

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this ILP Sub-Fund and complements the Fund Information Booklet (“FIB”) and Product Summary (“PS”).
- It is important to read the FIB and PS before deciding whether to invest in the ILP Sub-Fund. If you do not have a copy, please contact us to ask for one.
- You should not invest in the ILP Sub-Fund if you do not understand it or are not comfortable with the accompanying risks.
- Please speak to a representative of either Prudential Singapore or a distributor duly appointed by Prudential Singapore if you wish to invest in the ILP Sub-Fund.

## PRULINK GLOBAL BALANCED INCOME AND GROWTH FUND (the “ILP Sub-Fund”)

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| <b>Product Type</b>  | <b>ILP Sub-Fund<sup>1</sup></b>   | <b>Launch Date</b>   | <b>3 June 2026</b>        |
| <b>Product Provider (includes the correlative meanings “we”, “us” and “our”)</b> | <b>Prudential Assurance Company Singapore (Pte) Limited</b>                 | <b>Dealing Frequency</b>                                       | <b>Every Business Day</b> |
| <b>Manager of the ILP Sub-Fund (the “Manager”)</b>                               | <b>Prudential Assurance Company Singapore (Pte) Limited</b>                 | <b>Capital Guaranteed</b>                                      | <b>No</b>                 |
| <b>Investment Manager of the Underlying Fund (the “Investment Manager”)</b>      | <b>PIMCO Global Advisors (Ireland) Limited</b>                              | <b>Name of Guarantor</b>                                       | <b>Not applicable</b>     |
| <b>Underlying Fund</b>   | <b>PIMCO GIS Balanced Income and Growth Fund Institutional SGD (Hedged)</b> | <b>Custodian of the ILP Sub-Fund</b>                           | <b>Citibank N.A.</b>      |
|  |   | <b>Expense Ratio for financial year ended 31 December 2025</b> | <b>Not Applicable</b>     |

<sup>1</sup> For ILP Sub-Fund that feeds into an underlying fund, some of the information provided below could be similar to the underlying fund.

### ILP SUB-FUND SUITABILITY

#### WHO IS THE ILP SUB-FUND SUITABLE FOR?

The ILP Sub-Fund is only suitable for investors who:

- are looking to maximise total return through a combination of both income and capital growth;
- are looking for a diversified multi-asset fund and are willing to accept the risks and volatility associated with investing in global equity and fixed income markets; and
- have an investment horizon over the medium to long term.

**Investors may wish to speak to a Prudential Financial Representative before making a commitment to invest in the ILP Sub-Fund. An investment in the ILP Sub-Fund should not constitute a substantial proportion of an investment portfolio.**

#### Further Information

Refer to *Schedule (“Sch”) 3 Section (“Sec”) a – Structure* of the FIB for further information on product suitability of the ILP Sub-Fund.

### KEY FEATURES OF THE ILP SUB-FUND

#### WHAT ARE YOU INVESTING IN?

- You are investing in an ILP Sub-Fund which feeds into PIMCO GIS Balanced Income and Growth Fund which investment objective is to seek to maximise total return, consistent with preservation of capital and prudent investment management.
- You may receive monthly distributions if you are invested in a distributing share class. Dividends are not guaranteed and are subject to the Manager’s discretion. They may be paid out of capital or effectively out of capital and reduce the ILP Sub-Fund’s net asset value.

Refer to *Sch 3 Sec b, c – Investment Objectives, Focus and Approach & Sec f – Distribution Policy* of the FIB for further information on features of the ILP Sub-Fund.

| <b>Investment Strategy</b>  |   |
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| <ul style="list-style-type: none"> <li>• The ILP Sub-Fund and the Underlying Fund share the same investment strategy.</li> <li>• The Underlying Fund aims to achieve its investment objective by taking exposure to a wide range of asset classes, including equities, fixed income, commodities and property. The Underlying Fund shall not invest directly in commodities or property.</li> <li>• The Underlying Fund will utilize a global multi-sector strategy to combine the Investment Advisor’s total return investment process with income maximization. Portfolio construction is based on the principle of diversification across various equity and global fixed income securities.</li> <li>• In making investment decisions the Investment Advisor considers various quantitative and qualitative data relating to global economies and projected growth of various industrial sectors and asset classes. Although the Underlying Fund has the capability to use the types of investment outlined in this policy, it is possible that certain instrument types are not used all of the time. While analysis is performed daily, material shifts in investment exposures typically take place over medium to longer periods of time.</li> <li>• Part or all of the exposure to equity and equity-related securities may be selected using the Underlying Fund’s Core Equity Strategy.</li> <li>• In relation to the global fixed income selection process, top-down and bottom-up strategies are used to identify multiple sources of value to generate consistent returns.</li> <li>• The Underlying Fund will typically invest 20% - 80% of its net assets in equity or equity-related securities, and which may include investments in other sub-funds of the Investment Manager or Collective Investment Schemes (“CIS”) that primarily invest in equity or equity-related securities.</li> <li>• The Underlying Fund may invest: (i) not more than 25% of its total assets in commodity-related instruments; (ii) up to 20% of its net assets in structured notes (e.g., equity-linked notes and credit-linked notes); and (iii) up to 20% of its assets in units or shares of other CIS.</li> <li>• The Underlying Fund may use derivative instruments such as futures, options and swap agreements and may also enter into currency forward contracts. Such derivative instruments may be used (i) for hedging purposes and/or (ii) for investment purposes and/or (iii) efficient portfolio management.</li> <li>• The NAV of the ILP Sub-Fund could potentially experience high levels of volatility as a result of the asset classes that the Underlying Fund invests in.</li> </ul> | <p>Refer to <i>Sch 3 Sec b &amp; c – Investment Objectives, Focus and Approach</i> of the FIB for further information on Investment Strategy.</p>   |
| <b>Parties Involved</b>   |   |
| <p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• <i>Prudential Assurance Company Singapore (Pte) Limited</i>: the Product Provider</li> <li>• <i>Prudential Assurance Company Singapore (Pte) Limited</i>: the Manager of the ILP Sub-Fund</li> <li>• <i>PIMCO Global Advisors (Ireland) Limited</i>: the Investment Manager of the Underlying Fund</li> <li>• <i>Pacific Investment Management Company LLC</i>: the Investment Advisor of the Underlying Fund</li> <li>• <i>PIMCO Europe Ltd., PIMCO Asia Pte Ltd, PIMCO Europe GmbH and PIMCO Asia Limited</i>: the Sub Investment Advisors of the Underlying Fund</li> <li>• <i>State Street Custodial Services (Ireland) Limited</i>.: the Depositary of the Underlying Fund</li> <li>• <i>Citibank N.A.</i>: The Custodian of the ILP Sub-Fund</li> </ul>  | <p>Refer to <i>Sec 2 – The Product Provider</i> and <i>Sec 3 – The Manager, the Investment Manager, the Investment Advisor and the Sub-Investment Advisors</i> of the FIB for further information on roles and responsibilities of these entities and the PS for what happens if they become insolvent.</p> |
| <b>KEY RISKS</b>  |   |
| <p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b><br/> <b>The value of the ILP Sub-Fund may rise or fall. These risk factors may cause you to lose some or all of your investment:</b></p>   | <p>Refer to <i>Sec 5 – Risks</i> on the FIB for further information on risks of the ILP Sub- Fund.</p>  |
| <b>Market and Credit Risks</b>  |   |
| <ul style="list-style-type: none"> <li>• <b>You are exposed to credit risk.</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund could lose money if the issuer or guarantor of a Fixed Income Security in which it invests, or counterparty to a derivatives contract, is unable or unwilling to meet its financial obligations.</li> </ul> </li> </ul>  | <p>Refer to <i>Sec 5 – Risks</i> on the FIB for further information on risks of the ILP Sub- Fund.</p>  |

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| <ul style="list-style-type: none"> <li>• <b>You are exposed to currency risk.</b> <ul style="list-style-type: none"> <li>○ Changes in exchange rates between currencies or the conversion from one currency to another may cause the value of the Underlying Fund’s investments to diminish or increase.</li> </ul> </li> <li>• <b>You are exposed to equity risk.</b> <ul style="list-style-type: none"> <li>○ The value of equity securities, which are more volatile than Fixed Income Securities, may decline due to general market conditions.</li> </ul> </li> <li>• <b>You are exposed to interest rate risk.</b> <ul style="list-style-type: none"> <li>○ The value of Fixed Income Securities held by the Underlying Fund is likely to decrease if nominal interest rates rise.</li> </ul> </li> </ul> |  |
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| <b>Liquidity Risks</b> |  |
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| <ul style="list-style-type: none"> <li>• <b>You are exposed to liquidity risk.</b> <ul style="list-style-type: none"> <li>○ Investments in derivative instruments which are difficult to purchase or sell due to its particularly large transaction or if the relevant market is illiquid may reduce the returns of the Underlying Fund due to the inability to sell at an advantageous time or price.</li> </ul> </li> <li>• <b>The ILP Sub-Fund is not listed and you can withdraw your units only on Business Days.</b> <ul style="list-style-type: none"> <li>○ There is no secondary market for the units in the ILP Sub-Fund. All withdrawal applications should be submitted to the Product Provider. The liquidity of the Underlying Fund may be limited if a significant portion of the assets of the Underlying Fund is to be sold to meet redemption requests on a short time frame. During this period, the portfolio allocation may be modified to prioritise liquidity.</li> </ul> </li> <li>• <b>You may not be able to perform a withdrawal of units during any period where dealing is suspended.</b> <ul style="list-style-type: none"> <li>○ Your right to withdraw units may be temporarily suspended under certain circumstances.</li> </ul> </li> </ul> | <p>Refer to <i>Sec 5 – Risks</i> and <i>Sec 10 – Suspension of Dealing</i> of the FIB for further information on the risk and suspension of dealing of the ILP Sub-Fund.</p> |
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| <b>Product-Specific Risks</b> |  |
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| <ul style="list-style-type: none"> <li>• <b>You are exposed to valuation risk.</b> <ul style="list-style-type: none"> <li>○ Due to the manner and timing of valuations of the Underlying Fund’s investments in other CIS.</li> </ul> </li> <li>• <b>You are exposed to derivatives risk.</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund may use derivatives as part of the investment process. Derivatives will typically be used as a substitute for taking a position in the underlying asset.</li> </ul> </li> <li>• <b>You are exposed to global investment risk.</b> <ul style="list-style-type: none"> <li>○ Securities of certain international jurisdictions may experience more rapid and extreme changes in value.</li> </ul> </li> <li>• <b>You are exposed to emerging markets risk.</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund invests in securities of issuers based in developing economies which may present market, credit, currency, liquidity, legal, political and other risks different from, and potentially greater than, the risks of investing in developed foreign countries.</li> </ul> </li> <li>• <b>You may be exposed to Euro-related risks.</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund may have investment exposure to Europe and the Eurozone, and in light of the sovereign debt crisis in Europe there is the possible risk of a destabilising effect on all Eurozone economies if a country exits from the Euro or if the Euro ceases to exist as a single currency.</li> </ul> </li> <li>• <b>You are exposed to capital erosion risk</b> <ul style="list-style-type: none"> <li>○ Dividends are payable out of capital for some share classes of the Underlying Fund, as a result capital will be eroded.</li> </ul> </li> <li>• <b>You may be exposed to risks relating to Fixed Income Instruments traded on China Inter-Bank Bond Market (“CIBM”)</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund may be exposed to liquidity risks, settlement risks, default of counterparties and market volatility associated with CIBM.</li> </ul> </li> <li>• <b>You are exposed to commodity risk</b> <ul style="list-style-type: none"> <li>○ The Underlying Fund's investment in commodity index-linked derivative investments may subject the Underlying Fund to greater volatility than investments in traditional securities.</li> </ul> </li> </ul> <p><b>You should be aware that the ILP Sub-Fund and the Underlying Fund may be exposed to other risks of an exceptional nature from time to time.</b></p> | <p>Refer to <i>Sec 5 – Risks</i> on the FIB for further information on risks of the ILP Sub- Fund.</p> |
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**FEES AND CHARGES**

**WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?**

Fees payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

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| Initial Investment Charge | Bid-offer spread up to 5% of cash and SRS investment. Please refer to the relevant PS for details of charges incurred on your plan as charges may vary from product to product and may be lower than 5%.<br>Note: ILP Sub-Fund offered under some products are on bid-offer spread. Please refer to the Product Summary and relevant fund documentation for more information. |
| Switching Fee             | We currently do not charge for fund switches. However, we reserve the right to levy an administration charge but will not do so before giving 30 days' written notice.  |
| Redemption Fee            | Not applicable  |

Refer to *Sch 3 Sec e – Fees* of the FIB for full details on the fees and charges that apply.

Fees payable by the ILP Sub-Fund

- The ILP Sub-Fund will charge the following fees and charges:

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| Continuing Investment Charge | 1.70% per annum. We reserve the right to vary the continuing investment charge. Any increase in the continuing investment charge will be up to a maximum of 2% per annum but we will not do so before giving you 6 months' written notice. |
| Custodian Fee                | Below 0.02% per annum, and it may vary depending on number and volume of transactions.   |

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

- The ILP Sub-Fund is valued every Business Day to work out the unit price. Prices of the ILP Sub-Fund may currently be obtained from [www.prudential.com.sg](http://www.prudential.com.sg), or such other publications or media as may from time to time be available.

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- You can exit the ILP Sub-Fund by submitting a signed written instruction to us or the distributor from whom you purchased your ILP.
- If you do so within the review period of 14 days from the date you receive your Policy Document/Policy Booklet, premiums less medical fees (if any) incurred in assessing the risk under the policy will be refunded. We use a premium refund formula as determined by us, to work out the amount to be refunded to you. As you purchased an investment-linked type of policy, we will, in determining the amount that is payable to you, additionally be entitled to adjust the amount to reflect the change in market value of the underlying assets.
- Partial withdrawals are subject to minimum holding requirements. If you make a partial withdrawal, the remaining units in your ILP policy must be worth at least S\$1,000 based on the bid price at the time of withdrawal. If not, you will not be able to make a partial withdrawal.
- Your withdrawal value is determined as follows:
  - If we receive your withdrawal application by 3.00 pm, the withdrawal value will be based on the bid price calculated on the next Business Day.
  - If we receive your withdrawal application after 3.00 pm, the withdrawal value will be based on the bid price calculated on the second Business Day following the day we receive the withdrawal application.
- You will normally receive the withdrawal value no later than 6 Business Days from the date we receive and accept your withdrawal application.
- The withdrawal value that you will receive will be the bid price multiplied by the number of units sold. An example is as follows (in the currency of Fund's share classes):

$$\begin{array}{rccccccc}
 1,000 & \times & \$0.95 & = & \$950 \\
 \text{Number of Units} & & \text{Bid Price} & & \text{Withdrawal Value} \\
 \text{Withdrawn} & & & & 
 \end{array}$$

Refer to *Sec 9 – Obtaining Prices of Units* and, *Sec 10 – Suspension of Dealing* of the FIB for further information on valuation and exiting from the ILP Sub-Fund.

Refer to section on “Review Period” or “Free Look Period” of the PS for further information on exiting from the policy.

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

You may contact Prudential Assurance Company Singapore (Pte) Limited at our PruCustomer Line at 1800 333 0 333 or visit [www.prudential.com.sg](http://www.prudential.com.sg)

**APPENDIX: GLOSSARY OF TERMS**

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| <b>Business Day</b>          | : Means any day other than Saturday or Sunday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business, or any other day as the Manager and the Trustee (where applicable) may agree in writing. |
| <b>Base Currency</b>         | : Means the currency in which the net asset value of the PRULink Fund(s) is calculated.  |
| <b>CIBM</b>                  | : China Inter-Bank Bond Market   |
| <b>CIS</b>                   | : Collective Investment Schemes  |
| <b>Reference Currency</b>    | : Means the currency in which the unit price of the PRULink Fund(s) is calculated  |
| <b>ILP</b>                   | : Investment-Linked Policy   |
| <b>NAV</b>                   | : Net Asset Value  |
| <b>Valuation/Dealing Day</b> | : Means each day on which banks and exchanges in Luxembourg and the United States are open for business  |