

PRUElite Invest

Investment-Linked Insurance

Expand your
possibilities



Listening. Understanding. Delivering.

Introduction to PRUElite Invest



PRUElite Invest gives you the power of choice to pick from our wide range of **PRULink** Funds that best align with your investment needs and risk appetite so that you can reach your goals faster.



PRUElite Invest allows you to diversify your portfolio and have the ability to tap into investment opportunities in the future with a wide range of funds, including Global, Local and a Mix of both.



Funds under **PRUElite** Invest are managed by renowned asset managers Eastspring Investments Berhad, JPMorgan Asset Management Limited and Schroders PLC, so you can be sure that your investments are in the hands of professionals with proven track records.

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Member of PIDM

Introduction of our Renowned Fund Managers

JPMorgan Asset Management Limited

Year of establishment
1863

Assets under Management
USD 3.4 Trillion*

Countries of investment

Operates across three regions: the Americas, EMEA (Europe, Middle East and Africa) and Asia Pacific, with a presence in more than 20 countries worldwide.

Schroders PLC

Year of establishment
1804

Assets under Management
USD 960.7 Billion*

Countries of investment

Operates in over 38 locations across Europe, Middle East and Africa, the Americas and the Asia Pacific Regions.

Eastspring Investments Berhad

Year of establishment
1994

Assets under Management
USD 237.1 Billion*

Countries of investment

Invested in an unparalleled on-the-ground presence in 11 Asian markets, as well as distribution offices in North America and Europe.

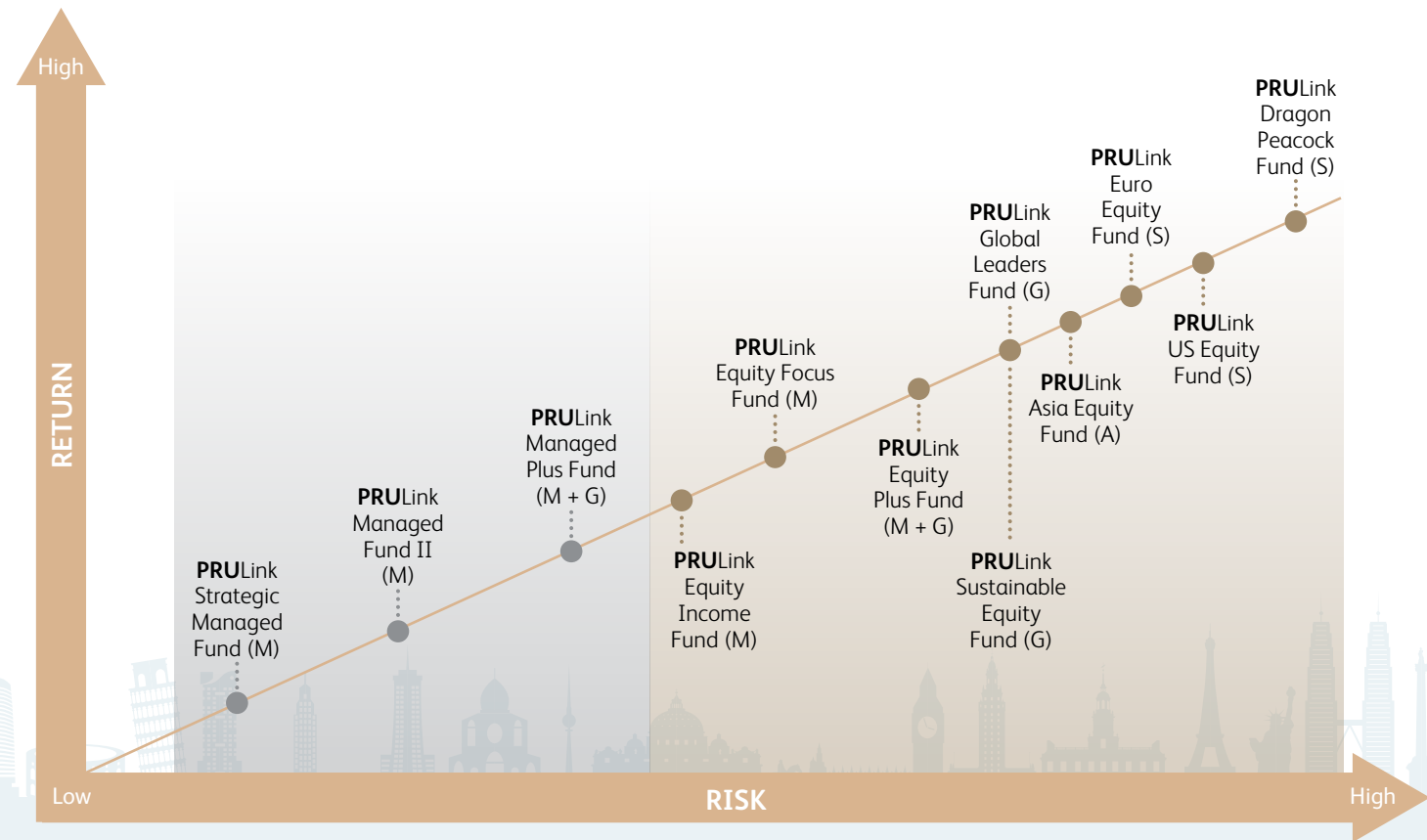


*Data as of 31 December 2023.



Risk Appetite of Different Funds

Overview: Risk and Return Spectrum of PRUElite Invest



Risk profile	Balanced Medium Risk		Aggressive High Risk	
Fund type	Managed		Equity	
Geographical allocation	Malaysia (M)	Global (G)	Asia/Asia Pacific (A)	Single country/Region (S)

Past performances of the funds are not indicative of future performance and the performance of the funds are not guaranteed.

Fund Details

Pick your funds from our 12 Specially Selected Funds to benefit your portfolio for a longer term.

Equity Funds (Risk Profile: Aggressive)

Funds	Target Funds	Fund Manager of Target Fund	Country(ies) Allocation	Benefits
PRULink Global Leaders Fund	JPMorgan Investment Funds – Global Select Equity Fund I2 (acc) – USD [Morningstar Rating ★★★★★]	JPMorgan Asset Management (Europe) S.à.r.l	Global	<ol style="list-style-type: none"> Delivering the best ideas, core, diversified portfolio <ul style="list-style-type: none"> Capturing global winners from structural changes – Electric & self-driving vehicles, healthcare innovation, sustainable consumption, the return of consumer “experiences”, millennial spending habits, shift to public cloud, the new energy revolution, factory automation Stock selection attributable for >85% of excess returns over five years High conviction stock ideas, risk-controlled strategy on fundamental <ul style="list-style-type: none"> Portfolio of 70 – 100 stocks with high proportion stock specific risk Emerging markets exposure <5% Active share of 80% with controlled sector and region deviations Strong Historical Performance <ul style="list-style-type: none"> Three and Five years annualized fund returns of 2.1% and 2.4% ahead of MSCI World Index (Total return net) <p>All data as of 31 Dec 2024</p>
PRULink Sustainable Equity Fund	Schroder International Selection Fund (ISF) – Global Sustainable Growth Fund	Schroder Investment Management (Europe) S.A.	Global	<ol style="list-style-type: none"> A concentrated, unconstrained global growth portfolio of 30 - 50 sustainable companies seeking to deliver outsized long-term returns. Provides capital growth by investing in equities of companies worldwide which meet the investment manager's sustainability criteria. Commendable relative performance of the target fund with 5 straight years of outperformance against the benchmark since 2018.
PRULink Euro Equity Fund	Schroder International Selection Fund (ISF) – Euro Equity (A Accumulation Share Class, SGD Hedged)	Schroder Investment Management (Luxembourg) S.A.	Europe	<ol style="list-style-type: none"> Innovation and Opportunity in Europe <ul style="list-style-type: none"> 7 of the top 10 innovation economies in the world are in Europe (Source: Global Innovation Index 2020) Benefit from the expertise of a highly experienced Schroder's European Team and unrivalled access to European companies An all-weather high conviction fund <ul style="list-style-type: none"> Focusing on conviction (40 – 60 holdings) Blend of positions across sector, style and market cap to accommodate the current market Diversified high active share European fund <ul style="list-style-type: none"> Active share 75%+ Long term sustainable growth exposures
PRULink Dragon Peacock Fund	Eastspring Investments – Dragon Peacock Fund (Class D) USD	Eastspring Investments (Singapore) Limited	China & India	<ol style="list-style-type: none"> Riding on the growth potential of Asia's two fastest expanding economies A dynamic country allocation between China and India by identifying the best stock opportunities in China and India with a maximum country allocation of +/- 25% for each respective country Focus on the best ideas (60 – 80 high conviction stocks) and not being constrained by market cap, benchmarks or the market's thematic preferences

Equity Funds (Risk Profile: Aggressive)

Funds	Target Funds	Fund Manager of Target Fund	Country(ies) Allocation	Benefits
PRULink Asia Equity Fund	Eastspring Investments Asia Pacific ex-Japan Target Return Fund JPMorgan Funds – Asia Growth Fund A (acc) – USD	Eastspring Investments Berhad & JPMorgan Asset Management (Asia Pacific) Limited	Asia Pacific ex-Japan	<ol style="list-style-type: none"> 1. Tap into the world's fastest-growing markets via flexible investment styles (Growth/Quality/Value) to tap on all opportunities to upsize your potential return <ul style="list-style-type: none"> • Bottom-up stock selection approach with high conviction • Invest in all-capitalisation companies
PRULink US Equity Fund	JPMorgan Funds – US Growth Fund C (acc) – USD [Morningstar Rating ★★★★★]	JPMorgan Investment Management Inc.	United States	<ol style="list-style-type: none"> 1. US equities – Resilient Performance <ul style="list-style-type: none"> • World's biggest economy and stock market – greater investing and diversification opportunities across sectors • US is also a hub of innovation in technology, consumer and healthcare related businesses • US equities have proven to be the most resilient equity market 2. An active approach to identify underappreciated growth companies <ul style="list-style-type: none"> • High conviction portfolio (60 – 90 stocks) with bottom-up approach. The fund targets companies that have the ability to deliver significantly higher growth than market expectations over the next 3 – 5 years 3. Strong Historical Performance <ul style="list-style-type: none"> • Top decile returns over the 5 year, 10 year and since inception periods
PRULink Equity Plus Fund	PRULink Strategic Fund PRULink Global Strategic Fund (with Hedging)	Eastspring Investments Berhad	Malaysia & Global	<ol style="list-style-type: none"> 1. Invests in Malaysian equities by identifying Leaders or Emerging Leaders for potential higher returns 2. Invests into global equities to diversify return opportunities and investment risks from both developed and emerging markets 3. Active allocation strategy between Malaysian and global equities to maximise the potential returns
PRULink Equity Focus Fund	Direct Investment	Eastspring Investments Berhad	Malaysia	<ol style="list-style-type: none"> 1. The Fund's value-oriented, bottom-up approach allows the Fund Manager to selectively look for high-potential stocks through a certain set of criteria 2. Unconstrained investing allows the Fund to be flexible in stock selection and not limited by the benchmark stocks 3. Focused portfolio that can potentially lead to higher capital appreciation and still provide sufficient diversification
PRULink Equity Income Fund	Direct Investment	Eastspring Investments Berhad	Malaysia	<ol style="list-style-type: none"> 1. Participation in a portfolio of potential growth and consistent dividend stocks 2. An all-weather dividend strategy that provides stability to the portfolio 3. Investing in a dividend income fund may be a safer bet than individual stocks

Managed Fund (Risk Profile: Balanced)

Funds	Target Funds	Fund Manager of Target Fund	Country(ies) Allocation	Benefits
PRULink Managed Plus Fund	PRULink Strategic Fund PRULink Global Strategic Fund (with Hedging) PRULink Golden Bond Fund	Eastspring Investments Berhad	Malaysia & Global	<ol style="list-style-type: none"> Provides regular income as a safety cushion via fixed income securities Invests into Malaysian equities by identifying Leaders or Emerging Leaders for potential higher returns Invests in global equities to diversify return opportunities and investment risks from both developed and emerging markets
PRULink Strategic Managed Fund	PRULink Golden Bond Fund PRULink Bond Fund PRULink Equity Income Fund PRULink Equity Focus Fund	Eastspring Investments Berhad	Malaysia	<ol style="list-style-type: none"> Best of both worlds – Diversification <ul style="list-style-type: none"> A balance of equities for growth and fixed income for capital preservation Exposure to a mix of asset classes (equities, listed property, bonds and cash) that perform differently under different market conditions. Not only this diversification increases the potential for greater returns, but also it reduces the overall risk Stable return with potential upside <ul style="list-style-type: none"> Defensive Asset Allocation – The Fund will tactically allocate between 70% to 90% in fixed income and 10% to 30% in equities as market conditions and asset valuations change
PRULink Managed Fund II	PRULink Strategic Fund PRULink Equity Fund PRULink Bond Fund	Eastspring Investments Berhad	Malaysia	<ol style="list-style-type: none"> Best of both worlds – a balance of equities for growth and fixed income for capital preservation Risk diversification – a tactical allocation among equity, fixed income and cash Tap into different capitalisations for better equity investment opportunities and focus on high quality fixed income to have a safety net

Important Notes and Disclaimers:

- PRUElite Invest** is a regular pay investment-linked insurance plan underwritten by Prudential Assurance Malaysia Berhad (“PAMB”) 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- This leaflet contains only a brief description of the product funds and is not exhaustive. You are advised to refer to the **PRUElite Invest** Product Leaflet, Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions and waiting periods under the policy.
- 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.
- PRUElite Invest** is not a Shariah-compliant product.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.

PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

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