

Fund Highlight Sheet

Enjoy regular cash payouts¹ with **PRULink Dollar Cash Flow Fund Plus!**
Receive potential regular payouts¹ of up to 5% per year or up to 1.25% per quarter while building your wealth for the medium to long term.

What is PRULink Dollar Cash Flow Fund Plus?

PRULink Dollar Cash Flow Fund Plus (the Fund) offers to provide non-guaranteed payout¹ of up to 5% per year (or up to 1.25% per quarter) by investing in a diversified portfolio consisting of US high-yield bonds, Asian bonds, global equities, and other dividend-yielding assets managed by Eastspring Investments (Singapore) Limited.

The Fund, structured as a feeder fund, seeks to provide investors with regular payouts¹ by investing in a diversified portfolio consisting primarily of high-yield bonds and other fixed income/debt securities denominated in US dollars issued in the US-market rated below BBB-, as well as fixed income/debt securities issued by Asian entities or their subsidiaries. The Fund may, in addition, at the Fund Manager's discretion, invest up to twenty percent (20%) of its assets in dividend-yielding equities. The non-guaranteed payout¹ is based on the number of units held at the time of payout computation.

Which products offer this Fund?

The Fund is available through the following dollar-denominated single-pay investment-linked life insurance products:

- ✓ **PRU**Millionaire
- ✓ **PRU**Link Investor Account Plus

Fund switching or top-up transactions are available for existing policyholders.

Who may avail of this Fund?

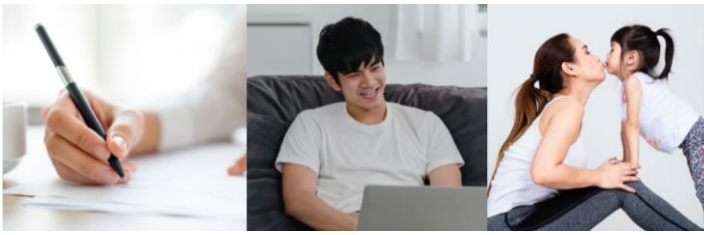
The Fund is for you if you have a moderate to aggressive risk appetite described as follows:

- ✓ 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.

IMPORTANT

¹Payout and investment returns are 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 may be instances where the Payout exceed the non-guaranteed investment income and/or investment returns become unfavourable, resulting in a capital loss. 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.

The investment returns of the Fund are net of Annual Management Charge. Past performance is not necessarily indicative of the future or likely performance of the Fund. The Fund is an actively managed portfolio to optimize investment returns. Hence, holdings and allocations as applicable, are subject to change at the discretion of the Fund Manager without prior notice. The Fund Manager conducts a regular investment portfolio review to ensure that the Fund is well-positioned to achieve its investment objectives.



Why invest in the Fund?



Regular cash payout¹ for your needs

Potentially receive passive income with payouts¹ of up to 1.25% per quarter or a total of 5.0% per year based on your policy's fund value at the time of payout declaration¹.



Access to a high yielding & 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.



World-class fund management

Get comfort knowing that your Fund is expertly managed by Eastspring Investments, part of Prudential plc and a leading and award-winning Asia-based global asset manager with over 30 years of experience managing USD258 billion of assets[^] across equity, fixed income, multi asset, quantitative and alternative strategies servicing millions of clients globally.

[^]Assets under management as of 31 December 2024



Financial protection & growth

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

PRULink Dollar Cash Flow Fund Plus is part of our diverse suite of **PRU**Link Funds that can be attached with your dollar-denominated **PRU**Millionaire and **PRU**Link Investor Account Plus.

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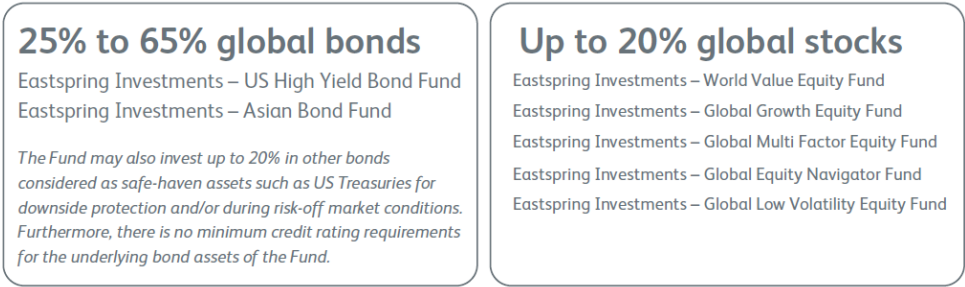
The investment returns of the Fund are net of Annual Management Charge. Past performance is not necessarily indicative of the future or likely performance of the Fund. The Fund is an actively managed portfolio to optimize investment returns. Hence, holdings and allocations as applicable, are subject to change at the discretion of the Fund Manager without prior notice. The Fund Manager conducts a regular investment portfolio review to ensure that the Fund is well-positioned to achieve its investment objectives.

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.

Strategic Asset Allocation

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

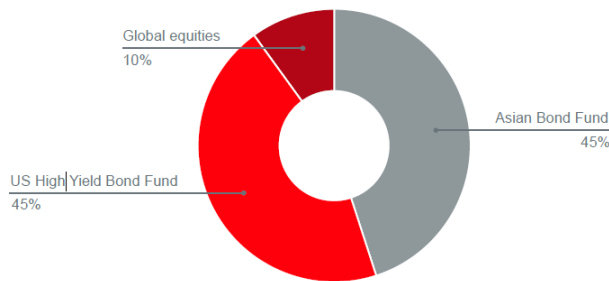


For diversification and/or tactical asset allocation purposes, the Fund may utilize other liquid instruments aside from the aforementioned funds managed by Eastspring Investments, such as Exchange Traded Funds (ETFs), in order to achieve the desired exposures at the discretion of the Fund Manager.

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

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



NOTES

²Payout - 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.



**Rank #1 in New Business Annual Premium Equivalent and
Total Renewal Premium Income from Variable Life Insurance Products as of FY 2024**
according to the Insurance Commission



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.



2025 Best Asset Management Company - 30 Years
Best of the Best Awards by Asia Asset Management



2025 Best Value Investing Manager – Regional
Best of the Best Awards by Asia Asset Management

*This document provides general information on the **PRU**Link Dollar Cash Flow Fund Plus as 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.