

About PRULink Asia Opportunities Fund (USD) (PAOF)

A. Total closure of fund

We are closing **PRULink Asia Opportunities Fund (USD) (PAOF)** because the fund size has remained small, with less than RM10million, even though the fund was started over 6 years ago on 22 October 2018.

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 PAOF, 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 2 May 2025, we have stopped accepting any new investments into PAOF. 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 PAOF 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 Global Opportunities Fund (USD) (PGOF)** 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 help your investments continue smoothly after the closure of PAOF, please take the following actions by **26 June 2026**:

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

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

Among the available funds, the **PRULink Global Opportunities Fund (USD) (PGOF)** may be the most suitable alternative to the **PRULink Asia Opportunities Fund (PAOF)**. PGOF is a foreign equity fund that has broader geographical coverage thus allowing diversification and lesser concentration risk, suitable for investors with a high-risk profile similar to PAOF. Additionally, it has the same management fee. The investment objective of PGOF is to generate long term capital growth by investing primarily in global equities that are mainly leaders in their field, particularly in the US & Europe. Please find below the key information of PGOF.

Fund Name	Target Fund	Key objectives and strategies of PGOF compared to PAOF, effective 11 July 2026
PRULink Global Opportunities Fund (USD) (PGOF)	JPM Global Select Equity A (acc) - USD	<ul style="list-style-type: none">• Shares similar features with the PRULink Asia Opportunities Fund (USD) (PAOF), in terms of equity asset class and fund currency. It is also suitable for customers with a high-risk profile.• PGOF has broader geographical coverage thus allowing diversification and lesser concentration risk.• Targets to maximise return by investing in a risk-controlled portfolio comprising high conviction stocks which are leaders in their respective fields.• The Fund is actively managed based on bottom up and best ideas research-driven approach.

You can switch out your existing investment units and redirect your recurring premiums to PAOF 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 PAOF to PGOF based on the investment value held in PAOF on 10 July 2026 and the unit price of PGOF on 10 July 2026; and/or
2. Replace your current investment choice for PAOF with PGOF, by investing the relevant percentage of allocated premiums (intended for PAOF) paid from 11 July 2026 onwards in PGOF.