

## **About PRULink Japan Dynamic Fund (PJDF)**

### **A. Total closure of fund**

We are closing **PRULink Japan Dynamic Fund (PJDF)** 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 PJDF, 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 16 July 2025, we have stopped accepting any new investments into PJDF. 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 PJDF 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 Japan Dynamic Fund (PJDF)** 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 PJDF, please take the following actions by **26 June 2026**:

1. Switching: Let us know which fund you'd like to move your existing PJDF 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 Asia Equity Fund (PAEF)** may be the most suitable alternative to the **PRULink Japan Dynamic Fund (PJDF)**. Similar to PJDF, PAEF is a foreign equity fund that invests in the Asia Pacific ex-Japan region, making it suitable for investors with a high-risk profile. Additionally, it has the same management fee. The investment objective of PAEF is to maximize long term returns by investing in equity and equity-related securities of companies with primary activity based in Asia Pacific ex-Japan. Please find below the key information of PAEF.

<b>Fund Name</b>	<b>Target Fund</b>	<b>Key objectives and strategies of PAEF compared to PJDF, effective 11 July 2026</b>
<b>PRULink Asia Equity Fund (PAEF)</b>	Eastspring Investments Asia Pacific ex-Japan Target Return Fund and JP Morgan Asia Growth Fund	<ul style="list-style-type: none"><li>• Shares similar features with the <b>PRULink Japan Dynamic Fund (PJDF)</b>, in terms of equity asset class and fund currency. It is also suitable for customers with a high-risk profile.</li><li>• Taps into the fast-growing market i.e. Asia Pacific ex Japan, with a mix of flexible investment styles (Growth &amp; Quality) to maximize potential returns, as well as target return strategy with flexibility to de-risk for capital protection.</li><li>• The fund manager employs high conviction stock selection, based on bottom-up approach to invest in companies with strong growth prospects and sustainable returns.</li></ul>

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