

THIS IS A COMBINED SUPPLEMENTAL INFORMATION MEMORANDUM WHICH HAS TO BE READ IN CONJUNCTION WITH THE RESPECTIVE FUND'S EXISTING INFORMATION MEMORANDUM

## COMBINED SUPPLEMENTAL INFORMATION MEMORANDUM

**Manager** : Principal Asset Management Berhad (199401018399 (304078-K))

**Trustee** : HSBC (Malaysia) Trustee Berhad (193701000084 (1281-T))

Fund Name	This Combined Supplemental Information Memorandum is dated 18 December 2025 and is to be read in conjunction with the following documents ( <i>collectively defined as "Existing Information Memorandum"</i> ):
Principal Heritage Income Fund Principal Heritage Balanced Fund Principal Heritage Growth Fund	Information Memorandum dated 10 July 2020, the First Supplemental Information Memorandum dated 12 October 2020, the Second Supplemental Information Memorandum dated 2 April 2021, the Third Supplemental Information Memorandum dated 17 November 2021, the Fourth Supplemental Information Memorandum dated 28 February 2024, and the Fifth Supplemental Information Memorandum dated 18 November 2024.
Principal World Selection Conservative Fund Principal World Selection Moderate Conservative Fund Principal World Selection Moderate Fund Principal World Selection Moderate Aggressive Fund Principal World Selection Aggressive Fund	Information Memorandum dated 15 May 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Institutional Bond Fund 3	Information Memorandum Issue No. 3 dated 22 November 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Institutional Bond Fund 4	Information Memorandum Issue No. 4 dated 19 December 2019, the First Supplemental Information Memorandum dated 7 September 2021, the Second Supplemental Information Memorandum dated 25 May 2023, and the Third Supplemental Information Memorandum dated 26 February 2024.
Principal Institutional Bond Fund 6	Information Memorandum Issue No. 3 dated 19 December 2019, the First Supplemental Information Memorandum dated 25 May 2023, and the Second Supplemental Information Memorandum dated 26 February 2024.
Principal Institutional Bond Fund 7	Information Memorandum Issue No. 2 dated 22 November 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Institutional Bond Fund 8	Information Memorandum Issue No. 1 dated 28 August 2024.
Principal Global Multi Asset Income Fund	Information Memorandum Issue No. 2 dated 4 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Dynamic Growth Fund	Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Emerging Markets Multi Asset Fund	Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.

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Principal Global Preferred Securities Fund	Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal China Multi Asset Income Fund	Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Global Income Fund	Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Malaysia Government Bond Fund	Information Memorandum Issue No. 1 dated 15 April 2020, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Next-G Connectivity Fund	Information Memorandum dated 16 January 2021, the First Supplemental Information Memorandum dated 26 February 2024, and the Second Supplemental Information Memorandum dated 15 August 2024.
Principal Global Sustainable Growth Fund	Information Memorandum dated 13 September 2021, and the First Supplemental Information Memorandum dated 16 February 2024.
Principal Sustainable Dynamic Bond Fund	Information Memorandum Issue No. 1 dated 13 December 2021, and the First Supplemental Information Memorandum dated 16 February 2024.
Principal Commodity Fund	Information Memorandum Issue No. 1 dated 19 August 2022, and the First Supplemental Information Memorandum dated 26 February 2024.
Principal Global Dynamic Income Fund	Information Memorandum Issue No. 1 dated 27 March 2024, and the First Supplemental Information Memorandum dated 16 August 2024.
Principal Sustainable Conservative Bond Fund	Information Memorandum Issue No. 1 dated 18 June 2024.
Principal Strategic Global Growth Fund	Information Memorandum Issue No. 1 dated 22 August 2024, and the First Supplemental Information Memorandum is dated 9 December 2024.
Principal China Quality Growth Fund	Information Memorandum Issue No. 1 dated 26 August 2024.
Principal Nasdaq Equity Premium Income Fund	Information Memorandum Issue No. 1 dated 21 February 2025.
Principal Global Securitised Credit Bond Fund	Information Memorandum Issue No. 1 dated 17 June 2025.

**The Securities Commission Malaysia has not authorised or recognised the Fund(s) and a copy of this Combined Supplemental Information Memorandum has not been registered with the Securities Commission Malaysia.**

**The lodgement of this Combined Supplemental Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund(s) or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Combined Supplemental Information Memorandum.**

**The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Asset Management Berhad who is responsible for the Fund(s) and takes no responsibility for the contents in this Combined Supplemental Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Combined Supplemental Information Memorandum, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.**

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**SOPHISTICATED INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE RESPECTIVE FUND'S EXISTING INFORMATION MEMORANDUM AND THIS COMBINED SUPPLEMENTAL INFORMATION MEMORANDUM (IF ANY). IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

**ALL FUNDS ARE MULTI-CLASS FUNDS AND IS ALLOWED TO ESTABLISH NEW CLASS(ES) FROM TIME TO TIME AS MAY BE DETERMINED BY THE MANAGER.**

**INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF PH-I, PH-B, PH-G, PWS-CF, PWS-MCF, PWS-MF, PWS-MAF, PWS-AF, IBF3, IBF4, IBF6, IBF7, IBF8, GMAI, EMMA, GPS, CMAI, GIF, MGBF, SDB, GDI, SCB, SGGF, NEPI AND GSCB WILL BE ERODED WHEN PH-I, PH-B, PH-G, PWS-CF, PWS-MCF, PWS-MF, PWS-MAF, PWS-AF, IBF3, IBF4, IBF6, IBF7, IBF8, GMAI, EMMA, GPS, CMAI, GIF, MGBF, SDB, GDI, SCB, SGGF, NEPI AND GSCB DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.**

**GSGF, SDB AND SCB ARE QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT FUND(S) UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.**

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**1.0. GENERAL**

- 1.1 This Combined Supplemental Information Memorandum will be applicable to the following documents and is issued to reflect the amendments made to the respective Funds' Existing Information Memorandum as stated under paragraph 2.0 below:
- (a) This Combined Supplemental Information Memorandum shall be referred to as the Sixth Supplemental Information Memorandum and is supplemental to the Information Memorandum dated 10 July 2020, the First Supplemental Information Memorandum dated 12 October 2020, the Second Supplemental Information Memorandum dated 2 April 2021, the Third Supplemental Information Memorandum dated 17 November 2021, the Fourth Supplemental Information Memorandum dated 28 February 2024, and the Fifth Supplemental Information Memorandum dated 18 November 2024 issued for the following funds:
    - (i) **Principal Heritage Income Fund**
    - (ii) **Principal Heritage Balanced Fund**
    - (iii) **Principal Heritage Growth Fund**
  - (b) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum dated 15 May 2019, and the First Supplemental Information Memorandum dated 26 February 2024 issued for the following funds:
    - (i) **Principal World Selection Conservative Fund**
    - (ii) **Principal World Selection Moderate Conservative Fund**
    - (iii) **Principal World Selection Moderate Fund**
    - (iv) **Principal World Selection Moderate Aggressive Fund**
    - (v) **Principal World Selection Aggressive Fund**
  - (c) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 3 dated 22 November 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Institutional Bond Fund 3**.
  - (d) This Combined Supplemental Information Memorandum shall be referred to as the Fourth Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 4 dated 19 December 2019, the First Supplemental Information Memorandum dated 7 September 2021, the Second Supplemental Information Memorandum dated 25 May 2023, and the Third Supplemental Information Memorandum dated 26 February 2024 for **Principal Institutional Bond Fund 4**.
  - (e) This Combined Supplemental Information Memorandum shall be referred to as the Third Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 3 dated 19 December 2019, the First Supplemental Information Memorandum dated 25 May 2023, and the Second Supplemental Information Memorandum dated 26 February 2024 for **Principal Institutional Bond Fund 6**.
  - (f) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 22 November 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Institutional Bond Fund 7**.
  - (g) This Combined Supplemental Information Memorandum shall be referred to as the First Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 28 August 2024 for **Principal Institutional Bond Fund 8**.
  - (h) This Combined Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 4 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Global Multi Asset Income Fund**.
  - (i) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Dynamic Growth Fund**.
  - (j) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Emerging Markets Multi Asset Fund**.
  - (k) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Global Preferred Securities Fund**.

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- (l) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal China Multi Asset Income Fund**.
  - (m) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 2 dated 31 December 2019, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Global Income Fund**.
  - (n) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 15 April 2020, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Malaysia Government Bond Fund**.
  - (o) This Combined Supplemental Information Memorandum shall be referred to as the Third Supplemental Information Memorandum and is supplemental to the Information Memorandum dated 16 January 2021, the First Supplemental Information Memorandum dated 26 February 2024, and the Second Supplemental Information Memorandum dated 15 August 2024 for **Principal Next-G Connectivity Fund**.
  - (p) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum dated 13 September 2021, and the First Supplemental Information Memorandum dated 16 February 2024 for **Principal Global Sustainable Growth Fund**.
  - (q) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 13 December 2021, and the First Supplemental Information Memorandum dated 16 February 2024 for **Principal Sustainable Dynamic Bond Fund**.
  - (r) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 19 August 2022, and the First Supplemental Information Memorandum dated 26 February 2024 for **Principal Commodity Fund**.
  - (s) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 27 March 2024, and the First Supplemental Information Memorandum dated 16 August 2024 for **Principal Global Dynamic Income Fund**.
  - (t) This Combined Supplemental Information Memorandum shall be referred to as the First Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 18 June 2024 for **Principal Sustainable Conservative Bond Fund**.
  - (u) This Combined Supplemental Information Memorandum shall be referred to as the Second Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 22 August 2024, and the First Supplemental Information Memorandum is dated 9 December 2024 for **Principal Strategic Global Growth Fund**.
  - (v) This Combined Supplemental Information Memorandum shall be referred to as the First Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 26 August 2024 for **Principal China Quality Growth Fund**.
  - (w) This Combined Supplemental Information Memorandum shall be referred to as the First Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 21 February 2025 for **Principal Nasdaq Equity Premium Income Fund**.
  - (x) This Combined Supplemental Information Memorandum shall be referred to as the First Supplemental Information Memorandum and is supplemental to the Information Memorandum Issue No. 1 dated 17 June 2025 for **Principal Global Securitised Credit Bond Fund**.
- 1.2 All terms used in this Combined Supplemental Information Memorandum shall have the same meanings as those defined in the Definitions Chapter of the respective Funds' Existing Information Memorandum unless where the context otherwise requires.
- 1.3 The amendments as set out in paragraph 2.1 will take effect on the date of this Combined Supplemental Information Memorandum.

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**2.0. FEES AND EXPENSES**

2.1. The paragraph below has been inserted under the section of “**Other expenses**” in the respective Funds’ Existing Information Memorandum:

- costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority, ministry, agency or department;
- costs, fees and expenses incurred in relation to the subscription, renewal and/or licensing of the performance benchmark for the Fund;
- costs, fees and expenses incurred in the engagement and provision of a registrar, administrator and/or transfer agent services;
- costs, fees and expenses incurred in the provision of any electronic or digital invoicing.

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