Principal®

In alliance with CIMB

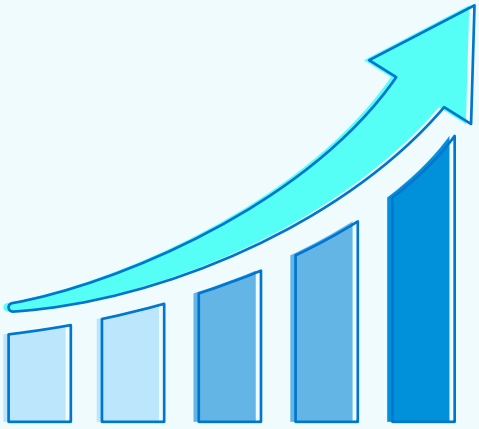
Principal Global Securitised Credit Bond Fund

Stable returns, smart diversification & elevated growth.

Why Principal Global Securitised Credit Bond Fund?

1 Higher potential yield

This Fund is designed to give you potentially higher yields compared to corporate bonds – making your investment work harder for you.



2 High quality assets

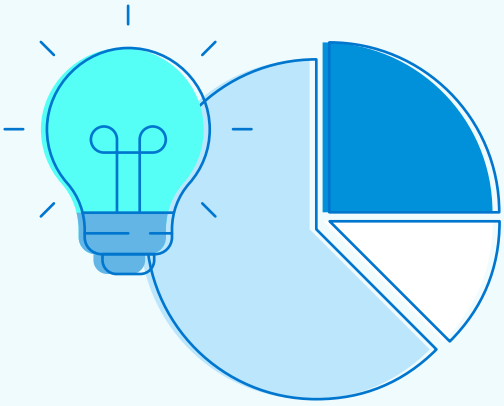
When you invest in high quality securitised credits – the 6As (AAA, AA and A-rated assets) – it reduces your portfolio volatility in an uncertain economic backdrop.

3 Lower volatility

Securitised credit is predominantly floating rate, making your portfolio less sensitive to interest rate changes. This high-quality securitised credit combines compelling cash flows with shorter rate and spread duration, helping to reduce volatility in an uncertain market environment.

4 Smart diversification

Diversify your portfolio by investing in an asset class that is more compelling than fixed income in a "higher for longer" interest rate environment. Should rates fall, you get capital appreciation instead.



Invest with Principal

Harnessing distinctive opportunities uncovered by 1,000+ investment professionals deeply embedded across Asia - we craft customised solutions to meet our clients' unique requirements.

Tapping into global capabilities by seamlessly blending our global investment expertise, sophisticated processes and proven track record - we amplify compelling opportunities for our clients.

Transformative Asian experience with three decades of investment experience and intimate market knowledge, we understand the evolving needs and aspiration of our clients across Asia.

Fund Facts

Fund category/type	Feeder Fund/Income & Growth
Fund objective	The Fund aims to provide long term total return through investments in one (1) collective investment scheme.
Benchmark	NIL
Manager	Principal Asset Management Berhad
Base currency	USD
Classes of unit	AUD-hedged, MYR, MYR-hedged, SGD-hedged, USD and GBP-hedged
Application Fee	Up to 3.00% of the NAV per unit
Management Fee	Up to 1.35% per annum of the NAV of the Class
Trustee Fee	Up to 0.03% per annum of the NAV of the Fund (including local custodian fees but excluding foreign sub-custodian fees and charges)
Cooling-off period	Individual Sophisticated Investors have six (6) Business Days after your initial investment (i.e. the date the complete application is received and accepted by us or 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 completed documentations. If there are unforeseen circumstances that caused a delay in receiving the cooling-off proceeds from the Target Fund, we will pay to you the Refund amount within five (5) Business Days of the receipt of the Refund amount from the Target Fund. 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 or a person registered with a body approved by the Securities Commission Malaysia to deal in unit trust funds are not entitled to the cooling-off right.
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:** • the minimum withdrawal 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 Penalty of the Class (if any); **For switching into the Class:** • 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). 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.

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.

Share class details

	Class AUD-Hedged	Class MYR	Class MYR-Hedged	Class SGD-Hedged	Class USD	Class GBP-Hedged
Minimum initial investment	AUD 1,000	MYR 1,000	MYR 1,000	SGD 1,000	USD 1,000	GBP 1,000
	or such other amount as we may decide from time to time.					
Minimum additional investment	AUD 100	MYR 100	MYR 100	SGD 100	USD 100	GBP 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	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	100 units
	or such other number of units as we may decide from time to time.					

For more information, log on to **www.principal.com.my**, call our Customer Care Centre at **(03) 7723 7260** or WhatsApp at **(6016) 299 9792**, email us at **myservice@principal.com** or visit any of our approved distributors' branches nationwide.

Disclaimer: We recommend that you read and understand the contents of the Information Memorandum for Principal Global Securitised Credit Bond Fund dated 17 June 2025 which has been duly lodged with the Securities Commission Malaysia (SC) before investing and that you keep the said Information Memorandum for your record. Any issue of units to which the Information Memorandum relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, subject to the terms and conditions therein. Investments in the Fund are exposed to risks. You should understand the risks, make your own risk assessment, and seek professional advice, where necessary. You can obtain copies of the Information Memorandum from the office of Principal Asset Management Berhad, our website at www.principal.com.my or from any of our approved distributors. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Investors have the right to request for the Information Memorandum, Product Highlights Sheet (PHS) and any other product disclosure document; and the documents should be read and understood before making any investment decision. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investments in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. The lodgement of the Information Memorandum with the SC does not amount to nor indicate that the SC recommends or endorses the Fund, and the SC does not review advertisements produced by Principal.

About us: Principal Malaysia, is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Established on 13 June 1994, it is headquartered in Malaysia and has footprints across Indonesia, Thailand and Singapore. We offer a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with our unit trust, retirement schemes, discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company helps make financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group®. © 2025 Principal Financial Services, Inc.

Principal Asset Management Berhad 199401018399 (304078-K)
Customer Service Centre
Level 31, Exchange 106, Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.