Date of issuance: 1 September 2026

Product Highlights Sheet
Principal Next-G Connectivity Fund

(Class USD, Class AUD-Hedged, Class GBP-Hedged, Class SGD-Hedged and Class MYR-Hedged)

Responsibility Statement

This PHS has been reviewed by the authorised committee approved by the directors of Principal Malaysia. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the PHS false or misleading.

Statement of Disclaimer

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this PHS has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this PHS, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this PHS.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Malaysia who is responsible for the Fund and takes no responsibility for the contents of this PHS. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this PHS, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

The Manager

Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

This PHS supersedes the PHS dated 29 August 2025.

This PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Prospectus. You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Next-G Connectivity Fund

The Fund is a feeder fund issued by Principal Malaysia. The Fund aims to achieve capital appreciation through investments in one (1) CIS, which invests in mobile internet and connectivity related securities. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time without your prior consent.

This is neither a capital protected fund nor a capital guaranteed fund.

Product Suitability

The Fund best suits you if you:

- seek medium to long-term capital appreciation; and
- are comfortable with the volatility and risks associated with investment in mobile internet and connectivity related securities and are prepared to accept periods of market volatility particularly over short time periods.

Key Product Features

<table>
<tr><td>Fund category/Type</td><td>Feeder fund/ Growth</td></tr>
<tr><td>Base currency</td><td>USD</td></tr>
<tr><td>Benchmark</td><td>The Fund adheres to the benchmark of the Target Fund for performance comparison. Currently, benchmark of the Target Fund is MSCI All-Country World Index (ACWI) (Total Return, net of tax, USD).</td></tr>
<tr><td>Investment strategy</td><td>The Fund is a feeder fund and it invests in a single CIS, i.e. the Target Fund. The Fund may also invest in liquid assets for liquidity purpose.

In order to achieve its investment objective, the Fund will invest at least 95% of its NAV in the Target Fund and may also invest up to 5% of its NAV in liquid assets for liquidity purpose. The Target Fund was established on 8 April 2020 under the Neuberger Berman Investment Funds Plc; an investment company with variable capital and segregated liability between sub-funds incorporated in Ireland.

<u>Information on the Target Fund</u>
<table>
<tr><td>Target Fund</td><td>:</td><td>Neuberger Berman Next Generation Connectivity Fund</td></tr>
<tr><td>Share class</td><td>:</td><td>Class I3</td></tr>
<tr><td>Currency Denomination</td><td>:</td><td>USD</td></tr>
<tr><td>Target Fund Investment Manager</td><td>:</td><td>Neuberger Berman Asset Management Ireland Limited</td></tr>
<tr><td>Target Fund Sub-Investment Managers</td><td>:</td><td>Neuberger Berman Europe Limited, Neuberger Berman Investment Advisers LLC and Neuberger Berman Asia Limited or such other company as may be appointed by the Target Fund Investment Manager from time to time in respect of the Target Fund, with the prior approval of NBIF and the Central Bank of Ireland</td></tr>
<tr><td>Regulatory authority</td><td>:</td><td>Central Bank of Ireland</td></tr>
</table></td></tr>
<tr><td>Launch date</td><td><table>
<tr><td>Class USD</td><td>16 January 2021</td><td>Class SGD-Hedged</td><td>16 January 2021</td></tr>
<tr><td>Class AUD-Hedged</td><td>16 January 2021</td><td>Class MYR-Hedged</td><td>16 January 2021</td></tr>
<tr><td>Class GBP-Hedged</td><td>16 January 2021</td><td></td><td></td></tr>
</table></td></tr>
<tr><td>Distribution policy</td><td>Class USD, Class AUD-Hedged, Class GBP-Hedged, Class SGD-Hedged and Class MYR-Hedged:
Given the Fund’s investment objective, the Class is not expected to pay any distribution. Distributions, if any, are at our discretion and will vary from period to period depending on the availability of its distributable income for distribution and performance of the Fund.
Note: The Class may distribute from realised income, realised capital gains, capital (which may include distributable income which has been accrued as at the end of a financial year but is not declared and paid as distribution at the next distribution date immediately after that financial year end) or a combination of any of the above. We reserve the right to vary the frequency and/or amount of distributions.</td></tr>
<tr><td>Financial year-end</td><td>30 April</td></tr>
<tr><td>Manager</td><td>Principal Asset Management Berhad</td></tr>
<tr><td>Trustee</td><td>HSBC (Malaysia) Trustee Berhad</td></tr>
<tr><td>Solicitors</td><td>Soon Gan Dion & Partners</td></tr>
</table>

Key Risks

General risks of investing in a fund	
Returns and capital not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the Fund's objective will be achieved. You should also note that the fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the fund based on a structured investment process
Market risk	This risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Manager risk	This risk refers to the day-to-day management of the fund by the Target Fund Investment Manager which will impact the performance of the fund. For example, investment decisions undertaken by the Target Fund Investment Manager, as a result of any non-compliance with internal policies, investment mandate, the deed, relevant laws or guidelines due to factors such as human error or weaknesses in operational processes and systems, may adversely affect the performance of the fund.
Financing risk	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments. In the event units are used as collateral and if the prices of units fall below a certain level due to market conditions, you may be required to pay additional amount on top of your existing instalment. If you fail to do so within the time prescribed, your units may be sold at an unfavorable price and the proceeds thereof will be used towards the settlement of your financing. Please note that financing is not encouraged. The Manager does not provide financing for the purchase of units of the fund.
Liquidity risk	Liquidity risk refers to the ability to sell and convert the units held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension of the CIS), which may negatively impact the fund and unit holders may experience delay in the withdrawal process.
Specific risks related to the Fund	
Currency risk	There are 2 levels of currency risk associated with the investment of this Fund: <u>Currency risk at the Fund's portfolio level</u> As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. As currency risk is considered one of the major risks due to the volatile nature of the foreign exchange market, when deemed necessary, derivative instruments may be used to hedge the risk. If the Fund utilizes derivative instrument for hedging against the base currency of the Fund, you should note that as a result of hedging, the Fund will not be able to enjoy the full benefits in the event of a favorable currency movement. <u>Currency risk at the Class level</u> You should be aware that currency risk is applicable to Class(es) which is denominated in a different currency than the base currency of the Fund. The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es). As for a hedged Class, the hedged Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favorable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.

Target Fund manager's risk	Since the Fund invests into a CIS that is managed by another manager, the Target Fund Investment Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, may be affected negatively. Although the probability of such occurrence is minute, should the situation arise, subject to your approval, we reserve the right to seek for an alternative CIS that is consistent with the objective of the Fund.
Country risk	As the Fund invests in the Target Fund, which is domiciled in (country), the Fund's investments in the Target Fund may be affected by risks specific to the country. Such risks include adverse changes in the country's laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the Target Fund and consequently the Fund.

Risks associated with investments in the Target Fund

The specific risk related to the Target Fund includes but not limited to:

- Risks related to fund structure
- Operational Risks
- Market Risks
  - Market Risks: Risks Relating to Debt Securities
  - Market Risks: Risks Relating to Emerging Markets
- Liquidity Risks
- Finance Related Risks

For more details and complete list of applicable risk to the Target Fund, please refer to "Risk Factors" section of the Information Memorandum. The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that an investment in the Fund may be exposed to other risks from time to time. Please consult your professional advisers for a better understanding of the risks.

Note: *If your investments are made through an IUTA via a nominee system of ownership, you would not be deemed as a Unit holder under the Deed and as a result, may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).*

Fees & Charges

<table>
<tr><th></th><th>Class USD</th><th>Class AUD-Hedged</th><th>Class GBP-Hedged</th><th>Class SGD-Hedged</th><th>Class MYR-Hedged</th></tr>
<tr><td>Application Fee</td><td colspan="5">Up to 5.00% of the NAV per unit.</td></tr>
<tr><td>Withdrawal Penalty</td><td colspan="5">Up to 1.00% of the NAV per unit.
Withdrawal Penalty is chargeable if a withdrawal is made within three (3) months from the Commencement Date. Thereafter, no Withdrawal Penalty will be charged. All Withdrawal Penalty will be retained by the Fund.</td></tr>
<tr><td rowspan="3">Switching Fee</td><td colspan="5">Switching is treated as a withdrawal from a Class and an investment into another Class or Principal Malaysia's fund (or its class). As such, you will be charged a Switching Fee equal to the difference (if any) between the Application Fee of the Class and the Application Fee of the other Class or Principal Malaysia's fund (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its class) to be switched into has a lower Application Fee. In addition, we may impose</td></tr>
<tr><td>USD 35</td><td>AUD 35</td><td>GBP 35</td><td>SGD 35</td><td>MYR 100</td></tr>
<tr><td colspan="5">administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fees with us or our Distributors. We also have the discretion to waive the Switching Fee and/or administrative fees.</td></tr>
<tr><td rowspan="2">Transfer Fee</td><td>A maximum of USD 15</td><td>A maximum of AUD 15</td><td>A maximum of GBP 15</td><td>A maximum of SGD 15</td><td>A maximum of MYR 50</td></tr>
<tr><td colspan="5">may be charged for each transfer.</td></tr>
<tr><td>Management Fee</td><td colspan="5">1.80% per annum of the NAV of the Class.</td></tr>
<tr><td>Trustee Fee</td><td colspan="5">0.03% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).</td></tr>
<tr><td>Other charges payable directly by you when purchasing or withdrawing the units</td><td colspan="5">Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.</td></tr>
<tr><td>Expenses directly related to the Fund</td><td colspan="5">Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.</td></tr>
</table>

	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class SGD-Hedged	Class MYR-Hedged
Other fees payable indirectly by you when investing in the Fund	Other fees indirectly incurred by a feeder fund such as dilution adjustment, annual depositary fees and transaction fees of the Target Fund. As such, you are indirectly bearing the dilution adjustment, depositary fees and transaction fees charged at the Target Fund level.				

Note: *Subject always to the provisions of the Deed and the GUTF, we reserve our sole and absolute discretion without providing any reason whatsoever and at any time to amend, vary, waive and/or reduce the fees and charges (except for the Trustee Fee), whether payable by the Fund, Class, payable by you to the Fund or payable by any other investors to the Fund.*

We may for any reason and at any time, waive or reduce: (a) any fees (except the Trustee Fee); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.

Transaction Information

	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class SGD-Hedged	Class MYR-Hedged
Minimum initial investment	USD 100	AUD 100	GBP 100	SGD 100	MYR 100
	or such other amount as we may decide from time to time.				
Minimum additional investment	USD 100	AUD 100	GBP 100	SGD 100	MYR 100
	or such other amount as we may decide from time to time.				
Minimum withdrawal	100 units	100 units	100 units	100 units	100 units
	or such other number of units as we may decide from time to time.				
Minimum balance	100 units	100 units	100 units	100 units	100 units
	or such other number of units as we may decide from time to time.				
Regular Savings Plan (“RSP”)	Currently, RSP is not available.				RSP is available. It allows you to make regular monthly investments of MYR100 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR100 or such other amount as we may decide from time to time.
Switching	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to: ▪ for switching out of the Class: o the minimum withdrawal applicable to the Class; o the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and o the Withdrawal Penalty of the Class (if any); ▪ for switching into the Class: o the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and o the Switching Fee applicable for the proposed switch (if any). You may negotiate to lower the amount for your switch with us or our Distributors.				
Transfer	We may, at our absolute discretion, allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed.				
Cooling-off period	For first time individual investor investing with us, you have six (6) Business Days after your initial investment (i.e. from the date the complete application is received and accepted by us or any of our Distributors) to reconsider its appropriateness and suitability for your investment needs. Within this period, you may withdraw your investment at the same NAV per unit when the units were purchased or prevailing NAV per unit at the point of cooling-off (whichever is lower) (“Refund Amount”). We will pay the Refund Amount including the Application Fee (if any) to you in the currency of the respective Class within eleven (11) Business Days of receipt of the complete withdrawal request. This process involves the submission of the Fund’s withdrawal request to the Target Fund in which the Target Fund				

	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class SGD-Hedged	Class MYR-Hedged
	will process within three (3) Business Days, but in any event within ten (10) Business Days if any of the unexpected issues occur such as technical issues, foreign market related issues which may affect the trading of the Target Fund. Subsequently, payment will be made to you after receipt of the withdrawal proceeds from Target Fund. Nonetheless, we may pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.				

Note: *We reserve our sole and absolute discretion without providing any reason whatsoever and at any time to accept, reject, amend, vary, waive and/or reduce (as the case maybe): (i) You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units; and/or (ii) the minimum balance. For increase in the number of units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes.*

We may for any reason and at any time, waive or reduce: (a) any fees (except the Trustee Fee); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.

YOU SHOULD NOT MAKE ANY PAYMENT DIRECTLY OR INDIRECTLY TO ANY INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER WHEN PURCHASING THIS FUND.

Valuations

We will carry out the valuation of the Classes for each Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the foreign currency translation to the Fund's base currency (i.e. USD). The NAV per unit for a Business Day is available on our website at **www.principal.com.my** after 5:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Prospectus for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from a Class by completing a withdrawal application and submit it to the relevant Distributor, Principal Malaysia's office or such other channel (where applicable). There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Penalty, if any. You will have to bear the applicable bank fees and charges, if any.

Under normal circumstances, you will be paid in the currency of the Class (e.g. Class USD will be paid in USD) within eleven (11) Business Days of receipt of the complete withdrawal request. This process involves the submission of the Fund's withdrawal request to the Target Fund in which the Target Fund will process within three (3) Business Days, but in any event within ten (10) Business Days of receipt of the complete withdrawal request, should any of the following events occur:
(i) the Target Fund's NAV is suspended during any period; or
(ii) withdrawal proceeds from the Target Fund is deferred.

Subsequently, payment will be made to you after receipt of the withdrawal proceeds from the Target Fund. Nonetheless, we will pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Prospectus. For more information on the fees and charges incurred when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Prospectus.

Fund Performance

Average total return of the Fund

FYE: 30 April 2026 in %	1-Year	3-Years	5-Years	Since inception
Fund – Class USD	84.06	43.16	12.55	10.78
Fund – Class AUD-Hedged	81.10	40.01	10.10	8.36
Fund – Class GBP-Hedged	82.49	41.48	11.25	9.30
Fund – Class SGD-Hedged	78.48	39.71	10.58	8.92
Fund – Class MYR-Hedged	80.25	39.53	10.53	8.97
Benchmark	31.55	74.41	69.91	82.91

Note*: All performance figures have been extracted from Lipper.*

Annual total return of the Fund

FYE: 30 April, in %	2026	2025	2024	2023	Since Inception to 2022
Fund – Class USD	84.06	9.28	46.01	(14.88)	(31.25)
Fund – Class AUD-Hedged	81.10	7.17	41.55	(17.00)	(32.96)
Fund – Class GBP-Hedged	82.49	8.70	42.91	(16.31)	(32.55)
Fund – Class SGD-Hedged	78.48	7.22	42.64	(15.72)	(31.70)
Fund – Class MYR-Hedged	80.25	6.78	41.27	(16.75)	(30.46)
Benchmark	31.55	12.34	18.02	2.59	(5.04)

***Note**: All performance figures have been extracted from Lipper.*

The Fund outperformed its benchmarks for all share classes during the financial year under review, with Class AUD-H, Class GBP-H, Class MYR-H, Class SGD-H, and Class USD increased by 81.10%, 82.49%, 80.25%, 78.48%, and 84.06% respectively.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	NAV on that day – NAV of previous day -------------------------------------- * 100 NAV of previous day	Average total return	=	Total returns of the years under review -------------------------------------- Number of years under review

Portfolio Turnover Ratio ("PTR")

FYE: 30 April	2026	2025	2024
Fund	0.70	0.62	0.69

During the financial year under review, the Fund's PTR increased from 0.37 times to 0.70 times. As a feeder fund, the turnover reflects the investments and withdrawals in the target fund.

Distribution

FYE: 30 April		2026	2025	2024
Class USD	Gross distribution per unit (sen)	8.51	-	-
	Net distribution per unit (sen)	8.51	-	-
Class AUD-Hedged	Gross distribution per unit (sen)	6.21	-	-
	Net distribution per unit (sen)	6.21	-	-
Class GBP-Hedged	Gross distribution per unit (sen)	8.31	-	-
	Net distribution per unit (sen)	8.31	-	-
Class SGD-Hedged	Gross distribution per unit (sen)	19.72	-	-
	Net distribution per unit (sen)	19.72	-	-
Class MYR-Hedged	Gross distribution per unit (sen)	17.16	-	-
	Net distribution per unit (sen)	17.16	-	-

The Fund distributed USD 59.91 per unit for the financial year ended 30 April 2026.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

Contact for Further Information/Complaint

(i) You may contact our Customer Care Centre at (03) 7723 7260 or WhatsApp at +6016 299 9792 for further information or for any dispute resolution. Our Customer Care Centre is available during business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) from Mondays to Fridays or you can e-mail us at **myservice@principal.com**.

(ii) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Financial Markets Ombudsman Service ("FMOS") through www.fmos.org.my. Alternatively, you can contact FMOS:

- via phone to : 03-2272 2811
- walk in to : Level 14, Main Block
  Menara Takaful Malaysia
  No. 4, Jalan Sultan Sulaiman
  50000 Kuala Lumpur

(iii) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- via phone to the Aduan Hotline at : 03-6204 8999
- via fax to : 03-6204 8991
- via e-mail to : aduan@seccom.com.my
- via online complaint form available at www.sc.com.my
- via letter to : Consumer & Investor Office
  Securities Commission Malaysia
  No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur

(iv) Federation of Investment Managers Malaysia's Complaints Bureau:

- via phone to : 03-7890 4242
- via e-mail to : complaints@fimm.com.my
- via online complaint form available at www.fimm.com.my
- via letter to : Legal & Regulatory Affairs
  Federation of Investment Managers Malaysia
  19-06-1, 6th Floor, Wisma Capital A
  No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

Application Fee	-	Preliminary charge on each investment.
AUD	-	Australian Dollar.
Business Day	-	Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and banks in Kuala Lumpur and/or Selangor are open for business. In respect of the Target Fund, it means a day on which the stock exchange in Ireland is open for business. ***Note:*** *We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund's manager declares a non-dealing day. This information will be communicated to you via Principal Malaysia's website at www.**principal.com.my**.*
CIS	-	Collective investment schemes.
Class	-	Any class of units representing similar interests in the assets of the Fund.
Class AUD-Hedged		The Class of units issued by the Fund denominated in AUD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and AUD.
Class GBP-Hedged		The Class of units issued by the Fund denominated in GBP that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and GBP.
Class MYR-Hedged		The Class of units issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and MYR.
Class SGD-Hedged	-	The Class of units issued by the Fund denominated in SGD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and SGD.
Class USD	-	The Class of units issued by the Fund denominated in USD.
CMSA	-	Capital Markets and Services Act 2007.
Deed	-	The principal deed and all supplemental deed in respect of the Fund made between us and the Trustee, in which Unit holders agree to be bound by the provisions of the Deed.
Distributor	-	Any relevant persons and bodies appointed by Principal Malaysia from time to time, who are responsible for selling units of the Fund, including Principal Distributors and IUTA.
Fund or NGC	-	Principal Next-G Connectivity Fund.
GBP	-	Great Britain Pound.
GUTF	-	Guidelines on Unit Trust Funds issued by the SC.
IUTA	-	Refers to Institutional Unit Trust Schemes Adviser, a corporation registered with Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
Management Fee	-	A percentage of the NAV of the Class that is paid to the Manager for managing the portfolio of the Fund.

MYR	-	Malaysian Ringgit.
NAV	-	Net Asset Value.
NAV of the Class	-	The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV of the Fund	-	The value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day.
NAV per unit	-	The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
Principal Distributors	-	Refers to the authorised unit trust scheme consultants registered with Principal Malaysia.
Principal Malaysia or the Manager	-	Principal Asset Management Berhad.
PHS	-	Refers to Product Highlights Sheet, this document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	-	Refers to the document issued by us describing the details of the Fund and includes any supplemental prospectus or replacement prospectus, as the case may be.
SC	-	Securities Commission Malaysia.
SGD	-	Singapore Dollar.
Switching Fee	-	A charge that may be levied when switching is done from one fund or class to another.
Target Fund	-	The collective investment scheme that the Fund invests predominantly in. Currently, it refers to Neuberger Berman Next Generation Connectivity Fund.
Target Fund Investment Manager	-	Neuberger Berman Asset Management Ireland Limited.
Trustee	-	HSBC (Malaysia) Trustee Berhad.
Trustee Fee	-	A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
Unit holder	-	The registered holder for the time being of a unit of any Class including persons jointly so registered.
USD	-	United States Dollar.
Withdrawal Fee	-	A charge levied upon withdrawal under certain terms and conditions (if applicable).

Notes: *Unless the context otherwise requires:*

- *words importing the singular number should include the plural number and vice versa;*
- *reference to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes in this PHS shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;*
- *time, day or date disclosed in this PHS shall be a reference to that time, day or date in Malaysia; and*
- *reference to "days" in this PHS will be taken to mean calendar days.*

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