

Date of Issuance: 31 October 2019

Product Highlights Sheet

Principal Greater Bay 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.

Statement of Disclaimer

The Securities Commission Malaysia has authorised/recognised the issuance of Principal Greater Bay Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Principal Greater Bay Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Principal Greater Bay 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 the Principal Asset Management Berhad responsible for the Principal Greater Bay 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 (“Principal Malaysia”) (“formerly known as CIMB-Principal Asset Management Berhad”) holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets Services Act 2007 and specialises 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 Prospectus for Principal Greater Bay Fund dated 31 October 2019 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Greater Bay Fund

Principal Greater Bay Fund is an open-ended equity fund issued by Principal Malaysia. The Fund seeks opportunities by investing predominantly in equities of companies who will benefit from the development in the Greater Bay Area to achieve capital appreciation over the medium to long term.

This is neither a capital protected nor 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 medium to long term investment horizon; and
- want exposure and seek for potential capital gain in the Greater Bay Area.

Key Product Features

Fund Category/Type	Equity / Growth			
Base currency	RMB			
Benchmark	CSI SH-HK-SZ Greater Bay Area Development Thematic Index. <i>Note: The Fund's benchmark is for performance comparison purpose only. You are cautioned that the risk profile of the Fund is different from the benchmark. Information on the benchmark can be obtained from http://www.csindex.com.</i>			
Investment policy and principal investment strategy	<p>The Fund will invest between 70% to 98% (both inclusive) of its NAV primarily in large and/or mid-cap equities (A-shares and/or H-shares) of companies that will benefit from the development in the Greater Bay Area, of which we believe will exhibit good growth potential when compared against its peers or the overall market. These companies may be domiciled in, listed in, derive revenue from, and/or have business or economic activities related to the Greater Bay Area. The Fund will focus mainly in the equities from sectors under the Benchmark Index, which includes but not limited to technology, financials and consumer sector. Up to 20% of the NAV of the Fund may be invested in equities outside of the Benchmark Index universe. The Fund may also opt to seek investment exposure via CIS that is in line with the Fund's objective, subject to the requirements of the SC Guidelines. The Fund may invest the remaining of its NAV in liquid assets, i.e. Deposits and money market instruments for liquidity purpose.</p> <p>The asset allocation strategy for the Fund is as follows:</p> <ul style="list-style-type: none"> ▪ between 70% to 98% (both inclusive) of the Fund's NAV will be invested in equities, of which up to 20% of the Fund's NAV may be invested in equities outside of the Benchmark Index; and ▪ up to 30% of the Fund's NAV may be invested in liquid assets. <p>We will adopt an active investment strategy with frequency that will depend on the market conditions and the market outlook. Risk management, with an emphasis on portfolio diversification, will form an integral part of the investment process. The Fund is constructed and managed within guidelines including risk returns trade-off, which will be monitored and reviewed regularly by the investment management team. The risk management strategies and techniques employed include diversification of the Fund's asset allocation in terms of its exposure to various sectors, industries and companies. In times of adversity in equity markets and as part of its risk management strategy, we may take temporary defensive positions that may detract from the Fund's prescribed asset allocation. We may from time to time reduce the proportion of equities and increase the asset allocation to liquid assets such as money market instruments and/or Deposits to safeguard the investment portfolio of the Fund.</p>			
Launch date	Class AUD-Hedged:	31 October 2019	Class SGD-Hedged:	31 October 2019
	Class MYR-Hedged:	31 October 2019	Class USD	31 October 2019
Financial year-end	28 February (29 February in the event of leap year).			
Distribution policy	Class AUD-Hedged, Class MYR-Hedged, Class SGD-Hedged and Class USD: We have the discretion to make income distribution on an ad-hoc basis, taking into consideration the level of its realised income and/or realised gains, as well as the performance of the Fund. We also have the right to make provisions for reserves in respect of distribution of the Fund.			
Manager	Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad)			
Sub-Advisor	CCB Principal Asset Management Co Ltd			
Trustee	HSBC (Malaysia) Trustee Berhad			
Solicitors	Soon Gan Dion & Partners			

Key Risks

General risks of investing in a unit trust fund	
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.
General market environment risk	This refer 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 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.
Manager's 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 an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.
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 price 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 of the Fund	
Stock specific risk	Price of a particular stock may fluctuate in response to the circumstances affecting individual company 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.
Interest rate risk	Interest rate risk is the risk that an investment's value will be affected due to a change in the level of interest rates. Such changes usually affect the investments inversely and can be reduced by managing the duration of the portfolio via shorter or longer tenured assets depending on our view of the future interest rate trend, which is based on its continuous fundamental research and analysis.
Credit and default risk	The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in money market instruments and/or deposits. Credit risk relates to the creditworthiness of the issuers of the money market instruments and/or deposits and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the money market instruments and/or deposits.
Country risk	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 law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the net asset value of the Fund or price of units to fall.
Liquidity risk	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. Currently, repatriations of funds out of China by open-ended funds are not subjected to repatriation restrictions. However, there is no guarantee that repatriation restrictions will not be imposed in the future. Investors should note that should there be restrictions imposed on repatriation of funds out of China, it may impact the Fund's ability to meet withdrawal requests on a timely basis.
Risk associated with investing in CIS	Since the Fund may invest into CIS, there is a risk of concentration into CIS, in which the CIS's management company has absolute discretion over the CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the CIS and/or the management company, the NAV of the Fund, which invests into those CIS would be affected negatively.
Currency risk	You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. When deemed necessary, we may utilize derivatives instruments, subject to prevailing SC Guidelines, to hedge currency risk. There are 2 levels of currency risk associated with the investment of this Fund: <ul style="list-style-type: none"> ▪ Currency risk at the Fund's portfolio level As the investments of the Fund may be denominated in currencies other than the Fund's base currency (i.e. RMB), any fluctuation in the exchange rate between the base currency 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, 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. ▪ Currency risk at the Class level As this Fund is a multi-class fund, there are Classes denominated in currencies other than the Fund's base currency (i.e. RMB). The impact of the exchange rate movement between the base currency of

	<p>the Fund and the denominated currency of the respective Classes may lead to a depreciation of the value of your holding as expressed in the currency denomination of the respective Classes.</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 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 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>
RQFII regime risk	<p>RQFII quota</p> <p>Under prevailing regulations in mainland China, foreign investors who wish to invest directly in the mainland China domestic securities market may obtain the RQFII license approved by the China Securities Regulatory Commission (“CSRC”) and obtain investment quota approved by the State Administration of Foreign Exchange (“SAFE”).</p> <p>You should note that, the Fund’s ability to invest directly in China A-Shares through RQFII regime is subject to the RQFII quota. As part of the RQFII investment quota management, we have absolute discretion to suspend the application of units of the Fund when we deem necessary, such as when the utilisation of RQFII quota is approaching its approved quota limit.</p> <p>RQFII regulation</p> <p>Any changes to the relevant rules and regulations pertaining to the RQFII regime may have an adverse impact on investments made by the Fund. The current RQFII rules and regulations are subject to change from time to time. In the worst case, the RQFII License of Principal Malaysia may be retracted. If we are of the opinion that this affects the operational efficiency of the Fund, we may deem it no longer viable to operate the Fund, and hence terminate the Fund.</p>

Note: Please take note that if your investments are made through an IUTA via a nominee system of ownership, you would not be deemed to be 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 AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class USD
Application Fee	Up to 5.00% of the NAV per unit.			
Withdrawal Penalty	Up to 1.00% of the NAV per unit. Withdrawal Penalty is chargeable if a withdrawal is made within three (3) months from the Commencement Date. Thereafter, no Withdrawal Penalty will be charged. All Withdrawal Penalty will be retained by the Fund.			
Switching Fee	Switching is treated as a withdrawal from one class or fund 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 the 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			
	AUD35	MYR100	SGD35	USD35
	(or equivalent) administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fees. We also have the discretion to waive the Switching Fee and/or administrative fees.			
Transfer Fee	A maximum of AUD15	A maximum of MYR50	A maximum of SGD15	A maximum of USD15
	may be charged for each transfer.			
Management Fee	Up to 1.80% per annum of the NAV of the Class.			
Trustee Fee	Up to 0.06% per annum (including local custodian fees and charges but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.			
Expenses directly related to Fund	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.			
Other fees payable indirectly by you when investing in the Fund	Nil.			

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 or Withdrawal Penalty 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, a group of 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 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, a group of investors or investments via any digital platform) and for any period or periods of time at our absolute discretion.

Transaction Information

	Class(es) of units			
	Class AUD-Hedged	Class MYR-Hedged	Class SGD-Hedged	Class USD
Minimum initial investment	AUD1,000	MYR1,000	SGD1,000	USD1,000
	or such other amount as we may decide from time to time.			
Minimum additional investment	AUD100	MYR100	SGD100	USD100
	or such other amount as we may decide from time to time.			
Minimum withdrawal	100 units	100 units	100 units	100 units
	or such other amount as we may decide from time to time.			
Minimum balance	1,000 units	1,000 units	1,000 units	1,000 units
	or such other amount as we may decide from time to time.			
Regular Savings Plan	Currently, RSP is not available.			
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 Penalty 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 facility	We may, at our absolute discretion, allow or refuse Unit holders to transfer their units subject to such terms and conditions as may be stipulated in the Deed.			
Cooling-off period	Six (6) Business Days from the date the application form is received and accepted by us or our Distributors from the first time investor. However, Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia or any Distributor are not entitled to the cooling-off right.			

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 a lower amount or number of units and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor, a group of investors or investments made via any digital platform) 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, a group of investors or investments made via any digital platform) without prior notice to you. 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 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 the valuation point for the Classes for a 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 Reuters 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 unit price for a Business Day is available on our website at <https://www.principal.com.my> after 5:30 p.m. on the following Business Day (T+1).

Avenue to Exit This Investment

To exit from this investment, you may withdraw, switch out of or transfer your unit holdings to other investors. Please note that if you withdraw during the initial offer period, the Application Fee will not be refunded to you, except in the case of cooling-off period.

You may withdraw by completing a withdrawal form and sending it to the relevant Distributor 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 Penalty, if any. You will be paid in the currency of the Class (e.g. Class USD will be paid in USD) within ten (10) days, upon 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.

Note: Currently, repatriations of funds out of China by open-ended funds are not subjected to repatriation restrictions. However, there is no guarantee that repatriation restrictions will not be imposed in the future. Investors should note that should there be restrictions imposed on repatriation of funds out of China, it may impact the Fund’s ability to meet withdrawal requests on a timely basis. Please refer to the “Risk Factors” section commencing on page **Error! Bookmark not defined.** for more information.

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. and 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at 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
- 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
- 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 : 03-2092 3800
- via fax to : 03-2093 2700
- 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.
A-Shares	- Securities issued by companies incorporated in the PRC and listed on the Shanghai Stock Exchange and the Shenzhen Stock Exchange (quoted in RMB).
AUD	- Australian Dollar.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and banks in Kuala Lumpur and/or Selangor are open for business. Note: We may declare certain Business Days to be a non-Business Day, 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 https://www.principal.com.my . Alternatively, you can contact our Customer Care Centre at 603-7718 3000.
Class(es)	- Any class of units representing similar interest in the assets of the Fund.
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. RMB) and AUD.
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. RMB) 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. RMB) and SGD.
Class USD	- The Class of units issued by the Fund denominated in United States Dollar.
Commencement Date	- The next Business Day immediately following the end of the initial offer period.
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.
Deposit	- As per the definition of “deposit” in the Financial Services Act 2013 and “Islamic deposit” in the Islamic Financial Services Act 2013. Note: <i>To exclude structured deposits.</i>
Distributor	- 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.
Fund or GBAY	- Principal Greater Bay Fund.
Greater Bay Area	- Guangdong-Hong Kong-Macao Greater Bay Area, which comprises the two Special Administrative Regions of Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province.
H-Shares	- Securities issued by companies incorporated in the PRC and listed on the Hong Kong Stock Exchange (quoted in Hong Kong Dollar).
IMS	- Investment Management Standards issued by the Federation of Investment Managers Malaysia.
IUTAs	- Institutional Unit Trust Scheme Advisers.
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 of the Fund divided by the number of units in circulation, at the valuation point.
Principal Malaysia or the Manager	- Principal Asset Management Berhad <i>(formerly known as CIMB-Principal Asset Management Berhad).</i>
Product Highlights Sheet	- Refers to the disclosure document issued by the Manager that contains clear and concise information of the salient features of the Fund.
RMB	- Refers to the Offshore Renminbi, i.e. CNH.
SC	- Securities Commission Malaysia.
SGD	- Singapore Dollar.
Sub-Advisor or CCBPAM	- A fund management company/ asset management company that provide investment research and stock recommendation to Principal Malaysia. Currently, the Sub-Advisor for the Fund is CCB Principal Asset Management Co Ltd.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund 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.*
- *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, day or date disclosed in this Product Highlights Sheet shall be a reference to that time, day or date in Malaysia; and*
- *reference to “days” in this Product Highlights Sheet will be taken to mean calendar days.*

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