

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this ILP sub-fund and complements the Fund Information Booklet (“FIB”) and Product Summary (“PS”).
- It is important to read the FIB and PS before deciding whether to invest in the ILP sub-fund. If you do not have a copy, please contact us to ask for one.
- You should not invest in the ILP sub-fund if you do not understand it or are not comfortable with the accompanying risks.
- Please speak to a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore if you wish to invest in the ILP sub-fund.

PRULINK ASIAN LOW VOLATILITY EQUITY FUND (the “ILP Sub-Fund”)

Product Type	ILP Sub-Fund ¹	Launch Date	12 February 2026
Product Provider (includes the correlative meanings “we”, “us” and “our”)	Prudential Assurance Company Singapore (Pte) Limited	Dealing Frequency	Every Business Day
Manager of the ILP Sub-Fund (the “Manager”)	Eastspring Investments (Singapore) Limited	Capital Guaranteed	No
Investment Manager of the Underlying Fund (the “Investment Manager”)	Eastspring Investments (Singapore) Limited	Name of Guarantor	Not applicable
Underlying Fund	Eastspring Investments – Asian Low Volatility Equity Fund DS (SGD hedged)	Expense Ratio for financial year ended 31 December 2024	Not applicable ²
Custodian of the ILP Sub-Fund	Standard Chartered Bank (Singapore) Limited		

¹ For ILP Sub-Fund that feeds into an underlying fund, some of the information provided below could be similar to the underlying fund.

² The ILP Sub-Fund was launched on 12 February 2026 and therefore there is no past expense ratio record.

ILP SUB-FUND SUITABILITY

WHO IS THE ILP SUB-FUND SUITABLE FOR?

The ILP Sub-Fund is only suitable for investors who:

- seek total returns, via a combination of capital growth and income, but with lower volatility;
- are comfortable with the risks of an equity fund that invests in the Asia Pacific ex-Japan region;
- and appreciate that their capital will be at risk and that the value of their investment and any derived income may fall as well as rise.

Investors may wish to speak to a Prudential Financial Consultant or Representative before making a commitment to invest in the ILP Sub-Fund.

Further Information

Refer to *Schedule (“Sch”) 3, Section (“Sec”) IV – Product Suitability* of the FIB for further information on suitability of the ILP Sub-Fund.

KEY FEATURES OF THE ILP SUB-FUND

WHAT ARE YOU INVESTING IN?

- You are investing in an ILP Sub-Fund, SGD accumulation share class, which feeds 100% into Eastspring Investments - Asian Low Volatility Equity Fund domiciled in Luxembourg.
- The ILP Sub-Fund aims to generate total returns in line with Asia Pacific ex Japan equity markets, via a combination of capital growth and income, but with lower volatility by investing primarily in equities and equity-related securities of companies, which are incorporated, listed in or have their area of primary activity in the Asia Pacific ex Japan Region.

Refer to *Sch 3, Sec II & III – Investment Objective, Focus and Approach* of the FIB for further information on features of the ILP Sub-Fund.

Investment Strategy	
<ul style="list-style-type: none"> Aside from the above equity investments, the ILP Sub-Fund may also invest in depository receipts including American Depositary Receipts (“ADRs”) and Global Depositary Receipts (“GDRs”), debt securities convertible into common shares, preference shares and warrants. In choosing investments, the Investment Manager starts with a broad regional universe of stocks and shortlists them on the basis of investability and desirable characteristics. Portfolio construction and stock selection are quantitative, with an optimisation process applied to derive the optimal weights to construct a low volatility portfolio from an investable universe. Constraints such as maximum individual stock weight, portfolio concentration, liquidity, sector, country and style exposures, etc. are applied in order to manage systematic and stock specific risk. 	Refer to <i>Sch 1, Sec II & III–Investment Objective, Focus and Approach</i> of the FIB for further information on the investment objective and focus of the ILP Sub-Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? <ul style="list-style-type: none"> <i>Prudential Assurance Company Singapore (Pte) Limited</i>: the Product Provider. <i>Eastspring Investments (Singapore) Limited</i>: the Manager of the ILP Sub-Fund and Investment Manager of the Underlying Fund. <i>Eastspring Investments (Luxembourg) S.A.</i>: the Management Company of the Underlying Fund. <i>The Bank of New York Mellon (Luxembourg) S.A.</i>: the Custodian of the Underlying Fund <i>Standard Chartered Bank (Singapore) Limited</i>: Custodian of the ILP Sub-Fund 	Refer to <i>Sec 2 – The Product Provider</i> and <i>Sec 3 – The Manager, the Investment Manager and the Management Company</i> of the FIB for further information on the roles and responsibilities of these entities and the PS for what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? As the ILP Sub-Fund feeds into the Underlying Fund, the risks inherent in the Underlying Fund also impact the ILP Sub-Fund. The value of the ILP Sub-Fund may rise or fall. These risk factors may cause you to lose some or all of your investment:	Refer to <i>Sec 5 – Risks</i> of the FIB for further information on risks of the ILP Sub- Fund.
Market and Credit Risks	
<ul style="list-style-type: none"> You are exposed to equity risks. <ul style="list-style-type: none"> The Underlying Fund may invest in equities and will be subject to risks such as fluctuations in market prices. You are exposed to currency risks. <ul style="list-style-type: none"> As the Underlying Fund’s investments may be denominated in currencies that differ from the currency of the ILP Sub-Fund, fluctuations in the exchange rates of these foreign currencies may affect the income and value of your units. You are exposed to counterparty risks. <ul style="list-style-type: none"> The Underlying Fund will be exposed to the credit risk on counterparties with which it trades and any default by such counterparty could result in substantial losses to the ILP Sub-Fund. 	Refer to <i>Sec 5 – Risks</i> of the FIB for further information on risks of the ILP Sub- Fund.
Liquidity Risks	
<ul style="list-style-type: none"> The ILP Sub-Fund is not listed and you can withdraw your units only on Business Days. <ul style="list-style-type: none"> There is no secondary market for the units in the ILP Sub-Fund. All withdrawal applications should be submitted to the Product Provider. You may not be able to perform a withdrawal of units during any period where dealing is suspended. <ul style="list-style-type: none"> Your right to withdraw units may be temporarily suspended under certain circumstances. 	Refer to <i>Sec 5 – Risks</i> and <i>Sec 10 –Suspension of Dealing</i> of the FIB for further information on suspension of dealing of the ILP Sub-Fund.

Product-Specific Risks

- **You are exposed to derivatives risks.**
 - The Underlying Fund may use derivative instruments for efficient portfolio management and/or hedging purposes. Derivatives involve risks different from, and, in some cases, greater than, the risks presented by more traditional securities investments. Some of the risks associated with derivatives are market risk, management risk, credit risk, liquidity risk, operational risk and leverage risk.
- **You are exposed to emerging markets risks.**
 - The Underlying Fund may invest in emerging markets which generally carry greater political, legal, tax, and regulatory risks than more developed markets.
- **You are exposed to securities lending risks.**
 - The Underlying Fund may enter into securities lending transactions, which exposes the Underlying Fund to certain operational, liquidity, counterparty, custody and legal risks.
- **You are exposed to risk of investing in China A-shares through China-Hong Kong Stock Connect Programmes.**
 - The Underlying Fund may invest in China A-Shares through the China-Hong Kong Stock Connect Programmes which are subject to regulatory change, quota limitations and also operational constraints which may result in increased counterparty risk.

Refer to *Sec 5 – Risks* of the FIB for further information on risks of the ILP Sub- Fund.

You should be aware that the ILP Sub-Fund and Underlying Funds may be exposed to other risks of an exceptional nature from time to time.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Fees payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Initial Investment Charge	Bid-offer spread up to 5% for cash and SRS investment. Please refer to the relevant PS for details of charges incurred on your plan as charges may vary from product to product and may be lower than 5%. Note: ILP Sub-Fund offered under some products are on bid-offer spread. Please refer to the Product Summary and relevant fund documentation for more information.
Switching Fee	We currently do not charge for fund switches. However, we reserve the right to levy an administration charge but will not do so before giving 30 days' written notice.
Redemption Fee	Not applicable

Fees payable by the ILP Sub-Fund

- The ILP Sub-Fund will charge the following fees and charges:

Continuing Investment Charge	1.45% per annum. We reserve the right to vary the continuing investment charge. Any increase in the continuing investment charge will be up to a maximum of 2% per annum but we will not do before giving you 6 months' written notice.
Custodian Fee	Below 0.02% per annum, and it may vary depending on number and volume of transactions.

Refer to *Sch 3, Sec IX – Fees* of the FIB for full details on the fees and charges that apply.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- The ILP Sub-Fund is valued every Business Day to work out the unit price. Prices of the ILP Sub-Fund may currently be obtained from www.prudential.com.sg, or such other publications or media as may from time to time be available.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the ILP Sub-Fund by submitting a signed written instruction to us or the distributor from whom you purchased your ILP.
- If you do so within the review period of 14 days from the date you receive your Policy Document/Policy Booklet, premiums less medical fees (if any) incurred in assessing the risk under the policy will be refunded. We use a premium refund formula as determined by us, to work out the amount to be refunded to you. As you purchased an investment-linked type of policy, we will, in determining the amount that is payable to you, additionally be entitled to adjust the amount to reflect the change in market value of the underlying assets.
- Partial withdrawals are subject to minimum holding requirements. If you make a partial withdrawal, the remaining units in your ILP policy must be worth at least S\$1,000 based on the bid price at the time of withdrawal. If not, you will not be able to make a partial withdrawal.
- Your withdrawal value is determined as follows:
 - If we receive your withdrawal application by 3.00 pm, the withdrawal value will be based on the bid price calculated on the next Business Day.
 - If we receive your withdrawal application after 3.00 pm, the withdrawal value will be based on the bid price calculated on the second Business Day following the day we receive the withdrawal application.
- You will normally receive the withdrawal value no later than 6 Business Days from the date we receive and accept your withdrawal application.
- The withdrawal value that you will receive will be the bid price multiplied by the number of units sold. An example is as follows:

1, 000	X	S\$0.95	=	S\$950
Number of Units Withdrawn		Bid Price		Withdrawal Value

Refer to *Sec 9 – Obtaining Prices of Units* and, *Sec 10 – Suspension of Dealing* of the FIB for further information on valuation of the ILP Sub-Fund.

Refer to *Sec 7 – Withdrawal of Units* of the FIB for further information on exiting from the ILP Sub-Fund

Refer to section on “Review Period” or “Free Look Period” of the PS for further information on exiting from the policy.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You may contact Prudential Assurance Company Singapore (Pte) Limited at our PruCustomer Line at 1800 333 0 333 or visit www.prudential.com.sg

APPENDIX: GLOSSARY OF TERMS

Business Day:	Means any day other than Saturday or Sunday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business, or any other day as the Manager and the Trustee (where applicable) may agree in writing.
Emerging Markets:	Means a country which is not classified by the World Bank as a high-income economy (high gross national income per capita).
Equities:	Means all equities and similar securities, including but not limited to, preference shares, convertible preference shares, equity warrants, depositary receipts (e.g. American depositary receipts, global depositary receipts), REIT equities, REIT units, equity linked notes, warrants to subscribe for equities. Equities also include index certificates, equity certificates, other comparable certificates and equity baskets as well as assets whose risk profile correlates with the relevant equity or with the investment markets to which these assets can be allocated.
ILP:	Investment-Linked Policy
SRS:	Means the scheme referred to by the Ministry of Finance as the Supplementary Retirement Scheme or such other scheme as shall replace or supersede the Supplementary Retirement Scheme from time to time.