

# **PRU**Link Dollar Cash Flow Fund **Plus**

**We DO** Wealth

Potential regular source of cash for your peace of mind

Currency: US Dollar

Investment risk appetite: Moderate to Aggressive



# PRULink Dollar Cash Flow Fund Plus

Enjoy regular US Dollar cash payouts<sup>1</sup> with **PRULink Dollar Cash Flow Fund Plus**.

Receive potential **regular payouts<sup>1</sup> of up to 5% per year or up to 1.25% per quarter** while building your wealth for the medium to long term.

The Fund seeks to provide regular payouts<sup>1</sup> by investing in a diversified portfolio consisting of US high-yield bonds, Asian bonds, global equities, and other dividend-yielding assets.

## Who may avail of the Fund?

New customers and existing policyowners of Pru Life UK may invest in the Fund by getting a new dollar-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 investment 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.

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<sup>1</sup>Payout is not guaranteed. The Fund aims to provide payouts with a target rate of 5% per annum or 1.25% 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 Pru Life UK based on the recommendation of the 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. Pru Life UK and the Fund Manager may vary the payout rate during the duration of the customer's insurance policy and there may be periods where there are no payouts. Payout declaration schedule may be subject to change.

To learn more about the Fund, visit [www.prulifeuk.com.ph](http://www.prulifeuk.com.ph) or contact a Pru Life UK insurance agent.





## Why invest in the Fund?



### Regular US Dollar cash payout for your every need

Potentially receive passive income with payouts<sup>1</sup> of up to one and a quarter percent (1.25%) per quarter or a total of five percent (5.0%) per year based on your policy's fund value at the time of payout declaration<sup>1</sup>.



### Access to a well-diversified portfolio of global bonds and stocks using your US Dollar

Maximize your earning possibilities by investing in a fund comprising of US high-yield bonds, Asian bonds, and global equities.



### 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 dollar-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.<sup>2</sup>

### 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

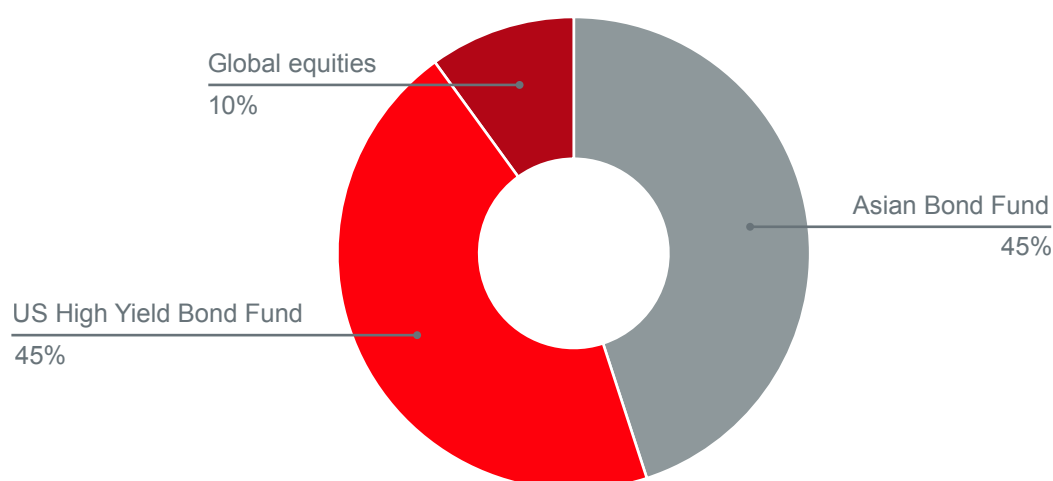
Eastspring Investments – Global Equity Navigator Fund

Eastspring Investments – Global Low Volatility Equity Fund

For diversification and/or tactical asset allocation purposes, the Fund may utilize other liquid instruments aside from the aforementioned funds managed by Eastspring Investments, such as Exchange Traded Funds (ETFs), in order to achieve the desired exposures at the discretion of the Fund Manager.

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.

## Target asset allocation of the Fund



<sup>2</sup>The 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

## 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.



### One of the top life insurers

(1st on Total Renewal Premium Income from Variable Life Insurance Products & 2nd on New Business Annual Premium Equivalent according to the Insurance Commission's 2022 FY ranking)

### 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.



**2022 Top Investment House, Asset Manager (Singapore)**  
The Asset Benchmark Research Awards



**2021 Asset Management Company of the Year (ASEAN)**  
The Asset Triple A Sustainable Investing Awards

This brochure provides general information on the **PRULink** Dollar 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](http://www.prulifeuk.com.ph) or contact a Pru Life UK insurance agent.

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Established in 1996, Pru Life UK is a life insurance company and is not engaged in the business of selling pre-need plans. It is a subsidiary of Prudential plc with market presence across Asia and Africa. Pru Life UK and Prudential plc are not affiliated with Prudential Financial, Inc. (a US-registered company), Philippine Prudential Life Insurance Company, Prudential Life Plans, Inc. or Prudential Guarantee and Assurance Inc. (all Philippine-registered companies).

For more information: [www.prulifeuk.com.ph](http://www.prulifeuk.com.ph)