

PRUlink Fidelity US High Yield Fund (“FHY”)
「保誠富達」美元高收益基金

Important Notes 重要事項

PRUlink Fidelity US High Yield Fund is one of the investment choices available under an investment-linked insurance plan issued by Prudential Hong Kong Limited (“Prudential”). Investment involves risks. Please do not invest based on this document only. Please refer to offering documents of reference funds, policy document and offering documents of relevant Prudential's investment-linked insurance products for further information (including fees, charges and risks).

Your return on investment is calculated with reference to fluctuations of the performance of reference funds of Prudential's investment choices. You are not investing in the reference funds of Prudential's investment choices. You do not have any rights or ownership over the assets or reference funds of Prudential's investment choices.

Performance and Net Asset Value of the investment choice may not be identical to that of the corresponding reference fund due to the difference in currency or rounding mechanism for valuation and the date of comparison. Return on investment under the investment linked insurance schemes will be subject to the charges of the scheme and may be lower than the return on the investment choices.

「保誠富達」美元高收益基金是保誠保險有限公司(“保誠”)發行投資相連壽險計劃下之其中一個投資選項。投資涉及風險。請不要僅依靠本文件作投資。有關計劃的詳情(包括費用、收費及風險)，請參閱參考基金之銷售文件、保誠相關的投資相連壽險計劃之保單文件及銷售文件。

閣下投資回報是根據保誠的投資選項的參考基金表現的變動而計算。閣下的投資並不是投資於保誠的投資選項的參考基金。閣下對保誠的投資選項的資產或參考基金並沒有任何權利或擁有權。

由於估值之幣值或進位機制及對照日期的差別，投資選項的表現及每單位資產淨值可能與其參考基金之表現及每單位資產淨值不同。投資相連壽險計劃之投資回報會受該計劃的收費影響及可能較其投資選項的回報為低。

Investment Objective 投資目標

PRUlink Fidelity US High Yield Fund (investment choice) will be invested in Fidelity Funds - US High Yield Fund (Reference Fund). The Reference Fund seeks a high level of current income and capital appreciation by investing primarily in high-yielding, lower-quality securities of issuers that have their principal business activities in the United States. This investment choice will suit those investors seeking high income and capital appreciation and who are prepared to accept the risks associated with this type of investment. The type of debt securities in which the Reference Fund will primarily invest will be subject to high risk, will not be required to meet a minimum rating standard and may not be rated for creditworthiness by any internationally recognized rating agency.

「保誠富達」美元高收益基金(投資選項)投資於富達基金 - 美元高收益基金(參考基金)。此參考基金主要透過投資於在美國進行主要業務活動的公司所發行的高收益但質素較低之證券，以取得高水平的流動性收益及資本增值。此投資選項適合尋求高收益及資本增值，並準備承擔這類投資所附帶之風險的投資者。此參考基金主要投資於高風險的債務證券，並須符合最低評級標準，以及可能不獲任何國際認可評級機構給予信貸評級。

Investment Choice Information 投資選項資料

Table with 2 columns: Information and Details. Rows include Launch Date (01.03.2007), NAV Per Unit (US\$12.8100), Management Fee, Reference Fund Management Fee, Published Unit Price, and Morningstar Rating (3 stars).

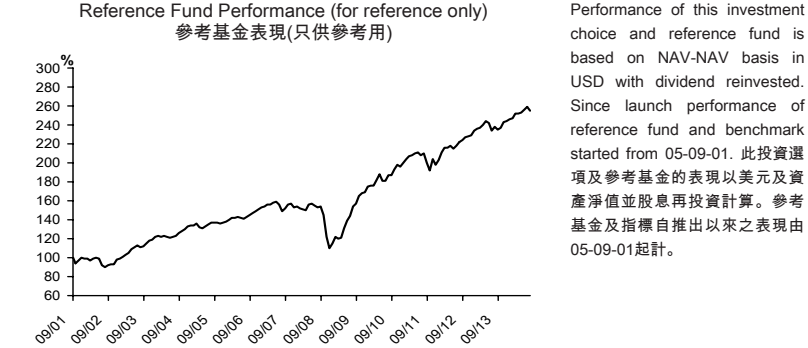
PRUlink Fidelity US High Yield Fund has no investment rating currently. Ratings shown below refer to the relevant investment fund. 「保誠富達」美元高收益基金現時未有投資評級，以下乃參考基金所獲的評級



Morningstar Rating
晨星星號評級

Cumulative Performance 累積表現

Table with 7 columns: Metric, YTD, 3 Months, 1 Year, 3 Years, 5 Years, Since Launch. Rows include FHY, Reference Fund, and Benchmark.



Performance of this investment choice and reference fund is based on NAV-NAV basis in USD with dividend reinvested. Since launch performance of reference fund and benchmark started from 05-09-01. 此投資選項及參考基金的表現以美元及資產淨值並股息再投資計算。參考基金及指標自推出以來之表現由05-09-01起計。

Calendar Year Performance 年度表現

Table with 6 columns: Metric, 2013, 2012, 2011, 2010, 2009. Row includes FHY.

The section allocation, S&P/Moody's Credit Rating of holdings and major holdings shown in this document refer to the Reference Fund, Fidelity Funds - US High Yield Fund and are for reference only. 本文所載之行業分佈、所持有股份之標準普爾/穆迪信用評級及主要持有股份乃參考基金—富達基金 - 美元高收益基金，只供參考之用。

Sector Allocation 行業分佈

Table with 3 columns: Rank, Sector, and Percentage. Rows include Communications, Consumer Cyclical, Consumer Non Cyclical, Banks & Brokers, Energy, Other Financials, Utility, Basic Industry, and Other.

S&P/Moody's Credit Rating 標準普爾/穆迪信用評級

Table with 3 columns: Rank, Rating, and Percentage. Rows include A, BBB/Baa, BB/Ba, B, CC/Ca, Other, and Cash.

Major Holdings 主要持有股份

Table with 3 columns: Rank, Holding, and Percentage. Rows include ENERGY FUT CO, GMAC LLC, ICF FUND, CITIGROUP, ENERGY FUT TRM, HCA INC, ILFC, HCA INC, HEINZ, and SPRINT NEXTEL.

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*Benchmark Index: Merrill Lynch High Yield Master II Index until 31.12.2005, then Bank of America Merrill Lynch US High Yield Master II Constrained Index thereafter. The constrained index provides a more representative investment exposure of the reference fund, and is therefore more suitable for performance comparison.
Investment choice mentioned in this document refers to PRUlink Fidelity US High Yield Fund.
Value of investments and their yield may go down as well as up. Past performance is not indicative of future performance. This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
文件發出人：保誠。資料來源：保誠及FIL Limited。
*指標指數：截至2005年12月31日為美林總高收益II指數為比較基準，其後為美國銀行美林美國總高收益II限制指數。此限制指數更能代表參考基金的投資分佈，因此較適合用作表現比較。
於此文件提及的投資選項是指「保誠富達」美元高收益基金。
投資價值收益可升可跌。過往業績並不能為未來表現的指引。此文件僅旨在香港派發，並不能詮釋為在香港外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。