PRULink Elite Balanced Fund

All data is as of 31 December 2025 unless otherwise stated

Features of Fund

Investment Objective	**PRU**Link Elite Balanced Fund ("the Fund") aims to achieve potential moderate capital growth over the medium to long term through global investments which include 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 ("CIS") and/or exchange traded funds ("ETF").
Investment Strategy & Approach	The Fund seeks to invest primarily in investment funds [Target Fund(s)/CIS/ETF, collectively, "Target Fund"] to achieve the investment objective. The Target Fund(s) will be monitored to assess the performance, processes, styles and positioning. The allocation to, or the Target Fund(s) may change if it is deemed unsuitable to meet the Fund's objectives. The Fund may also hedge up to 100% of foreign currency exposure using derivatives (e.g. currency forward) when deemed necessary. Note: Refer to additional disclosure for details of the Target Fund(s).
Asset Allocation	The Fund invests up to 100% of the Fund's NAV in the Target Fund(s)/CIS/ETF determined by the Fund Manager. The balance of the Fund's NAV will be invested in liquid assets.
Performance Benchmark	The benchmark will vary based on the Target Fund(s). At inception, the benchmark is: 60% MSCI AC World Index + 40% Maybank 12 Month Fixed Deposit Rate *For more information on benchmark kindly refer to www.msci.com, www.maybank.com.my*
Fund Manager	Prudential Assurance Malaysia Berhad 198301012262 (107655-U)

Fees & Charges

Fund Management Charge	1.30% p.a.
Other Charge, if any	Nil

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Fund Performance

PRULink Elite Balanced Fund is a new fund. There is no historical performance yet.

Notice: Past performance is not an indication of its future performance. This is strictly the performance of the investment/underlying funds, and not the returns earned on the actual premiums paid of the investment-linked insurance product.

Basis of calculation of past performance:

$$= \left(\frac{Net\ Asset\ Value\ for\ Year\ n}{Net\ Asset\ Value\ for\ Year\ n-1} - 1 \right) \%$$

Additional disclosure for PRULink Elite Balanced Fund

At inception, the Fund will invest into the Target Fund which include equity, bond and commodity investments. The strategic asset allocation of the respective investments may vary depending on market conditions, fund performance and suitability to meet the Fund's investment objective.

Asset Allocation	**Current Weightage**	**Target Fund**
Equities	60%	1. T. Rowe Price US Structured Research Equity (USD) *Benchmark: S&P 500 Index Net 30% witholding tax* 2. Blackrock Advantage Europe Equity (EUR) *Benchmark: MSCI Europe Net Total Return* 3. Eastspring Investments Asian Equity Income Fund (USD) *Benchmark: MSCI AC Asia Pacific ex-Japan Index* 4. Amundi Core MSCI Japan Undertakings for Collective Investment in Transferable Securities (UCITS) ETF (JPY) *Benchmark: 100% MSCI Japan Net Total Return*
Bonds	35%	5. Blackrock Global Funds Global Corporate Bond Fund (USD) *Benchmark: Bloomberg Global Aggregate Corporate Index, 100% USD hedged* 6. PRULink Bond Fund II (MYR) *Benchmark: Maybank 12 Month Fixed Deposit Rate*
Commodity	5%	7. Amundi Physical Gold Exchange Traded Commodities (ETC) (USD) *Benchmark: 100% London Gold Market Fixing Limited – London Bullion Market Association (LBMA) Precious Metals Fixing Price*

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1. T.Rowe Price US Structured Research Equity (USD)

T.Rowe Price US Structured Research Equity Fund ("Target Fund") is denominated in USD and aims to increase the value of its shares, over the long term, through growth in the value of its investments. The investment strategy seeks sector and industry-neutral exposure to the S&P 500 Index, with value added through stock selection skill. The strategy combines fundamental research with a disciplined portfolio construction process to pursue its investment objectives, all the while maintaining sector, industry, and portfolio characteristics similar to the S&P 500 Index benchmark, with explicit constraints on sector/industry weightings, position sizes, and exposure to non-benchmark names.

The Target Fund's performance is compared against the S&P 500 Index (net 30% withholding tax) which is closely aligned against the Target Fund's portfolio risk characteristics. Sector and industry weights are tightly controlled relative to the S&P 500 Index, with sector exposures weights to be within +/- 150 bps of the index weights, and industry exposures will be within +/- 100 bps of the index weights.

The calendar year performance for the T.Rowe Price US Structured Research Equity Fund as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Net Performance	16.47%	26.60%	29.95%	-18.65%	28.14%	20.33%	32.75%	-4.23%	24.01%	10.57%

Note: The above return is for the Target Fund which is denominated in USD.

Source: Morningstar, 31 December 2025

2. Blackrock Advantage Europe Equity Fund (EUR)

Blackrock Advantage Europe Equity Fund ("Target Fund") is denominated in Euro and aims to achieve long-term capital growth on its investments. The Target Fund seeks to gain at least 70% of its investment exposure to equity securities of companies domiciled in, listed in, or the main business of which is in, Europe. This is achieved by investing in equity securities, other equity-related securities, fixed income securities, money market instruments, deposits and cash.

The Target Fund's investment strategy utilises advanced quantitative techniques supported by a rigorous, data-driven investment approach, and it has been categorised as Article 8 under the Sustainable Finance Disclosure Regulation (SFDR).

The Target Fund's performance is compared against the MSCI Europe Index (Net Return). The calendar year performance for Blackrock Advantage Europe Equity Fund as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021
Net Performance	20.96%	9.50%	17.70%	-8.63%	31.39%

Note: The above return is for the Target Fund which is denominated in EUR.

Source: Blackrock, 31 December 2025

3. Eastspring Investments Asian Equity Income Fund (USD)

Eastspring Investments Asian Equity Income Fund ("Target Fund") is denominated in USD and aims to generate long-term capital growth and income by investing primarily in equity and equity-related securities of companies, which are incorporated, listed in or have their area of primary activity in the Asia Pacific ex-Japan Region. The Target Fund may also invest in depository receipts including American Depositary Receipts (ADR) and Global Depositary Receipts (GDR), debt securities convertible into common shares, preference shares and warrants. The Target Fund may also invest up to 20%

of its net assets in the People's Republic of China (PRC) by way of China A-shares directly through the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect.
The Target Fund's performance is compared against the MSCI AC Asia Pacific ex Japan Index. The calendar year performance for Eastspring Investments Asian Equity Income Fund as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021
Net Performance	33.70%	9.30%	7.90%	-19.80%	-7.60%

Note: The above return is for the Target Fund which is denominated in USD.
Source: Eastspring Investments, 31 December 2025

4. Amundi Core MSCI Japan UCITS ETF (JPY)
Amundi Core MSCI Japan UCITS ETF ("Target Fund") is denominated in JPY and is passively managed by Amundi Asset Management Luxembourg. It is designed to represent the performance of the large and mid-cap segment of the Japanese equity market, covering approximately 85% of the free float-adjusted market capitalisation in Japan.

The Target Fund's performance is compared against the MSCI Japan Index (Net Total Return). The calendar year performance for Amundi Core MSCI Japan UCITS ETF as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021	2020	2019
Net Performance	24.15%	20.63%	28.44%	-4.64%	13.29%	8.56%	18.34%

Note: The above return is for the Target Fund which is denominated in JPY.
Source: Amundi, 31 December 2025

5. Blackrock Global Funds Global Corporate Bond Fund (USD)
Blackrock Global Funds Global Corporate Bond Fund ("Target Fund") is denominated in USD and aims to maximise the return on investment through a combination of capital growth and income on the Target Fund's assets. The Target Fund invests at least 70% of its total assets globally into fixed income securities, bonds and money market instruments. At least 70% of the Target Fund's total assets will be issued by companies and will be investment grade at the time of purchase. The remainder may include investments with a relatively low credit rating or which are unrated.

The Target Fund's performance is compared against the Bloomberg Global Aggregate Corporate Index USD Hedged. The calendar year performance for Blackrock Global Funds Global Corporate Bond Fund as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Net Performance	6.86%	3.34%	9.07%	-14.93%	-2.04%	8.10%	12.34%	-2.71%	5.65%	4.36%

Note: The above return is for the Target Fund which is denominated in USD.
Source: Blackrock, 31 December 2025

6. PRULink Bond Fund II (MYR)
PRULink Bond Fund II ("Target Fund") is an existing fund denominated in MYR and 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.

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The Target Fund seeks to invest primarily in fixed interest securities and deposits directly, or indirectly through PRULink funds or any other investment funds with the aim to achieve the investment objective. The Target Fund may also invest in selected large-cap equities, convertible securities, and/or any other financial instruments which may be used for hedging the portfolio. The Target Fund may hedge up to 100% of foreign currency exposure using derivatives (e.g. currency forward).

The Target Fund also has investment exposure of up to 10% into Allianz Income & Growth (USD), which is managed by Allianz Global Investors ("AGI"). The fund aims at long term capital growth and income by investing in corporate debt securities and equities of US and/or Canadian equity and bond markets. The calendar year performance for Allianz Income & Growth as at 31 December 2025 is as follows:

Performance	Year to Date	1 Month	3 Months	6 Months	1 Year	3 Years (p.a.)	5 Years (p.a.)	Since Inception (p.a.)
Allianz Income and Growth (PT USD)	11.26%	0.21%	2.21%	6.65%	11.26%	13.28%	5.73%	7.48%

Note: The above return is for Allianz Income & Growth which is denominated in USD.
Source: Allianz, 31 December 2025

The Target Fund's performance is compared against the Maybank 12 Month Fixed Deposit Rate. The calendar year performance for PRULink Bond Fund II as at 31 December 2025 is as follows:

Year	2025	2024
Net Performance	4.10%	0.70%*

Note: The above return is for the Target Fund which is denominated in MYR.
**Target Fund inception date 15 July 2024.*
Source: PAMB FFS, 31 December 2025

7. Amundi Physical Gold ETC (USD)

Amundi Physical Gold exchange-traded commodity ("Target Fund") is denominated in USD and is managed by Amundi Asset Management Luxembourg. Gold ETC is a liquid and transparent way to invest in gold, traded on major European exchanges, including London Stock Exchange, Euronext Paris and Borsa Italiana.

The Gold ETC aims to track the London Bullion Market Association (LBMA) Gold Price, offering a transparent way to follow gold market movements without the logistical complexities of storing physical gold. Including Gold is for portfolio risk diversification, being a potential source of decorrelation against other asset classes. Gold demonstrates hedging features during uncertainty periods. However, Gold is generally more volatile than most other asset classes, making investments in Gold riskier and more complex than other investments, and the secondary market price of the ETC securities may demonstrate similar volatility.

The Target Fund's performance is compared against the London Gold Market Fixing Ltd - LBMA PM Fixing Price. The calendar year performance for Amundi Physical Gold ETC as at 31 December 2025 is as follows:

Year	2025	2024	2023	2022	2021	2020
Net Performance	64.80%	26.44%	13.66%	-0.54%	-3.89%	23.98%

Note: The above return is for the Target Fund which is denominated in USD.
Source: Amundi, 31 December 2025

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PAMB as Fund Manager will continue to review and assess the Target Fund's performance and suitability in meeting the Fund's Investment Objective. Should the Target Fund be deemed unsuitable, PAMB as Fund Manager will review and change the Target Fund, if necessary, subject to being in line with the Fund's investment objective and benchmark. The Fund may also hedge up to 100% of foreign currency exposure using derivatives (e.g. currency forward) when deemed necessary.

Any changes to the Target Fund will have no impact to the Fund's investment objective, strategy, asset allocation, benchmark, risk management and fund management charge. The benefit for the change in Target Fund is to enhance the Fund's performance and diversify investment risks. This is in line with the Fund's investment approach which allows change of Target Fund, provided that the change is beneficial to the Fund performance. Lastly, the Target Fund, having undergone careful due diligence process, is recommended given that its geographical coverage and strategy is also in line with the Fund's investment objective.

Fund Management fees may be charged at the Fund and/or Target Fund level. Please note that you will be charged up to a maximum of 1.30% p.a., being the combined annual fund management charge at the Fund and Target Fund levels. In addition, the Fund may incur hedging costs when derivatives (e.g. currency forward) are used for hedging purposes.

Target Funds with investment strategies to invest in Exchange Traded Funds or other Collective Investment Schemes may incur additional expenses at the Target Fund level which is taken as part of the investment strategy considerations to deliver the fund performance.

Investment Risks

The Fund is subjected to investment risks including the possible loss of the principal amount invested. The value of the units may fall as well as rise. In addition, The Fund is subjected to specific risk including and not limiting to:

General Risks when Investing in The Fund

Market Risk
Market risk refers to potential losses that may arise from adverse changes in the market conditions. Market conditions are generally affected by, amongst others, economic and political stability. If the market which the Fund invests in suffers a downturn or instability due to adverse economic or political conditions, this may adversely impact the market prices of the investments of the Fund.

Liquidity Risk
Liquidity risk refers to two scenarios. The first scenario is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario is where the investment is thinly traded. Should the investments in the Target Fund be thinly traded, this may cause the Fund to dispose the investment at an unfavorable price in the market and may adversely affect investor's investment. This risk may be mitigated through stringent security selection process.

Inflation Risk

This refers to the likelihood that an investor's investments do not keep pace with inflation, thus, resulting in the investor's decreasing purchasing power even though the investment in monetary terms may have increased.

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Interest Rate Risk

Interest rate risk is a general risk affecting conventional funds. This is so even though conventional funds only invest in investments that are in accordance with the mandate. The reason for this is because a high level of interest rates will inevitably affect corporate profits and this will have an impact on the value of both equity and debt securities. This risk is crucial in a bond fund since a bond portfolio management depends on forecasting interest rate movements. Prices of bonds move inversely to interest rate movements therefore as interest rates rise, the prices of bonds decrease and vice versa. Furthermore, bonds with longer maturity and lower profit rates are more susceptible to interest rate movements.

Credit / Default Risk

Bonds are subject to credit / default risk in the event that the issuer of the instrument is faced with financial difficulties, which may decrease their credit worthiness. This in turn may lead to a default in the payment of principal and interest.

Risk of Non-Compliance

This risk arises from non-compliance with laws, rules and regulations, prescribed practices and the management company's internal policies and procedures, for example, due to oversight by the management company. Such non-compliance may force the management company to sell down securities of the Fund at a loss to rectify the non-compliance and in turn may adversely affect the value of investors' investment in the Fund. To mitigate this risk, the Fund Manager has put in place internal controls to ensure its continuous compliance with laws, rules and regulations, prescribed practices and the Fund Manager's internal policies and procedures.

Concentration Risk

This is the risk of a fund focusing a greater portion of its assets oi a smaller selection of investments. The fall in price of a particular equity and / or fixed income investment will have a greater impact on the funds and thus greater losses. This risk may be minimized by the manager conducting even more rigorous fundamental analysis before investing in each security.

Management Company Risk

The performance of the Fund depends on the experience, expertise and knowledge of the management company. Should there be lack of any of the above qualities by the management company, it may adversely affect the performance of the Fund.

Currency Risk

The Fund is denominated in MYR, while the Target Fund may be denominated in other currencies. The performance of the Fund may be affected by movements in the exchange rate between MYR and the denominated currency of the Target Fund. Where applicable, a currency hedging instrument or a currency hedged class of fund may be used to minimise currency risk.

Derivatives Risk

Derivatives (e.g. currency forward) may potentially be used to hedge against any risk that may be derived from investing in the Target Fund, such as, but not limited to, currency risk.

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Portfolio Risk
The Fund is intended for investors who can accept the risks associated with investing primarily in the securities of the type held in the Fund. Investments in equities will be subject to the risks associated with equity and equity-related securities, including fluctuations in market prices, adverse issuer or market information and the fact that equity and equity-related interests are subordinate in the right of payment to other corporate securities, including debt securities. Likewise, investments in fixed income securities will be subjected to the risks associated with debt securities including credit and interest rate risk, and the additional risks associated with high-yield debt securities, loan participation and derivative securities. In addition, investors should be aware of the risks associated with the active management techniques that are expected to be employed by the Fund.

Specific Risks when Investing in the Target Fund

Security Risk
Adverse price movements of a particular security invested by the Target Fund may adversely affect the Target Fund's net asset value. The Investment Manager strives to mitigate the impact of a particular security risk through portfolio diversification, which will help spread the element of risk.

Fund Management of Target Fund Risk
While the Fund Manager will exercise due skills and care in selecting the Target Fund, it does not have control over the management of the Target Fund and there is no guarantee that the investment objectives will be met. This may result in policyholders suffering losses in their investments in the Target Fund.

The Target Fund may change its objectives and become inconsistent with the objective of the Fund. In such instances, the Fund Manager will replace the Target Fund with another collective investment scheme which the Fund Manager considers to be more appropriate in meeting the objective of the Fund.

Errors in Calculation of the Net Asset Value of the Target Fund's Risk
There is a possibility there are errors in calculation of the net asset value of the Target Fund. In the event such errors occur, the net asset value of the Target Fund will be affected hence, the Target Fund will comply with the rules set forth in the relevant regulatory provisions applicable to the Target Fund. Compensation, if any, paid by the Target Fund (subject to the laws of the jurisdiction in which such Target Fund is domiciled), will be credited to the Fund as and when compensation is received.

In view of the foregoing, policyholders must be aware that there are circumstances where neither the Target Fund nor the Fund Manager will be bound to compensate final beneficial owners.

Liquidity Risk
Liquidity risk here refers to two scenarios. The first scenario is where the allocated liquidity of the Target Fund is insufficient to meet redemption needs. The second scenario is where the Target Fund is thinly traded. Should the investments in the Target Fund be thinly traded, this may cause the Target Fund to dispose the investment at an unfavorable price in the market and may adversely affect investors' investment. This risk may be mitigated through stringent security selection process.

Countries or Foreign Securities Risk

This risk is associated with investments in securities listed or domiciled in countries other than the country of domicile. Any changes in the economic fundamentals, social and political stability, uncertainty or changes in countries' official currencies, currency movements and foreign investments policies in these countries may increase the volatility in asset values, liquidity and default risk which may have an impact on the prices of the securities that the Target Fund invests in and consequently may affect the net asset value of the Target Fund.

Investments in certain markets may be restricted or controlled. In some countries, direct investments in securities may be prohibited and restricted due to regulatory requirements. These limitations may increase transaction costs and adversely affect a security's liquidity and the price in connection with the security.

The Target Fund Manager will monitor and observe the developments in these countries where assets of the Target Fund are allocated. In addition, the Target Fund Manager will also employ a systematic investment process, which includes regular review, to manage and mitigate this risk.

Currency Risk

The Target Fund's underlying investments may be denominated in their local currency, which may differ from the Target Fund's currency of denomination. The performance of the Target Fund may be affected by movements in the exchange rate between the local currency of its underlying investments and the Target Fund's denominated currency.

Charges to Capital Risk

The Target Fund's charges and expenses are taken from the capital, in whole or in part, resulting in possible constraint of capital growth.

Restrictions on Foreign Investment

Some countries prohibit or impose substantial restrictions on investments by foreign entities. There may also be instances where a purchase order subsequently fails because the permissible allocation to foreign investors has been filled, depriving the Target Fund of the ability to make its desired investment at the time.

Derivatives Risk

The Target Fund may invest in derivatives which will be subject to risks. While the judicious use of derivatives by professional investment managers can be beneficial, derivatives involve risks different from, and, in some cases, greater than, the risks presented by more traditional securities investments. Some of the risks associated with derivatives are market risk, management risk, credit risk, liquidity risk and leverage risk. Investments in derivatives may require the deposit or initial margin and additional margin on short notice if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, the investment may be liquidated at a loss. Therefore, it is essential that such investments in derivatives are monitored closely.

The Target Fund Manager has the necessary controls for investments in derivatives and has in place systems to monitor the derivative positions for the Target Fund. The Target Fund Manager does not intend to use derivatives transactions for speculation or leverage but may use them for efficient portfolio management and/or risk management. Currency risk is simply one of the market risks which the fund will be exposed to and can be hedged using derivatives such as FX forwards/futures. Often the underlying currency risk may be taken on as a result of buying an underlying equity or bond. If the fund manager does not want to also take the currency risk associated with these underlying assets, the fund may use Forward Foreign Exchange contracts to hedge any currency risk derived from holdings of non-base currency positions. Essentially this use of currency forwards is to hedge currency risk in the fund.

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Risks associated with investments via Stock Connect
The relevant rules and regulations on Stock Connect are subject to change which may have potential retrospective effect. The Stock Connect is subject to quota limitations. Where a suspension in the trading through the programme is effected, the Target Fund's ability to invest in China A Shares or access the PRC market through the programme will be adversely affected. In such event, the Target Fund's ability to achieve its investment objective could be negatively affected.

The above should not be considered to be an exhaustive list of the risks which potential policyholders should consider before investing in the Fund. Potential policyholders should be aware that an investment in the Fund may be exposed to other risks of exceptional nature from time to time.

Risk Management

Forecasting Risk
Potential risks are taken into consideration in the process of sector allocation and stock selection based on analysis on various key factors such as economic conditions, liquidity, qualitative and quantitative aspects of the securities.

System Control
Risk parameters are set internally for each fund, depending on client's risk profile. These risk parameters include limits of issuer bet, group issuer, sector rating and issue size of the securities held in the portfolio. A front-end office system is in place to monitor portfolio risks, serving as an auto filter for any limitations or breaches.

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Other Info

• Target Market	This Fund is suitable for Policyholders who: • Are seeking capital appreciation over a long term investment horizon. • Have medium risk tolerance.
• Basis & Frequency of Unit Valuation	• Unit pricing is done daily. • The Unit Price of a particular **PRU**Link Global Fund on any Valuation Date shall be equal to The Fund Value divided by the number of Units in issue on Valuation Date. • The Fund Value is the value of all the assets of a particular **PRU**Link Global Fund after the deduction of expenses for managing, acquiring, maintaining and valuing the assets of that fund, tax (if any) or other statutory levy incurred by the Company on investment income or capital gains on the assets of The Fund and any accrued or anticipated income. • The Company shall value the various **PRU**Link Global Funds at the close of each business day (Valuation Date). However, as the value of the **PRU**Link Global Funds' investments in various shares, fixed interest securities and money market instruments at the close of a particular Valuation Date will only be known a business day later, the determination by the Company of the Unit Price of a **PRU**Link Global Fund in respect of a particular Valuation Date shall only be conducted and made known to the Policyholder 2 business days later (T + 2). • To recoup the cost of acquiring and disposing of assets, a transaction cost adjustment may be made to The Fund Value to recover any amount which The Fund has already paid or reasonably expects to pay for the creation or cancellation of units.
• Exceptional circumstances	• The Company shall not be bound to redeem and convert on any Valuation Day more than 10% of any **PRU**Link Global Fund outstanding on such Valuation Day. • The Company reserves the right in exceptional circumstances (for example, when there is an unusually high volume of sale of investments within a short period) to defer the switching or withdrawal of Units and the surrender of the Policy for a period not exceeding six (6) months from the date of application. • The Company may suspend unit pricing and policy transaction if any of the exchanges in which The Fund is invested is temporarily suspended for trading. In such event, notice for suspension may be published and may be communicated to the Policyholder upon any request for top-up, switching, redemption or withdrawal to/from any such **PRU**Link Global Fund. The list of exceptional circumstances above is not exhaustive, please refer to your policy document for further details.