

## **Frequently Asked Questions (FAQs)**

We understand you may have questions about the changes to your investment options. These FAQs are here to help explain what's happening and provide clarity so you can feel confident about what it means for you.

### 1. Total closure of fund

- **Why is Prudential closing the PRULink Asian High Yield Bond Fund (PAHYBF) totally?**

The **PRULink Asian High Yield Bond Fund (PAHYBF)** has remained small, with a fund size of less than RM10 million since its launch on 26 October 2015. Because of its limited size, the fund has not grown as expected and has been difficult to manage effectively.

This slow growth and small scale may affect the fund's future performance and long-term sustainability, which are important for supporting customers' protection coverage. For this reason, we've decided to close PAHYBF to ensure we continue offering strong and sustainable fund options for our customers.

- **How does this total closure of PRULink Asian High Yield Bond Fund (PAHYBF) impact my existing investment units?**

Your existing investment units under PAHYBF will be transferred to **PRULink Asia Local Bond Fund (PALBF)** if we do not receive your instruction on fund switching 26 June 2026. You may also choose to switch your investments into any funds within the funds offered by your policy according to your risk tolerance level and investment preference if we receive your instruction by 26 June 2026.

- **How does this total closure of PRULink Asian High Yield Bond Fund (PAHYBF) affect my recurring premiums investment direction?**

Your current investment choice for PAHYBF will be replaced with **PRULink Asia Local Bond Fund (PALBF)**, by investing the relevant percentage of allocated premiums (intended for PAHYBF) paid from 11 July 2026 in PALBF if we do not receive your instruction on recurring premium redirection by 26 June 2026. You may also choose to redirect your recurring premiums into any funds within the funds offered by your policy according to your risk tolerance level and investment preference if we receive your instruction by 26 June 2026.

- **When will this fund no longer be available?**

The PAHYBF will no longer be available starting from 11 July 2026.

### 2. Switching of existing investment units and recurring premium redirection

- **What do I need to do with my PRULink Asian High Yield Bond Fund (PAHYBF) investments and recurring premiums?**

You need to let us know where you want to move your current PAHYBF investment and where your future premiums should go. This means choosing another fund and telling us how much you want to invest in it. Please send us your instructions by 26 June 2026.

- **Do I have to move everything to PRULink Asia Local Bond Fund (PALBF)? Can I choose a different fund?**

You must move your money out of PAHYBF and choose a new fund for your future premiums, because PAHYBF will be closed from 11 July 2026.

However, it doesn't have to be PALBF. You can pick any funds available under your policy that suits your risk tolerance level and investment preference.

- **What will happen if I don't give any instructions by 26 June 2026?**

If we don't hear from you by 26 June 2026, we'll automatically move your PAHYBF investment to PALBF on 11 July 2026. Any future premiums meant for PAHYBF will also go into PALBF from that date.

- **Why is PRULink Asia Local Bond Fund (PALBF) recommended?**

We recommend PALBF as an alternative because it offers exposure to Asian bonds, similar to PAHYBF, but with a stronger credit profile. It primarily invests in government and quasi-government bonds and has an average investment-grade rating.

- **Can you tell me more about PRULink Asia Local Bond Fund (PALBF)?**

The **PRULink Asia Local Bond Fund (PALBF)** is a long-standing fund (since 16 September 2008) that invests in Asian bonds through the Target Fund Eastspring Investments (Singapore) Limited Asian Local Bond Fund (EIALBF). Its goal is to help grow your investment by focusing on stable, income-generating assets across Asia.

For more information about PALBF, you may refer to the Master Fund Fact Sheet via [Savings & Investment Funds | Prudential Malaysia](#). (Note: Past performance is not indicative of future performance, and returns are not guaranteed.)

- **When can I make the switch or redirect my recurring premiums?**  
You can do this anytime before 26 June 2026. Once you make the change, your premiums will go to the new fund from your next payment date.
  - **How do I switch to PRULink Asia Local Bond Fund (PALBF) or change my premium direction?**  
You can switch out and redirect your recurring premiums to PALBF by:
    - Following the guided steps received in the email, or
    - Completing the reply forms included with the hardcopy letter you received
  - **Can I choose a different fund instead of PRULink Asia Local Bond Fund (PALBF)?**  
Yes, you can. Please contact your servicing agent/bank representative for more information and/or assistance for other fund(s) choices. You may also contact our Customer Service Representatives at this dedicated phone number: +603-2771 2450.
  - **How many units will I get when I switch to PRULink Asia Local Bond Fund (PALBF) or another fund?**  
The number of units you will receive is based on the value of your PAHYBF investment and the price of the new fund's units on 10 July 2026.
  - **Will there be any additional cost to me?**  
There is no cost to you. Your insurance coverage will not be affected.
3. Other questions
- **My policy has lapsed. Can I proceed with recurring premium redirection/switching?**  
Yes. But you'll need to revive your policy first before you can switch funds or redirect premiums.
  - **What will happen if the Life Assured passes away in the next 90 days?**  
We will process and pay the death claim, in accordance with your policy.
  - **Are there any changes to my existing insurance coverage arising from the fund closure?**  
No changes to your existing coverage/benefits arising from the fund closure. Please contact your servicing agent/bank representative for more information and/or assistance for other fund(s) choices. You may also contact our Customer Service Representatives at this dedicated phone number: +603-2771 2450.