the opportunity to diversify from specific country risk.

#### • **Can you tell me more about the new fund – PRULink Dynamic Equity Fund (PDEF)?**

PDEF is a local equity fund of a Fund-of-Funds structure which invests into a target fund called PRULink Strategic Fund (PSF). PSF invests primarily in Malaysia Leaders or Emerging Leaders stocks via large, mid and small capitalisation companies to deliver potential better fund performance.

For more information about PDEF, you may refer to the 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.)

#### • **Can you tell me more about PRULink Equity Plus Fund (PEPF)?**

PEPF is a Fund-of-Funds structure which invests in foreign equities via the target fund called PRULink Global Strategic Fund (with Hedging) (PGSF-H); and local equities via the target fund called PRULink Strategic Fund (PSF). The neutral asset allocation for PEPF is 80% in local equities and 20% in foreign equities.

PEPF provides you the opportunity to participate in both local and foreign equity market which offers vast global investment opportunities, compared to local equity market. Besides that, the fund is also able to diversify from specific country risk.

For more information about PEPF, you may refer to the 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.)

#### • **How can I redirect my recurring premiums to PRULink Dynamic Equity Fund (Option A) or PRULink Equity Plus Fund (Option B)?**

You can redirect your recurring premiums to PRULink Dynamic Equity Fund (Option A) or PRULink Equity Plus Fund (under Option B) by:

- Following the guided steps received via the SMS link to complete the instruction, or
- Filling up the forms that you received together with the hardcopy letter

- **Can I choose another fund apart from the suggested funds by Prudential i.e. PRULink Dynamic Equity Fund (PDEF) or PRULink Equity Plus Fund (PEPF)?**

Yes. You may choose to redirect your recurring premiums into any funds within the funds offered by your policy according to your risk tolerance level and investment preference.

Should we not receive your instruction for your recurring premium redirection by 4 July 2022, we shall replace your current investment choice for PEF with PDEF under Option A.

- **Alternatively, how can I redirect my recurring premiums to other fund(s) instead of PRULink Dynamic Equity Fund (Option A) or PRULink Equity Plus Fund (Option B)?**

You may also redirect your recurring 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.

- **If I have redirected my recurring premiums from PRULink Equity Fund (PEF) to Fund A, can I redirect the recurring premiums back to PEF later?**

No. We will no longer accept any new investment monies into PEF as of 16 July 2022. This means PEF will no longer be available for both recurring premiums and customers' selection during premium redirection, fund switching and top ups into PEF.

- **When can I redirect my recurring premiums?**

You can redirect your recurring premiums anytime. The recurring premium redirection to your preferred fund choices shall take effect on your next premium due date.

- **Will there be any additional cost to me?**

There is no cost to you. Your insurance coverage will not be affected.

### 3. 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.