

Date of issuance: 26 February 2024

Product Highlights Sheet

Principal Emerging Markets Multi Asset Fund

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 this PHS false or misleading.

Statement of Disclaimer

The relevant information and document in relation to the Fund, including a copy of this PHS has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Fund, including 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 31 December 2019.

This PHS only highlights the key features and risks of this unlisted capital market product. You are advised to read this PHS together with the Information Memorandum dated 31 December 2019 and its supplementary (if any). You are advised to request, read and understand the Information Memorandum before deciding to invest.

Brief Information on Principal Emerging Markets Multi Asset Fund

The Fund is wholesale feeder fund issued by Principal Malaysia. The Fund aims to maximize total return through investments in one collective investment scheme, which invests primarily in assets of the emerging markets. 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 recommended investment timeframe for this Fund is three (3) years or more. The Fund best suits you if you:

- are a Sophisticated Investors;
- have a medium to long term investment horizon; and
- seek to maximise total return whilst willing to accept higher levels of volatility associated with investments in a target fund investing in multi assets of emerging markets which actively adjusts investment exposures.

Key Product Features

Fund Category/Type	Feeder Fund/ Income & Growth			
Base currency	US Dollar (USD)			
Benchmark	The Fund is benchmark unconstrained as the Target Fund is benchmark unconstrained, i.e. it will be actively managed without reference to any specific benchmark.			
Investment strategy	<p>In order to achieve its investment objective, the Fund will invest at least 95% of its NAV in the AB SICAV I Emerging Markets Multi-Asset Portfolio ("Target Fund"); a UCITS domiciled in Luxembourg and established on 23 May 2011. The Fund will invest in Class AD of the Target Fund, which is a share class denominated in USD and launched on 21 March 2013. The Fund will also maintain up to 5% of its NAV in liquid assets for liquidity purposes.</p> <p><u>Information on the Target Fund</u></p> <p>Company : AB SICAV I, an open-ended investment company with variable capital (<i>société d'investissement à capital variable</i>) incorporated on 8 June 2006 with limited liability in the Grand Duchy of Luxembourg.</p> <p>Management Company : AllianceBernstein (Luxembourg) S.à r.l.</p> <p>Investment Manager : AllianceBernstein L.P.</p> <p>Regulatory authority : Commission de Surveillance du Secteur Financier</p>			
Launch date	Fund	: 6 January 2017	Class MYR-Hedged	: 27 February 2017
	Class AUD-Hedged	: 1 July 2017	Class RMB-Hedged	: 2 July 2018
	Class EUR-Hedged	: 2 July 2018	Class SGD-Hedged	: 1 July 2017
	Class GBP-Hedged	: 2 July 2018	Class MYR	: 6 January 2017
	Class HKD-Hedged	: 2 July 2018	Class USD	: 6 January 2017
Financial year-end	31 January.			
Distribution Policy	Quarterly, depending on the level of income (if any) and at our discretion. We have the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to you as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to you. We also have the discretion to make income distribution on an ad-hoc basis, taking into consideration the level of its realised income, realised capital gains, unrealised income, unrealised capital gains, capital or combination of any of the above, as well as the performance of the Fund.			
Manager	Principal Asset Management Berhad			
Trustee	HSBC (Malaysia) Trustee Berhad			
Solicitors	Soon Gan Dion & Partners			

Key Risks

General risks of investing in a CIS	
Returns not guaranteed	The investment of the Fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the Fund's investment objective will be achieved.
Market risk	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.
Inflation risk	This is the risk that your investment in the wholesale 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.
Loan financing risk	This risk occurs when you take a loan/financing to finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments. In the event units are used as collateral, you may be required to top-up your existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the loan.
Specific risks related to the Fund	
Currency risk	<p>You should be aware that currency risk is applicable to a Class (e.g. Class MYR) which is in a different currency than the base currency of the Fund (i.e. USD). The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class may result in a depreciation of the value of your holdings as expressed in the currency denomination of the Class.</p> <p>As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and 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 favourable 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.</p>
Manager risk	Since the Fund invests into CIS 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, would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, we reserve the right to seek for an alternative CIS that is consistent with the objective of this Fund, subject to your approval.
Country risk	As the Fund invests in the Target Fund which is domiciled in Luxembourg, the Fund's investments in the Target Fund may be affected by risks specific to Luxembourg. Changes to laws and regulations of Luxembourg may have an adverse impact on the Target Fund, and consequently the Fund.
Specific risks related to the Target Fund	
The specific risk related to the Target Fund includes but not limited to:	
<ul style="list-style-type: none"> ▪ Temporary Defensive Position ▪ Future Developments ▪ Lack of Liquidity of Certain Securities ▪ Investment Strategy Risks ▪ China Markets Risk: General ▪ China Equities Risks: the China Connect Scheme ▪ China Debt Securities Risk: China Interbank Bond Market ▪ Allocation Risk ▪ Turnover Risk ▪ Smaller Capitalization Companies Risk ▪ Derivatives Risk ▪ OTC Derivatives Counterparty Risk ▪ Commodity Related Risk ▪ Structured Instruments Risk ▪ Mortgage-Backed and/or Other Asset-Backed Securities Risk ▪ Equity Securities Risk ▪ REITs Risk ▪ Debt Securities Risks ▪ Fixed-Income Securities Risk ▪ Credit Risk—Sovereign Debt Obligations ▪ Credit Risk—Corporate Debt Obligations ▪ General Risks of CDO Investments 	

For more details, 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. If in doubt, please consult your professional advisers for a better understanding of the risks.

Note: Please take note that if your investments are made through the Distributor (i.e. the IUTA via a nominee system of ownership), you would not be deemed to be 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

Class(es) of units	Class MYR	Class USD	Class AUD-Hedged	Class EUR-Hedged	Class GBP-Hedged	Class HKD-Hedged	Class MYR-Hedged	Class RMB-Hedged	Class SGD-Hedged
Application Fee	Up to 5.50% of the NAV per unit.								
Withdrawal Fee	Nil.								
Switching Fee	Switching is treated as a withdrawal from this 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 Fee of this 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. We may impose								
	MYR100	USD35	AUD35	EUR35	GBP35	HKD100	MYR100	RMB100	SGD35
	administrative fee for every switch made out of any of the Principal Malaysia’s funds. You may negotiate to lower the Switching Fee and/or administrative fee. We also have the discretion to waive the Switching Fee and/or administrative fees.								
Transfer Fee	A maximum of the fee below may be charged for each transfer.								
	MYR50	USD15	AUD15	EUR15	GBP15	HKD50	MYR50	RMB50	SGD15
Management Fee	Up to 1.80% per annum of the NAV of the Class.								
Trustee Fee	Up to 0.04% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).								
Other charges payable directly by you when purchasing or withdrawing units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.								
Expenses directly related to the Fund or Class	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 payable by you and/or the Fund 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 you and/or the Fund as disclosed in this PHS.

Despite the maximum Application Fee disclosed above, you may negotiate with us or our Distributors for lower 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 Sophisticated Investors) or specifically (for any particular Sophisticated Investor, a group of Sophisticated Investors or investments made via any digital platform) without prior notice to you.

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

Transaction Information

Class(es) of units	Class MYR	Class USD	Class AUD-Hedged	Class EUR-Hedged	Class GBP-Hedged	Class HKD-Hedged	Class MYR-Hedged	Class RMB-Hedged	Class SGD-Hedged
Currency	MYR	USD	AUD	EUR	GBP	HKD	MYR	RMB	SGD
Minimum initial investment	10,000	2,000	2,000	2,000	2,000	10,000	10,000	10,000	2,000
	in respective currency or such other amount as we may decide from time to time.								
Minimum additional investment	5,000	1,000	1,000	1,000	1,000	5,000	5,000	5,000	1,000
	in respective currency or such other amount as we may decide from time to time.								
Minimum withdrawal	5,000	1,000	1,000	1,000	1,000	5,000	5,000	5,000	1,000
	units or such other number of units as we may decide from time to time.								
Minimum balance	10,000	2,000	2,000	2,000	2,000	10,000	10,000	10,000	2,000
	units or such other number of units as we may decide from time to time.								
Regular Savings Plan	Currently, RSP is only available Class MYR and Class MYR-Hedged. It allows you to make regular monthly investments of RM500 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is RM10,000 or such other amount as we may decide from time to time.								
Switching	<p>Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> ▪ for switching out of the Class: <ul style="list-style-type: none"> ○ the minimum withdrawal amount applicable to the Class; ○ the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and ○ the Withdrawal Fee of the Class (if any); ▪ for switching into the Class: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and ○ the Switching Fee applicable for the proposed switch (if any). <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p>								
Transfer	We may, at our absolute discretion, allow Unit holders to transfer their units to an eligible Sophisticated Investor subject to such terms and conditions as may be stipulated by us from time to time. We may refuse to register any transfer of a unit at our absolute discretion.								
Cooling-off period	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 seven (7) Business Days from the date we receive the complete documentations. Please note that the cooling-off right is only given to first time investor investing with us or our Distributors. However, Principal Malaysia's staff and person(s) registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right.								

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) your 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 for the Trustee Fee); (b) other charges payable by you to 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 currency translation of the foreign securities or instruments to the Fund's base currency. The unit price 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 Information Memorandum for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out of the Fund or transfer your unit holdings to other eligible Sophisticated Investors.

Withdrawals can be made from a Class by completing a withdrawal form and sending it to the relevant Distributors or our head office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, 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 seven (7) Business Days of receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

Please note that we may not be able to pay the withdrawal proceeds to you within seven (7) Business Days if the Target Fund is suspended or the redemption request of the Target Fund is deferred. However, we will pay the withdrawal proceeds to you within five (5) Business Days subsequent to the receipt of redemption proceeds from the Target Fund Manager.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Information Memorandum. 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 Information Memorandum.

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) Alternatively, you may also contact:
 - (a) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to 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
 - via letter to : Securities Industry Dispute Resolution Center
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
 - (b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. 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
 - (c) 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, 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.
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 Luxembourg is open for business. <i>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 our website at www.principal.com.my.</i>
CIS	- Means collective investment scheme.
Class(es)	- Any Class of units representing similar interest in the assets of the Fund.
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.
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 EUR-Hedged	- The Class of units issued by the Fund denominated in EUR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and EUR.
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 HKD-Hedged	- The Class of units issued by the Fund denominated in HKD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and HKD.
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 RMB-Hedged	- The Class of units issued by the Fund denominated in RMB that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and RMB.
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.
Company	- AB SICAV I, an open-ended investment company with variable capital (société d'investissement à capital variable) incorporated on 8 June 2006 with limited liability in the Grand Duchy of Luxembourg.
Deed	- The principal 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.
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.
EUR	- Euro.
Fund or EMMA	- Principal Emerging Markets Multi Asset Fund.
GBP	- Great Britain Pound.
HKD	- Hong Kong Dollar.
Information Memorandum	- Refers to the information memorandum dated 31 December 2019 and first supplemental information memorandum dated 26 February 2024 in respect of the Fund issued by us describing the details of the Fund.
IUTA	- Institutional Unit Trust Scheme Adviser.
Management Fee	- A percentage of the NAV of the Class that is paid to the Manager for managing the portfolio of the Fund.
Medium to long term	- Refers to a period of three (3) years or more.
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.
OTC	- Over-the-counter.
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.
RM or MYR	- Ringgit Malaysia.
RMB	- Renminbi. For the avoidance of doubt, this refers to the offshore RMB currency, the CNH.
SC	- Securities Commission Malaysia.
SC Guidelines	- SC Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.
SGD	- Singapore Dollar.
Sophisticated Investor	- Refers to investors as we determine as qualified or eligible to invest in the Fund and that fulfil any laws, rules, regulations, restrictions or requirements imposed by the respective country's regulators where the Fund is open for sale. For investors in Malaysia, this refers to any person who: <ul style="list-style-type: none"> (i) is determined to be a sophisticated investor under the SC's Guidelines on Categories of Sophisticated Investors, as amended from time to time; or (ii) acquires any capital market products where the consideration is not less than MYR250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise, and/or any other category(ies) of investors as may be permitted by the SC from time to time. <i>Note: For more information, please refer to our website at www.principal.com.my for the current and/or updated definition and categories of "Sophisticated Investor".</i>
Switching Fee	- A charge that may be levied when switching is done from one (1) fund or class to another.
Target Fund	- The CIS that the Fund invests predominantly in. Currently, It refers to AB SICAV I Emerging Markets Multi-Asset Portfolio, a portfolio of the Company.
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 of the Fund.
UCITS	- An undertaking for collective investment in transferable securities pursuant to the UCITS Directive.
UCITS Directive	- Refers to the European Communities (undertakings for collective investment in transferable securities) Council Directive No.65 of 2009.
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 Fee	- 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;
- reference to any rules, regulations, guidelines, standards, directives, notices, legislation or statutes in this Product Highlights Sheet 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 disclosed in this Product Highlights Sheet should be indicated as Malaysia time; and
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days.

The remainder of this page has been left blank intentionally.