

Date of issuance: 27 December 2019

# Product Highlights Sheet

## CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund

### Responsibility Statement

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of Principal Asset Management Berhad. 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 Product Highlights Sheet false or misleading.

### Statements of Disclaimer

The Securities Commission Malaysia has authorised/recognised the issuance of CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Asset Management Berhad responsible for CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

### The Manager

Principal Asset Management Berhad (*formerly known as CIMB-Principal Asset Management Berhad*) (“Principal Malaysia”) holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investors, both institutional and retail. Principal Malaysia’s responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, Principal Malaysia is an approved private retirement scheme provider in Malaysia. Principal Malaysia originally commenced its operations as a unit trust company in November 1995.

**This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Fund’s Prospectus dated 9 January 2018 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.**

## Brief Information on CIMB-Principal Asia Dynamic Mixed Asset Fund

CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund is a mixed asset fund issued by Principal Malaysia. The Fund aims to provide income and capital appreciation by investing in equities, debt securities, money market instruments and/or deposits.

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

### Product Suitability

The recommended investment timeframe for this Fund is medium to long term, which refers to a period of three (3) years or more. This fund is suitable for investors who:

- have a medium to long term investment horizon;
- have a moderate risk profile;
- want a diversified portfolio investment in equities, debt securities, money market instruments and/or Deposits; and/or
- seek capital appreciation over medium to long term through investments in Asia Pacific ex Japan region.

### Key Product Features

|                            |  |                |
|----------------------------|--|----------------|
| <b>Fund Category/Type</b>  | Mixed Asset / Growth & Income  |                |
| <b>Base currency</b>       | MYR  |                |
| <b>Benchmark</b>           | <p>The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of six percent (6%) per annum.</p> <p>This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long term.</p>  |                |
| <b>Investment strategy</b> | <p>The Fund will be managed with the aim to provide investors with income and capital appreciation over the medium to long term through investments in the Asia Pacific ex Japan region. The Fund seeks to achieve its investment objective through a diversified portfolio investment in equities, debt securities, money market instruments and/or Deposits. The investment in debt securities and money market instruments is to provide some capital stability to the Fund whilst the investment in equity portion will provide the added return in a rising market. The Fund may invest in Deposits for liquidity purpose.</p> <p>The Fund may invest up to 100% of its NAV in equities, debt securities or money market instruments and Deposits with Financial Institutions. The Sub-Manager has the flexibility to determine its asset allocation between different asset classes according to their views on the prevailing market condition. For example, they may invest up to 100% of the NAV in debt securities and liquid assets in the volatile market to preserve value of the Fund or they can invest up to 100% of the NAV in equities with the aim to generate added return in rising market. The minimum credit rating for these debt securities must be at least "BBB" by Fitch or its equivalent by S&amp;P and Moody's. The Fund may also invest up to 10% of the Fund's NAV in unrated fixed income securities.</p> <p>At our discretion, the Fund may opt to access into the equities and/or debt securities market via the investment in units of other CIS, subject to the requirements of the SC Guidelines and the Standards of Qualifying CIS. When deemed necessary, we or the Sub-Manager may also utilize derivative instruments such as futures contracts and currency forwards to hedge the portfolio, subject to the prevailing SC Guidelines and Standards of Qualifying CIS.</p> |                |
| <b>Launch date</b>         | <b>Class MYR:</b>  | 9 January 2017 |
|                            | <b>Class USD:</b>  | 9 January 2017 |
| <b>Financial year-end</b>  | 31 May   |                |
| <b>Distribution policy</b> | <b>Class MYR and Class USD:</b><br>Annually, depending on the level of the Fund's income and at our discretion.  |                |
| <b>Manager</b>             | Principal Asset Management Berhad ( <i>formerly known as CIMB-Principal Asset Management Berhad</i> ).   |                |
| <b>Sub-Manager</b>         | Principal Asset Management (S) Pte Ltd ( <i>formerly known as CIMB-Principal Asset Management (S) Pte Ltd</i> ).   |                |
| <b>Trustee</b>             | HSBC (Malaysia) Trustee Berhad   |                |
| <b>Solicitor</b>           | Soon Gan Dion & Partners   |                |

## Key Risks

| General risks of investing in a unit trust fund |   |
|---|---|
| <b>Returns not guaranteed</b>                   | The investment of the fund is subject to market fluctuations and its inherent risk. There is <b>NO GUARANTEE</b> on the investment returns, nor any assurance that the fund's investment objective will be achieved.  |
| <b>General market environment risk</b>          | Market 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.  |
| <b>Inflation risk</b>                           | This is the risk that your investment in the unit trust 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.   |
| <b>Manager's risk</b>                           | This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market may adversely affect the performance of the fund.   |
| <b>Loan financing risk</b>                      | This risk occurs when you finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments.   |
| Specific risks of the Fund                      |   |
| <b>Stock specific risk</b>                      | Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.  |
| <b>Country risk</b>                             | Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the laws or regulations of the countries in which the Fund invests in. For example, deteriorating economic condition of such countries may adversely affect the Fund's NAV   |
| <b>Liquidity risk</b>                           | Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.   |
| <b>Currency risk</b>                            | There are 2 levels of currency risk associated with the investment of this Fund: <ul style="list-style-type: none"> <li>• <b>Currency risk at the Fund level</b><br/>As the investments of the Fund may be denominated in currencies other than 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.</li> <li>• <b>Currency risk at the Class level</b><br/>You should also be aware that currency risk is applicable to Class(es) which is 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 holding as expressed in the base currency of the Fund.</li> </ul> |
| <b>Credit and default risk</b>                  | Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of interest and/or principal. Default risk relates to the risk a securities issuer or counterparties either defaulting on payments or failing to make payments in a timely manner. If either of these risks materializes, the value of the Fund could be adversely affected.  |
| <b>Interest rate risk</b>                       | Interest rate risk refers to the impact of interest rate changes on the valuation of debt securities. When interest rates rise, debt securities prices generally decline and this may lower the market value of the Fund's investment in debt securities. In managing the debt portfolio, we take into account the coupon rate and time to maturity of the debt securities with an aim to mitigate the interest rate risk.  |
| <b>Risk of investing in emerging markets</b>    | Investment in emerging markets generally involves a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. As such, you should be aware that investments in emerging markets may be subject to higher price volatility and therefore will tend to have higher investment risk that will affect the Fund's growth.   |

**Note:** Please take note that 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, you 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

|   | Class MYR   | Class USD  |
|---|---|--|
| <b>Application Fee</b>  | <b>Principal Distributors</b> : Up to 6.50% of the NAV per unit<br><b>IUTAs</b> : Up to 5.50% of the NAV per unit   |  |
| <b>Withdrawal Fee</b>   | NIL.  |  |
| <b>Switching Fee</b>  | 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 may be charged a Switching Fee equal to the difference (if any) between the Application Fees of the Class to be switched out of and the Application Fees of other Class or Principal Malaysia's fund (or its class) to be switched into. 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. You may negotiate to lower the Switching Fee with us or our Distributors. We also have the discretion to waive the Switching Fee. |  |
| <b>Transfer Fee</b>   | A maximum of RM50.00 may be charged for each transfer.  | A maximum of USD15 may be charged for each transfer. |
| <b>Management Fee</b>   | Up to 1.80% per annum of the NAV of the Class in Malaysia.  |  |
| <b>Trustee Fee</b>  | Up to 0.05% per annum (including local custodian fee but excluding foreign sub-custodian fee) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.   |  |
| <b>Other charges payable directly by you when purchasing or withdrawing the units</b> | Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by the investor.  |  |
| <b>Expenses directly related to the Fund</b>  | 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.  |  |

**Note:** All fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the Product Highlights Sheet.

Despite the maximum Application Fee disclosed above, you may negotiate with us or our Distributors for lower fee or charges. However, you should note that we or our Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. If you invest via EPF's Members Investment Scheme (where available), you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as may be determined by the EPF.

We may, for any reason at any time, where applicable, waive or reduce the amount of any fees (except the Trustee Fee) or other charges payable by you in respect of the Fund, either generally (for all investors) or specifically (for any particular investor or a group of investors) and for any period or periods of time at our absolute discretion.

## Transaction Information

|                                      | Class MYR   | Class USD                        |
|--------------------------------------|---|----------------------------------|
| <b>Minimum initial investment</b>    | RM1,000<br>or such other amount as we may decide from time to time.   | USD1,000                         |
| <b>Minimum additional investment</b> | RM100<br>or such other amount as we may decide from time to time.   | USD100                           |
| <b>Minimum withdrawal</b>            | 500 units or such other unit as we may decide from time to time.  |                                  |
| <b>Minimum balance</b>               | 1,000 units or such other unit as we may decide from time to time.  |                                  |
| <b>Regular Savings Plan ("RSP")</b>  | RSP allows you to make regular monthly investments of RM100 or more, direct from your account held with a bank approved by Principal Malaysia or Distributors. The minimum initial investment for the RSP is RM1,000 or such other amount as we may decide from time to time. | Currently, RSP is not available. |
| <b>Switching</b>                     | Switching will be conducted based on the value of your investment in the Class. The minimum   |                                  |

|                           | Class MYR   | Class USD |
|---------------------------|---|-----------|
|                           | amount for a switch is subject to: <ul style="list-style-type: none"> <li>▪ for switching out of the Class:               <ul style="list-style-type: none"> <li>○ the minimum withdrawal applicable to the Class;</li> <li>○ the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and</li> <li>○ the Withdrawal Fee of the Class (if any);</li> </ul> </li> <li>▪ for switching into the Class:               <ul style="list-style-type: none"> <li>○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and</li> <li>○ the Switching Fee applicable for the proposed switch (if any).</li> </ul> </li> </ul> <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p> |           |
| <b>Transfer facility</b>  | 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.  |           |
| <b>Cooling-off period</b> | Six (6) Business Days from the date the application form is received and accepted by us or our Distributor from the first time investor. However, Principal Malaysia’s staff and person(s) registered to deal in unit trust of Principal Malaysia or any Distributors are not entitled to the cooling-off rights. In addition, if you have invested via the EPF-MIS (where available), your cooling-off right is subject to EPF’s terms and conditions.   |           |

**Note:** You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject your request to lower the amount or number of units and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. For increase in the amount or units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes before implementation.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.**

## Valuations

We will carry out 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 currency translation of the foreign securities or instruments to the Fund’s base currency based on the bid exchange rate quoted by Bloomberg/Reuters at UK time 4:00 p.m. on the same day (Malaysia time 11:00 p.m. or 12:00 a.m.), or such other time as stipulated in the IMS. The NAV per unit for a Business Day is available on our website at <http://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 details.

## Avenues to Exit This Investment

To exit from this investment, you may withdraw from the Class, switch out of the Class or transfer your unit holdings to other investors.

You may withdraw your investment at the NAV per unit of the Business Day. Please refer to “Fees, Charges and Expenses” and “Transaction Information” chapter of the Prospectus for more details.

Withdrawals can be made from the Class by completing a withdrawal form and sending it to relevant Distributors or our head office. There is no restriction on the frequency of withdrawals. You will be paid in the currency of the Class (e.g. Class MYR will be paid in MYR) within seven (7) Business Days or ten (10) days, whichever is lesser, of receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

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 incur 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: 31 May 2018 in % | 1-Year | 3-Year | 5-Year | 10-Year | Since inception |
|-----------------------|--------|--------|--------|---------|-----------------|
| Class MYR             | (3.98) | -      | -      | -       | 2.25            |
| Class USD             | (3.96) | -      | -      | -       | 1.89            |
| Benchmark             | 6.00   | -      | -      | -       | 6.23            |

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

### Annual total return of the Fund

| FYE: 31 May, in % | 2019   | 2018 |
|-------------------|--------|------|
| Class MYR         | (3.98) | 8.00 |
| Class USD         | (3.96) | 8.00 |
| Benchmark         | 6.00   | 6.00 |

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

During the financial period under review, both class MYR and USD were in line with their respective benchmark returns.

### Basis of calculation and assumptions made in calculating the returns

|                   |   |  |                      |   |  |
|-------------------|---|--|----------------------|---|--|
| Percentage growth | = | $\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}}$ | Average total return | = | $\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$ |
|-------------------|---|--|----------------------|---|--|

### Portfolio Turnover Ratio ("PTR")

| FYE: 31 May | 2019 | 2018 |
|-------------|------|------|
| Fund        | 1.65 | 2.66 |

The Fund's PTR has declined from 2.66 times to 1.65 times during the financial year under review. This is consistent with the expected long-term average turnover of the Fund.

| FYE: 31 May, in % | 2019   | Since inception to 31.05.2018 |
|-------------------|--------|-------------------------------|
| Class SGD         | (3.98) | 9.84                          |
| Class USD         | (3.96) | 8.90                          |
| Benchmark         | 6.00   | 9.00                          |

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

### Distribution

| FYE: 31 May | 2019                              | 2018 |      |
|-------------|-----------------------------------|------|------|
| Class MYR   | Gross distribution per unit (Sen) | -    | 4.68 |
|             | Net distribution per unit (Sen)   | -    | 4.68 |
| Class USD   | Gross distribution per unit (Sen) | -    | 5.03 |
|             | Net distribution per unit (Sen)   | -    | 5.03 |

There was no income distributed to unit holders for the financial year ended 31 May 2019.

**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 03-7718 3000. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. to 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at [service@principal.com.my](mailto:service@principal.com.my).
- (ii) Alternatively, you may also contact:
- (a) Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
  - via fax to : 03-2282 3855
  - via e-mail to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
  - via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar  
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) SC's Consumer & Investor Office:
- via phone to Aduan Hotline at : 03-6204 8999
  - via fax to : 03-6204 8991
  - via e-mail to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - via online complaint form available at [www.sc.com.my](http://www.sc.com.my)
  - via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-2092 3800
  - via fax to : 03-2093 2700
  - via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - via online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
  - via letter to : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6th Floor Wisma Tune  
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

## Appendix: Glossary

|                 |   |
|-----------------|---|
| Application Fee | - Preliminary charge on each investment.  |
| Business Day    | - Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business.<br><b>Note:</b> We may declare certain Business Days to be a non-Business Day although Bursa Malaysia Securities Berhad and the banks are open for business if the Fund's investment in foreign markets which are closed for business or suspended is at least 50% of the Fund's NAV. This information will be communicated to you via our website at <a href="http://www.principal.com.my">http://www.principal.com.my</a> . Alternatively, you may contact our Customer Care Centre at 603-7718 3000. |
| CIS             | - Means collective investment schemes.  |
| Classes         | - Any class of units representing similar interest in the assets of the Fund differentiated by currency, fees and charges.  |
| Class MYR       | - The Class of units issued by the Fund denominated in Ringgit Malaysia.  |
| Class USD       | - The Class of units issued by the Fund denominated in United States Dollar.  |
| Deed            | - The principal deed and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.   |
| Distributors    | - 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 IUTAs.   |
| Deposit         | - As per the definition of "deposit" in the Financial Services Act 2013 and "Islamic deposit" in the Islamic Financial Services Act 2013.<br><b>Note:</b> To exclude structured deposits.   |
| EPF             | - Employees Provident Fund.   |
| EPF-MIS         | - Employees' Provident Fund Members Investment Scheme.  |
| Fund or APDMA   | - CIMB-Principal Asia Pacific Dynamic Mixed Asset Fund.   |
| IMS             | - Investment Management Standards issued by the Federation of Investment Managers Malaysia.   |
| IOSCO           | - International Organization of Securities Commissions; for further details, please refer to <a href="http://www.iosco.org">http://www.iosco.org</a> .  |

|                                   |  |
|-----------------------------------|--|
| IUTAs                             | - Institutional Unit Trust Scheme Advisers.  |
| Management Fee                    | - A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.  |
| NAV                               | - Net Asset Value.   |
| NAV of the Fund                   | - The NAV of the Fund is 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. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point. |
| 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 unit trust scheme consultants of Principal Malaysia (authorized Principal Malaysia distributors).  |
| Principal Malaysia or the Manager | - Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad).  |
| Product Highlights Sheet          | - Refers to this disclosure document issued by us that contains clear and concise information of the salient features of the Fund.   |
| Prospectus                        | - Refers to the disclosure document issued by us describing the details of the Fund.   |
| RM or MYR                         | - Malaysian Ringgit.   |
| RSP                               | - Regular Savings Plan.  |
| SC                                | - Securities Commission Malaysia.  |
| SC Guidelines                     | - Guidelines on Unit Trust Funds issued by the SC.   |
| Switching Fee                     | - A charge that may be levied when switching is done from one (1) fund or class to another.  |
| Transfer Fee                      | - A nominal fee levied for each transfer of units from one (1) Unit holder to another.   |
| 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 the Fund including persons jointly so registered.  |
| USD                               | - United States Dollar.  |
| Withdrawal Penalty                | - A charge levied upon withdrawal under certain terms and conditions (if applicable).  |

**Note:** Unless the context otherwise requires,

- words importing the singular number should include the plural number and vice versa;
- any reference to a time, day or date in this Product Highlights Sheet shall be a reference to that time, day or date in Malaysia;
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days unless otherwise stated; and
- any reference in this Product Highlights Sheet to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes 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.

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