

# APPLICATION FOR FUND SWITCH / PREMIUM REDIRECTION

<b>Policy Number</b>	<b>Name of Policy Owner(s) and Trustee(s) or Assignee</b>	<b>NRIC / Passport No:</b>
<input type="text"/>	1.	1.
	2.	2.

 Application is for one policy only. Please tick the required boxes, fill in the details and sign next to any amendments made.

## Section A – Customer Knowledge Assessment (CKA) – must be completed for ALL TRANSACTIONS

It is important for you to have knowledge or experience in Investment-linked Policies (ILPs) if you wish to transact in such a product. If you do not have the knowledge or experience, you will be required to approach your Financial Consultant for advice.

For Prudential to ascertain if you have the knowledge or experience in ILPs, **please complete all 3 Questions below with a tick “✓” under YES or NO.**

No	Questions				Policy Owner 1		Policy Owner 2	
					Yes	No	Yes	No
1	<b>Do you hold a diploma or higher qualification in any of the following:</b> <ul style="list-style-type: none"> <li>accountancy</li> <li>actuarial science</li> <li>business/business administration/business management/business studies</li> <li>capital markets</li> <li>commerce</li> <li>economics</li> <li>finance</li> <li>financial engineering</li> <li>financial planning</li> <li>computational finance</li> <li>insurance</li> <li>professional finance-related qualification such as Chartered Financial Analyst Examination conducted by CFA Institute, USA; or Association of Chartered Certified Accountants (ACCA)</li> </ul>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If you answer <b>YES</b> to this question, please provide the following information:							
	Type of Qualification	Policyowner 1: Policyowner 2:	Name of Institution	Policyowner 1: Policyowner 2:	Year of Graduation	Policyowner 1: Policyowner 2:		
2	<b>Have you performed at least 6 transactions^ in the preceding 3 years in the following unlisted Specified Investment Products:</b> <ul style="list-style-type: none"> <li>Collective investment schemes</li> <li>Investment-linked policies</li> </ul>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	^The transactions may have been performed with Prudential or any other Financial Institutions. Examples of transactions are: <ul style="list-style-type: none"> <li>New single/regular/recurrent premium purchase</li> <li>Fund switch or premium re-direction into new funds</li> <li>Increase / Reduce Regular or Recurrent premium</li> <li>Partial Withdrawal</li> <li>Full Surrender</li> <li>Single premium top up</li> </ul>							
	If you answer <b>YES</b> to this question, please provide the following information:							
	Policyowner 1:							
Total Number of Transactions (Tick One)		Type(s) of Transaction (Tick One) Collective		Estimated Total Transaction Amount (Tick One)				
<input type="checkbox"/> 6 - 10		<input type="checkbox"/> Investment Scheme (CIS)		<input type="checkbox"/> <\$10,000				
<input type="checkbox"/> 11 - 20		<input type="checkbox"/> Investment-linked Policies (ILPs)		<input type="checkbox"/> \$10,000 - \$99,999				
<input type="checkbox"/> 21 - more		<input type="checkbox"/> Combination of CIS and ILPs		<input type="checkbox"/> \$100,000 or more				
Policyowner 2:								
Total Number of Transactions (Tick One)		Type(s) of Transaction (Tick One) Collective		Estimated Total Transaction Amount (Tick One)				
<input type="checkbox"/> 6 - 10		<input type="checkbox"/> Investment Scheme (CIS)		<input type="checkbox"/> <\$10,000				
<input type="checkbox"/> 11 - 20		<input type="checkbox"/> Investment-linked Policies (ILPs)		<input type="checkbox"/> \$10,000 - \$99,999				
<input type="checkbox"/> 21 - more		<input type="checkbox"/> Combination of CIS and ILPs		<input type="checkbox"/> \$100,000 or more				
3	<b>Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the development of, structuring of, management of, sale of, trading of, research on and analysis of investment products or the provision of training in investment products?</b>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant experience.							
	If you answer <b>YES</b> to this question, please provide the following information:							
Job Nature	Policyowner 1: Policyowner 2:	Organization Name	Policyowner 1: Policyowner 2:	From	Policyowner 1: Policyowner 2:	To	Policyowner 1: Policyowner 2:	
<b>Result of CKA Assessment</b> <ol style="list-style-type: none"> <li>If you answer <b>“Yes”</b> to <u>any</u> of the questions, you shall be deemed to possess knowledge or experience in ILPs.</li> <li>If you answer <b>“No”</b> to <u>all</u> of the questions, you shall be deemed <u>not</u> to possess knowledge or experience In ILPs.</li> </ol>								

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**Section B – Risk Profiling Questionnaire (RPQ) – must be completed for all transactions**
**(I) RISK PROFILING QUESTIONNAIRE (RPQ) – Required for products with cash value**

A score to each answer is provided next to the option. Please add up the scores to determine your risk profile using the table provided:

	Policy Owner 1	Policy Owner 2	Score
<b>1. How many years of investment experience do you have?</b>			
a) Less than 3 years.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) 3 to less than 5 years.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) 5 to less than 10 years.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) 10 years or more.	<input type="checkbox"/>	<input type="checkbox"/>	4
<b>2. In order to achieve higher returns, it is often necessary to take greater risks. Which of the following statements describes you?</b>			
a) I am prepared to accept short term losses of up to 10% of the value of my long-term investments.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) I am prepared to accept short term losses of between 10 to 20% of the value of my long-term investments.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) I am prepared to accept short term losses of between 20 to 30% of the value of my long-term investments.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) I am prepared to accept short term losses of more than 30% of the value of my long-term investments.	<input type="checkbox"/>	<input type="checkbox"/>	4
<b>3. Assuming your investment is making losses at the end of the investment horizon, how comfortable are you to hold the investment until you potentially get a better performance?</b>			
a) Less than 3 years.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) 3 to less than 5 years.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) 5 to less than 10 years.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) 10 years or more.	<input type="checkbox"/>	<input type="checkbox"/>	4
<b>4. Assuming you have no annual income, how long are you able to finance your current standard of living from your assets?</b>			
a) Less than 5 years.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) 5 to less than 10 years.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) 10 to less than 15 years.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) 15 years or more.	<input type="checkbox"/>	<input type="checkbox"/>	4
<b>5. The riskiest assets that I would consider investing in on my own (without professional advice) are:</b>			
a) Cash, Fixed/Time Deposits, Money Market instruments, Singapore Savings Bonds.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) Government Bonds, Unit Trusts investing in Government Bonds, Corporate Bonds, Unit Trusts investing in Corporate Bonds.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) Equities, Unit Trusts investing in Equities.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) Gold, Precious Metals, Commodities, Real Estate, Leveraged Foreign Exchange, Derivatives or Structured Products such as Warrants, Equity-Linked Notes, Futures, Options, Contracts for Differences.	<input type="checkbox"/>	<input type="checkbox"/>	4

Policy Number

	Policy Owner 1	Policy Owner 2	Score
<b>6. How many years are you away from your retirement?</b>			
a) Less than 5 years or already retired.	<input type="checkbox"/>	<input type="checkbox"/>	1
b) 5 to less than 10 years.	<input type="checkbox"/>	<input type="checkbox"/>	2
c) 10 to less than 15 years.	<input type="checkbox"/>	<input type="checkbox"/>	3
d) 15 years or more.	<input type="checkbox"/>	<input type="checkbox"/>	4

Please add up your scores over here

0	0
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Total Score	Risk Profile
6 – 10	Lower Risk
11 – 15	Low to Medium Risk
16 – 20	Medium to High Risk
21 – 24	Higher Risk

Your Risk Profile determined by the RPQ is	Policy Owner 1	Policy Owner 2

**Note:** The risk profile determined by this RPQ will override the Simplified Risk Profiling outcome.

**Important Notes for Risk Profiling Questionnaire**

This Risk Profiling Questionnaire (“RPQ”) is designed and prepared by Primus Compliance Group Pte. Ltd. (“Primus”) for reference only with respect to determining your risk profile. It shall only be taken as a guide to help you determine your risk profile and shall not be taken as conclusive. Any guidance on asset allocation may reflect the risk category based on the information provided by you. Such guidance on asset allocation for your risk category is only one of the many combinations of investments that may be appropriate for someone of your present risk profile. Nothing herein contained shall be treated as investment advice and shall not form the basis for making any investment decision. You should seek professional advice before making any investment decisions. The information provided by you in this document is strictly confidential and shall only be used for the purpose of determining your risk profile.

**Section C – Fund Switch** *(Please complete either part 1, 2 or 3)*

**Important Notes:**

- For the list of available funds, please visit [www.prudential.com.sg](http://www.prudential.com.sg) for more details. PRULink Singapore Cash Fund is not applicable for policy funded by CPFIS.
- Your selected funds / portfolio at fund switch may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.
- State the Fund code and the percentage of the value of your units in that fund / portfolio that you wish to switch out.
- You can only apply to switch out your units in a Fund to maximum of 10 new Funds at a time.
- Funds are switched in multiples of 5%, and total value of the units being switched into has to be 100% (please refer to examples below)
- To switch out the full value of your units in a Fund, please indicate 100%.
- PRUSelect Vantage / PRUSelect Vantage Premier premiums invested in specific funds classified as higher risk should be less than 50% of the total premiums invested.
- For manual portfolio switch, you have completed the Customer Knowledge Assessment and Risk Profiling Questionnaire before generating the portfolio outcome via the relevant portfolio calculator.

**Part 1 – Fund Switch Details: For PRULink & PRUSelect Vantage Premier Plans ONLY**

**Example:** You wish to switch out 60% of the value of your units in Fund A in both types of accounts in the given proportions to Fund B (45%) and Fund C (15%).

Switch <b>OUT</b> from [Fund code(s) / name(s)]	Percentage to switch <b>OUT</b> (%)			Switch <b>IN</b> To [Fund code(s) / name(s)]	Percentage to switch <b>IN</b> (%)		
Fund A		6	0	Fund B (45/60) x 100		7	5
				Fund C (15/60) x 100		2	5
				<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>

Please provide details on Fund(s) to be switched below or attach the system generated switch application form to this application form. **Note: Please note that switching between model portfolios developed Mercer is only allowed if you are already opt in for Mercer model portfolios. If you have opted out from Mercer model portfolios, you are not able to opt in/ switch into Mercer model portfolios.**

**I / We wish to apply to switch the value of units in the Fund(s) credited to the Policy as indicated below:**

Switch <b>OUT</b> from [Fund code(s) / name(s)]	Percentage to Switch <b>OUT</b> (%)			Switch <b>IN</b> to [Fund code(s) / name(s)]	Percentage to Switch <b>IN</b> (%)		

**Note: In the event of a partial Fund Switch and the revised portfolio consists of funds with risk class higher than my / our risk profile, this means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of funds selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.**

**Client's Decision**

**DID NOT PASS CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is/ are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

**PASSED CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

I / We have received advice offered by my / our Financial Consultant. ILP sub-fund(s) / portfolio which is / are in line with or lower than my / our risk profile is / are recommended to me / us. However, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are of a higher risk than my / our risk profile, in accordance with my specific circumstances (if any). This means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of ILP sub-fund(s) / portfolio selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.

**Part 2 – Fund Switch Details: For PRUSelect and PRUSelect Vantage Plans ONLY**

**Note:** Funds from the different Accounts cannot be combined (i.e. Funds from the Initial Account cannot be transferred into the Accumulation Account and vice versa). They will remain separate even though you may choose the same Fund to switch into. Specify which Account (the Initial or Accumulation Account) you wish to switch out from.

**Example:** You wish to switch out 60% of the value of your units in Fund A in both types of accounts in the given proportions to Fund B (45%) and Fund C (15%).

Switch <b>OUT</b> from [Fund Code(s)]	Percentage to switch <b>OUT</b> (%)						Switch <b>IN</b> To [Fund Code(s)]	Percentage to switch <b>IN</b> (%)					
	Initial Account			Accumulation Account				Initial Account			Accumulation Account		
Fund A		6	0				Fund B (45/60)*100		7	5			
							Fund C (15/60)*100		2	5			
Fund A					6	0	Fund B (45/60)*100					7	5
							Fund C (15/60)*100					2	5
							<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>

Please provide details on Fund(s) to be switched below or attach the system generated switch application form to this application form. **Note: Please note that switching between model portfolios developed Mercer is only allowed if you are already opt in for Mercer model portfolios. If you have opted out from Mercer model portfolios, you are not able to opt in/ switch into Mercer model portfolios.**

**I / We wish to apply to switch the value of units in the Fund(s) credited to the Policy as indicated below:**

Switch <b>OUT</b> from [Fund Code(s)]	Percentage to Switch <b>OUT</b> (%)						Switch <b>IN</b> to [Fund Code(s)]	Percentage to Switch <b>IN</b> (%)					
	Initial Account			Accumulation Account				Initial Account			Accumulation Account		

**Note: In the event of a partial Fund Switch and the revised portfolio consists of funds with risk class higher than my / our risk profile, this means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of funds selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.**



Policy Number 

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**Client's Decision**

**DID NOT PASS CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

**PASSED CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

I / We have received advice offered by my / our Financial Consultant. ILP sub-fund(s) / portfolio which is / are in line with or lower than my / our risk profile is / are recommended to me / us. However, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are of a higher risk than my / our risk profile, in accordance with my specific circumstances (if any). This means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of ILP sub-fund(s) / portfolio selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.

**Section D – Premium Redirection *(not applicable for Single Premium policy/ Fully Paid policy)***

**Important Notes:**

- For the list of available funds, please visit [www.prudential.com.sg](http://www.prudential.com.sg) for more details.
- State the full name of the Funds(s) for PRULink policy or Fund Code(s) for PRUSelect / PRUSelect Vantage policy and the percentage of each renewal premium that shall be used to purchase units in such Fund(s).
- Your selected funds / portfolio at premium redirection may not be in line with your current investment objectives and risk profile. If in doubt, please contact your Financial Consultant.
- If you choose multiple Funds, please indicate such percentage in multiples of 5% such that 100% of each renewal premium will be used to purchase units in your chosen funds / portfolio.
- You can only apply to invest each future renewal premium in not more than 10 Funds at any one time.
- PRUSelect / PRUSelect Vantage premiums invested in specific funds classified as higher risk should be less than 50% of the total premiums invested.
- In order for your next renewal premium to be invested in the manner indicated above, this application must be received by Prudential Assurance Company Singapore (Pte) Limited (“Prudential”) at its postal address (as stated on the next page) in Singapore at least 7 business days before such renewal premium is due.
- For manual portfolio premium redirection, you have completed the Customer Knowledge Assessment and Risk Profiling Questionnaire before generating the portfolio outcome via the relevant portfolio calculator.

**Premium Redirection Details**

***Note: Please note that switching between model portfolios developed Mercer is only allowed if you are already opt in for Mercer model portfolios. If you have opted out from Mercer model portfolios, you are not able to opt in/ switch into Mercer model portfolios.***

**I / We apply for all future renewal premiums payable by me under my Policy to be invested in the following Fund(s) and in such proportion(s) as indicated below:**

State Fund Name(s) / Fund Code(s)	Percentage Redirected (%) (In multiples of 5%)		
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>

***Note: In the event of a partial Premium Redirection and a part of my / our premiums is invested in funds with risk class higher than my / our risk profile, this means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of funds selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.***

**Client's Decision**

**DID NOT PASS CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is/ are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

**PASSED CKA**

I / We have received advice offered by my / our Financial Consultant. Based on my / our Financial Consultant's recommendation, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are in line with or lower than my / our risk profile, in accordance with my specific circumstances (if any).

I / We have received advice offered by my / our Financial Consultant. ILP sub-fund(s) / portfolio which is / are in line with or lower than my / our risk profile is / are recommended to me / us. However, the ILP sub-fund(s) / portfolio that I / we have chosen and wish to transact in is / are of a higher risk than my / our risk profile, in accordance with my specific circumstances (if any). This means that I / we are taking more risk than what my / our risk profile can accept. I / We understand that it is my / our own responsibility to ensure the suitability of ILP sub-fund(s) / portfolio selected and I am / we are not able to rely on the FAA to file a civil claim in the event of a loss.

**Section E – Distribution Option**

Fund Name	Receive Payout		Reinvest into same fund
	PayNow*	Direct Credit (Please complete bank details below for cash policy. For SRS, we will credit to the SRS account.)	
PruLink Asian Income Fund (PAEF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Dynamic Income Fund (PDIF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Asian Income and Growth Fund (Dis) (PABD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Singapore Dynamic Bond Fund (Dis) (PSFD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Equity Fund (Dis) (GEQD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Managed Fund (Dis) (GMAD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Asian Multi-Asset Income Fund (Dis) (PAMD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Multi-Asset Income Fund (Dis) (PGMD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Asian Fixed-Income Fund (Dis) (PAFD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Asian Multi-Asset Income Fund (Decu) (PAMC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Multi-Asset Income Fund (Decu) (PGMC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Dividend Wealth Fund (PGDW)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink US Dividend Wealth Fund (PUDW)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PruLink Global Signature CIO Income Fund (PCIS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<b>Cheque</b>	<b>Direct Credit (For UOB &amp; SCB account only. Please complete bank details below.)</b>	<b>Reinvest into same fund</b>
PRULink US Dividend Wealth Fund (USD) (PUDU)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please complete the bank details for payout distribution. If the details are incomplete, the distribution would be defaulted to **PayNow**.

Name of Bank and Branch	
Bank Account Number	
Name of Account Holder (The name of the bank account holder must be Policyowner/Trustee(s)/Assignee)	

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**Notes:**

1. A copy of the bank book or bank statement (stating name of bank, account holder name and account number) must be submitted for a direct credit request unless the direct credit account was previously provided to and accepted by Prudential.
2. We also accept:
  - a. copies of bank statements where bank balances and bank transactions are blacked out; or
  - b. truncated e-statements downloaded from the bank's mobile application, as long as the document shows the account holder's name and account number on the same page.

**Section F (Part 1) Optional – Portfolio Solutions (for PRULink policies, PruSelect and PruSelect Vantage series policies)**

I wish to apply for Portfolio Solutions and confirm that I have read and agreed to the Important Notes for Portfolio Solutions below.

My e-mail address is \_\_\_\_\_

I hereby confirm that this email address supersedes any e-mail address that I have previously submitted to Prudential, and that Prudential shall henceforth use this email address in its email communications with me.

**Section F (Part 2) Optional – Important Notes on Portfolio Solutions / Model Portfolio for PRULink and PRUSelect series policy**

Portfolio Solutions will give you access to confidential and proprietary information of Model Portfolios developed by Mercer and is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. All investment decisions shall be made independently by you, after duly considering and understanding the investment product(s), benefits and risks.

Notwithstanding any information provided to you in connection with the Portfolio Solutions and, you are advised to read Product Summary, Fund prospectuses and Product Highlights Sheet with respect to the relevant investment products before deciding whether to invest in such products. Neither Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore") nor Mercer gives any representations or warranties as to the accuracy of any information provided to you in connection with the Portfolio Solutions. Neither Prudential Singapore nor Mercer accepts any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase of the Portfolio Solutions. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice. As there may be market fluctuations and change in market conditions, you are also encouraged to refer to the subsequent model portfolios that will be updated on a quarterly basis. Such subsequent updated model portfolios can be obtained via your Prudential Financial Consultant and will be made available in PRUaccess.

Any opinion on or rating of investment products contained under the model portfolio developed by Mercer in connection with the Portfolio Solutions is not intended to convey any guarantee as to the future investment performance of such investment products or model portfolios. In addition, past performances cannot be relied upon as a guide or indicator to future performance.

Notwithstanding anything above, Prudential Singapore reserves the right to discontinue the Portfolio Solutions at any time without reference or notification to you.

**Section G – Declaration (Please read carefully before signing this application)**

**I / We understand and agree to the following:**

1. The date of acceptance of my / our application shall mean the date on which Prudential receives the relevant application instruction from me / us before 3pm of that date, provided that all conditions for acceptance have been fully satisfied. If Prudential receives the relevant application instruction at or after 3pm on any particular date, the date of acceptance of application shall be deemed to be the following business day, provided that all conditions for acceptance have been fully satisfied.
2. Should there be any pending transaction under the policy, my / our application for Fund Switch and / or Premium Redirection will only proceed after the pending transaction has been completed. I / We understand that this can mean a delay in effecting my / our Fund Switch and / or Premium Redirection.
3. I / We will not hold Prudential liable and shall jointly and severally indemnify, defend and hold harmless Prudential from and against any and all liabilities, losses, damages, claims, costs and expenses arising out of or in connection with the said policy that Prudential may incur by acting in accordance with these instructions.
4. Prudential will make the switch in accordance with the formula and steps given in my / our policy. Prudential's calculation, and the subsequent determination of the final results, shall be final and binding. The final result of my / our portfolio allocation may not be exactly the same as the designated portfolio Mercer recommends, due to minimum transaction value and switching mechanism as described below or for other reasons.

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5. Once the application for Fund Switch / Premium Redirection is submitted, I / we cannot revise, amend, modify or cancel the application for Fund Switch and / or Premium Redirection.
6. a) The minimum value of units that can be switched for PRULink plans is S\$200 / US\$160. The remaining value of my / our units in a Fund after the Fund Switch must be worth at least S\$200 / US\$160 based on the prevailing bid price at the time of the Fund Switch. If the remaining value of my / our units in a Fund after a Fund Switch is worth less than S\$200 / US\$160, all my / our units in that Fund must be switched to other new Fund(s).  
b) The minimum value of units that can be switched for PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier is S\$20 / US\$20. The remaining value of my / our units in a Fund after the Fund Switch must be worth at least S\$20 / US\$20 based on the prevailing unit price at the time of the Fund Switch. If the remaining value of my / our units in a Fund after a Fund Switch is worth less than S\$20 / US\$20, all my / our units in that Fund must be switched to other new Fund(s).
7. The maximum number of funds I / we can switch out of and switch in is limited to 10 per application.
8. a) For the purpose of a Fund Switch, units in a Fund being switched will be sold at the bid price of that Fund and new units will be bought using the bid price of the new Fund for PRULink policy.  
b) For the purpose of a Fund Switch, units in a Fund being switched will be sold at the unit price of that Fund and new units will be bought using the unit price of the new Fund for PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy.
9. a) For PRULink policy, Prudential will use the bid price calculated on the next business day basis to sell a proportionate amount of units from all the PRULink Funds I / we have invested to pay for all relevant administration and assurance charges relating to my PRULink Funds (the "Charges"). For the avoidance of doubt, units that are sold and cancelled in order to pay for the Charges would include units that were invested from my regular premiums, any Enhanced Accumulator Option (Lump Sum) or any Enhanced Accumulator Option (Regular).  
b) For PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy, Prudential will sell a proportionate number of units from each of my / our Fund under my / our PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy to pay for the relevant charges under my / our PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy every month. This includes the Administration charge. Prudential will calculate the proportionate units to be sold based on the number of units still invested by me / us in each of the Fund under my / our PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy as at the time of sale and use the unit price calculated in accordance with the relevant formula as stated in the terms and conditions of my / our PRUSelect / PRUSelect Vantage / PRUSelect Vantage Premier policy. The calculation and the subsequent determination of the final results by Prudential shall be final and binding.
10. I / We also understand that Fund values can be volatile and may fluctuate from time to time.
11. Should I / we switch and / or redirect my / our future premium into other Fund(s) or portfolio(s) which has a risk rating higher than my / our risk profile, this application for Fund Switch and/or Premium Redirection is my / our own decision and based solely on my / our own judgment. It may, depending on the Fund(s) and/or Portfolio(s) I / we have chosen, cause Investment risks to exceed the level that I / we am able to undertake.
12. If I / we have provided my / our e-mail address(es) to Prudential previously, I / we will update Prudential separately when there is any change in my / our e-mail address(es). The current e-mail address(es) will be used in Prudential's e-mail communication with me / us until the change is communicated by me / us and acknowledged by Prudential.
13. This application will not be effective until I / we receive an official letter issued by Prudential confirming the transaction.
14. If a PRUSelect Vantage Premier policy has two policyowners, this application must be completely signed by both policyowners.
15. Notwithstanding anything to the contrary, the continuing investment charge(s) and its maximum amount/percentage shall be the amount/percentage indicated in the respective PRULink fund's Fund Information Booklet.

**Signature of Policy Owner 1 and Trustee (s) or Assignee**

Date (DD/MM/YYYY):  
Contact Number:

**Signature of Policy Owner 2 and Trustee (s) or Assignee**

Date (DD/MM/YYYY):  
Contact Number:

I acknowledge, agree and declare that I have provided advice on the Fund Switch / Premium Redirection for the customer.

**Signature of Financial Consultant (FCs please *NOTE* your signature is required)**

Date (DD/MM/YYYY):  
Name & Agent Code: