PRULink Dana Urus

All data is as of 31 December 2024 unless otherwise stated

Features of Fund

Investment Objective	**PRU**Link Dana Urus is an actively managed fund that seeks to maximize returns over medium to long term. This is achieved by investing in Shariah-approved shares and Islamic debt securities through **PRU**Link Dana Unggul and **PRU**Link Dana Aman and in any other such **PRU**Link Funds that may become available in the future.
Investment Strategy & Approach	**Investment Strategy** Invest in Shariah-approved shares and Islamic debt securities through **PRU**Link Dana Unggul and **PRU**Link Dana Aman and in any other such **PRU**Link Funds that may become available in the future. **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. Pricing inefficiencies driven by irrational investor behavior 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 mis-pricing in the first instance. 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. 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.
Asset Allocation	The Fund invests between 50% to 90% of the Fund's NAV in Shariah-approved shares through **PRU**Link Dana Unggul or any other **PRU**Link Funds, which invests in Shariah-approved shares, which may become available in the future. The Fund also invests between 10% to 50% of the Fund's NAV in Islamic debt securities through **PRU**Link Dana Aman or any other **PRU**Link Funds, which invests in Islamic debt securities, which may become available in the future. The balance of the Fund's NAV will be invested in Shariah compliant liquid assets.
Performance Benchmark	70% FTSE-Bursa Malaysia Emas Shariah Index (FBMSHA) + 30% Maybank 12 Month Fixed Deposit Rate

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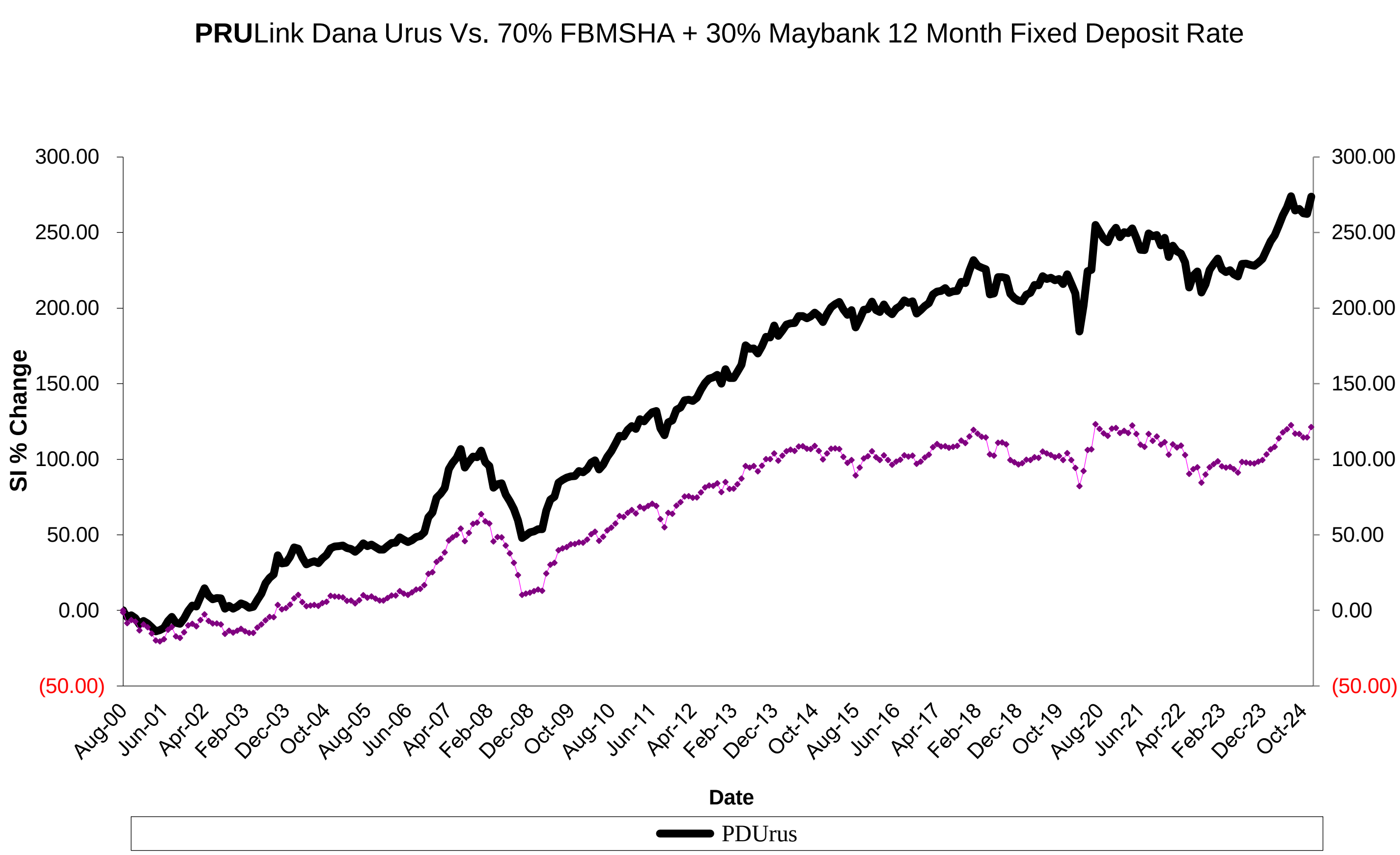
	For more information on benchmark kindly refer to www.bursamalaysia.com/market and www.maybank2u.com.my
Fund Manager	Eastspring Al-Wara' Investments Berhad (860682-K)

Fees & Charges

Fund Management Charge	1.50% 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.

Fund Performance



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 Dana Urus	Benchmark 70% FTSE-Bursa Malaysia Emas Shariah Index (FBMSHA) + 30% Maybank 12 Month Fixed Deposit Rate
2015	4.65%	2.78%
2016	-1.81%	-3.37%
2017	8.75%	8.41%
2018	-6.10%	-8.60%
2019	5.69%	3.73%
2020	9.55%	8.14%
2021	-1.88%	-4.18%
2022	-4.98%	-6.87%
2023	1.01%	1.29%
2024	12.36%	11.03%

Sources: Lipper IM and Bloomberg, 31 December 2024

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:

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

Investment Risks

Please refer to the Appendix 2 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) Reclassification of Shariah Status Risk

(F) Country Risk

(G) Risk of Non-Compliance

(H) Concentration Risk

(I) Management Company Risk

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(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.

Other Info

• Target Market	• Policyholders who seek capital appreciation and meaningful income distribution. • Moderate to high 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 **PRU**Link 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 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 **PRU**Link 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 **PRU**Link fund.

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