

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 StrategicInvest Income Fund (the “ILP Sub-Fund”)

Product Type	ILP Sub-Fund <sup>1</sup>	Launch Date	5 August 2025
<b>Product Provider (includes the correlative meanings “we”, “us” and “our”) and Manager of the ILP Sub-Fund (the “Manager”)</b>	Prudential Assurance Company Singapore (Pte) Limited	<b>Dealing Frequency</b>	Every Business Day
<b>Investment Adviser of the ILP Sub-Fund (the “Investment Adviser”)</b>	Prudential Investment Management (Pte) Limited	<b>Capital Guaranteed</b>	No
<b>Investment Advisers of the Underlying Fund (the “Investment Advisers of the Underlying Fund”)</b>	<ul style="list-style-type: none"> <li>• BlackRock Investment Management (Australia) Limited</li> <li>• BlackRock (Singapore) Limited</li> </ul>		
<b>Management of the Trust/Management Company of the Underlying Fund(s) (the “Management of the Trust/Management Company”)</b>	<ul style="list-style-type: none"> <li>• Allianz Global Investors GmbH</li> <li>• Amundi Luxembourg S.A.</li> <li>• BlackRock Asset Management North Asia Limited</li> </ul>	<b>Name of Guarantor</b>	Not Applicable
<b>Investment Manager of the Underlying Fund(s) (the “Investment Manager”)</b>	<ul style="list-style-type: none"> <li>• Voya Investment Management Co. LLC</li> <li>• Victory Capital Management Inc.</li> </ul>	<b>Custodian of ILP Sub-Fund</b>	Citibank N.A.
<b>Underlying Fund(s)</b>	<p>S\$ Distribution:</p> <ul style="list-style-type: none"> <li>• Allianz Income and Growth – Class AMi3 Dis (H2-SGD)</li> <li>• Amundi Funds – Income Opportunities – SGD Hedged MTD 3</li> <li>• BlackRock Premier Funds – Systematic Global Equity High Income Fund – Class S10 SGD Hedged</li> </ul> <p>US\$ Distribution:</p> <ul style="list-style-type: none"> <li>• Allianz Income and Growth – Class AM (USD)</li> <li>• Amundi Funds – Income Opportunities – USD MTD 3</li> <li>• BlackRock Premier Funds – Systematic Global Equity High Income Fund – Class S10 USD</li> </ul>	<b>Expense Ratio for financial year ended 31 December 2024</b>	Not Available

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

## ILP SUB-FUND SUITABILITY

### WHO IS THE ILP SUB-FUND SUITABLE FOR?

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

- understand the risks of the ILP Sub-Fund;
- understand the risk of losing some or all of the capital invested;
- plan to have medium to long-term investment horizon;
- seek to generate income over the recommended holding period.

**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") 1, Section ("Sec") d – Product Suitability* 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?

- You are investing in an ILP Sub-Fund that invests into a portfolio of Underlying Funds: Allianz Income and Growth, Amundi Funds – Income Opportunities and BlackRock Premier Funds – Systematic Global Equity High Income Fund.
- The ILP Sub-Fund aims to provide long term capital growth and income by investing in a diversified portfolio of Underlying Funds.
- You may receive monthly distributions if you are invested in a distributing share class. The Manager intends to make a distribution on or around the fifteenth Business Day in each month of every calendar year or such other dates as the Manager may in its absolute discretion determine. Dividends are not assured and are subject to the Manager's discretion. They may be paid out of capital or effectively out of capital and reduce the ILP Sub-Fund's net asset value.

Refer to *Sch 1, Sec a – Structure, Sec b – Investment Objective and Sec g – Distribution Policy* of the FIB for further information on features of the ILP Sub-Fund.

### Investment Strategy

- The ILP Sub-Fund will invest into Underlying Funds having differing investment strategies and objectives.
- The Manager may from time to time at their sole discretion vary the percentage of assets of the Underlying Funds by utilizing a multi-manager approach to achieve its investment objective and enhance downside protection.
- The asset allocation may vary depending on market conditions and outlook. There will be regular reviews and rebalancing of the portfolio to generate the most optimal combination of risk and return against the market outlook.
- The ILP Sub-Fund is actively managed without reference to a benchmark.

Refer to *Sch 1, Sec c – Investment Strategy* of the FIB for further information on Investment Strategy.

## Parties Involved

### WHO ARE YOU INVESTING WITH?

- *Prudential Assurance Company Singapore (Pte) Limited*: the Product Provider.
- *Prudential Assurance Company Singapore (Pte) Limited*: the Manager of the ILP Sub-Fund.
- *Prudential Investment Management (Pte) Limited*: the Investment Adviser of the ILP Sub-Fund
- *Allianz Global Investors GmbH*: the Management Company of the Underlying Fund
- *Voya Investment Management Co. LLC*: the Investment Manager of the Underlying Fund
- *Amundi Luxembourg S.A.*: the Management Company of the Underlying Fund
- *Victory Capital Management Inc.*: the Investment Manager of the Underlying Fund
- *BlackRock Asset Management North Asia Limited*: the Management of the Trust
- *BlackRock Investment Management (Australia) Limited*: the Investment Adviser of the Trust
- *BlackRock (Singapore) Limited*: the Investment Adviser of the Trust
- *Citibank N.A.*: the Custodian of the ILP Sub-Fund

Refer to *Sec 2 – The Product Provider and Sec 3 – The Manager, the Management of the Trust/Management Companies, the Investment Managers and the Investment Advisers* of the FIB for further information on 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?

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

### Market and Credit Risks

- **You are exposed to Currency Risk**
  - The Underlying Fund may hold assets or have a share class denominated in foreign currencies. If these foreign currency positions have not been hedged or if there is any change in the relevant exchange control regulations, the net asset value of the Underlying Fund or its share classes may be affected unfavourably.

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

- **You are exposed to Country and Region Risk**
  - If an Underlying Fund focuses its investments on particular countries or regions, this may increase the concentration risk. The Underlying Fund is susceptible to the adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event or development in and risks of this region, or of companies based and / or operating in this region.
- **You are exposed to Emerging Markets Risk**
  - Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency risks and interest rate risks, and the risk of higher volatility.
- **You are exposed to Equity Risk**
  - Equities can lose value rapidly, and typically involve higher risks than bonds or Money Market Instruments (“MMIs”). If a company goes through bankruptcy or a similar financial restructuring, its equities may lose most or all of their value.
- **You are exposed to General Market Risk**
  - The Underlying Fund is exposed to various general trends and tendencies in the economic and political situation as well as securities markets and investment sentiment, which may lead to substantial and longer-lasting drops in prices affecting the entire market.
- **You are exposed to Interest Rate Risk**
  - If market interest rates rise, the value of the interest-bearing assets held by the Underlying Fund may decline substantially. This applies to an even greater degree if the Underlying Fund also holds interest-bearing securities with a longer time to maturity and a lower nominal interest rate.

#### 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.

Refer to *Sec 5 – Risks* and *Sec 10 – Suspension of Dealing* of the FIB for further information on suspension of dealing of the ILP Sub-Fund

#### Product-Specific Risks

- **You are exposed to Asset Allocation Risk**
  - There is no assurance that the strategy employed by the Underlying Fund will be successful and therefore the investment objective of the Underlying Fund may not be achieved. The investments of the Underlying Fund may be periodically rebalanced and therefore may incur greater transaction costs.
- **You are exposed to Credit Rating Risk**
  - Credit ratings assigned by rating agencies are subject to limitations and do not always guarantee the creditworthiness of the security and/or issuer.
- **You are exposed to Derivatives Risk**
  - The leverage element/component of a derivative can result in a loss significantly greater than the amount invested in the derivative by the Underlying Fund. In an adverse situation, if the use of derivatives for hedging and efficient portfolio management becomes ineffective, the Underlying Fund may suffer significant losses
- **You are exposed to Foreign Investments Restrictions Risk**
  - Some countries prohibit or restrict investment, or the repatriation of income, capital or the proceeds from sale of securities. The Underlying Fund may incur higher costs investing in these countries. Such restrictions may delay the investment or repatriation of capital of the Underlying Fund.
- **You are exposed to High-Yield Risk**
  - High-Yield funds are lower-rated and are usually offer higher yields to compensate for the reduced creditworthiness and risk of default.
- **You are exposed to Risk of Distribution out of Capital**
  - The Underlying Fund may make distributions out of its capital (if income is insufficient). This may cause its NAV to fall, and amount to partial return of your original investment and reduced future returns.
- **You are exposed to Valuation Risk**
  - Valuation of the Underlying Fund assets may involve uncertainties and judgmental determinations which may affect the net asset value calculation of the Underlying Fund

Refer to *Sec 5 – Risks* on 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	1.50% 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 so 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 1, Sec f* –  
– *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](http://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:

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

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

## 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](http://www.prudential.com.sg)

## APPENDIX: GLOSSARY OF TERMS

<b>Business Day:</b>	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.
<b>Emerging Markets:</b>	Means a country which is not classified by the World Bank as a high-income economy (high gross national income per capita).
<b>Equities:</b>	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.
<b>ILP:</b>	Investment-Linked Policy
<b>MMI:</b>	Money Market Instrument
<b>NAV:</b>	Net Asset Value
<b>SRS:</b>	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.