



PRULink Cash Flow Fund **Plus**

(PhP Hedged Share Class)

We DO Wealth

Potential regular source of cash for your peace of mind

Currency: Philippine Peso (PhP hedged share class)
Investment risk appetite: Moderate to Aggressive



PRULink Cash Flow Fund Plus

(PhP Hedged Share Class)

Enjoy regular cash payouts¹ with **PRULink Cash Flow Fund Plus** – PhP Hedged Share Class!

Receive potential **regular payouts¹ of up to 6% per year or up to 1.5% per quarter** so you can build your wealth for the medium to long term.

The Fund seeks to provide regular payouts¹ by investing in a diversified portfolio consisting of US high-yield bonds, Asian bonds, global equities, and other dividend-yielding assets. It is also hedged in PhP to minimize foreign exchange volatility.

Who may avail of the Fund?

New customers and existing policyowners of Pru Life UK may invest in the Fund by getting a new peso-denominated **PRUMillionaire** or **PRULink Investor Account Plus**.

Are you suitable to invest in the Fund?

The Fund is for you if you have a moderate to aggressive risk appetite described as follows:

- Primary investment goal is capital growth or capital appreciation;
- Willing to accept an increased to high level of investment volatility; and
- Ability to incur possible capital loss in exchange for potential increase in fund value and non-guaranteed regular income from payouts.

Contact a Pru Life UK insurance agent to know your investment risk profile and learn more about the Fund.

¹The Fund aims to provide payout with a target rate of 6 % per annum or 1.5 % per quarter based on the number of units held at time of payout computation (the Target Payout Rate or Payout). Actual distribution of Payouts shall be at the sole discretion of Fund Manager and shall be made out of either (a) income; or (b) net capital gains; or (c) capital of the Fund or any combination of (a) and/or (b) and/or (c). There is no guarantee that any distribution will be made or that the frequency and amount of distributions as set out in the sales materials will be met. If Payout is made, such Payout is not in any way, a forecast, indication or projection of the future or likely performance or distribution of the Fund. The making of any Payout shall not be taken to imply that further payouts will be made. The Fund Manager may vary the amount of the payouts made during the duration of the customer's insurance policy and there may be periods where there are no payouts. Declaration of payout schedule will start in Q1 2023. Payout schedule declaration may be subject to change.

To learn more about the Fund, visit www.prulifeuk.com.ph or contact a Pru Life UK insurance agent.



Why invest in the Fund?



Regular cash payout¹ for your every need

Potentially receive passive income with payouts¹ of up to one and a half percent (1.5%) per quarter or a total of six percent (6.0%) per year based on your policy's fund value at the time of payout declaration¹.



Access to a well-diversified portfolio of global bonds and stocks using your Philippine Peso

Maximize your earning possibilities by investing in a fund comprising of US high-yield bonds, Asian bonds, and global equities. Currency risk exposure is also minimized through the Fund's built-in hedging mechanism.



Protection coverage while investing your money

Secure yourself and your loved ones financially with life insurance benefits that come with your investment-linked policy.

This is one of the funds in our suite of **PRU**Link Funds you can invest in. This new Fund can be attached to your newly issued PhP-denominated **PRU**Millionaire and **PRU**Link Investor Account Plus.

Where is the Fund invested?

The Fund invests in a diversified portfolio consisting primarily of high-yield bonds and other fixed-income or debt securities denominated in US dollars, rated below investment-grade credit rating (BBB-), and issued in the US market and by Asian entities or their subsidiaries. The Fund may also invest up to 20% of its assets in global equities and other dividend-yielding assets.



Asset allocation

Structured as a feeder fund, it invests in the following funds managed by Eastspring Investments (Singapore), Ltd.²

25% to 65% global bonds

Eastspring Investments – US High Yield Bond Fund
Eastspring Investments – Asian Bond Fund

The Fund may also invest up to 20% in other bonds considered as safe-haven assets such as US Treasuries for downside protection and/or during risk-off market conditions. Furthermore, there is no minimum credit rating requirements for the underlying bond assets of the Fund.

Up to 20% global stocks

Eastspring Investments – World Value Equity Fund
Eastspring Investments – Global Growth Equity Fund
Eastspring Investments – Global Multi Factor Equity Fund
Eastspring Investments – Global Equity Navigator Fund
Eastspring Investments – Global Low Volatility Equity Fund

The underlying assets of the Fund are not limited to the above and may change for diversification and asset allocation purposes at the discretion of the Fund Manager.

The Fund is hedged to reduce risks caused by volatile price movement but may still be subjected to foreign exchange risks³.

²The Fund and its underlying Eastspring Investments sub-funds are managed by the Fund Manager, with the exception of Eastspring Investments - US High Yield Bond Fund which is sub-managed by the Investment Sub-Manager, PPM America, Inc. ("PPMA"), Eastspring Investments - World Value Equity Fund, which is sub-managed by the Investment Sub-Manager, M&G Investment Management Limited, and Eastspring Investments – Global Growth Equity Fund, which is sub-managed by the Investment Sub-Manager, Sustainable Growth Advisers, LP.

³Hedging is an investing strategy aimed at reducing risks caused by adverse or volatile price movement of an asset such as currencies.

Currency Hedged Share Class Risk: If the shares of a share class can be subscribed and redeemed in a currency other than the base currency of the sub-fund which is USD, a fluctuation in exchange rates could cause the value of an investment made by shareholders to diminish or increase irrespective of performance and therefore substantially impact the performance of such share class expressed in the corresponding share class currency. Currency hedged share classes are offered to investors with the aim to mitigate currency risks by hedging the currency exposures of the portfolio to the relevant share class currency. To the extent these hedging transactions are imperfect or are only placed over a portion of the foreign exchange exposure, such share class will bear the resulting benefit or loss. There is no guarantee, however, that it will be possible to remove all currency exposure nor the effectiveness of a hedging instrument shall remain throughout the term of the underlying investment.

About Pru Life UK

A legacy of financial strength

Pru Life UK is the local subsidiary of Prudential plc, an Asia-led portfolio of businesses focused on structural growth markets. It has 19 million life customers in its Asia and Africa businesses and built on a tradition that adheres to the strictest and most prudent insurance standards. This same tradition applies to its operations all over the world, including the Philippines.

A tradition of innovation

Pru Life UK is the country's pioneer and one of the top providers of investment-linked life insurance. We are dynamic, fast-growing, and innovative – bringing you the benefits of health protection and financial security in an ever-expanding line of life insurance products.



#1 life insurance company in the Philippines

(based on Insurance Commission's rankings on New Business Annual Premium Equivalent for 2020-2021 and Renewal Premium Income from variable life insurance products for 2021)

International Life Insurer of the Year - Philippines

(cited by the Insurance Asia Awards 2021-2022)

About the Fund Manager



Eastspring Investments is a leading Asia-based asset manager that has been managing Pru Life UK's portfolio of PRULink funds since 2002. Operating in Asia since 1994, Eastspring Investments is the Asian asset management business of Prudential plc, an international financial services group, and has one of the widest footprints across the region.



2021 Asset Management Company of the Year (ASEAN)

The Asset Triple A Sustainable Investing Awards

This brochure provides general information on the **PRULink** Cash Flow Fund Plus as an underlying fund of Pru Life UK's investment-linked insurance policies and is not intended to serve as an individual investment advice.

To learn more about the Fund, visit www.prulifeuk.com.ph or contact a Pru Life UK insurance agent.

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Established in 1996, Pru Life UK is the pioneer of insuravest, or investment-linked life insurance products, in the Philippines and is one of the first life insurance companies approved to distribute US dollar-denominated investment-linked life insurance policies in the country. Since its establishment, Pru Life UK has expanded its reach to over 190 branches in the Philippines, with the largest life agency force with more than 33,000 licensed agents as of September 2022. The company is the number one life insurer in the Philippines for two consecutive years in terms of new business annual premium equivalent and renewal premium income from variable life insurance products, according to the Insurance Commission's 2021 ranking. Pru Life UK is headquartered in Uptown Bonifacio, Taguig City. Pru Life UK and Prudential are not affiliated with Prudential Financial, Inc., (a company whose principal place of business is in the United States of America), Prudential Assurance Company (a subsidiary of M&G plc, a company incorporated in the United Kingdom), Philippine Prudential Life Insurance Company, Prudential Life Plans, Inc. or Prudential Guarantee and Assurance, Inc. (all Philippine-registered companies). Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans.