

# PRULink Education Income Fund

All data is as of 31 December 2019 unless otherwise stated

Features of Fund	
Investment Objective	To provide medium to long term accumulation of capital, taking into account the liquidity needs of the fund to meet withdrawals as well as the need to meet guaranteed payouts. This is achieved by investing in fixed interest securities through PRULink Education Bond Fund as well as directly in selected fixed interest securities, corporate bonds, money market instruments and any other financial instruments to be used for hedging the portfolio.
Investment Strategy & Approach	<p><b>Investment Strategy</b> Invest in fixed interest securities through PRULink Education Bond Fund as well as directly in selected fixed interest securities, corporate bonds, money market instruments and any other financial instruments to be used for hedging the portfolio.</p> <p><b>Investment Approach</b> The Fund Managers believe their disciplined, valuation-driven investment style can generate superior long-term returns. They aim to exploit opportunities at both the asset allocation and securities selection levels through active in-house research and portfolio management, with a focus on maximization of returns at an acceptable level of risks.</p> <p>The Fund Managers aim for a high degree of consistency in long term performance for all funds, whilst adhering to strict and professional investment guidelines.</p>
Asset Allocation	The Fund invests up to 100% of the Fund's NAV in fixed interest securities directly or indirectly through PRULink Education Bond Fund as well as directly in selected fixed interest securities and corporate bond. The balance of the Fund's NAV will be invested in liquid assets and any other financial instruments to be used for hedging the portfolio.
Performance Benchmark	Maybank 12 Month Fixed Deposit Rate <i>For more information on benchmark kindly refer to <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></i>
Fund Manager	Eastspring Investments Berhad (531241-U)

Fees & Charges	
Fund Management Charge	1.00% p.a.
Other Charge, if any	Nil

\* Fund is only available if policyholder purchases PRUEdusaver.

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## Fund Performance

The PRULink Education Income Fund will be set up at a date to be announced in the future. There is no historical performance.

## Investment Risks

Please refer to the Appendix for the detailed Investment Risks listing below by order of importance:

- (A) Interest Rate Risk
- (B) Credit / Default Risk
- (C) Liquidity Risk
- (D) Market Risk
- (E) Issuer Risk
- (F) Country Risk
- (G) Risk of Non-Compliance
- (H) Concentration Risk
- (I) Management Company Risk
- (J) Inflation Risk
- (K) Investment Managers' Risk

## 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

<ul style="list-style-type: none"><li>• Target Market</li></ul>	Nil.
<ul style="list-style-type: none"><li>• Basis &amp; Frequency of unit Valuation</li></ul>	<ul style="list-style-type: none"><li>• Unit pricing is done daily.</li><li>• The Unit Price of a particular PRULink Education Fund on any Valuation Date shall be equal to the Fund Value divided by the number of Units in issue on Valuation Date.</li><li>• The Fund Value is the value of all the assets of a particular PRULink Education 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.</li><li>• The Valuation Date shall be the date as determined by the Company from time to time, but not less frequently than once a day, for the purpose of determining Unit Prices.</li><li>• 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 had already paid or reasonably expects to pay for the creation or cancellation of units.</li></ul>
<ul style="list-style-type: none"><li>• Exceptional circumstances</li></ul>	<ul style="list-style-type: none"><li>• The Company reserves the right in exceptional circumstances (for example, when there is an unusually volume of sale or liquidation of the assets of any of the PRULink Education Funds within a short period) to defer the switching or redemption of Units and/or the surrender of the Policy for a period not exceeding six (6) months from the date of application.</li><li>• 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 Assured upon any request for top-up, switching, redemption or withdrawal to/from any such PRULink Education Fund.</li></ul> <p>The list of exceptional circumstances above are not exhaustive, please refer to your policy document for further details.</p>