

**INVESTMENT OBJECTIVE**

The investment objective of Yield 15 and Yield 20 is to seek to provide investors with:

- (i) 100% capital protection on the Maturity Date; and
- (ii) a payout of 3% and 4.5%* of the Initial Offer Price per Unit held by each Holder as at each Anniversary Date for Yield 15 and Yield 20 respectively.

(*due to favourable currency swap conditions, payout for Yield 20 was increased from the stated Prospectus amount of 4%, to 4.5%)

“**Maturity Date**” means 10 June 2010 (or if such date does not fall on a Business Day, the next Business Day).

“**Anniversary Date**” 10 June 2009 and the Maturity Date (or if such date does not fall on a Business Day, the next Business Day).

FUND INFORMATION

The Fund invested substantially in synthetic collateralised debt obligations (CDOs). The tranche in the reference portfolio which the synthetic CDOs has exposure to has an initial loss protection level of 20% of the initial reference portfolio notional amount. The S&P tranche rating on the synthetic CDOs has been upgraded to AA as of 24th August 2007 from AA-.

Start Date	10 June 2005
Fund Size as at 30 Sep 2008	S\$221,589,676 for Yield 15 (US\$14,416,112 for Yield 20)
Investment Tenure	5 years
Dealing Day	Last Business Day of each month
Dealing Deadline	3pm, 2 Business Days before Dealing Day
Minimum holding amount	1,000 Units
Minimum realisation amount	1,000 Units

BOND COLLATERALS

Issuer	S&P / Moody's Rating at Start Date
DEPFA ACS Bank	AAA / Aaa
Westpac Banking Corporation	AA- / Aa3
BNP Paribas SA	AA / Aa2
Deutsche Bank AG (Sydney Branch)	AA- / Aa3

REFERENCE ENTITIES

	NAME	INDUSTRY	COUNTRY	DEBT
1	Abitibi-Consolidated Inc.	Forest products	Canada	Senior
2	Aes Corporation(The)	Utilities	United States	Senior
3	Aiful Corp.	Financial intermediaries	Japan	Senior
4	Ak Steel Corporation	Steel	United States	Senior
5	Ambac Assurance Corp.	Insurance	United States	Senior
6	Ambac Financial Group, Inc.	Insurance	United States	Senior
7	Amkor Technology, Inc.	Electronics/electrical	United States	Senior
8	Amr Corporation	Air transport	United States	Senior
9	Arvinmeritor, Inc.	Automotive	United States	Senior
10	Beazer Homes Usa, Inc.	Building & Development	United States	Senior
11	Bombardier Inc.	Aerospace & Defence	Britain	Senior
12	Bowater Incorporated	Forest products	United States	Senior



REFERENCE ENTITIES (CONTINUED)

	NAME	INDUSTRY	COUNTRY	DEBT
13	Boyd Gaming Corporation	Lodging & casinos	United States	Senior
14	C&M Co Ltd	Cable & satellite television	South Korea	Senior
15	Cablevision Systems Corporation	Cable & satellite television	United States	Senior
16	Calpine Corporation	Utilities	United States	Senior
17	Celestica Inc.	Electronics/electrical	Canada	Senior
18	Chartered Semiconductor Manufacturing Ltd.	Electronics/electrical	Singapore	Senior
19	Cincinnati Bell Inc.	Telecommunications	United States	Senior
20	Citizens Communications Company	Telecommunications	United States	Senior
21	Colombia Republic Of	Sovereign	Republic of Columbia	Senior
22	Colt Telecom Group Public Limited Company	Telecommunications	Britain	Senior
23	Continental Airlines, Inc.	Air transport	United States	Senior
24	Del Monte Corporation	Food products	United States	Senior
25	Delphi Corporation	Automotive	United States	Senior
26	Dillard's, Inc.	Retailers (except food & drug)	United States	Senior
27	Directv Holdings Llc	Cable & satellite television	United States	Senior
28	Dole Food Company, Inc.	Food products	United States	Senior
29	Dura Operating Corp.	Automotive	United States	Senior
30	Dynegy Holdings Inc.	Utilities	United States	Senior
31	Echostar DBS Corporation	Cable & satellite television	United States	Senior
32	EMI Group Plc	Leisure goods/activities/movies	Britain	Senior
33	Fairfax Financial Holdings Limited	Insurance	Canada	Senior
34	Federal Republic Of Brazil	Sovereign	Brazil	Senior
35	Felcor Lodging Limited Partnership	Lodging & casinos	United States	Senior
36	Fgic Corp.	Insurance	United States	Senior
37	Flextronics International Ltd.	Electronics/electrical	Singapore	Senior
38	Ford Motor Company	Automotive	United States	Senior
39	Forest Oil Corporation	Oil & gas	United States	Senior
40	General Motors Corporation	Automotive	United States	Senior
41	Globe Telecom Inc	Telecommunications	Philippines	Senior
42	Goodyear Tire & Rubber Company The	Automotive	United States	Senior
43	Greentown	Building & Development	China	Senior
44	Hanaro Telecom Inc	Telecommunications	South Korea	Senior
45	Hca Inc.	Health care	United States	Senior
46	Hertz Corporation The	Equipment leasing	United States	Senior
47	Hovnanian Enterprises, Inc.	Building & Development	United States	Senior
48	Huntsman International Llc	Chemicals & plastics	United States	Senior
49	Ikon Office Solutions, Inc.	Business equipment & services	United States	Senior
50	Intelsat Holding Corp.(Panamsat Corporation)	Cable & satellite television	United States	Senior

**REFERENCE ENTITIES (CONTINUED)**

	NAME	INDUSTRY	COUNTRY	DEBT
51	Intelsat, Ltd.	Telecommunications	Bermuda	Senior
52	INVENSYS Plc	Industrial equipment	Britain	Senior
53	Iron Mountain Incorporated	Business equipment & services	United States	Senior
54	Jetblue Airways Corporation	Air transport	United States	Senior
55	Kabel Deutschland Gmbh	Cable & satellite television	Germany	Senior
56	Kb Home	Publishing	United States	Senior
57	Lippo Krawachi	Brokers, Dealers & Investment houses	Indonesia	Senior
58	Lyondell Chemical Company	Chemicals & plastics	United States	Senior
59	Mandalay Resort Group	Lodging & casinos	United States	Senior
60	Mbia Inc.	Insurance	United States	Senior
61	Mbia Insurance Corp.	Insurance	United States	Senior
62	Mgm Mirage	Lodging & casinos	United States	Senior
63	Millennium America Inc.	Chemicals & plastics	United States	Senior
64	Mosaic Global Holdings Inc.(Imc Global Inc.)	Farming/agriculture	United States	Senior
65	Navistar International Corporation	Automotive	United States	Senior
66	Noble Group Limited	Conglomerates	Hong Kong	Senior
67	Nrg Energy	Oil & gas	United States	Senior
68	Oao Gazprom	Oil & gas	Russia	Senior
69	Panva Gas Holdings Ltd.	Utilities	China	Senior
70	Parker Drilling Company	Oil & gas	United States	Senior
71	Philippine Long Distance Telephone	Telecommunications	Philippines	Senior
72	Philippines Republic Of The	Sovereign	Philippines	Senior
73	Polyone Corporation	Chemicals & plastics	United States	Senior
74	Pride International, Inc.	Oil & gas	United States	Senior
75	Primedia Inc.	Publishing	United States	Senior
76	Pseg Energy Holdings L.L.C.	Utilities	United States	Senior
77	Reliant Energy, Inc.	Utilities	United States	Senior
78	Rh Donnelley Fin Corp I	Publishing	United States	Senior
79	Rhodia	Chemicals & plastics	France	Senior
80	Rite Aid Corporation	Food/drug retailers	United States	Senior
81	Saks Incorporated	Retailers (except food & drug)	United States	Senior
82	Seat Pagine Gialle S.P.A.	Publishing	Italy	Senior
83	Service Corporation International	Health care	United States	Senior
84	Shaw Communications Inc.	Cable & satellite television	Canada	Senior
85	Sinclair Broadcast Group, Inc.	Radio & Television	United States	Senior
86	Six Flags, Inc.	Lodging & casinos	United States	Senior
87	Smithfield Foods, Inc.	Food products	United States	Senior
88	Smurfit-Stone Container Enterprises, Inc.	Forest products	United States	Senior



REFERENCE ENTITIES (CONTINUED)

	NAME	INDUSTRY	COUNTRY	DEBT
89	Standard Pacific Corp.	Building & Development	United States	Senior
90	Tembec Industries Inc.	Forest products	Canada	Senior
91	Tenet Healthcare Corporation	Health care	United States	Senior
92	Tesoro Corporation	Oil & gas	United States	Senior
93	Toys "R" Us, Inc.	Retailers (except food & drug)	United States	Senior
94	Turkey Republic Of	Sovereign	Turkey	Senior
95	United Rentals, Inc.	Equipment leasing	United States	Senior
96	United States Steel Corporation	Steel	United States	Senior
97	Virgin Media Finance Plc (Ntl Cable Plc)	Cable & satellite television	United States	Senior
98	Visteon Corporation	Automotive	United States	Senior
99	Xiniao Gas Holdings Ltd	Utilities	China	Senior
100	XL Capital Assurance Inc.	Insurance	United States	Senior

Since inception, the Yield 15 and Yield 20 have experienced 4 credit defaults : Calpine, Delphi, Dura and Tembec. While the Calpine, Delphi and Dura credit events do affect the buffer or loss protection built into the investments by a small amount, these credit events do not affect the 100% capital protection in the Yield 15 and Yield 20 funds. For Tembec, the process of recovery is underway. The robustness of the products provide for, in fact expects, a certain level of credit events each year while maintaining their ratings.

This list of Reference Entities comprising the reference portfolio can also be obtained from the manager's website at www.prudential.com.sg/unittrusts or any of Prudential Asset Management (S) Ltd's appointed distributors.

IMPORTANT INFORMATION:

- The Yield 15 and Yield 20 (the "Funds") is no longer available for subscription. This factsheet is provided to existing investors of the Funds for information only. Investors should note that, depending on market conditions, the Manager may in its absolute discretion from time to time substitute any of the Reference Entities in the list provided and/or vary the number of Reference Entities in the reference portfolio (within the range set out in the prospectus relating to the Funds) during the investment tenure of the Funds.
- Investors will have to hold their investments in the Funds for the entire investment tenure of 5 years before they may benefit from the 100% capital protection. If investors realise their units before the Funds mature, the realisation price will be based on the prevailing net asset value, which can vary according to market fluctuations, and may be less than the capital protected value per unit at maturity. The 100% capital protection and the payouts are provided for by debt securities and derivative transactions employed as part of the investment approach of the Funds and not backed by a guarantee. Investors may lose part or all of their investment in the Funds in the event there is a downgrade of the debt securities, default by the issuers of the debt securities, a default of the swap counterparty to the derivative transactions, an early redemption of the Note, or credit events/trading actions resulting in cumulative losses that exceed the initial loss protection level (as defined in the portfolio credit default swap agreement). As such, **no guarantee is given that investors will receive the capital protected value at maturity or the payouts at each Anniversary Date and the value of units and the income accruing to the units in the Funds, if any, may fall or rise.**
- Investments in the Funds are not deposits with, or other obligations of, or guaranteed, or insured by Prudential Asset Management (Singapore) Limited (Company Reg No. 199407631H) , Deutsche Bank AG or any subsidiary or associate thereof, or by any distributor of the Funds. The past performance of Prudential Asset Management (Singapore) Limited is not necessarily indicative of its future performance or of the Funds. Prudential Asset Management (Singapore) Limited is an indirect subsidiary of Prudential plc of the United Kingdom. Prudential Asset Management (Singapore) Limited and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America.
- Capitalised terms used which are not defined in this factsheet bear the same meaning as that in the prospectus relating to the Funds.