

# PRULink Dyna Cap Fund

All data is as of 31 December 2024 unless otherwise stated

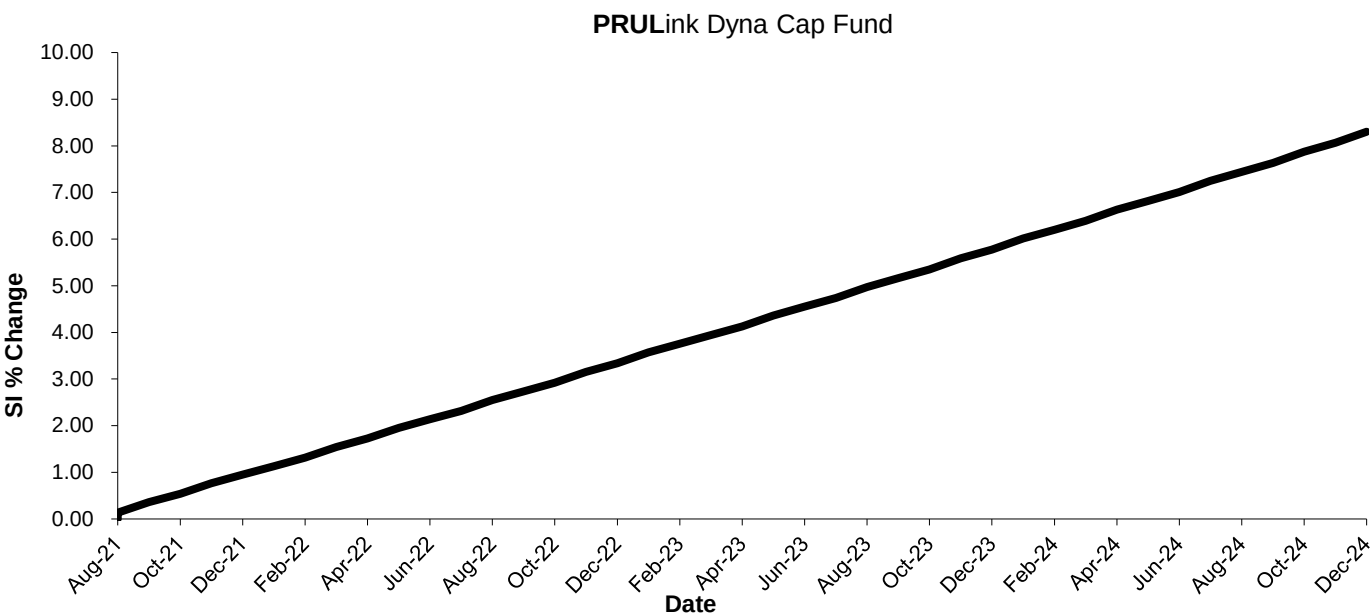
| Features of Fund               |                                                                                                                                                                                              |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Investment Objective           | <b>PRULink Dyna Cap Fund</b> aims to provide a high level of certainty in value and liquidity by investing in a portfolio of short term, liquid money market instruments or deposit account. |
| Investment Strategy & Approach | The Fund invests in a portfolio of short term, liquid money market instruments or deposit account which has high level of certainty in value and liquidity.                                  |
| Asset Allocation               | Investment in a portfolio of short term money market instruments or deposit accounts.                                                                                                        |
| Performance Benchmark          | Not applicable for a structured product.                                                                                                                                                     |
| Fund Manager                   | Prudential Assurance Malaysia Berhad 198301012262 (107655-U)<br>The fund manager’s role is solely passive and non-discretionary in nature.                                                   |
| Fees & Charges                 |                                                                                                                                                                                              |
| Fund Management Charge         | Nil.                                                                                                                                                                                         |
| Surrender Charge               | Nil                                                                                                                                                                                          |

Please note that **PRULink Dyna Cap Fund** is not a Shariah-compliant product and the investment performance of the fund is not guaranteed

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## Fund Performance



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<br>PRULink Dyna Cap Fund | Benchmark<br>Not applicable for a structured product |
|------|---------------------------------------------|------------------------------------------------------|
| 2015 | -                                           | -                                                    |
| 2016 | -                                           | -                                                    |
| 2017 | -                                           | -                                                    |
| 2018 | -                                           | -                                                    |
| 2019 | -                                           | -                                                    |
| 2020 | -                                           | -                                                    |
| 2021 | 0.95%*                                      | N/A                                                  |
| 2022 | 2.37%                                       | N/A                                                  |
| 2023 | 2.36%                                       | N/A                                                  |
| 2024 | 2.39%                                       | N/A                                                  |

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

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.

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Basis of calculation of past performance:

$$= \left( \frac{\text{Net Asset Value at the end of Year } n}{\text{Net Asset Value at the end of Year } n - 1} - 1 \right) \%$$

## Investment Risks

### Market Risk

The investment returns of this Fund are highly correlated to the short term interest rate levels of money market instruments and/or deposit account rates. Fluctuations of these rates due to changes and developments in economic factors, monetary policy and geo-political factors will impact the returns earned by this Fund.

### Credit Risk

The Fund is exposed to the credit risks of the issuers of the money market instruments, and/or the credit risk of deposit taking institutions in the case of deposit accounts. Any factors that may impair the ability of the issuers/deposit takers in fulfilling the redemption obligations of the instruments may result in default of the said instruments and impair the value of the Fund. This risk is mitigated by focusing on issuers/deposit takers of high credit standing, and/or by using any other credit enhancement mechanism to reduce the credit risk exposure of the Fund.

## Risk Management

### 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

### Target Market

- Low risk tolerance

### Basis & Frequency of unit Valuation

- Unit pricing is done weekly basis except for exceptional circumstances.
- Unit Price of **PRULink Dyna Cap Fund** 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.
- The Net Asset Value of **PRULink Dyna Cap Fund** 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.

### Exceptional circumstances

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.

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:

- a) restriction or suspension of trading of any of the relevant principal markets or stock exchanges or commodity exchanges;
- b) suspension of the trading in units of the relevant funds;
- c) suspension of publication of the relevant indices;
- d) Tuesday is a public holiday in the relevant principal markets or stock exchanges or commodities exchanges; or
- 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.

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