Date of issuance: 16 January 2026

Product Highlights Sheet
Principal Islamic Global Responsible Equity Fund
(Class D)

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 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.

Additional Statement

The Fund is a qualified Sustainable and Responsible Investment Fund ("SRI fund") under the Guidelines on Sustainable and Responsible Investment Funds.

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 30 September 2024.

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 Prospectus dated 27 March 2023 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Islamic Global Responsible Equity Fund

Principal Islamic Global Responsible Equity Fund is an Islamic feeder fund issued by Principal Malaysia.

The Fund aims to provide capital growth through investments in one Islamic CIS, which invests in a globally diversified portfolio. The Fund is established as a multi-class fund 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 medium to long term investment horizon;
- want a diversified portfolio of global Shariah-compliant instruments that adheres to Shariah principles;
- seek for capital growth; and
- can accept that returns may fluctuate over the investment period.

Key Product Features

Fund category/Type	Feeder fund (Islamic) / Growth.
Base currency	USD
Benchmark	As this is a feeder fund, the Fund adheres to the performance comparator of the Target Fund for performance comparison. The performance of the Target Fund will be referenced against the MSCI ACWI Islamic Index ("**Index**") on the basis that the Target Fund seeks to outperform the Index. ** Any changes to the Target Fund's benchmark will be updated in our website and/or the Fund's PHS.*
Investment strategy	The Fund is a feeder fund that invests into a single Islamic CIS, i.e. the Target Fund. The Fund may also invest in Islamic liquid assets for liquidity purposes. In order to achieve its objective, the Fund will invest at least 85% of its NAV in the Target Fund; a fund established on 8 April 2022 by Principal Global Investors (Ireland) Limited. The Fund may also invest up to 15% of its NAV in Islamic liquid assets for liquidity purposes and Islamic derivatives for the sole purpose of hedging arrangement. As the Fund is a qualified SRI fund, at least two thirds (2/3) of the Fund's NAV will be invested in investments that are subject to the ESG integration approach which involves the analysis of material factors in investment analysis and investment decisions, including ESG factors as defined in the United Nations sponsored Principles for Responsible Investment ("UNPRI") including the selection, retention and realisation of the Fund's investments. The Target Fund Sub-Investment Managers apply sustainability criteria when selecting investments for the Target Fund. The first step in the process employed by the Target Fund Sub-Investment Managers is to identify signs of positive change in an investee company. Indicators of positive change could be determined from sources such as accelerating sales volumes, increased market share or improved financial statements. The Target Fund Sub-Investment Managers then seek to identify the catalysts underlying the positive change through proprietary screening and determine whether they are internal catalysts (investee company driven) and/or external catalysts (industry driven). Internal catalysts could be driven by internal investee company operational initiatives that range from cost cutting to expanding distribution, better capital deployment and improved corporate governance. External catalysts could be driven by favourable product cycles, changing industry dynamics and regulatory changes. The foregoing analysis of catalysts enables the Target Fund Sub-Investment Managers to assess the likely magnitude and durability of the catalysts and whether the change is likely to be structural or cyclical in nature. The Target Fund Sub-Investment Managers will have an investment preference for investee companies whose catalysts are therefore likely to be long term and structural in nature (i.e. will create fundamental positive change). This enables the Target Fund Sub-Investment Managers to substantiate investee companies that are considered to be displaying positive fundamental change and whose valuation is therefore under-appreciated in the market relative to their potential for positive fundamental change. The Target Fund Sub-Investment Managers subsequently analyse potential investee companies identified pursuant to the foregoing process to determine whether they are consistent with the ESG considerations, that are promoted by the Target Fund. The Target Fund will adopt the Investment Policy under section 2.1. of the Prospectus to ensure that the Target Fund's investment is in line with the sustainability criteria adopted and the overall impact of such investments of the Target Fund is not inconsistent with any other sustainability criteria. In the event that the Target Fund's investment becomes inconsistent with the sustainability criteria adopted by the Target Fund, the Target Fund Sub-Investment Managers shall rectify the breach or dispose of the investment within three (3) months from the date of breach.

	The Fund will be actively rebalanced from time to time to meet sales and withdrawal transactions. This is to enable a proper and efficient management of the Fund. As this is a feeder fund, it will stay invested in the Target Fund as long as the Target Fund's investment objective and strategies will enable the Fund to meet its investment objective. The Target Fund Sub-Investment Managers may take temporary defensive position when deemed necessary, provided that at least 79% of the Target Fund's NAV is maintained in investments which are aligned with environmental and/or social characteristics adopted by the Target Fund. We will employ risk management strategy at the Fund level, where we will continuously monitor the objective, performance and suitability of the Target Fund to ensure that it is in line with the objective of the Fund. If we are of the opinion that the Target Fund no longer meets the Fund's objective, we may, with your approval, replace the Target Fund with another CIS that is in line with the Fund's objective and must be in compliance with Guidelines on Sustainable and Responsible Investment Funds. **Information on the Target Fund** Manager : Principal Global Investors (Ireland) Limited Shariah Investment Manager : Principal Islamic Asset Management Sdn. Bhd. Sub-Investment Managers : Principal Global Investors (Europe) Limited Principal Global Investors, LLC Regulatory authority : Central Bank of Ireland
Launch date	**Class D** 30 September 2024
Financial year-end	31 July
Distribution policy	**Class D:** Given the Fund's investment objective, the class of the Fund is not expected to pay any distribution. Distributions (if any) are at the Manager's discretion and will vary from period to period depending on the availability of realised income for distribution and performance of the Fund.
Manager	Principal Asset Management Berhad
Trustee	HSBC (Malaysia) Trustee Berhad
Shariah adviser	Amanie Advisors Sdn Bhd
Solicitors	Wei Chien & Partners

Key Risks

General risks of investing in a unit trust 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.
Financing risk	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 amounts on top of your existing instalments. 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.
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 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.
Liquidity risk	Liquidity risk refers to the ability to sell and convert the units held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension during exceptional situations), which may negatively impact the Fund and Unit holders may experience delay in the withdrawal process.

Shariah non-compliance risk	This refers to the risk of the Fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument or reclassification of Shariah status. In the event that the Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the Manager whereas any losses from disposal due to reclassification of Shariah status will be borne by the Fund. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as approved by the Shariah Adviser.

Specific risks related to Fund	
Currency risk	You should be aware that currency risk is applicable to Class(es) which is denominated in a different currency other 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). 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, which will impact the NAV of a hedged Class.
Target Fund Manager's risk	Since the Fund invests into an Islamic CIS that is managed by another manager, the Target Fund Sub-Investment Managers have 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 Islamic CIS that is consistent with the objective of the Fund and is in compliance with the Guidelines on Sustainable and Responsible Investment Funds.
Country risk	As the Fund invests in the Target Fund, which is domiciled in Ireland, the Fund's investments in the Target Fund may be affected by risks specific to Ireland. Such risks include adverse changes in Ireland's economic fundamentals, social and political stability, 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.
Sustainability risk	The Target Fund incorporates ESG considerations into its overall investment process and is managed in line with the Target Fund Manager's sustainability risk policy. The Target Fund Sub-Investment Managers will define the manner in which sustainability risks are integrated into their investment decisions. The Target Fund may exclude securities of certain companies, industries or sectors and may forego certain investment opportunities, or dispose of certain holdings that do not align with the sustainability criteria. As such, the Target Fund may underperform funds that do not consider sustainability criteria in their investment strategy. This risk cannot be mitigated as it is inherent to the investment strategy of the Target Fund. The Target Fund Sub-Investment Managers may also rely on third party data to assess sustainability risk. However, the data used could be inaccurate. Hence, the Target Fund Sub-Investment Managers may not correctly assess the impact of sustainability risk, which may negatively impact the performance and consequently, the NAV of the Target Fund. The Target Fund Sub-Investment Managers will mitigate the risk by continuously assessing, including at the time of purchase, all relevant sustainability risks that have a material negative impact on the financial return of the investment. These processes aim to identify, measure, manage and monitor sustainability risks of the Target Fund, where relevant. However, consideration of sustainability risks does not necessarily imply that the Target Fund has a sustainability-aligned investment objective, but rather describes how sustainability risk information is considered as part of the overall investment process.

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:

- General risks
- Valuation risk
- Volatility risk
- Currency risk
- Currency hedging at unit class level risk
- Interest rate risk
- Credit risk
- Credit rating risk
- Shariah-compliant equity risks
- Reinvestment of cash collateral risk
- Redemption risk
- Subscription, redemption and conversion currency risks
- Unit class level risk
- No secondary market risk
- Operational risks (including cyber security and identity theft risks)
- Settlement risk

- Shariah-compliant equity related securities risk
- Market capitalisation risk
- Unlisted Shariah-compliant securities risk
- Restricted securities risk
- Real estate risk
- Shariah-compliant Real Estate Investment Trusts investment risk
- Investment in Islamic CIS risk
- Liquidity risk
- Concentration risk
- Financial markets and regulatory change risk
- Changes in the United Kingdom political environment risk
- Accounting, auditing and financial reporting standards risk
- Eurozone risk
- Epidemics and pandemics risk
- Emergency legislation risk
- Tax risk
- FATCA risk
- Common Reporting Standard risk
- Subscriptions/redemptions account risk
- Depositary risk
- Islamic Financial Derivative Instruments risk
- Emerging Markets Risks
- Sustainable Finance Disclosures Risks
- Specific risks related to the Shariah Funds

Risks associated with investment in Class D	
Cyber security risk	This is the risk arising from cyber-attack on e-Wallet App. Should the e-Wallet App be compromised, it may result in unauthorised transactions pertaining to the Fund. Further to that, your investment-related information and personal data may be leaked. All transactions through e-Wallet App and/or the Fund may be temporarily suspended, in which you may not be able to transact through e-Wallet App or in the Fund due to cyber-attack.
Functionality risk	This is the risk that the e-Wallet App does not operate as intended due to factors including but not limited to connectivity and interface issues. If the e-Wallet App does not function as expected, your transaction through the e-Wallet App may not be correctly processed and/or completed.
Risk associated with discontinuation risk on e-Wallet Provider	As all the transactions are done through e-Wallet App developed by the e-Wallet Provider, the continuous operation of the e-Wallet Provider is crucial. The discontinuation of services provided by e-Wallet Provider may be due to but not limited to revocation of the license. Should such event happen, withdrawal from the Fund may be delayed.
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 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 D
Application Fee	Up to 5.00% of the NAV per unit.
Withdrawal Penalty	Nil
Switching Fee	When available, switching is treated as a withdrawal from this Class D and an investment into another Class or Principal Malaysia's fund (or its classes), you may be charged a switching fee equal to the difference (if any) between the Application Fees of this Class D and the Application Fee of the other Class or Principal Malaysia's fund (or its classes). You will not be charged a switching fee, if the Class or Principal Malaysia's fund (or its classes) to be switched into has a lower Application Fee than the Application Fee of the Class. In addition to the Switching Fee, you may be charged MYR100 as the administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fee.
Transfer Fee	A maximum of MYR50 may be charged for each transfer.
Management Fee	Up to 1.80% per annum of the NAV of the Class. Currently, the annual Management Fee is 1.80% per annum of the NAV of the Class.
Trustee Fee	0.03% per annum (including local custodian fee but excluding foreign sub-custodian fee and charges) of the NAV of the Fund. The foreign sub-custodian fee and charges is dependent on the country invested and is charged monthly in arrears.

	Class D
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 or Class can be charged to the Fund or Class respectively. Examples of relevant expenses are audit fee and tax agent's fee.

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 the 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 D	
Minimum initial investment	Non-RSP:	MYR10 or such other amount as we may decide from time to time.
	RSP:	MYR500 or such other amount as we may decide from time to time.
Minimum additional investment	Non-RSP:	MYR10 or such other amount as we may decide from time to time.
	RSP:	MYR500 or such other amount as we may decide from time to time.
Minimum withdrawal	MYR10 or such other amount as we may decide from time to time.	
Minimum balance	10 units or such other number of units as we may decide from time to time.	
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: o the minimum withdrawal applicable to the Class; o the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and o the Withdrawal Penalty of the Class (if any); ▪ for switching into the Class: o the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and o 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 by us from time to time.	
Cooling-off period	For first time individual investor investing with us, 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. For transaction through e-Wallet App, cooling-off right is not applicable if you have withdrawn all or parts of your investment from Class D either to your e-Wallet or your bank account. Request for cooling-off can be made directly through Principal Malaysia and/or through the e-Wallet App (where available). Note: Please consult your professional advisers before investing. You may also contact our Customer Care Centre at (03) 7723 7260 or whatsApp at (6016) 299 9792 for further information.	

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 of 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 foreign currency translation to the Fund's base currency based on the bid exchange rate quoted by Bloomberg or London Stock Exchange Group Data & Analytics at United Kingdom 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 *(when available)* or transfer *(when available)* your unit through e-Wallet App or such other channel (where available). You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from the Fund by completing a withdrawal application and submit it to the e-Wallet App or such other channel (where available). There is no restriction on the frequency of withdrawals and no Withdrawal Fee will be charged. Hence, the amount that you will receive is calculated by the withdrawal value less the Withdrawal Penalty, 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 fifteen (15) Business Days of receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

Should withdrawal proceeds from the Target Fund be deferred or the Target Fund's NAV be suspended during any period, we may not be able to pay the withdrawal proceeds to you within fifteen (15) Business Days. We may instead pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.

For more information on withdrawal, 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.

Fund Performance

Average total return of the Fund

FYE: 31 July 2025 in %	Since inception to 31 July 2025
Class D	7.15
Benchmark	9.81

***Note**: All performance figures have been extracted from Lipper.*

Annual total return of the Fund

FYE: 31 July, in %	Since inception to 31 July 2025
Class D	5.92
Benchmark	8.11

***Note**: All performance figures have been extracted from Lipper.*

During the financial year under review, Class D increased by 5.92% but underperformed the benchmark during the same period under review.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day – NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$

Portfolio Turnover Ratio ("PTR")

FYE: 31 July	2025
Fund	0.36

During the financial year under review, the Fund's PTR decreased from 2.80 times to 0.36 times. The turnover reflects the investments and withdrawals in the Target Fund.

Distribution

FYE: 31 July		2025
Class D	Gross distribution per unit (Sen)	-
	Net distribution per unit (Sen)	-
	Net distribution per unit (Sen)	-

There was no distribution made for the financial year ended 31 July 2025.

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 **mygoinvest@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 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

(b) 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 : 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 & 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.
Business Day	-	Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. In respect of the Target Fund, it means any day other than Saturday or Sunday on which banks are open for business in Ireland. ***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.*
CIS	-	Collective investment schemes.
Class	-	Any class of units representing similar interests in the assets of the Fund.
Class D	-	The Class issued by the Fund denominated in MYR and differentiated by feature such as type of eligible investors and/or transaction methods.
Deed	-	The principal deed and all supplemental deed in respect of the Fund made between us and the Trustee, in which the Unit holders agree to be bound by the provisions of the Deed.
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 IUTA.

ESG	-	Environmental, Social and Governance.
e-Wallet App	-	Mobile application of the e-wallet that allows an individual to make electronic transaction, which includes but not limited to Touch 'n Go e-wallet.
e-Wallet Provider	-	Refers to e-money issuer approved by Bank Negara Malaysia, which includes but not limited to TNG Digital Sdn Bhd.
Fund or IGREF	-	Principal Islamic Global Responsible Equity Fund.
GUTF	-	Guidelines on Unit Trust Funds issued by the SC.
IMS	-	Investment Management Standards issued by the Federation of Investment Managers Malaysia.
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.
NAV	-	Net Asset Value.
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 of the Class	-	The NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	-	The NAV attributable to a Class divided by the number of units in circulation for that Class, at the valuation point.
Principal Distributors	-	Refers to the unit trust scheme consultants of Principal Malaysia (authorised Principal Malaysia distributors).
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 27 March 2023, first supplemental prospectus dated 16 February 2024, second supplemental prospectus dated 30 September 2024 and third supplemental prospectus dated 16 January 2026 in respect of the Fund issued by us describing the details of the Fund.
RSP	-	Regular Savings Plan.
SC	-	Securities Commission Malaysia.
Shariah	-	Islamic law originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (pbuh) and ijtihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah Adviser	-	Amanie Advisors Sdn Bhd.
Target Fund	-	The Islamic CIS that the Fund invests predominantly in. Currently, it refers to Islamic Global Responsible Equity Fund.
Target Fund Sub-Investment Managers	-	Principal Global Investors (Europe) Limited and Principal Global Investors, LLC.
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 of 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 penalty 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 disclosed in this PHS should be indicated as Malaysia time; and*
- *reference to "days" in this PHS will be taken to mean calendar days.*