

About PRULink Emerging Opportunities Fund (SGD)(PEOS)

A. Total closure of fund

We are closing **PRULink Emerging Opportunities Fund (SGD)(PEOS)** because the fund size has remained small, with less than RM10million, even though the fund was started over 5 years ago on 1 November 2019.

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 PEOS, and all existing investment units will need to be switched to another 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 PEOS. 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 PEOS 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 Asian Multi Asset Fund (SGD) (PMAS)** 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 PEOS, please take the following actions by **26 June 2026**:

1. Switching: Let us know which fund you'd like to move your existing PEOS 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 Asian Multi Asset Fund (SGD)(PMAS)** may be the most suitable alternative to the **PRULink Emerging Opportunities Fund(SGD)(PEOS)**. PMAS is an equity fund with similar characteristics to PEOS in terms of asset class and fund currency, with a lower risk profile and geographical coverage focused mainly in Asia. Additionally, it has the same management fee. The investment objective of PMAS is to maximize long term returns through investing primarily into a portfolio of Asian assets including equities, equity-related securities, fixed income securities, deposits, currencies, derivatives or any other financial instruments. Please find below the key information of PMAS.

Fund Name	Target Fund	Key objectives and strategies of PMAS compared to PEOS, effective 11 July 2026
PRULink Asian Multi Asset Fund (SGD) (PMAS)	Schroder Asian Income Class X SGD	<ul style="list-style-type: none">• Shares similar features with the PRULink Emerging Opportunities Fund (SGD) (PEOS), in terms of equity asset class and fund currency. It is also suitable for customers with moderate risk profile.• Provides stable return largely through income yielding investment opportunities across Asian equities, fixed income and currency markets.• Has flexibility to invest in high quality companies with proven track records of generating sustainable cash flows and a reliable income stream.

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