

## **Frequently Asked Questions (FAQs) - PRULink Managed Fund (PMF)**

### 1. Update on investment strategy

- **Why is Prudential updating the investment strategy for PRULink Managed Fund (PMF)?**

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 PMF could promote sustainable fund management and offer potential better fund performance.

- **What is the update on investment strategy?**

The asset allocation between local equity and fixed income securities will remain unchanged for **PRULink** Managed Fund (PMF). However, the update is to redirect 90% of equity allocation strategy for PMF to **PRULink** Strategic Fund (PSF), while the remaining 10% will maintain in **PRULink** Equity Fund (PEF).

- **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 as **PRULink** Strategic Fund's (PSF) investment strategy focuses primarily on companies which are leaders and emerging leaders.

- **Can you tell me more about the new target fund, 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 PSF, 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 will not be affected.

- **What could I do if I prefer to invest my existing investment in other funds than PRULink Managed Fund (PMF)?**

You have a choice to switch out your existing investment units from PMF to any funds within the funds offered by your policy according to your risk tolerance level and investment preference.

- **How can I perform fund switching?**

You can perform fund switching as per the current fund transaction process, i.e. to complete the "Application for Withdrawal, Switching, Premium Redirection or Structured Withdrawal Cancellation" form.

### 2. Recurring premium redirection

- **What is recurring premium redirection?**

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

- **Is it compulsory to redirect my recurring premiums from PRULink Managed Funds (PMF) to PRULink Managed Plus Fund (PMPF)? Can I opt for another fund besides PMPF?**

It is not compulsory for you to redirect your recurring premiums from PMF to PMPF. You have a choice to redirect your recurring premiums to PMPF or any funds within the funds offered by your policy according to your risk tolerance level and investment preference or maintain your premiums in PMF.

- **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 remain invested in PMF. However, we encourage you to redirect your recurring premiums into **PRULink** Managed Plus Fund (PMPF) with both local and foreign equity exposure in addition to local fixed income securities exposure.

- **Why am I encouraged to redirect my recurring premiums to the PRULink Managed Plus Fund (PMPF)?**

PMPF is the suggested option for your consideration as PMPF provides you the opportunity to participate in both local and foreign equity market in addition to local fixed income market. On top of that, PMPF is also able to tap into vast global investment opportunities, compared to local equity market.

- **Can you tell me more about PRULink Managed Plus Fund (PMPF)?**

PMPF is similar to PRULink Managed Funds (PMF) investment strategy with a mix of both equities and fixed income securities under a Fund-of Funds structure, except that PMPF has foreign equities exposure up to the maximum of 40%. The neutral asset allocation for PMPF is 60% in equities and 40% in fixed income securities.

PMPF 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, PMPF provides you the opportunity to diversify from specific country risk.

For more information about PMPF, 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.)

- **How can I redirect my recurring premiums to PRULink Managed Plus Fund (PMPF)?**

You can redirect your recurring premiums to PMPF by:

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

- **Alternatively, how can I redirect my recurring premiums to other fund(s) instead of PRULink Managed Plus Fund (PMPF)?**

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 Managed Fund (PMF) to PRULink Managed Plus Fund (PMPF), may I redirect the recurring premiums back to PMF later?**

Yes, you can redirect back to PMF later.

- **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.