

## **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 Emerging Opportunities Fund (AUD)(PEOA) totally?**

The PRULink Emerging Opportunities Fund (AUD)(PEOA) has remained small, with a fund size of less than RM10 million since its launch on 1 November 2019. 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 PEOA to ensure we continue offering strong and sustainable fund options for our customers.

- **How does this total closure of PRULink Emerging Opportunities Fund (AUD)(PEOA) impact my existing investment units?**

Your existing investment units under PEOA will be transferred to PRULink Asian Multi Asset Fund (AUD)(PMAA) if we do not receive your instruction on fund switching by 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 Emerging Opportunities Fund (AUD)(PEOA) impact my recurring premiums investment direction?**

Your current investment choice for PEOA will be replaced with PRULink Asian Multi Asset Fund (AUD)(PMAA), by investing the relevant percentage of allocated premiums (intended for PEOA) paid from 11 July 2026 in PMAA 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 PEOA 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 Emerging Opportunities Fund (AUD)(PEOA) investments and recurring premiums?**

You need to let us know where you want to move your current PEOA 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 Asian Multi Asset Fund (AUD)(PMAA)? Can I choose a different fund?**

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

However, it doesn't have to be PMAA. 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 PEOA investment to PMAA on 11 July 2026. Any future premiums meant for PEOA will also go into PMAA from that date.

- **Why is (PMAA) recommended?**

We recommend PMAA as an alternative because it shares similar features with the PRULink Emerging Opportunities Fund (AUD) (PEOA), such as the equity asset class and fund currency. It's also designed for customers with a moderate-risk profile, offering a balanced approach to growth. PMAA focuses on investments across Asia and aims to deliver long-term returns through a diversified mix of assets.

- **Can you tell me more about PRULink Asian Multi Asset Fund (AUD)(PMAA)?**

The PRULink Asian Multi Asset Fund (AUD)(PMAA) is an existing equity fund that invests exclusively into the Target Fund which is Schroder Asian Income AUD Hedged. PMAA has similar characteristics to PEOA 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 PMAA 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.

For more information about PMAA, 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 that performance of the fund is 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 Asian Multi Asset Fund (AUD)(PMAA) or change my premium direction?**  
You can switch out and redirect your recurring premiums to PMAA by:
    - Following the guided steps received in the email, or
    - Completing the reply form included with the notification letter you received.
  - **Can I choose a different fund instead of PRULink Asian Multi Asset Fund (AUD)(PMAA)?**  
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 the PRULink Asian Multi Asset Fund (AUD)(PMAA) or another fund?**  
The number of units you'll get depends on the value of your PEOA 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 will need to revive your 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.