

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 INDIA OPPORTUNITY EQUITY FUND (the “ILP Sub-Fund”)

Product Type	ILP Sub-Fund ¹	Custodian of the ILP Sub-Fund	Standard Chartered Bank (Singapore) Limited
Product Provider (includes the correlative meanings “we”, “us” and “our”)	Prudential Assurance Company Singapore (Pte) Limited	Launch Date	12 February 2026
Manager of the ILP Sub-Fund (the “Manager”)	Templeton Asset Management Ltd	Dealing Frequency	Every Business Day
Management Company of the Underlying Fund (the “Investment Manager”)	Franklin Templeton International Services S.à r.l.	Capital Guaranteed	No
Investment Manager of the Underlying Fund (the “Investment Manager”)	Templeton Asset Management Ltd	Name of Guarantor	Not applicable
Underlying Fund	Franklin Templeton Investment Funds – Franklin India Fund AS (acc) SGD	Expense Ratio for financial year ended 31 December 2024	Not applicable ²

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?	Further Information
<p>The ILP Sub-Fund is <u>only</u> suitable for investors who:</p> <ul style="list-style-type: none"> seek to invest in an Underlying Fund compliant with Article 8 of the Sustainable Finance Disclosure Regulation (“SFDR”) seek to achieve capital appreciation by investing in equity securities of companies located in are looking for investment over the medium to long-term; <p>Investors may wish to speak to a Prudential Financial Representative before making a commitment to invest in the ILP Sub-Fund.</p>	<u>Refer to Schedule (“Sch”) I, Section (“Sec”) IV – Product Suitability</u> of the FIB for further information on product suitability of the ILP Sub-Fund.

KEY FEATURES OF THE ILP SUB-FUND

WHAT ARE YOU INVESTING IN?	Refer to Sch I, Sec I – Structure, Sec II – Investment Objective
<ul style="list-style-type: none"> You are investing into an ILP Sub-Fund which feeds into the Underlying Fund, which aims to achieve capital appreciation by investing in equity securities of companies located in India. The Underlying Fund is domiciled in Luxembourg 	<u>Refer to Sch I, Sec I – Structure, Sec II – Investment Objective</u> of the FIB for further information on features of the ILP Sub-Fund.

Investment Strategy

- The ILP-Sub Fund will invest principally in equity and equity-related securities of companies of any size registered under the laws of, or doing significant business, in India
- The ILP-Sub Fund may also, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies provided that the contemplated investments qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010.
- The ILP-Sub Fund may also invest, amongst others, in debt securities as well as money market instruments.

Refer to *Sch 1, Sec III – Investment Approach of the Underlying Fund* of the FIB for further information on the Investment Strategy.

Parties Involved

WHO ARE YOU INVESTING WITH?

- *Prudential Assurance Company Singapore (Pte) Limited*: the Product Provider.
- *Templeton Asset Management Ltd*: the Manager of the ILP Sub-Fund.
- *Franklin Templeton International Services S.à r.l.*: the Management Company of the Underlying Fund.
- *Templeton Asset Management Ltd*: the Investment Manager of the Underlying Fund.
- *Standard Chartered Bank (Singapore) Limited*: Custodian of the ILP Sub-Fund

Refer to *Sec 1 – the Product Provider* and *Sec 2 – The Manager the Management Company and the Investment Manager* of the FIB for further information.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

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 *Sec 4 – Risks* of the FIB for further information on risks of the ILP Sub-Fund.

Market and Credit Risks

- **You are exposed to Equity Markets risk.**
 - Investments may be subject to significant price movements due to the impact of economic, political, market, and issuer-specific factors in India.
- **You are exposed to Emerging Markets Risk**
 - Investments in emerging markets such as India involve certain risks such as currency fluctuations and economic and political uncertainties. These markets are generally smaller in size and have less liquidity than developed markets.
- **You are exposed to Currency Risks**
 - The Underlying Fund is exposed to the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.
- **You are exposed to risks of investing in warrants**
 - Warrants entitle the holder to purchase a specific amount of securities at a set price for an extended period (typically a number of years, but some warrants have no final expiration). Warrants are more volatile than the securities to which the warrants are linked, exposing the Underlying Fund to greater risk.

Refer to *Sec 4 – Risks* of the FIB for further information on risks of the ILP Sub-Fund.

Liquidity Risks

- **The ILP Sub-Fund is not listed and you can withdraw your units only on Business Days.**
 - 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.**
 - Your right to withdraw units may be temporarily suspended under certain circumstances.
- **You are exposed to liquidity risk.**
 - The securities that the Underlying Fund owns may at times lack liquidity thereby affecting their value or ease of disposal.

Refer to *Sec 9 – Suspension of Dealing* and *Sec 4 – Risks* of the FIB for further information on suspension of dealing and risks of the ILP Sub-Fund.

Product-Specific Risks

- **You are exposed to Single Market Risk**
 - The Underlying Fund invests primarily in a single market, and as a result is subject to higher concentration risk and potentially greater volatility compared to funds following a more diversified policy.
- **You are exposed to risks associated with small to mid-sized companies**
 - The Underlying Fund will invest in small to mid-sized companies, which tend to have less liquidity and be more sensitive to changes in economic conditions and interest rates than larger, more recognised companies. As a result, the stock prices of small to mid-sized companies tend to fluctuate up and down more than those of larger companies.

Refer to *Sec 4 – Risks* of the FIB for further information on risks of the ILP Sub-Fund.

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	<p>Bid-offer spread up to 5% of 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%.</p> <p>For CPF investment: Prior to 1 October 2020, the net sales charge is up to 1.5%. With effect from 1 October 2020, the net sales charge is 0%.</p> <p>Note: ILP Sub-Fund offered under some products do not have bid-offer spread and are offered on single bid price basis. Please refer to the Product Summary and relevant fund documentation for more information.</p>
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

Refer to *Sch 1, Sec VI – Fees* of the FIB for full details on the fees and charges

Refer to *Sec 7 – Switching of PRULink Fund(s)* of the FIB for information fund switches.

Fees payable by the ILP Sub-Fund

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

Continuing Investment Charge (CIC)	<p>1.40% 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 2.0% per annum but we will not do so before giving you 6 months' written notice.</p> <p>The trailer fees that we expect to receive for equity ILP sub-funds range from 16-69% (Median: 59%) per annum of the CIC.</p>
Custodian Fee	Below 0.02% per annum, and it may vary depending on number and volume of transactions.

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.

Refer to *Sec 8 – Obtaining Prices of Units* and, *Sec 9 – Suspension of Dealing* of the FIB for information on valuation and exiting from the ILP Sub-Fund.

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.

Refer to *Sec 6 – Withdrawal of Units* of the FIB for further information on exiting from the ILP Sub-Fund.

VALUATIONS AND EXITING FROM THIS INVESTMENT

- 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:

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.
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
Law of 17 December 2010	: Instruments normally dealt in on the money market which are liquid, and have a value which can be accurately determined at any time
Money Market Instruments	: Instruments normally dealt in on the money market which are liquid, and have a value which can be accurately determined at any time
Valuation/Dealing Day	: Means each day on which banks and exchanges in Luxembourg and the United States are open for business