

Invest globally, earn monthly



PRU LIFE U.K.

Listening. Understanding. Delivering.



PRULink Flexi Income Fund

A fund that comes with potential monthly payouts by investing in JPMorgan Global Income Fund of J.P. Morgan Asset Management, through ATRAM Trust Corporation

Currency: Philippine Peso

Investment Appetite: Moderate to aggressive

Payout terms and conditions apply



PRULink Flexi Income Fund

The Fund seeks to provide potential income[^] and long-term capital growth by investing in a global multi-asset target fund primarily invested in equities, debt, and short-term securities issued worldwide.

Are you suitable to invest in the Fund?

The Fund is for customers with a moderate to aggressive investment risk appetite:



Goal:

Long-term capital appreciation and income by investing in global equities, debt and short-term securities



Ability:

To risk capital loss for potential fund value increase and non-guaranteed regular income from payouts



Willingness:

To accept an increased to high level of investment volatility and risks of a multi-asset fund



Knowledge:

Financial and investment savvy to understand the Fund

Which products offer the fund?

The Fund is available for customers through the following peso-denominated investment-linked life insurance products:

- **PRULink** Investor Account Plus
- **PRU**Millionaire
- **PRU**Million Flex (limited offer only!)

Fund switching is available for existing policyholders.

Why invest in the Fund?



Potential monthly income[^]

Monthly cash payouts[^] may be received based on your policy's available number of units held at the time of payout declaration.



World-class fund management

Get comfort knowing that, through ATRAM Trust Corporation, your Target Fund is expertly managed by J.P. Morgan Asset Management, a division of JP Morgan Chase & Co. and is one of the world's largest and multi-awarded asset managers.



Access to a well-diversified portfolio of global financial assets

Maximize your earning possibilities by investing in a fund comprising global high-yield and investment-grade bonds* and dividend-yielding equities.



Investment in US Dollar-denominated stocks with Philippine Pesos*

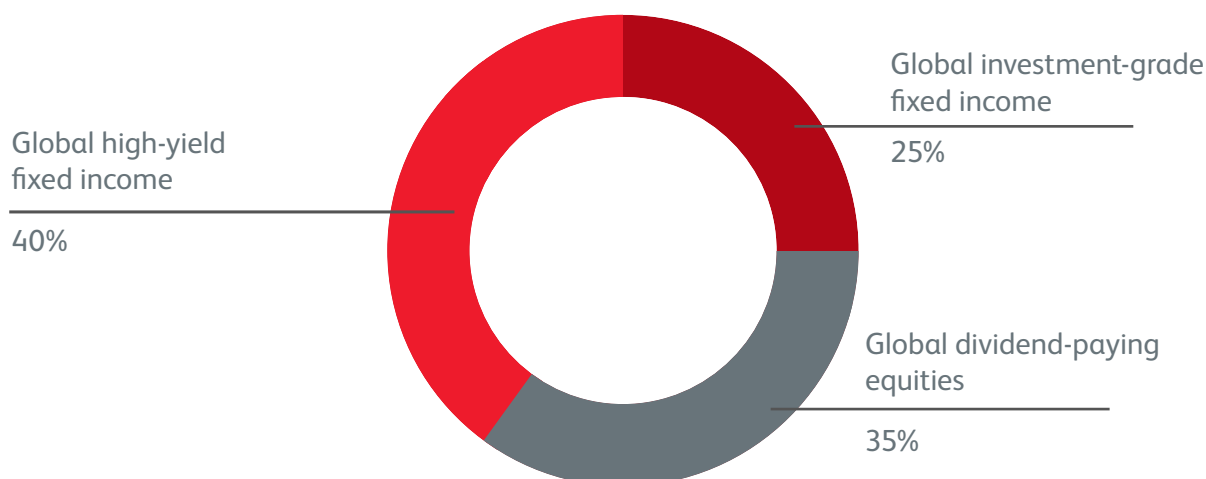
Invest in a USD-denominated global fund using your PHP, no separate dollar account needed! Lock in potential returns in PHP when USD appreciates in value.



Financial protection

Choose an investment-linked life insurance plan that aligns with your financial goals.

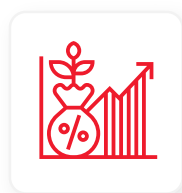
Where is the Fund invested?



As an investment-linked fund, it invests wholly in the ATRAM Global Multi-Asset Income Feeder Fund ("Feeder Fund") which ultimately invests in the JPMorgan Global Income Fund ("Target Fund").

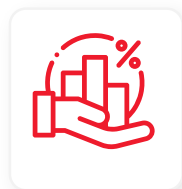
The Feeder Fund may also invest up to 10% in financial instruments and other tradeable investment outlets as may be allowed by the pertinent regulatory bodies.

What are the key sources of potential payouts?^



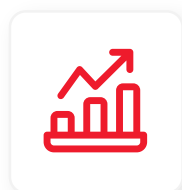
Income from bond interests

The Fund is primarily invested in both high-yield and investment-grade bonds* that provide balanced and stable returns from coupon interest gains.



Income from equity cash dividends

The Fund also invests in global stocks that declare cash dividends, which is usually an indicator of a company's profitability and financial strength.



Capital growth

The Fund's underlying assets provide capital gains through potential increases in price or value, depending on prevailing market conditions.

**The Fund is subject to volatility which could affect its performance, such as, but not limited to, risks associated with investing in global equities and bonds that offer higher yields but have below investment-grade credit ratings. Given that the base currency of the Fund is Philippine Peso while the Target Fund is denominated in US Dollars, foreign currency positions of the Fund will not be hedged which may expose investors to higher risk. You should only invest in this Fund if you understand and are comfortable with the accompanying risks.*

^Payout is not guaranteed. The Fund aims to provide non-guaranteed monthly payouts based on the number of units held at the time of distribution (Payout). The Payout will be at the sole discretion of Pru Life UK, based on the recommendation of the Fund Manager, and will primarily come from income generated from interest gains, cash dividend receipts, and capital appreciation. There may be instances where Pru Life UK, based on the recommendation of the Fund Manager, at their discretion, may distribute a Payout sourced from the capital of the Fund to maintain a steady income stream. However, the Fund's intent is to primarily distribute Payouts from natural income. 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.

ATRAM Trust Corporation, as the Fund Manager, and JP Morgan Asset Management may make material changes to the Feeder Fund and Target Fund, respectively, at their sole discretion and after giving prior notice thereof in compliance with regulatory requirements.



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. With 18 million life customers in its Asia and Africa businesses, it is 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 traditional and investment-linked life insurance products.



Top Life Insurer

based on Insurance Commission's ranking on New Business Annual Premium Equivalent of Life Insurance Companies for 2023



International Life Insurer of the Year - Philippines

given by the Insurance Asia Awards for four consecutive years

About the Fund Manager

The **PRU**Link Flexi Income Fund invests in JPMorgan Global Income Fund of J.P. Morgan Asset Management, through ATRAM Trust Corporation.

ATRAM is one of the country's leading digitally-powered asset and wealth management firms servicing institutional clients and retail customers, providing innovative products and unique customer experiences delivered through technology-enabled platforms.

J.P. Morgan Asset Management is a division of JPMorgan Chase & Co. and is one of the world's largest and multi-awarded asset managers operating in every major global market for more than two centuries.

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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, Prudentiallife Plans, Inc. or Prudential Guarantee and Assurance Inc. (all Philippine-registered companies).

For more information: www.prulifeuk.com.ph

The PRU Customer Assistance Team processes customer concerns based on applicable timelines provided by the law. Its main customer center is located in G/F Cluster 2, Uptown Parade, Megaworld Blvd corner 36th street Uptown Bonifacio, Taguig City 1634, Metro Manila, Philippines.

Visit www.prulifeuk.com.ph/en/contact-us/ for the complete list of our branches. Pru Life UK is legally permitted to provide financial products or services in the Philippines as regulated by the Insurance Commission.

The Insurance Commission's head office is located at 1071 United Nations Avenue Ermita, Manila, Philippines. Their Cebu District office is located at Unit 17, Ground and Second Floors, The Gallery, Pope John Paul II Avenue, Barangay Kasambagan, Cebu City, while their Davao District office is in Door 2 & 3, 3rd Floor of YAP Building Quimpo Boulevard, Ecoland, Davao City. Visit www.insurance.gov.ph/contact-us/ for the Insurance Commission's complete contact information.