

PRULink Golden Managed Fund

All data is as of 31 December 2021 unless otherwise stated

Features of Fund

| | |
|--------------------------------|---|
| Investment Objective | <p>An actively managed fund that seeks to maximise returns over medium to long term, 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 shares and fixed interest securities through PRULink Golden Equity Fund and PRULink Golden Bond Fund and in any other PRULink Golden Funds that may become available in the future as well as directly in selected fixed interest securities, corporate bonds and fixed deposits, and any other financial instruments to be used for hedging the portfolio.</p> |
| Investment Strategy & Approach | <p>Investment Strategy Invest in shares and fixed interest securities through PRULink Golden Equity Fund and PRULink Golden Bond Fund and in any other PRULink Golden Funds that may become available in the future as well as directly in selected fixed interest securities, corporate bonds and fixed deposits, and any other financial instruments to be used for hedging the portfolio.</p> <p>Investment Approach Invest in shares and fixed interest securities through PRULink Golden Equity Fund and PRULink Golden Bond Fund and in any other PRULink Golden Funds that may become available in the future as well as directly in selected fixed interest securities, corporate bonds and fixed deposits, and any other financial instruments to be used for hedging the portfolio.</p> <p>Pricing inefficiencies driven by irrational investor behaviour can be successfully exploited through active in-house research and portfolio management. Successful and sustainable exploitation of security mis-pricing requires the disciplined application of their valuation driven approach. Their process seeks to eliminate the behavioral biases that lead to mispricing in the first instance.</p> <p>The Fund Manager imputes conservative assumptions to their earnings forecasts to ensure that the in-house valuation target is achievable. At the same time they do not eliminate potential opportunities by taking calculated risks in periods of volatility that tend to be event driven.</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 | <p>The Fund invests between 70%-90% of the Fund's NAV in fixed interest securities, corporate bonds and fixed deposits directly or indirectly through any PRULink Golden Bond Fund or any other PRULink Golden Funds, which invests in fixed income securities, corporate bonds and fixed deposits, which may become available in the future. The Fund also invests between 10%-30% of the Fund's NAV in shares directly or indirectly through PRULink Golden Equity Fund or any other PRULink Golden Funds, which invests in shares, that may become available in the future. 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.</p> |

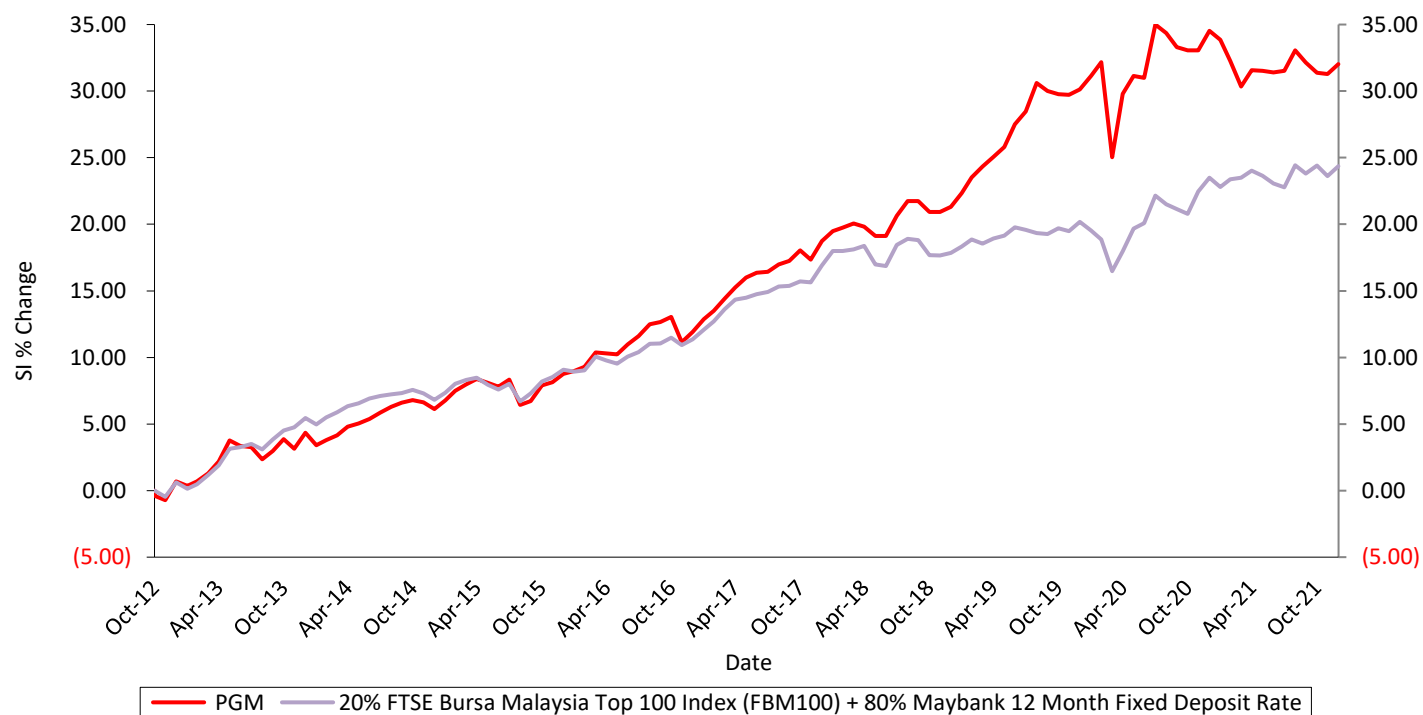
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| | |
|---------------------------|--|
| Performance Benchmark | 20% FTSE Bursa Malaysia Top 100 Index (FBM100) + 80% Maybank 12 Month Fixed Deposit Rate <i>For more information on benchmark kindly refer to www.bursamalaysia.com/market and www.maybank2u.com.my</i> |
| Fund Manager | Eastspring Investments Berhad (531241-U) |
| Fees & Charges | |
| Fund Management Charge | 1.10% p.a. |
| Other Charge, if any | Nil |

Fund Performance

PRULink Golden Managed Fund Vs. 20% FTSE Bursa Malaysia Top 100 Index (FBM100) + 80% Maybank 12 Month Fixed Deposit Rate



Notice: The graphs are included for illustrative purposes only. Past performance of The Fund is not an indication of its future performance.

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| Year | Actual Performance PRULink Golden Managed Fund | Benchmark 20% FTSE Bursa Malaysia 100 (FBM100) + 80% Maybank 12 Month Fixed Deposit Rate |
|------|---|--|
| 2012 | 0.70% * | 0.61% * |
| 2013 | 3.62% | 4.81% |
| 2014 | 1.69% | 1.30% |
| 2015 | 2.49% | 2.11% |
| 2016 | 2.91% | 2.09% |
| 2017 | 6.09% | 4.99% |
| 2018 | 2.16% | 0.80% |
| 2019 | 7.29% | 1.99% |
| 2020 | 3.37% | 2.76% |
| 2021 | -1.86% | 0.68% |

*Fund Performance is from fund launch date until year end of the same year (non-annualised return).

Sources: Lipper IM and Bloomberg, 31 December 2021

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:

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

Additional disclosure for PRULink Golden Managed Fund

Management fees may be charged at the Fund and/or Target Fund level. Please note that you will be charged a maximum of 1.10% p.a., being the combined annual fund management charge at the Fund and Target Fund levels. Target Funds with investment strategies to invest in Exchange Traded Funds ("ETF") 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.

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Investment Risks

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

- (A) Market Risk
- (B) Stock / Issuer Risk
- (C) Interest Rate Risk
- (D) Credit / Default Risk
- (E) Liquidity 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

- Target Market

This Fund is suitable for Policyholders who:

- Are seeking capital appreciation over a medium to long term investment horizon
- Have low to moderate risk tolerance

- Basis & Frequency of Unit Valuation

- Unit pricing is done every business day.
- The Unit Price of a particular **PRULink** Golden 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 **PRULink** Golden 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.
- In respect to a particular Valuation Date, the Unit Price of this **PRULink** Golden Fund shall be computed one business day after the Valuation Date and published two business days after the Valuation Date.
- 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.

- Exceptional circumstances

- 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 **PRULink** Golden Fund.

The list of exceptional circumstances above are not exhaustive, please refer to your policy document for further details.