

About PRULink Asian High Yield Bond Fund (PAHYBF)

A. Total closure of fund

We are closing **PRULink Asian High Yield Bond Fund (PAHYBF)** because the fund size has remained small, with less than RM10million, even though the fund was started 10 years ago on 26 October 2015.

The small fund size may affect its future performance and ability to support customers' protection coverage. Therefore, the fund's closure is in line with our effort to ensure the sustainability of the fund size and the delivery of strong performance for our customers.

As part of this closure, we will no longer accept any new investments into PAHYBF, and all existing investment units will need to be switched to another available fund. There are alternative funds for you to select from, and we will recommend the most suitable alternative fund to switch to.

B. How does this impact you?

Starting 12 July 2025, we have stopped accepting any new investments into PAHYBF. This means you won't be able to choose this fund for recurring premiums, top-ups, fund switching, or premium redirection anymore.

If you currently have investments in PAHYBF or are making regular contributions to it, you'll need to choose another fund by 26 June 2026. If you don't make a selection by then, we'll automatically move your existing units and future premiums to the **PRULink Asia Local Bond Fund (PALBF)** to ensure your coverage continues smoothly.

For full details on your available options, please refer to Part C of this document.

C. What are your options?

To ensure your investments continue smoothly after the closure of PAHYBF, we kindly ask you to take the following actions by **26 June 2026**:

1. Switching: Let us know which fund you'd like your existing PAHYBF investment units to be moved to.
2. Premium Redirection: Tell us where you'd like your future recurring premiums to be invested instead.

You can find the list of available funds in Schedule 3 of your policy document.

Among the available funds, the **PRULink Asia Local Bond Fund (PALBF)** may be the most suitable alternative to the **PRULink Asian High Yield Bond Fund (PAHYBF)**. Similar to PAHYBF, PALBF is a foreign bond fund that invests in the Asia region, making it suitable for investors with a low-risk profile. Additionally, it has the same management fee. The investment objective of PALBF is to maximise total returns by investing in a diversified portfolio primarily consisting of fixed income or debt securities issued by Asian entities or their subsidiaries.

Please find below the key information of PALBF. Please note that the investment strategy of PALBF will be enhanced to offer potential better fund performance and the enhancement is in line with the description provided in Schedule 3 of your Policy.

Fund Name	Target Fund	Key objectives and strategies compared to PAHYBF, effective 11 July 2026
PRULink Asia Local Bond Fund (PALBF)	Eastspring Asian Local Bond Fund (EALBF)	<ul style="list-style-type: none">• Shares similar features with the PRULink Asian High Yield Bond Fund (PAHYBF), including a fixed income asset class and fund currency. It is also suitable for customers who prefer low-risk investments.• Able to tap into similar geographical coverage (Asia region) with an average investment grade credit rating. PALBF is predominantly exposed to government and quasi-government bonds.

You can switch out your existing investment units and redirect your recurring premiums to PALBF by:

- Following the guided steps received in the email we'll send you, or
- Completing the reply forms included with the hardcopy letter you received.

Alternatively, you may contact your servicing agent/bank representative to switch out and redirect to other fund(s) of your choice.

If we do not receive your instruction for fund switching, or recurring premium redirection, or both fund switching and recurring premium redirection by 26 June 2026, we will take the following actions by the date mentioned below:

1. Switch your existing investment units under PAHYBF to PALBF based on the investment value held in PAHYBF on 10 July 2026 and the unit price of PALBF on 10 July 2026; and/or
2. Replace your current investment choice for PAHYBF with PALBF, by investing the relevant percentage of allocated premiums (intended for PAHYBF) paid from 11 July 2026 in PALBF.