

APPLICATION FOR FUND SWITCH / PREMIUM REDIRECTION

Policy Number

Name of Policy owner(s) and Trustee(s) or Assignee (s)

Part 1 – FUND SWITCH - Please read through Part 1 carefully and fill in the required details.

Important Notes:

- State the full name of the Fund(s) and the percentage of the value of your units in that Fund that you wish to switch out.
- For switches into multiple new Funds, please indicate the relevant percentages in multiples of 5% such that the total value of the units of the Fund being switched out adds up to 100% of the total value of units of the new Funds that you are switching into.
- To switch out the full value of your units in a Fund, please indicate 100%.
- You can only apply to switch out your units in a Fund to a maximum of 10 new Funds at any one time
- You can invest in any of the Investment Funds listed at www.prudential.com.sg if it is available for your Policy.

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

Switch OUT from (State name of Fund)	Percentage to switch OUT	Switch IN To [State name of Fund(s)]	Percentage to switch IN
Fund A	60%	Fund B (45/60)*100	75%
		Fund C (15/60)*100	25%
Total			100%

Please provide details on Fund(s) to be switched below or attach the switch application generated via Portfolio Solutions Calculator to this application.

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

Switch OUT from (State name of fund)	Percentage to Switch OUT	Switch IN To (State name of funds)	Percentage to Switch IN
Total			100%

For Prulink Heritage Account holders, please specify the name of the account to *SWITCH OUT units from. Please select from below:

* Note: Units cannot be Cross Switched.

Investment Account

Protection Account

Distribution Option – Please complete only if you are switching into the following Funds:

1. PruLink Asian Income Fund (PAEF) 2. PruLink Currency Income Fund (PCUF) 3. PruLink Emerging Market Income Bond Fund (PEDF)

Please indicate your intended distribution option. If you do not make a selection, any distribution will be reinvested into the same Fund.

a) Receive distributions:	PAEF	PCUF*	PEDF
For Cash - Please complete Bank Details below			
For SRS – credit to same SRS account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
*For policies funded by SRS funds, distributions from PCUF can only be reinvested in the same fund OR			
b) Reinvested to the same fund.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please provide your bank details if you have selected to receive payout distributions for PAEF, PCUF or PEDF in cash as above. If the bank details provided are incomplete or incorrect, distributions will be reinvested to the same Fund.

Name of Bank and Branch	
Bank Account Number	
Name of Account Holder	
Relationship (State relationship if account holder differs from policy owner)	

Part 2 – PREMIUM REDIRECTION - Please read through Part 2 carefully and fill in the required details.

Important Notes:

- State the full name of the Fund(s) and the percentage of each renewal premium that shall be used to purchase units in such Fund(s).
- If you choose multiple Funds, please indicate such percentage in multiples of 5% such that 100% of each future renewal premium will be used to purchase units in your chosen funds.
- You may only apply to invest each future renewal premium in not more than 10 funds.
- 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 below) in Singapore at least 7 business days before such renewal premium is due.
- You can invest in any of the Investment Funds listed at www.prudential.com.sg if it is available for your Policy.

Please provide details on premium redirection of your policy:

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

Fund(s)	Percentage Redirected
	%
	%
	%
	%
	%
Total	100%

Please Turn Over

Opt In for Portfolio Solutions

I wish to apply for Portfolio Solutions and confirm that I have read and agreed to the Important Notes for Portfolio Solutions as follows before signing.

My e-mail address is _____ I hereby confirm that this email address supercedes any e-mail address (es) that I have previously submitted to Prudential, and that Prudential shall henceforth use this email address in its email communications with me.

Important Notes for Portfolio Solutions

The Portfolio Solutions that you are signing up for will give you access to confidential and proprietary information of Mercer (Singapore) Pte Ltd (“**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.

Notwithstanding any information provided to you in connection with the Portfolio Solutions, you are advised to read the fund information booklet(s) with respect to the relevant investment products before deciding whether to invest in such products. Neither Prudential 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 nor Mercer accepts any responsibility or liability for any loss or damage, which you may suffer arising out of or in connection with your use 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 PruAccess.

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

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

Declaration (Please read carefully before signing this application)

I understand and agree to the following:

1. If my original signed application is received by Prudential:
 - a) Before or on 3pm on a business day, Prudential will use the bid price calculated on the next business day; or
 - b) After 3pm on a business day, Prudential will use the bid price calculated on the second business day from the date of receipt.
2. Once I submit this application, I cannot revise, amend, modify or cancel this application for Fund Switch and/or Premium Redirection until Prudential has processed this application.
3. The minimum value of units that can be switched is S\$1,000. The remaining value of my units in a Fund after the Fund Switch must be worth at least S\$1,000 based on the prevailing bid price at the time of the Fund Switch. If the remaining value of my units in a Fund after a Fund Switch is worth less than S\$1,000, all my units in that Fund must be switched to a new Fund(s).
4. For the purposes 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.
5. I understand that in each month of Policy year, 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 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).
6. This application for Fund Switch and/or Premium Redirection is my decision and based solely on my own judgment and may, depending on the Fund(s) I have chosen, expose me to greater Investment risks. I also understand that Fund values can be volatile and may fluctuate from time to time.

Signature of Policy owner / Trustee(s)/ Assignees

Date:

Financial Consultant’s Name and Code

Date:

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