

# PRULink Dyna Growth II/III/IV Fund

All data is as of 31 December 2023 unless otherwise stated

## Features of Fund

Investment Objective	<p>The Funds invest into structured deposits. These structured deposits provide investors with exposure to (1) Malaysian fixed income securities and (2) multiple assets classes such as global equities, real estates, commodities, foreign exchange and alternative investments. The Funds aim to maximise risk adjusted returns and to grow the value of the funds to the lifetime highest values at maturity.</p>
Investment Strategy & Approach	<p><b>Investment Strategy</b> PRULink Dyna Growth II/III/IV invests in structured deposits with maturities in year 2026, 2031 and 2036 respectively. The Funds will primarily invest in MYR denominated structured deposits which provide exposure to:</p> <ul style="list-style-type: none"><li>(i) money market / fixed income instruments (low risk assets)</li><li>(ii) globally diversified multi asset classes (risky assets*)</li></ul> <p>*The risky assets may be subjected to substitution by the fund manager upon advice from the structured product issuer.</p> <p>The structured deposits are monitored on a daily basis and rebalanced on a weekly basis between (i) and (ii) to achieve the objective of locking in the highest lifetime value at maturity.</p> <p>The risky assets employ a dynamic long-short strategy on globally diversified asset classes with the aim of maximizing the risk-adjusted returns.</p> <p><b>Investment Approach</b> The structured deposits will be invested in fixed income instruments to provide capital preservation and at the same time invests in the risky assets. The risky assets are highly diversified across both asset classes and geographical areas. The risky assets consist of financial instruments linked to underlying indices which provide exposure to the following globally diversified multi asset classes:</p> <ul style="list-style-type: none"><li>a. Equity - globally diversified portfolio encompassing Asian, European and American markets</li><li>b. Real Estates</li><li>c. Commodities</li><li>d. Foreign Exchange</li><li>e. Alternative Investments^</li></ul> <p>The risky assets employ a dynamic rebalancing strategy which permits both long and short positions in the different index (indices) providing exposure to the multi asset underlyings. This process is managed by rebalancing the weights of the index components, taking into account each asset class's performance, volatility and correlation to seek an optimal mix and is rebalanced on a monthly basis.</p>

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	<p>^Alternative investments are a group of investment strategies that are implemented based on algorithmic / mathematical trading rules. In terms of asset allocations, alternative investments tend to have low correlation with the rest of major asset classes, and hence it is a good diversification tool.</p>
Asset Allocation	Each <b>PRULink Dyna Growth II/III/IV</b> will invest 100% into a structured deposit.
Performance Benchmark	Not applicable for a structured product.
Fund Manager	Prudential Assurance Malaysia Berhad 198301012262 (107655-U) The fund manager's role is solely passive and non-discretionary in nature.

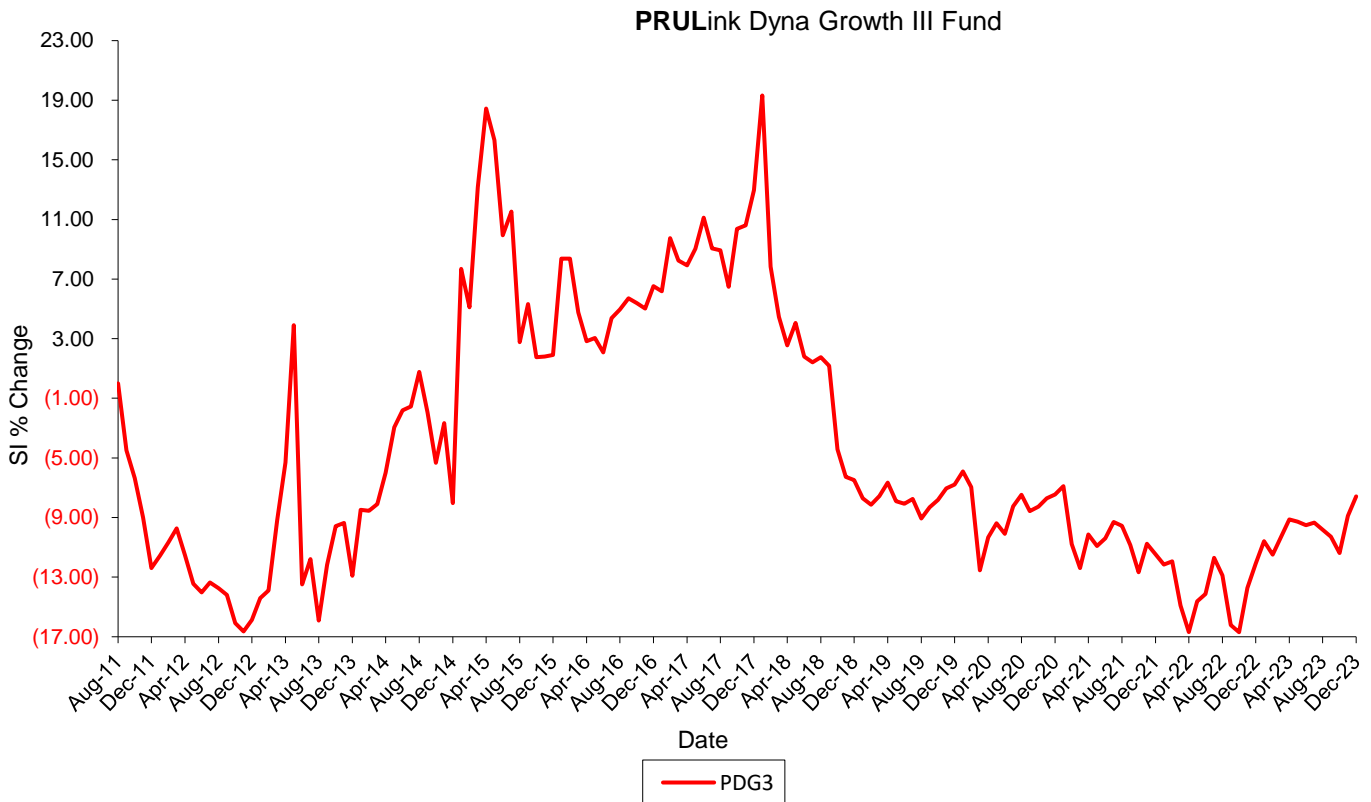
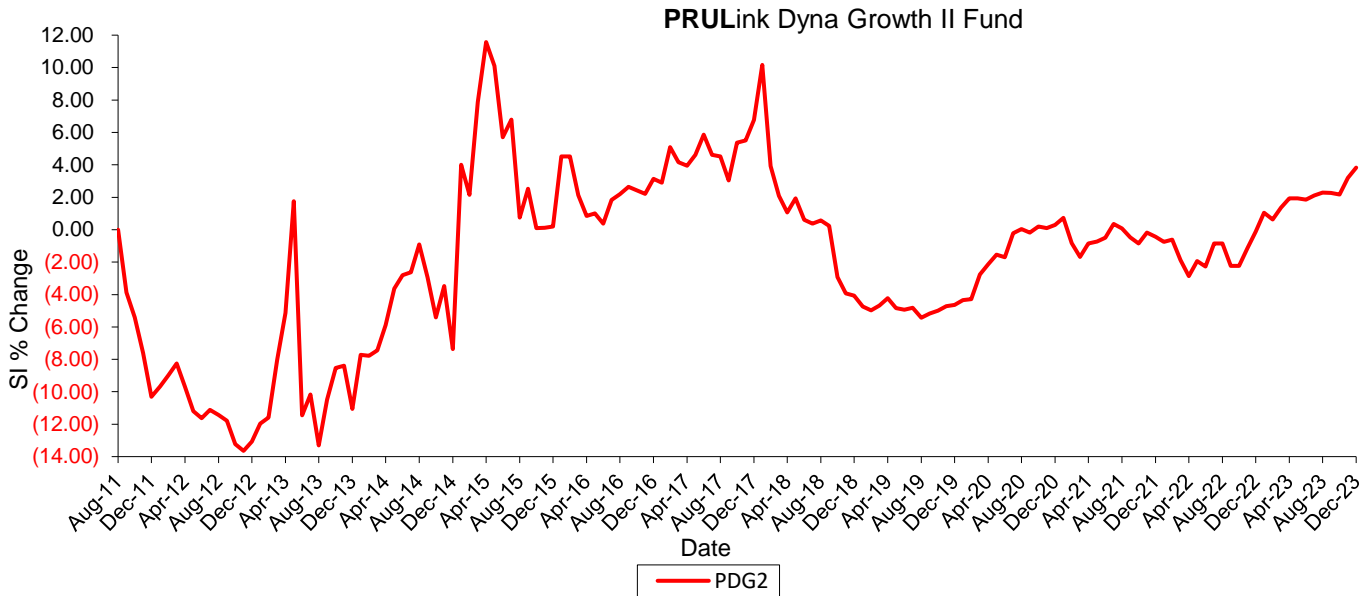
### Fees & Charges

Fund Management Charge	Maximum 1.30% of Fund Assets Value per annum. The fund management charge is deducted at the underlying structured deposit level.
Other Charge, if any	Nil

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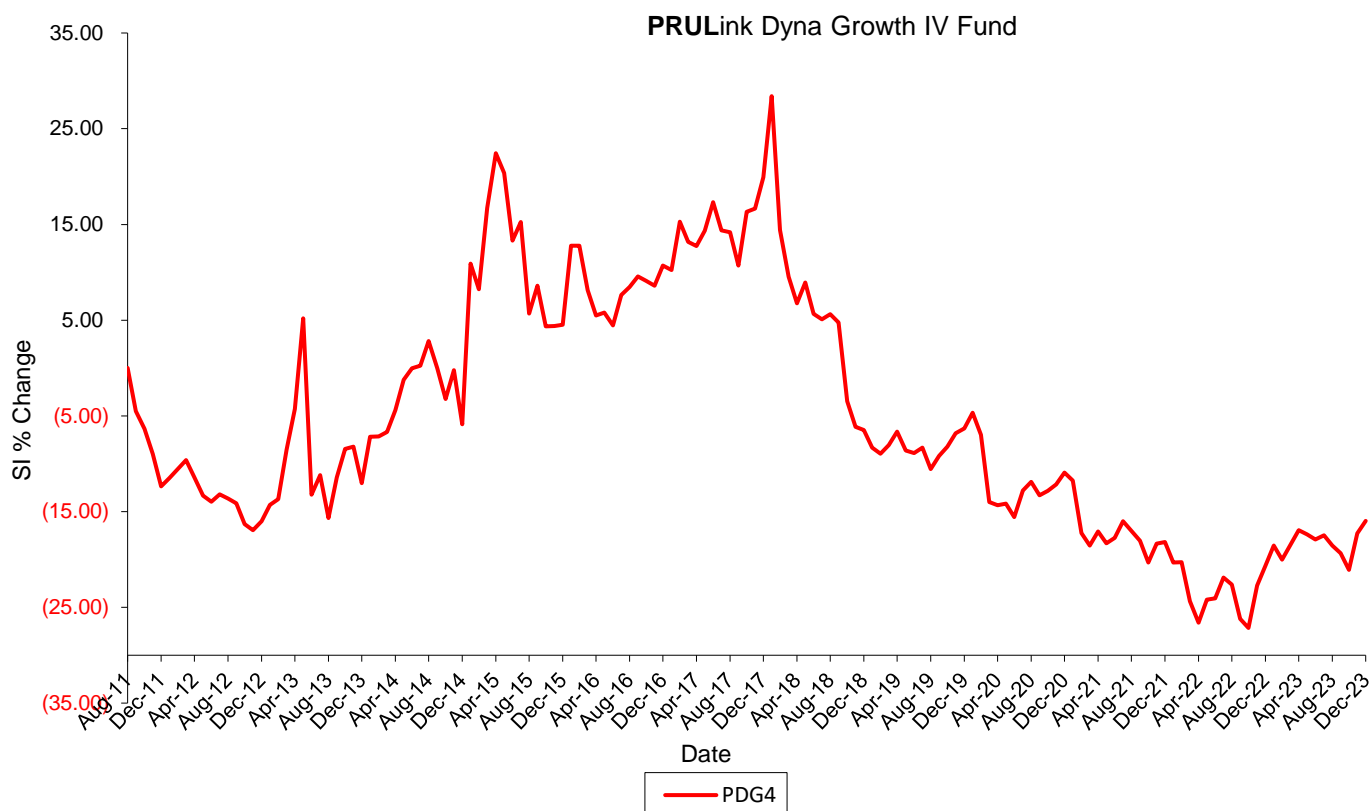
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## Fund Performance



## PRULink Dyna Growth II/III/IV Fund

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**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 Dyna Growth II Fund	Actual Performance PRULink Dyna Growth III Fund	Actual Performance PRULink Dyna Growth IV Fund
2014	4.16%	5.61%	6.99%
2015	8.15%	10.80%	11.05%
2016	2.94%	4.53%	5.91%
2017	3.53%	6.05%	8.34%
2018	-10.14%	-17.21%	-22.01%
2019	-0.60%	-0.32%	0.16%
2020	5.18%	-0.72%	-4.90%
2021	-0.74%	-4.34%	-8.15%
2022	0.32%	-0.72%	-3.01%
2023	3.95%	5.14%	5.88%

Sources: CIMB, 31 December 2023

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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

The Funds invest in structured deposits which are linked to the performance of one or more market prices, rates, indices, securities and other financial instruments that introduce the following risks:

#### Market Risk

The risk where the value of your investment will be adversely affected by fluctuations in the level or volatility of or correlation or relationship between one or more market prices, rates or indices or other market factors.

#### Interest Rate & Credit Risk

The underlying structured deposit will have exposure to fixed income securities. Investments in fixed income portfolios will be subject to the usual risks of investing in bonds and other fixed income securities. Bonds and other fixed income securities are subject to interest rate fluctuations and credit risks, such as risk of default by issuers. Investments in fixed income securities are subject to adverse changes in the financial condition of the issuer, or in general economic conditions, or both, or an unanticipated rise in interest rates, which may impair the ability of the issuer to make payments of interest and principal, especially if the issuer is highly leveraged. Such issuer's ability to meet its debt obligations may also be adversely affected by specific projected business forecasts, or the unavailability of additional financing. Also, an economic downturn or an increase in interest rates may increase the potential for default by the issuers of these securities.

#### Liquidity Risk

The risk is that due to prevailing market conditions it may not be possible to liquidate, nor to assess a fair value of your position.

### Risk Management

#### Due Diligence

Prudential Assurance Malaysia Berhad has conducted due diligence on the structured deposit issuer and assessed the suitability of the structured deposit.

## **PRU**Link Dyna Growth II/III/IV Fund

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### **Operational Risk**

Prudential Assurance Malaysia Berhad has risk management and control procedures for assessing, monitoring and limiting operational risks in relation to unit valuation.

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Other Info	
<ul style="list-style-type: none"><li>• Target Market</li></ul>	<ul style="list-style-type: none"><li>• Investors who seek capital preservation and meaningful income distribution</li><li>• Low to moderate risk tolerance</li><li>• Medium to long term investment horizon</li></ul>
<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 weekly basis except for exceptional circumstances.</li><li>• Unit Price of a particular <b>PRULink Dyna Growth Fund</b> on any Valuation Date shall be equal to the Net Asset Value of the Fund divided by the number of Units in issue for the Fund on that Valuation Date.</li><li>• The Net Asset Value of a particular <b>PRULink Dyna Growth Fund</b> on any Valuation Date is the value of all assets of the Fund after the deduction of all expenses for managing, acquiring, maintaining and valuing the assets of the Fund, tax 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></ul>
<ul style="list-style-type: none"><li>• Exceptional circumstances</li></ul>	<p>In very exceptional circumstances, for example where there is a larger than average redemption or liquidation of Units in the Fund in a short period, the Company reserves the right to defer the payment of any Surrender Benefits for a period not exceeding 6 months from the date upon which such payment would in normal circumstances have taken place.</p> <p>The Company may suspend the valuation of Units and all policy transaction under the Policy if any one or more of the following events take place:</p> <ol style="list-style-type: none"><li>a) restriction or suspension of trading of any of the relevant principal markets or stock exchanges or commodity exchanges;</li><li>b) suspension of the trading in units of the relevant funds;</li><li>c) suspension of publication of the relevant indices;</li><li>d) Tuesday is a public holiday in the relevant principal markets or stock exchanges or commodities exchanges; or</li><li>e) any other events that prevent the determination of the Net Asset Value per unit of the Fund, creation or redemption of the units of the Fund.</li></ol> <p>The list of exceptional circumstances above are not exhaustive, please refer to your policy document for further details.</p>