

Product Highlights Sheet

Principal Islamic Global Selection Aggressive Fund

Responsibility Statement

This PHS has been reviewed by the authorised committee approved by the directors of Principal Malaysia. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in this PHS false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised/recognised 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 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 holds a Capital Markets Services Licence for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes 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 PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Fund's Prospectus dated 12 July 2021 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 Selection Aggressive Fund

The Fund is an open-ended mixed asset (Shariah-compliant) fund issued by Principal Malaysia. The Fund aims to provide long term capital appreciation and income through Shariah-compliant investments that invests in the global markets within the target risk range of the Fund.

This is neither a capital protected nor a capital guaranteed fund.

Product Suitability

This Fund is suitable for investors who:

- have a long term investment horizon;
- want Shariah-compliant investment that investment in global markets;
- seek capital appreciation and income; and
- can accept that returns may fluctuate within a target risk range over the investment period.

Key Product Features

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| Fund Category/Type | Mixed Asset (Shariah-compliant)/Income & Growth | | | |
| Base currency | USD | | | |
| Benchmark | The Fund is actively managed and does not refer to any specific benchmark, however the Fund will be managed within the Target Risk range of 10% to 12% per annum. | | | |
| Investment Policy and Strategy | <p>The Fund will be actively managed with the aim of maximizing the Fund's investment return relative to its Target Risk. To achieve this, the Fund will invest in a diversified mix of asset classes such as Shariah-compliant equities, Sukuk, Islamic gold ETF and Islamic Deposit. The allocation into each asset class is determined by selecting an optimal portfolio i.e. a portfolio of asset mix that generate the highest expected return for the prescribed Target Risk. For example, the higher the Target Risk, the higher the allocation into higher risk assets such as Shariah-compliant equities and Islamic gold ETF and hence higher potential returns. On the contrary, a low Target Risk will allocate its investment mainly in lower risk assets such as Islamic Deposit and Sukuk and hence generating a lower and more stable potential returns.</p> <p>The Fund will be continuously monitored to ensure that its overall risk level remains align with its prescribed Target Risk range. This is facilitated through rebalancing and/or optimizing the Fund if the current allocation of a particular asset deviate substantially from its optimal allocation; or if there are significant changes in valuations of the assets and market circumstances.</p> <p>The Fund invests in assets that comply to Shariah rules, which includes but not limited to Shariah-compliant equities, Sukuk, Islamic gold ETFs and Islamic Deposit. The Fund may also seek investment exposure via Islamic CIS that is in line with the Fund's objective, subject to the requirements of the GUTF.</p> <p>The Fund's investment in Sukuk will generally be restricted to Sukuk rated at least a minimum credit rating of "BBB-" by S&P or its equivalent rating by other international rating agencies and/or at least "A3" by RAM or equivalent rating by MARC or by local rating agency(ies) of the country ("Investment Grade Sukuk"). Nonetheless, up to 20% of the Fund's NAV may be invested in non-investment grade and/or unrated Sukuk.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ Up to 80% of the Fund's NAV may be invested in Shariah-compliant equities; ▪ Up to 40% of the Fund's NAV may be invested in Sukuk, out of which; <ul style="list-style-type: none"> - up to 40% of the Fund's NAV may be invested in Investment Grade Sukuk; and/ or - up to 20% of the Fund's NAV may be invested in non-investment grade and/or unrated Sukuk; ▪ Up to 40% of the Fund's NAV may be invested in Islamic gold ETF; and ▪ At least 2% of the Fund's NAV will be invested in Islamic Deposit. | | | |
| Launch Date | Class MYR | 12 July 2021 | Class USD | 12 July 2021 |
| Financial Year End | 30 April | | | |
| Distribution Policy | Class MYR and Class USD: Annually depending on the availability of realised income and/or realised gains and at our discretion. Note: The Fund will only distribute income after the 1 st anniversary of the Fund's Commencement Date. | | | |
| Manager | Principal Asset Management Berhad. | | | |
| Trustee | HSBC (Malaysia) Trustee Berhad | | | |
| Solicitor | Soon Gan Dion & Partners | | | |

Key Risks

| General risks of investing in a fund | |
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| Return 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 or the fund's objective will be achieved. |
| 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 loan/financing to finance your investment. The inherent risk of investing with money obtained from borrowing/financing includes you being unable to service the loan/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 normal instalment. If you fail to comply 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 loan/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, an incorrect view by the manager of the market, 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. |
| Reclassification of Shariah status risk | This risk refers to the risk that the currently held Shariah-compliant securities in the fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Adviser or the Shariah adviser of the relevant Islamic indices or Shariah-compliant securities. If this occurs, we will take the necessary steps to dispose such securities. There may be opportunity loss to the fund due to the fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant securities. In the event that the Shariah non-compliant securities are disposed at a price lower than the investment cost, it may adversely affect the value of the fund. Thus, it may cause the NAV of the fund or NAV per unit to fall. |
| Specific risks of the Fund | |
| Stock specific risk | A company's stock price may fluctuate as a result of 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. |
| Liquidity risk | This risk refers to the ease of liquidating an asset, it is dependent on the asset's trading volume in the market. If the Fund holds assets that are illiquid, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices. |
| Country risk | Investments of the Fund in any country may be affected by changes in the economic, 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, countries experiencing economic turmoil may adversely affect the value of the investments made by the Fund in those affected countries. This in turn may cause the NAV of the Fund to fall. |
| Risk of investing in emerging markets | Investments in emerging markets as opposed to developed markets may involve a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. Emerging markets are markets that are, by definition, "in a state of transition" and are therefore exposed to rapid political change and economic declines. The Shariah-compliant securities in the emerging markets may face a higher risk of price drop while the exchange rates in these emerging markets are generally more volatile than those of developed markets. As such, you should be aware that investments in emerging markets may be subjected to higher price volatility and therefore will tend to have a higher investment risk that will affect the Fund's growth. We attempt to mitigate these risks through active asset allocation management and diversification, in addition to our continuous bottom-up and top-down research and analysis. |
| 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 base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund 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 of the Fund, 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 You should also be aware that currency risk is applicable to Class(es) which is in a different currency |

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| | <p>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>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 Islamic derivative instruments, subject to GUTF, to hedge currency risk. If the Fund utilizes derivative for hedging against the base currency of the Fund, you should note that as a result of hedging, the Fund will not be able to enjoy the full benefits of currency movement in the event of a favourable movement of currency.</p> |
| Credit and default risk | <p>The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in Sukuk, Islamic money market instruments and/or place Islamic Deposits. Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer or counterparties may impact the value as well as liquidity of the investments. In the case of rated Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that a securities issuer or counterparties either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investments. This could adversely affect the value of the Fund. We aim to mitigate this risk by performing bottom-up and topdown credit research and analysis to determine the creditworthiness of its issuers or counterparties, and impose investment limits on exposures for issuers or counterparties with different credit profiles as a precautionary step to limit any loss that may arise directly or indirectly as a result of a defaulted transaction.</p> |
| Interest rate risk | <p>Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk and Islamic money market instruments. When interest rates rise, Sukuk and Islamic money market instruments prices generally decline and this may lower the market value of the Fund's investment in Sukuk and Islamic money market instruments. In managing the Sukuk, we take into account the coupon rate and time to maturity of the Sukuk with an aim to mitigate the interest rate risk. As for Islamic money market instruments, the typical tenor of these instruments are less than 12-month maturity and unlike Sukuk, any change to interest rate will only have a minor impact to the prices of these instruments.</p> <p>Please note that although Sukuk are a non-interest bearing instrument, its price movement is correlated to the movement in the interest rates. As such, investment in Sukuk will have an exposure to the movement of the interest rates. Even though the Fund does not invest in interest bearing instruments, the interest rate referred herein is to the general interest rate of the country, which may affect the value of the investment of the Fund.</p> |
| Risk associated with investing in Islamic CIS | <p>Since the Fund may invest into Islamic CIS, there is a risk of concentration into Islamic CIS, in which the Islamic CIS's management company has absolute discretion over the Islamic CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Islamic CIS and/or the management company, the NAV of the Fund, which invests into those Islamic CIS would be affected negatively. Should the situation arise, we will seek for another Islamic CIS.</p> |
| Risk associated with investing in Islamic Gold ETF | <p>Gold is a type of precious that is finite in nature. As the supply of Gold decreases, the price of gold will increase and vice versa, assuming all other factors remain the same. There is a constant mismatch in the supply and demand space, which makes it difficult to adjust production of gold to meet the changing demand. Gold contains various attributes both for industrial and non-industrial purposes, however as gold becomes more expensive, there may be incentive to seek out other alternatives or substitutes that may be cheaper and/ or more readily available, this will result in decrease in both the price and demand of gold.</p> |

Note: 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 MYR | Class USD |
|---------------------------|---|--|
| Application Fee* | Up to 5.00% of the NAV per unit. | |
| Withdrawal Penalty | Nil. | |
| Switching Fee | 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). In addition, we may impose a RM100.00 administrative fee for every switch. | 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). In addition, we may impose a USD 35.00 administrative fee for every switch. |
| Transfer Fee | A maximum of RM50.00 | A maximum of USD15.00 |
| | may be charged for each transfer. | |
| Management Fee | Up to 1.80% per annum of the NAV of the Class. | |

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| Trustee Fee | Up to 0.05% per annum of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges). |
| Other charges payable directly by you when purchasing or withdrawing units | Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you. |
| Expenses directly related to the Fund | 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. |

**If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, the investor may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as the EPF may determine.*

Note: *Despite the maximum Application Fee disclosed above, you may negotiate with us or Distributors for lower fee or charges. We and our Distributors reserve our sole and absolute discretion to accept or reject your request and without having to assign any reason.*

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, Class, payable by you to the Fund or payable by any other investors to the Fund.

We may for any reason and at any time, waive or reduce: (a) any fees (except the Trustee Fee); (b) other charges payable by you in respect of the Funds; 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.

Transaction Information

| | | Class MYR | Class USD |
|--|----------------|--|----------------------------------|
| Minimum initial investment | Non-RSP | MYR 500 [#] | USD 1,000 |
| | RSP | MYR 500 | Currently, RSP is not available. |
| or such other amount as we may decide from time to time. | | | |
| Minimum additional investment | Non-RSP | MYR 50 | USD 100 |
| | RSP | MYR 50 | Currently, RSP is not available. |
| or such other amount as we may decide from time to time. | | | |
| Minimum withdrawal | | 50 units | 100 units |
| | | or such number of units as we may decide from time to time. | |
| Minimum balance | | 500 units | 1,000 units |
| | | or such 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: <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). You may negotiate to lower the amount for your switch with us or our Distributors. | |
| Transfer | | We may, at our absolute discretion, allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed. | |
| Cooling-off period | | For first time investor investing with us, you have six (6) Business Days from the date the complete application is received and accepted by us or our Distributors. However, corporations/institutions, Principal Malaysia's staff and person(s) registered with a body approved by the SC to deal in unit trusts are not entitled to the cooling-off right. In addition, if you have invested via the EPF-MIS (where available), your cooling-off right is subject to EPF's terms and conditions. | |

[#]The minimum initial investment for EPF-MIS shall be RM1,000 or such other amount as determined by EPF. The list of Funds that is allowed under the EPF-MIS approved fund will be updated on the website at www.principal.com.my or www.kwsp.gov.my as and when EPF revises the list. Alternatively, you may contact our Customer Care Centre at (03) 7718 3000 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) You may 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 the Trustee Fee); (b) other charges payable by you in respect of the Funds; 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 PAYMENT IN CASH TO A UNIT TRUST SCHEME CONSULTANT/EMPLOYEE OF PRINCIPAL MALAYSIA OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST SCHEME CONSULTANT/EMPLOYEE OF PRINCIPAL MALAYSIA WHEN PURCHASING UNIT TRUST FUND.

Valuations

We will carry out the valuation 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 Shariah-compliant securities and/ or Shariah-compliant instruments to the Fund's base currency (i.e. USD) 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 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 other investors. You may withdraw your investment at the unit price of the Business Day.

Withdrawals can be made from a Class 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 and no Withdrawal Penalty will be charged. Hence, the amount that you will receive is the withdrawal value. 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.

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) 7718 3000 for further information or for any dispute resolution. Our Customer Care Centre is available during our business hour 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 or you can e-mail us at service@principal.com.my.

(ii) Alternatively, you may also contact:

(a) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Securities Industry Dispute Resolution Center:

- via phone to : 03-2282 2280
- via fax to : 03-2282 3855
- via e-mail to : info@sidrec.com.my
- via letter to : Securities Industry Dispute Resolution Center
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

(b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

- via phone to 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

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| Application Fee | - Preliminary charge on each investment. |
| Business Day | - Means a day when Bursa Malaysia Securities Berhad is open for trading and excludes Saturdays, Sundays and gazetted public holidays in the Federal Territory of Kuala Lumpur. Note: We may declare certain Business Days to be a non-Business Day for a Fund if the Fund's investment in foreign markets (if any) 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 www.principal.com.my . Alternatively, you may contact our Customer Care Centre at 603- 7718 3000. |
| CIS | - Refers to collective investment schemes as defined under the GUTF. |
| Class | - Any Class of units representing similar interests in the assets of the Fund. |
| Class MYR | - The Class of units issued by the Fund denominated in MYR. |
| Class USD | - The Class of units issued by the Fund denominated in USD. |
| CMSA | - Capital Markets and Services Act 2007. |
| Deed | - The principal deed and all supplemental deed in respect of the Funds made between us and the Trustee, in which 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 Funds, including Principal Distributors and IUTA. |
| EPF | - Employees' Provident Fund. |
| EPF-MIS | - EPF's Members Investment Scheme. |
| ETF | - Exchange-Traded Fund; an authorised CIS listed on the exchange. |
| Fund (s) | Refers to each of the funds under the Principal Islamic Global Selection Series, namely: Principal Islamic Global Selection Moderate Conservative Fund IGS-MC Principal Islamic Global Selection Moderate Fund IGS-M Principal Islamic Global Selection Aggressive Fund IGS-A |
| GUTF | - Guidelines on Unit Trust Funds issued by the SC. |
| IMS | - Investment Management Standards issued by the Federation of Investment Managers Malaysia. |
| IOSCO | - International Organization of Securities Commissions. For further details, please refer to www.iosco.org . |
| Islamic Deposit | - As per the definition of "Islamic deposit" in the Islamic Financial Services Act 2013. |
| 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 Fund that is paid to us for managing the portfolio of the Fund. |
| MYR | - Malaysian Ringgit. |
| NAV | - Net Asset Value. |
| NAV of the Fund | - The NAV of the Fund is the value of all Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point. |
| NAV per unit | - The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point. |
| OTC | - Over-the-counter. |
| Principal Distributors | - Refers to the authorised unit trust scheme consultants registered with Principal Malaysia. |
| Principal Malaysia or the Manager | - Principal Asset Management Berhad. |
| PHS | - Refers to Product Highlights Sheet, this document issued by us that contains clear and concise information of the salient features of the Fund. |
| Prospectus | - Refers to the document issued by us describing the details of the Funds. |
| RSP | - Refers to regular savings plan. |
| SAC | - Shariah Advisory Council. |
| SC | - Securities Commission Malaysia. |

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| 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 ijihad 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 or Amanie | - | Amanie Advisors Sdn Bhd. |
| Sukuk | - | Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts. Note: For local Sukuk, it must also comply with Shariah principles and concepts endorsed by the SAC of SC. |
| Switching Fee | - | A charge that may be levied when switching is done from one (1) fund to another. |
| Target Risk | - | Refers to the volatility rate of the Fund. The volatility rate reflects how much the Fund's annual returns could fluctuate relative to its long-term average. |
| Transfer Fee | - | A nominal fee levied for each transfer of units from one (1) Unit holder to another. |
| 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. |
| UK | - | United Kingdom. |
| Unrated Sukuk | - | Unrated Sukuk refers to Sukuk which are not rated by any rating agencies. Note: In this context, Unrated Sukuk are not junk Sukuk. The Fund will only invest in Unrated Sukuk that fulfils the selection criteria of our credit evaluation process. |
| 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). |

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, 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 or day or date in Malaysia; and
- reference to "days" in this PHS will be taken to mean calendar days unless otherwise stated.