

Investment Objective

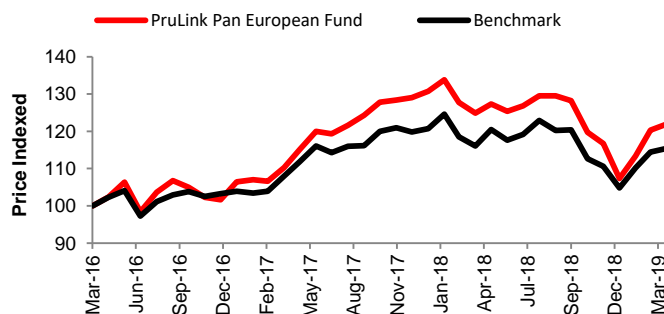
The investment objective of the **PRUlink pan european fund** is to maximise long-term total return by investing in equity and equity-related securities, which are incorporated, or have their area of primary activity, in Europe (including United Kingdom). The Fund may also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares and warrants.

Fund Details

Launch Date	1 April 2001	CPFIS Risk Classification of Investment-linked Insurance Products (ILP)	Higher Risk; Narrowly Focused
Initial Investment Charge	5% ^	Subscription Method	Cash, CPFIS-OA, SRS
Continuing Investment Charge	1.5% p.a.†	Underlying Fund Size	Eastspring Investments Unit Trusts - Pan European Fund - SGD 77.9 M
Manager of the Fund	Eastspring Investments (Singapore) Ltd	Funds Under Management	SGD 45.5 M
Benchmark	MSCI Europe Index**	Financial Year End	31 st December

Performance

Performance ¹	1 month	6 months	1 year	3 years*	5 years*	Since Inception*
Offer-Bid	-3.7%	-9.6%	-7.2%	5.0%	2.4%	1.7%
Bid-Bid	1.4%	-4.9%	-2.3%	6.8%	3.5%	2.0%
Benchmark ²	0.9%	-4.1%	-0.6%	6.8%	2.6%	3.1%

Performance Chart

Top 10 holdings

NOVO NORDISK CLASS B	7.2%
WH SMITH PLC	6.6%
DSV	5.6%
FRESENIUS MEDICAL CARE AG	5.0%
AMADEUS IT GROUP SA	4.6%
SAP	4.6%
NESTLE SA	4.6%
CTS EVENTIM AG	4.4%
UNILEVER DUTCH CERTIFICATES NV	4.2%
ISS	4.0%

Source: Eastspring investments (Singapore) Limited

Inception date: 04 May 2001

*Annualised.

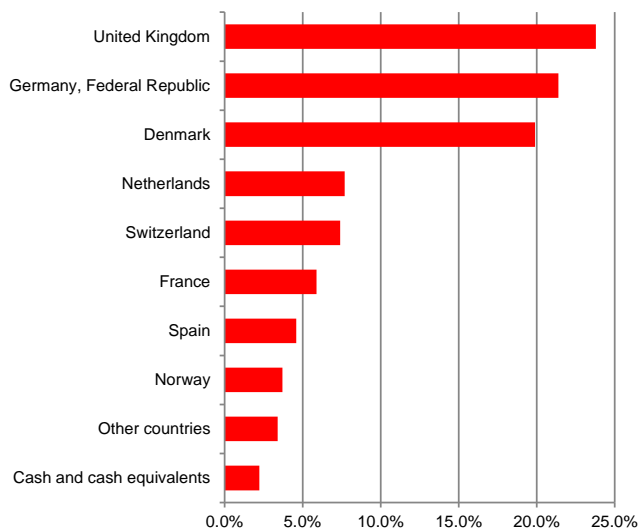
¹Source: Standard Chartered Bank as calculated on StatPro; SGD; net income reinvested; Offer-bid includes 5% Initial Investment Charge; fund performance includes Continuing Investment Charge; benchmark performance does not include any fees or charges.

²Source for Benchmark : Eastspring Investments (Singapore) Limited

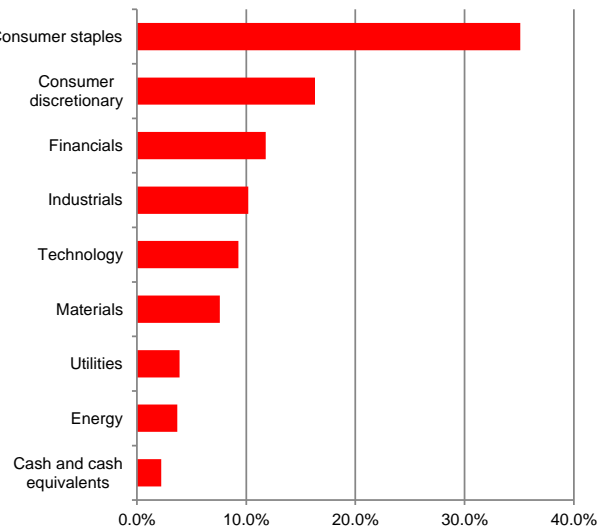
^ Please refer to the relevant Product Summary for details of charges incurred on your plan as charges may vary from product to product and may be lower than 5%

† We reserve the right to vary the Continuing Investment Charge and may increase it up to 2% per annum, but will not do so before giving investors 6 months' written notice.

Country³



Sector³



³Source : Eastspring Investments (Singapore) Limited

Important Information

The underlying fund(s) may use derivative instruments for efficient portfolio management and hedging purposes.

Please note that the securities mentioned above are included for illustration purposes only. It should not be considered a recommendation to purchase or sell any particular security. There is no assurance that any securities discussed herein will remain in the portfolio of the Fund at the time you receive this material or that securities sold have not been repurchased. The securities discussed do not represent the fund's entire portfolio and in the aggregate may represent only a small percentage of the fund's portfolio holdings.

The Fund is an investment-linked policy fund issued by Prudential Assurance Company Singapore (Pte) Limited (Co. Reg. No. 199002477Z). The manager of the Fund is Eastspring Investments (Singapore) Limited (Co. Reg. No. 199407631H). Prudential Assurance Company Singapore (Pte) Limited, 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712 is the product provider. Investments are subject to investment risks including the possible loss of the principal amount invested. The prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the fund are not necessarily indicative of the future or likely performance of the fund. The Fund returns are calculated based on net asset value pricing, in Singapore Dollars, bid to bid basis, on the assumption that all dividends and distributions are reinvested, taking account all charges which would have been payable upon such investment. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. The past performance of the Manager or Investment Manager and the Fund is not necessarily indicative of its future performance. The value of units in the Fund and the income accruing to the units, if any, may fall or rise. A Product Summary, Fund Information Booklet and Product Highlights Sheet relating to the Fund are available and may be obtained from your Prudential Financial Consultant. A potential investor should read the Product Summary, Fund Information Booklet and Product Highlights Sheet before deciding whether to subscribe for units in the Fund.

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