

Unify life values and wealth

to build tomorrow your way



Listening. Understanding. Delivering.



PRULink Islamic Global Equity Index Fund

Learn about investing with Shariah principles



Rising inflation is making me worry about my finances in the long term...

...Shariah investing is too complex...

... there are limited local and trusted sources for me to gain more knowledge in this area.

Desire to build and grow your wealth but unsure of how to do it the right way?



Making informed decisions on your wealth planning is vital to ensure you are on the right track to **achieving your financial goals**.

Let's get you started with understanding the basics!

Understanding the basics of Shariah investing

Key philosophies guiding Shariah investments

The Shariah philosophy is derived from Islamic law, laying down the foundation and guiding principles of permitted financial activities for Muslims that are ethical and equitable.



Ban on interest ('Riba')

Exploitation of others to increase personal gains is prohibited.



Ban on uncertainty ('Gharar')

Assets that are not or not yet present are prohibited.



Ban on speculation ('Maisir')

Investment gains derived from luck and chance are prohibited.



Ban on unethical ('Haram') activities

Business dealings with haram products or services are prohibited.



Risk and profit sharing

Businesses and investors in a financial transaction must share the associated risks and profits.



Asset backing

Transactions must be tied to tangible and identifiable underlying assets.



Prohibited investments from unethical sources



Tobacco



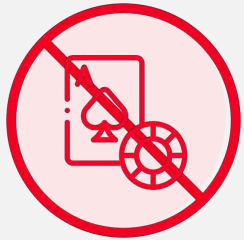
Excess debt



Alcohol



Firearms



Gambling



Adult entertainment



Impure food products



Conventional financial service businesses

Shariah vs. conventional investments



VS

Shariah investments

- Cannot invest in businesses that violate Islamic law
- Cannot invest based on principles of uncertainty or speculation
- May be viewed as a form of ethical investing based on social and moral values
- Have to satisfy strict criteria before being labelled as a Shariah-compliant investment

Conventional investments

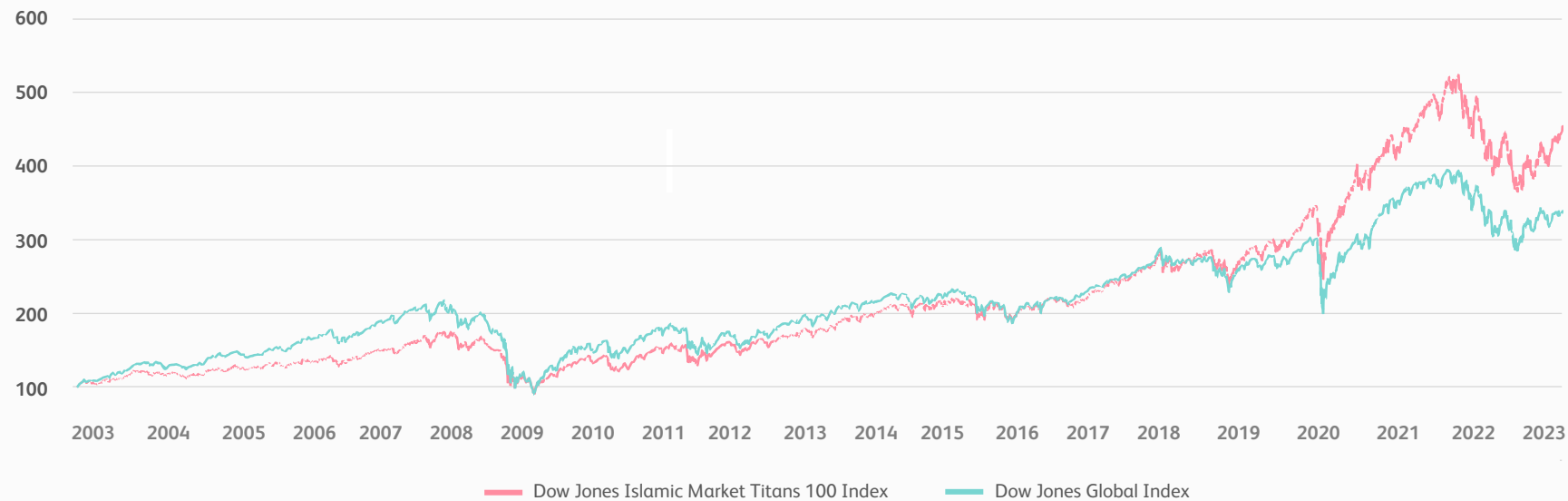
- No restrictions on business activities
- Able to invest in options, futures, and commercial insurance
- May include all sources of revenue or returns
- Only required to satisfy prevailing financial laws



Shariah investment returns are not compromised

Despite being governed by more stringent requirements, the long-term performance of Shariah investment **is comparable to conventional investment.**

Historical Dow Jones Islamic and Non-Islamic index performance over 20 years period



Annualised Performance	Dow Jones Islamic Market Titans 100 Index	Dow Jones Global Index
1Y	11.49%	5.33%
5Y	11.12%	4.47%
10Y	9.77%	5.53%
20Y	7.86%	6.30%

For informational purposes only. Source: Bloomberg as of 18 May 2023. Both indices on the chart are rebased to 100 on starting date. Performance is annualised when the calculation period is over one year. Past performance is not indicative of future performance, and it should not be interpreted as actual returns from the ILP sub-fund. The ILP sub-fund returns will depend on the actual performance of the PRULink underlying assets.



Are Shariah investments only for Muslims?

Shariah investment is available to any investor irrespective of religious faith, as long as you trust that the investment strategy and portfolio are beneficial for growing your wealth.

Introducing

PRULink Islamic Global Equity Index Fund



An investment opportunity that **unifies your life values and wealth**, empowering you to achieve your financial goals.



Investment aligned with your beliefs

Invest in globally diversified equities that adhere to Shariah principles



Unlock the growth potential of Islamic finance assets

The assets grew at double-digit rates in the past decade¹



Access to Dow Jones Islamic Market Titans 100 Index

The index demonstrated strong performance versus other non-Islamic and Islamic indices²

Any adherence to Shariah requirements are fulfilled on the underlying fund and the index only. This fund is available for selected investment-linked insurance policies (ILPs).

¹ *Islamic Finance and the Role of IMF*, International Monetary Fund, February 2017

² Refer to page 6 & 11 for more information. Source: Bloomberg as of 18 May 2023 and HSBC Islamic Global Equity Index Fund, HSBC Asset Management, February 2023

Fund overview



Fund objective: The Underlying Fund aims to track as closely as possible the performance of the Dow Jones Islamic Market Titans 100 Index.

Risk profile: Higher Risk

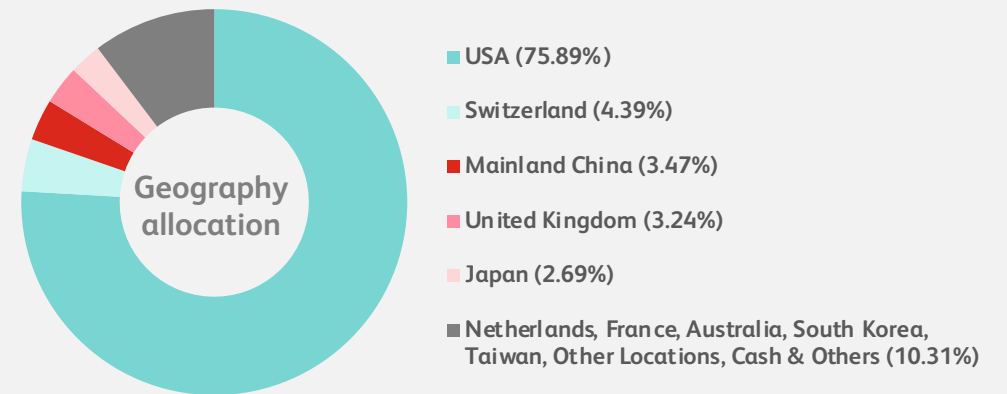
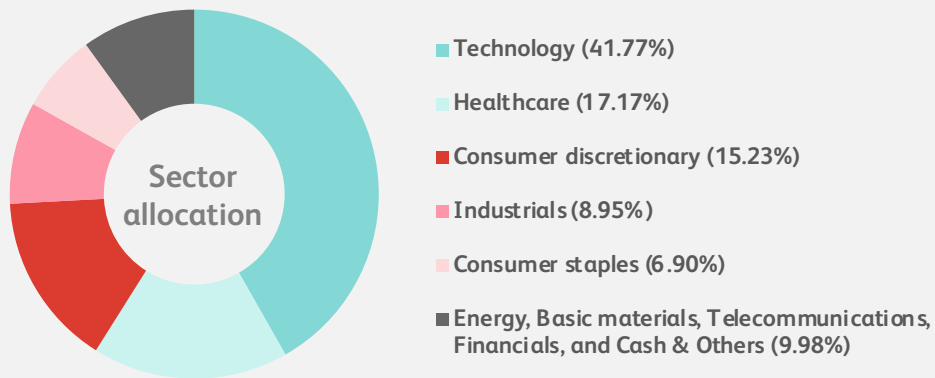
Underlying fund: HSBC Islamic Global Equity Index Fund

Underlying fund size¹: USD \$980m

Underlying fund key strengths:

- A passively managed fund, tracking the **Dow Jones Islamic Market Titans 100 Index**
- The fund adopts a **full replication strategy**
- **Annual Shariah Certification** from HSBC Global Asset Management Shariah Committee

Underlying fund asset allocation¹:



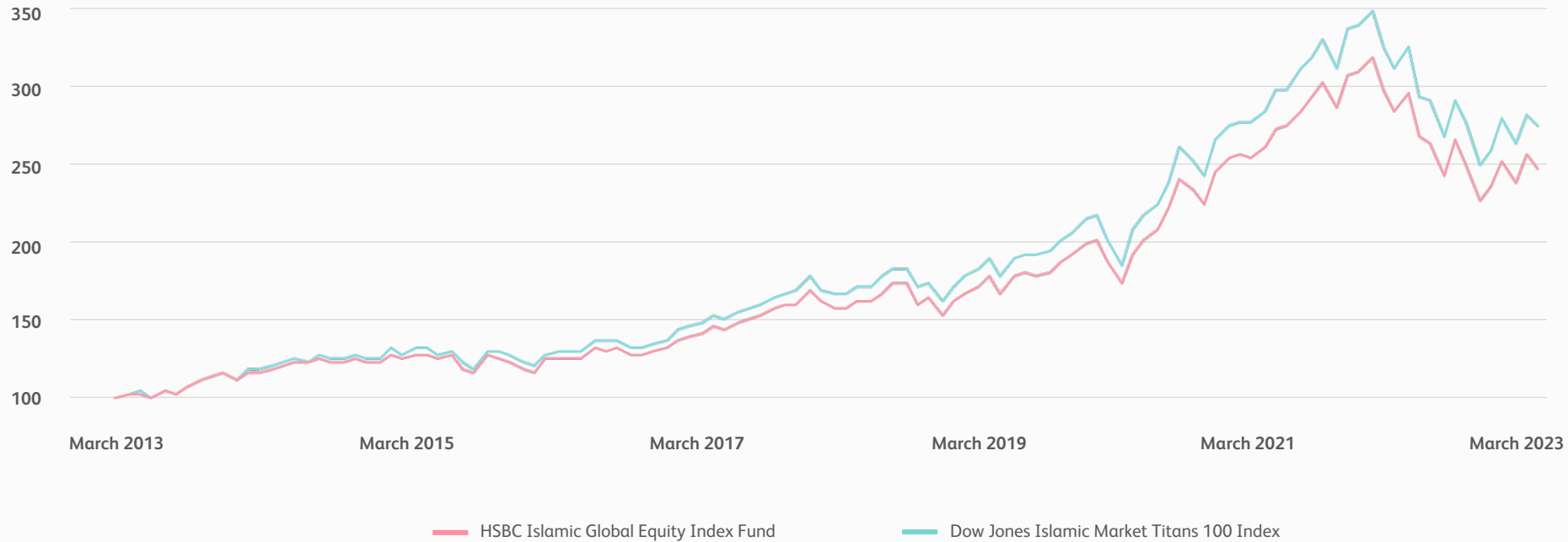
Any adherence to Shariah requirements are fulfilled on the underlying fund and the index only. This fund is available for selected investment-linked insurance policies (ILPs).

¹ Underlying Fund Factsheet as of 31 March 2023.

Historical underlying fund and index performance



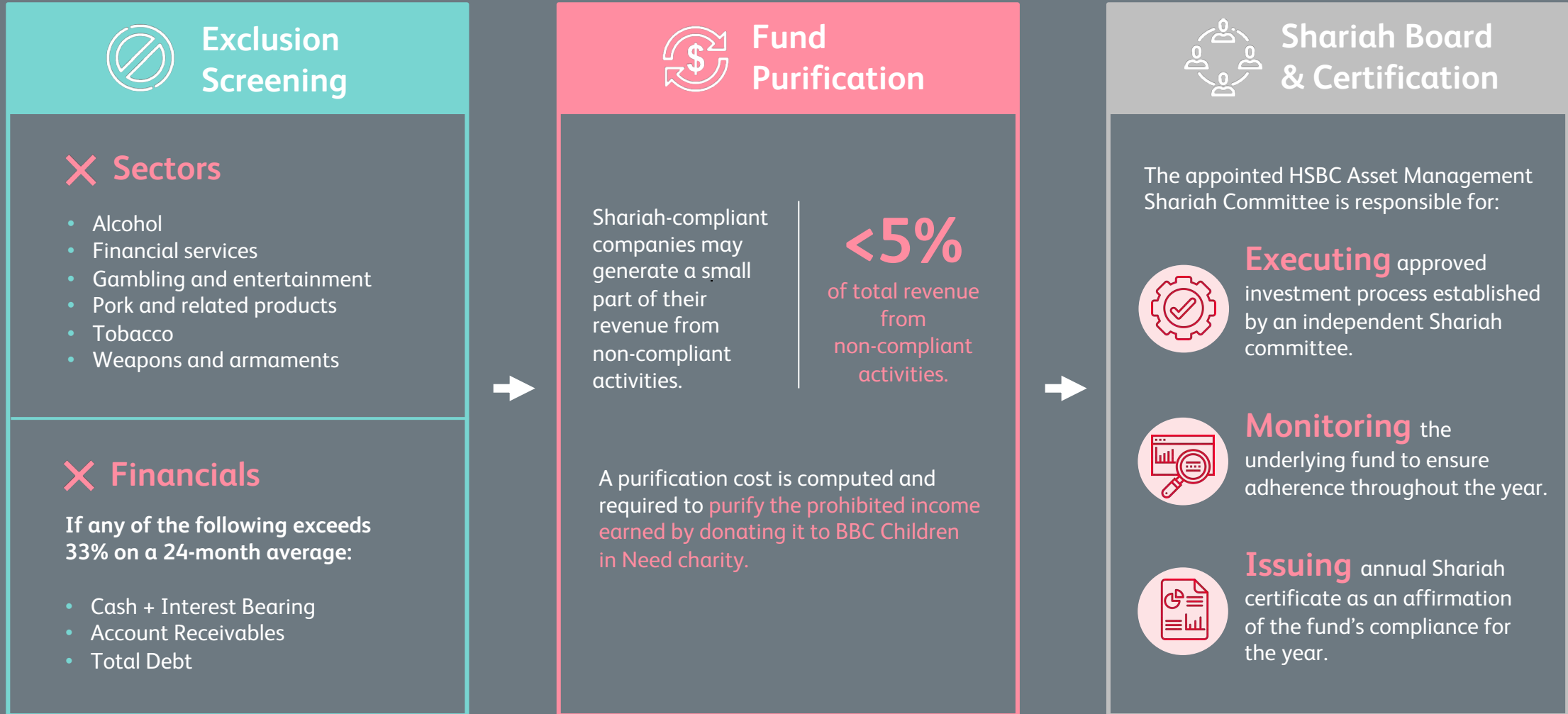
YTD: 12.35% 1Y: -9.55% 3Y: 15.78% 5Y: 11.21%



Note: Any adherence to Shariah requirements are fulfilled on the underlying fund and the index only. This fund is available for selected investment-linked insurance policies (ILPs). Underlying Fund Factsheet as of 31 March 2023. Both the fund and return index on the chart are rebased to 100 on starting date. Past performance is not indicative of future performance, and it should not be interpreted as actual returns from the ILP sub-fund. The historical return of the underlying fund excludes any charges applicable for the ILP sub-funds or product-specific charges. The ILP sub-fund returns will depend on the actual performance of the PRULink underlying assets. Performance is annualised when the calculation period is over one year.



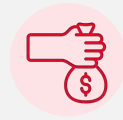
Underlying fund's Shariah compliant methodology





Why Dow Jones Islamic Market Titans 100?

Strong reputation and Shariah expertise¹:



Part of the Islamic Market Index Family, world's first Shariah-compliant index range.



Contracted Ratings Intelligence Partners (RI) to provide the Shariah screens.



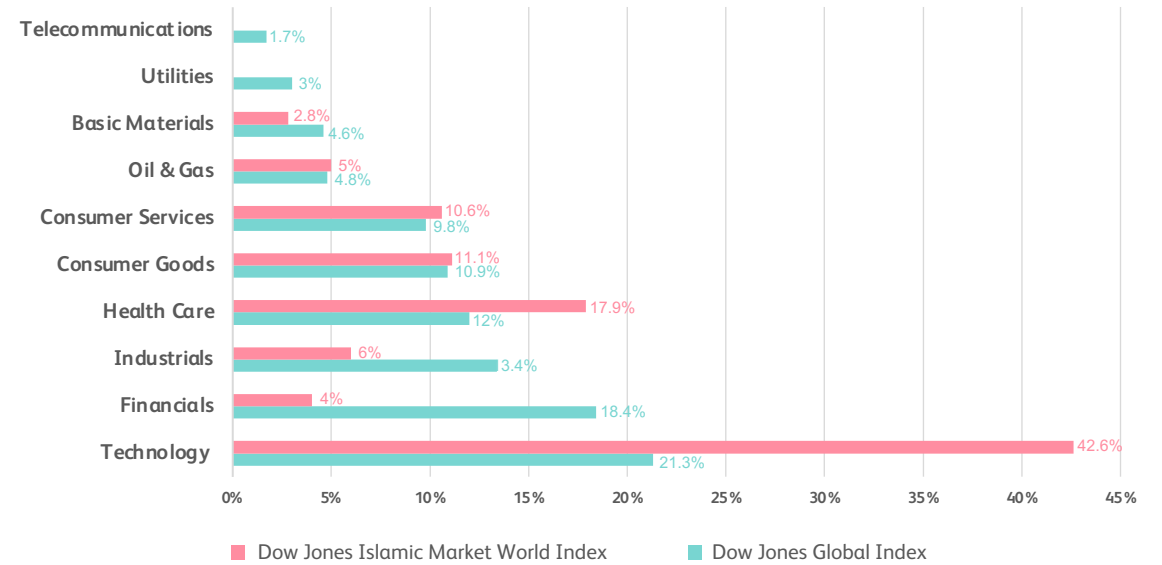
Own Shariah supervisory board with 4 renowned scholars from Bahrain, Malaysia, Saudi Arabia, and the US.

Historical index outperformance²:



Sector composition³:

A diversified portfolio of the 100 largest Shariah compliant stocks.



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¹ HSBC Islamic Global Equity Index Fund, HSBC Asset Management, February 2023. | ² Source: Bloomberg as of 18 May 2023. Past performance is not indicative of future performance, and it should not be interpreted as actual returns from the ILP sub-fund. The ILP sub-fund returns will depend on the actual performance of the PRULink underlying assets. | ³ Dow Jones Islamic Market Titans 100 Index Factsheet as of 28 April 2023 and Dow Jones Global Index Factsheet as of 30 April 2023. For information purposes only and subject to change.

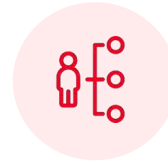
Wealth solutions tailored to your needs

Explore an Investment-linked Insurance Policy (ILP) to build and diversify your wealth



A single policy that serves multiple purposes:

- Wealth accumulation
- Provides life coverage



Choice of investing in ILP sub-fund(s) that is/are aligned to your risk profile, priorities and life values



Flexibility to make changes to your plan as your life and financial priorities progress at any life stage



Professional and personalised financial advice from your Financial Consultant who can co-create a wealth plan based on your goals and needs

Eligible ILPs that you can invest in **PRULink** Islamic Global Equity Index Fund¹:

PRUVantage Assure



PRULink InvestGrowth



PRUVantage Wealth



PRUActive LinkGuard



PRUVantage RetireCare



¹ Any adherence to Shariah requirements are fulfilled on the underlying fund and the index only.

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Information is correct as at 1 June 2023.

This advertisement has not been reviewed by the Monetary Authority of Singapore.