

Date of issuance: 28 April 2025

Product Highlights Sheet

Principal Global Technology Fund

(Class USD, Class AUD-Hedged, Class GBP-Hedged, Class MYR-Hedged & Class SGD-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 18 November 2024.

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 Global Technology Fund

The Fund is a feeder fund issued by Principal Malaysia. The Fund aims to provide capital appreciation through investments in one collective investment scheme, which invests primarily in a diversified portfolio of technology related companies. 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:

- have a long term investment horizon;
- seek for capital appreciation by investing in equity securities;
- seek for a growth investment in the technology sector; and/or
- can accept that returns may fluctuate over the investment period.

Key Product Features

Fund category/Type	Feeder Fund / Growth																		
Base currency	USD																		
Benchmark	As this is a feeder fund, the Fund adheres to the benchmark of the Target Fund for performance comparison. The benchmark of the Target Fund is the MSCI World Information Technology Index, which may be found on Key Investor Information Document of the Target Fund and available on www.ftidocuments.com . <i>Note: Any changes to the Target Fund's benchmark will be updated in our website and/or the Fund's Product Highlights Sheet.</i>																		
Investment strategy	<p>The Fund is a feeder fund and it invests in a single CIS, i.e. Franklin Technology Fund. The Fund may also invest in liquid asset for liquidity purpose.</p> <p>In order to achieve its investment objective, the Fund will invest at least 95% of its NAV in the Target Fund; a portfolio established on 4 March 2000 under the Franklin Templeton Investment Funds. 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> <table border="1"> <tr> <td>Target Fund</td> <td>:</td> <td>Franklin Technology Fund</td> </tr> <tr> <td>Company</td> <td>:</td> <td>Franklin Templeton Investment Funds</td> </tr> <tr> <td>Target Fund Management Company</td> <td>:</td> <td>Franklin Templeton International Services S.à r.l.</td> </tr> <tr> <td>Target Fund Investment Manager</td> <td>:</td> <td>Franklin Advisers, Inc.</td> </tr> <tr> <td>Regulatory authority</td> <td>:</td> <td>Commission de Surveillance du Secteur Financier</td> </tr> </table>				Target Fund	:	Franklin Technology Fund	Company	:	Franklin Templeton Investment Funds	Target Fund Management Company	:	Franklin Templeton International Services S.à r.l.	Target Fund Investment Manager	:	Franklin Advisers, Inc.	Regulatory authority	:	Commission de Surveillance du Secteur Financier
Target Fund	:	Franklin Technology Fund																	
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Target Fund Investment Manager	:	Franklin Advisers, Inc.																	
Regulatory authority	:	Commission de Surveillance du Secteur Financier																	
Launch date	Fund	: 17 May 2018	Class GBP-Hedged	: 17 May 2018															
	Class USD	: 17 May 2018	Class MYR-Hedged	: 17 May 2018															
	Class AUD-Hedged	: 17 May 2018	Class SGD-Hedged	: 17 May 2018															
Distribution policy	<p>Class USD, Class AUD-Hedged, Class GBP-Hedged, Class MYR-Hedged & Class SGD-Hedged:</p> <p>Given the Fund's investment objective, the classes of the Fund are 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 distributable income for distribution and performance of the Fund.</p> <p><i>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.</i></p>																		
Financial year-end	31 July																		
Manager	Principal Asset Management Berhad																		
Trustee	HSBC (Malaysia) Trustee Berhad																		
Solicitors	Soon Gan Dion & Partners																		

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 manager which will impact the performance of the fund. For example, investment decisions undertaken by the 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	<p>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 unfavourable price and the proceeds thereof will be used towards the settlement of your financing.</p> <p>Please note that financing is not encouraged. The manager does not provide financing for the purchase of units of the fund.</p>
Liquidity risk	Liquidity risk refers to the ability to sell and convert the units or shares 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	<p>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).</p> <p>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.</p>
Target Fund manager's risk	Since the Fund invests into a CIS that is managed by another manager, the Target Fund 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 Luxembourg, 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.

Specific risks related to the Target Fund

As the Fund invests predominantly in the Target Fund, the Fund also assumes the risks associated with the Target Fund, which include but not limited to the following:

- Biotechnology, Communication and Technology Sectors risk
- Counterparty risk
- Equity risk
- Foreign Currency risk
- Growth Stocks risk
- Liquidity risk
- Market risk
- Smaller and Midsize Companies risk

For more details, please refer to “Risk Factors” section of the Prospectus. 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 a unit trust 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: 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(es) of units				
	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class MYR-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). You may be charged a switching fee equal to the difference (if any) between the Application Fees of this class and Application Fees 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				
	USD35	AUD35	GBP35	MYR100	SGD35
	as the administrative fee for every switch. You may negotiate to lower the switching fee and/or administrative fee with us or our Distributors. We also have the discretion to waive the switching fee and/or administrative fees.				
	A maximum of				
Transfer Fee	USD15	AUD15	GBP15	MYR50	SGD15
	may be charged for each transfer.				
Management Fee	Up to 1.80% 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 and charges but excluding foreign sub-custodian fees and charges).				
Other charges payable directly by you when purchasing or withdrawing the 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	Only expenses that are directly related to the Fund or Class can be charged to the Fund or Class respectively. Examples of relevant expenses are audit fee and tax agent’s fee.				
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 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 Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund.

Transaction Information

	Class(es) of units				
	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class MYR-Hedged	Class SGD-Hedged
Minimum initial investment	USD 2,000	AUD 2,000	GBP 2,000	MYR 10,000	SGD 2,000
	or such other amount as we may decide from time to time.				
Minimum additional investment	USD 1,000	AUD 1,000	GBP 1,000	MYR 5,000	SGD 1,000
	or such other amount as we may decide from time to time.				
Minimum withdrawal	1,000 units	1,000 units	1,000 units	5,000 units	1,000 units
	or such other number of units as we may decide from time to time.				

	Class(es) of units				
	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class MYR-Hedged	Class SGD-Hedged
Minimum balance	2,000 units	2,000 units	2,000 units	10,000 units	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 for Class MYR-Hedged. It allows you to make regular monthly investments of RM 500 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 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 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. 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”). Please note that the cooling-off right is only given to first time investor investing with us or any of our Distributors. However, Principal Malaysia’s staff or a person registered with a body approved by the SC to deal in unit trusts 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 in respect 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 for 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 or Refinitiv at UK time 4:00 p.m. on the same day (Malaysian 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 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 another 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 Fee, if any.

Under normal circumstances, you will be paid in the currency of the Class (e.g. Class MYR will be paid in MYR) within thirteen (13) 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 five (5) Business Days, but in any event within thirty (30) 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^{Note 1};
- (ii) withdrawal proceeds from the Target Fund is deferred^{Note 2}, or
- (iii) There are any unforeseen circumstances that caused a delay in us receiving redemption proceeds from the Target Fund's manager, subject to concurrence from the Trustee.

Subsequently, payment will be made to you after receipt of the withdrawal proceeds from 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.

Note 1: The determination of the prices of shares of the Target Fund may be suspended during a period when trading on a relevant stock exchange is substantially restricted or when other specified circumstances exist which make it impracticable to dispose of or value any of the investments (as described in section 2.7 "Temporary Suspension"). No share of the Target Fund may be issued, redeemed or switched during a period of suspension.

Note 2: The Company may limit the number of shares redeemed or switched on any valuation day to 10% of the total number of shares in issue of the Target Fund. In such event, the redemption may be deferred for a period not exceeding ten (10) Luxembourg business days. These instructions to redeem will be executed in priority to later instructions.

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: 31 July 2024 in %	1-Year	3-Years	5-Years	Since inception
Fund – Class AUD-Hedged	18.65	(1.99)	11.57	11.08
Fund – Class GBP-Hedged	19.75	(1.10)	12.40	11.42
Fund – Class MYR-Hedged	17.22	(1.27)	12.89	12.27
Fund – Class SGD-Hedged	18.36	(0.97)	12.71	11.89
Fund – Class USD	21.15	1.01	14.59	13.73
Benchmark	31.93	13.22	22.72	7.90

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 31 July, in %	2024	2023	2022	2021	2020
Fund – Class AUD-Hedged	18.65	13.01	(29.80)	37.02	34.85
Fund – Class GBP-Hedged	19.75	13.95	(29.10)	37.61	34.85
Fund – Class MYR-Hedged	17.22	13.68	(27.78)	39.53	36.65
Fund – Class SGD-Hedged	18.36	15.02	(28.67)	37.75	36.04
Fund – Class USD	21.15	17.60	(27.67)	39.04	38.01
Benchmark	31.93	24.54	(11.64)	39.99	42.13

Note: All performance figures have been extracted from Lipper.

The fund returned positively during the financial year under review, Class AUD-H, Class GBP-H, Class MYR-H, Class SGD-H, and Class USD increased by 18.65%, 19.75%, 17.22%, 18.36%, and 21.15% respectively. The relative benchmark increases by 31.93% during the same period.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio (“PTR”)

FYE: 31 July	2024	2023	2022
Fund	0.34	0.23	0.43

The Fund's PTR increased from 0.23 times to 0.34 times during the financial year under review. As a feeder fund, the turnover reflects the investments and withdrawals in the target fund.

Distribution

FYE: 31 July		2024	2023	2022
Class AUD- Hedged	Gross distribution per unit (Sen)	-	2.38	2.74
	Net distribution per unit (Sen)	-	2.38	2.74
Class GBP- Hedged	Gross distribution per unit (Sen)	-	4.19	5.18
	Net distribution per unit (Sen)	-	4.19	5.18
Class MYR- Hedged	Gross distribution per unit (Sen)	-	0.74	0.84
	Net distribution per unit (Sen)	-	0.74	0.84
Class SGD- Hedged	Gross distribution per unit (Sen)	-	2.58	2.93
	Net distribution per unit (Sen)	-	2.58	2.93
Class USD	Gross distribution per unit (Sen)	-	3.31	3.52
	Net distribution per unit (Sen)	-	3.31	3.52

There was no distribution made for the financial year ended 31 July 2024.

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 Luxembourg 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 scheme.
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.
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.
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 IUTA.
Fund or GTECH	- Principal Global Technology Fund.
GUTF	- Guidelines on Unit Trust Funds issued by 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 us 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, the Manager, we or us	- 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 prospectus dated 28 April 2025 and any supplementary (if any) issued by us describing the details of the Fund.
SC	- Securities Commission Malaysia.
Target Fund	- The collective investment scheme that the Fund invests predominantly in. Currently, it refers to Franklin Technology Fund.
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 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).

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.*

The remainder of this page has been left blank intentionally.