

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 Japan Dynamic Fund (PJDF) totally?**

The PRULink Japan Dynamic Fund (PJDF) 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 PJDF to ensure we continue offering strong and sustainable fund options for our customers.

- **How does this total closure of PRULink Japan Dynamic Fund (PJDF) impact my existing investment units?**

Your existing investment units under PJDF will be transferred to PRULink Asia Equity Fund (PAEF) 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 Japan Dynamic Fund (PJDF) impact my recurring premiums investment direction?**

Your current investment choice for PJDF will be replaced with PRULink Asia Equity Fund (PAEF), by investing the relevant percentage of allocated premiums (intended for PJDF) paid from 11 July 2026 in PAEF 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 PJDF 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 Japan Dynamic Fund (PJDF) investments and recurring premium?**

You need to let us know where you want to move your current PJDF 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 Japan Dynamic Fund (PJDF)? Can I choose a different fund?**

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

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

- **Why is PRULink Asia Equity Fund (PAEF) recommended?**

We recommend PAEF as an alternative because it invests in companies across the Asia Pacific region (excluding Japan), giving you access to a wider range of markets than PJDF. This helps spread your investment risk. The fund uses a flexible approach by combining different styles—looking for companies that are growing and those that are financially strong—to help boost returns. It also has a strategy to protect your money during market downturns. PAEF carefully selects companies with strong long-term potential, aiming to deliver steady growth over time. This makes it suitable for investors who are comfortable with higher risk and looking for long-term gains., with bottom-up approach invests in companies with sustainably high return and growth prospects.

- **Can you tell me more about PRULink Asia Equity Fund (PAEF)?**

The PRULink Asia Equity Fund (PAEF) is an existing foreign equity fund that invests in the Asia Pacific ex-Japan region. It exclusively feeds into two Target Funds which are Eastspring Investments Asia Pacific ex-Japan Target

Return Fund and JP Morgan Asia Growth Fund. The investment objective of PAEF is to maximise long term returns by investing in equity and equity-related securities of companies, with primary activity in Asia Pacific ex-Japan.

For more information about PAEF, 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 Asia Equity Fund (PAEF) or change my premium direction?**
You can switch out and redirect your recurring premiums to PAEF 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 Asia Equity Fund (PAEF)?**
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 Asia Equity Fund (PAEF) or another fund?**
The number of units you'll get depends on the value of your PJDF 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.