

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 GLOBAL EQUITY GROWTH FUND (the “ILP Sub-Fund”)

Product Type	ILP Sub-Fund <sup>1</sup>	Launch Date	7 May 2024
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”) and Investment Manager of the Underlying Fund (the “Investment Manager”)	Eastspring Investments (Singapore) Limited	Capital Guaranteed	No
Sub-Manager of the Underlying Fund (the “Sub-Manager”)	AGF Investments Inc	Name of Guarantor	Not applicable
Trustee of the Underlying Fund	Not applicable	Custodian of ILP Sub-Fund	Standard Chartered Bank (Singapore) Limited
Underlying Fund	Eastspring Investments – Global Dynamic Growth Equity Fund	Expense Ratio for financial year ended 31 December 2023	Not Applicable <sup>2</sup>

<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.

<sup>2</sup> For ILP Sub-Fund was launched on 7 May 2024 and therefore there is no past expense ratio record.

### ILP SUB-FUND SUITABILITY

<p><b>WHO IS THE ILP SUB-FUND SUITABLE FOR?</b></p> <ul style="list-style-type: none"> <li>• The ILP Sub-Fund is <u>only</u> suitable for investors who:           <ul style="list-style-type: none"> <li>○ seek to invest primarily in shares of companies with strong growth potential;</li> <li>○ are comfortable with the risks of an equity fund that invests in global equities; and</li> <li>○ 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.</li> </ul> </li> </ul> <p><b>Investors may wish to speak to a Prudential Financial Consultant or Representative before making a commitment to invest in the ILP Sub-Fund.</b></p>	<p><u>Further Information</u></p> <p>Refer to <i>Schedule (“Sch”) 4, Section (“Sec”) IV – Product Suitability</i> of the FIB for further information on product suitability of the ILP Sub-Fund</p>
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### KEY FEATURES OF THE ILP SUB-FUND

<p><b>WHAT ARE YOU INVESTING IN?</b></p> <ul style="list-style-type: none"> <li>• You are investing in an ILP Sub-Fund, SGD accumulation share class, which feeds 100% into an Underlying Fund that is constituted in Luxembourg, that aims to provide superior capital growth by investing primarily in shares of companies with strong growth potential. The Underlying Fund uses a bottom-up earnings growth style, looking at a company’s revenue, earnings, profitability, earnings quality and growth potential, as well as an industry’s strength and the prevailing macroeconomic landscape.</li> </ul>	<p>Refer to <i>Sch 4, Sec II – Investment Objectives, Focus and Sch 4, Sec III – Investment Approach</i> of the FIB for further information on features of the ILP Sub-Fund.</p>
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**Investment Strategy**

- When selecting investments, the Sub-Manager of the Underlying Fund pays particular attention to accelerating sales and earnings growth rates, strong earnings momentum and positive earnings surprise, high earnings quality, and technical factors. Sector and country allocations are generally determined by where the Sub-Manager of the Underlying Fund finds the best investment opportunities.
- The Underlying Fund will generally invest in companies with market capitalizations of greater than US\$500 million at the time of purchase, but is permitted to hold companies with market capitalizations below this threshold. Exchanges in which the Underlying Fund invests include, but are not limited to, the major exchanges located in North America, Europe and Asia Pacific.
- The Underlying Fund does not have a specific ESG or sustainable investment objective, however in evaluating and researching securities within the investment process ESG factors are considered.

Refer to *Sch 4, Sec II & III – Investment Objective, Focus and Approach* of the FIB for further information on the investment objective and focus of the ILP Sub-Fund.

Refer to *Sch 4, Sec III – Investment Approach* on of the FIB for further information on Investment Process.

**Parties Involved**

**WHO ARE YOU INVESTING WITH?**

- *Prudential Assurance Company Singapore (Pte) Limited*: the Product Provider.
- *Eastspring Investments (Singapore) Limited*: the Manager of the ILP Sub-Fund and Investment Manager of the Underlying Fund.
- *Eastspring Investments (Luxembourg) S.A.*: the Management Company of the Underlying Fund.
- *AGF Investments Inc.*: the Sub-Manager of the Underlying Fund.
- *The Bank of New York Mellon SA/NV Luxembourg branch.*: the Depositary and Custodian of the Underlying Fund.
- *Standard Chartered Bank (Singapore) Limited*: the Custodian of the ILP Sub-Fund.

Refer to *Sec 2 – The Product Provider and Sec 3 – The Manager, the Investment Manager, the Management Company and the Sub-Manager* 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?**

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

**Market and Credit Risks**

- **You are exposed to equity risks.** 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.** 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. Hedging will not eliminate all the risk of loss due to currency fluctuations.
- **You are exposed to counterparty risks.** 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 Underlying Fund.

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

**Liquidity Risks**

- **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 10 – Suspension of Dealing* of the FIB for further information on suspension of dealing of the ILP Sub-Fund.

<ul style="list-style-type: none"> <li>• <b>The ILP Sub-Fund is not listed and you can redeem your shares only on Business Days.</b> <ul style="list-style-type: none"> <li>○ There is no secondary market for the units in the ILP Sub-Fund. All withdrawal applications should be submitted to the Product Provider.</li> <li>○ Your realisation request may be deferred or suspended.</li> <li>○ There may be a 10% limit on the number of units that can be realised and converted on a Dealing Day. Therefore, your realisation request may be deferred to the next Dealing Day (which is subject to the same limit) if realisations exceed the limit on that day.</li> </ul> </li> </ul>	<p>Refer to <i>Sec 10 – Suspension of Dealing</i> and <i>Sec 5.2.15 Redemption Risk</i> of the FIB for further information on suspension of dealing and redemption of the ILP Sub-Fund.</p>
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**Product-Specific Risks**

<ul style="list-style-type: none"> <li>• <b>You are exposed to derivatives risks.</b> 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.</li> </ul> <p><b>You should be aware that the Underlying Fund may be exposed to other risks of an exceptional nature from time to time.</b></p>	<p>Refer to <i>Sec 5 – Risks</i> on the FIB for further information on risks of the ILP Sub-Fund.</p>
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**FEES AND CHARGES**

<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p>		<p>Refer to <i>Sch 4 Sec IX – Fees</i> of the FIB for full details on the fees and charges that apply.</p>
<p><u>Fees payable directly by you</u></p>		
<ul style="list-style-type: none"> <li>• You will need to pay the following fees and charges as a percentage of your gross investment sum:</li> </ul>		
<p>Initial Investment Charge</p>	<p>Bid-offer spread of up to 5% of premium invested for cash and SRS investment. Please refer to the relevant Product Summary 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.</p>	
<p>Switching Fee</p>	<p>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.</p>	
<p>Redemption Fee</p>	<p>Not applicable</p>	
<p><u>Fees payable by the ILP Sub-Fund</u></p>		
<ul style="list-style-type: none"> <li>• <u>The ILP Sub-Fund will charge the following fees and charges:</u></li> </ul>		
<p>Continuing Investment Charge</p>	<p>1.30% 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.</p>	
<p>Custodian Fee</p>	<p>Below 0.02% per annum., and it may vary depending on number and volume of transactions.</p>	

**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.

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.

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

Refer to *Section Review Period* or *Free Look Period* of the PS for further information on exiting from the policy.

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 0333 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>NAV</b>	: Net Asset Value
<b>ILP</b>	: Investment-Linked Policy