

PRULink Dana Aman

All data is as of 31 December 2021 unless otherwise stated

Features of Fund

Investment Objective	To provide medium to long term accumulation of the capital by investing in selected Islamic debt securities.
Investment Strategy & Approach	<p>Investment Strategy Invest in selected Islamic debt securities and fixed deposits.</p> <p>Investment Approach 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 Shariah compliant Malaysian fixed income instruments. The balance of the Fund's NAV will be invested in Shariah compliant liquid assets.
Performance Benchmark	Maybank 12 Month Fixed Deposit Rate <i>For more information on benchmark kindly refer to www.maybank2u.com.my</i>
Fund Manager	Eastspring Al-Wara' Investments Berhad (860682-K)

Fees & Charges

Fund Management Charge	0.50% p.a.
Other Charge, if any	Nil

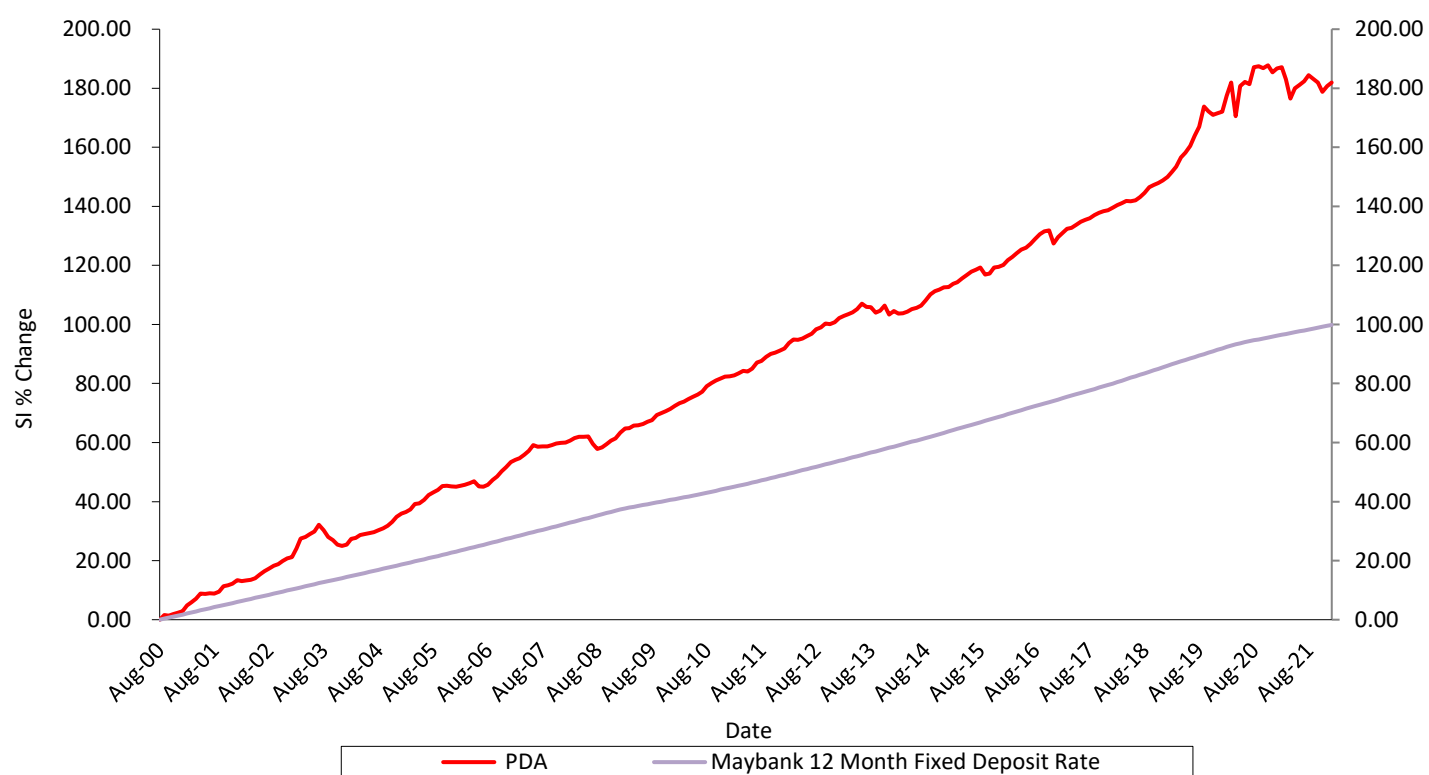
Although the funds invest in Shariah-approved securities, the Investment-Linked Insurance plan that utilizes these funds is not classified as a Shariah-compliant product.

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Fund Performance

PRULink Dana Aman Vs. 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

Year	Actual Performance PRULink Dana Aman	Benchmark Maybank 12 Month Fixed Deposit Rate
2012	5.34%	3.15%
2013	1.18%	3.15%
2014	3.95%	3.22%
2015	3.54%	3.30%
2016	4.27%	3.21%
2017	4.34%	3.10%
2018	4.35%	3.34%
2019	8.84%	3.18%
2020	5.40%	2.22%
2021	-1.67%	1.88%

Sources: Lipper IM and Bloomberg, 31 December 2021

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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:

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

Investment Risks

Please refer to the Appendix 2 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) Reclassification of Shariah Status Risk
- (G) Country Risk
- (H) Risk of Non-Compliance
- (I) Concentration Risk
- (J) Management Company Risk
- (K) Inflation Risk
- (L) 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

- Policyholders who seek stable income stream.
- Low to moderate risk tolerance.
- Medium to long term investment horizon.

- Basis & Frequency of unit Valuation

- Unit pricing is done every business day.
- The Unit Price of a particular **PRULink** 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** 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 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.
- 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 to defer the switching of the **PRULink** funds and the payment of any Payout, Flexible Partial Withdrawal and/or Surrender of Policy for a period not exceeding six (6) months from the date upon which such switching or payment would in normal circumstances have taken place.
- 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** fund.

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