Date of issuance: 29 August 2025

# Product Highlights Sheet
# Principal Islamic Global Selection Moderate Conservative 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 omission of other facts which would make any statement in this PHS false or misleading.

## Statements of Disclaimer

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this PHS has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this PHS, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this PHS.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Malaysia who is responsible for the Fund and takes no responsibility for the contents of this PHS. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this PHS, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

## The Manager

Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc.. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

**This PHS supersedes the PHS dated 23 August 2024.**

**This PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Prospectus dated 17 April 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 Selection Moderate Conservative 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 fund 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 3% to 5% per annum. | |
| **Investment Policy and Strategy** | 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, Islamic money market instruments 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 or 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.<br><br>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 deviates substantially from its optimal allocation; or if there are significant changes in valuations of the assets and market circumstances.<br><br>The Fund invests in assets that comply to Shariah rules, which includes but not limited to Shariah-compliant equities, Sukuk, Islamic gold ETF, Islamic money market instruments 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.<br><br>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.<br><br>▪ Up to 40% of the Fund's NAV may be invested in Shariah-compliant equities;<br>▪ Up to 60% of the Fund's NAV may be invested in Sukuk, out of which:<br>- up to 60% of the Fund's NAV may be invested in Investment Grade Sukuk; and/ or<br>- up to 20% of the Fund's NAV may be invested in non-investment grade and/or unrated Sukuk;<br>▪ Up to 60% of the Fund's NAV may be invested in Islamic money market instruments;<br>▪ Up to 20% of the Fund's NAV may be invested in Islamic gold ETF; and<br>▪ At least 2% of the Fund's NAV will be invested in Islamic Deposit. | |
| **Launch Date** | **Class D** | 28 April 2023 |
| **Financial Year End** | 30 April | |
| **Distribution Policy** | **Class D:**<br>Quarterly depending on the availability of realised income and/or realised gains and at our discretion.<br>***Note:*** *The Fund will only distribute income after the 1st anniversary of the Class's Commencement Date.* | |
| **Manager** | Principal Asset Management Berhad. | |
| **Trustee** | HSBC (Malaysia) Trustee Berhad | |
| **Solicitor** | Wei Chien & Partners. | |

## Key Risks

| General risks of investing in a fund | |
|---|---|
| **Returns and capital not guaranteed** | The investment of the fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the fund's objective will be achieved. You should also note that the fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the fund based on a structured investment process. |
| **Market risk** | This risk refers to the possibility that an investment will lose value because of a general decline in financial markets due to economic, political and/or other factors, which will result in a decline in the fund's NAV. |
| **Inflation risk** | This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased. |
| **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 amount on top of your existing instalment. If you fail to do so within the time prescribed, your units may be sold at an unfavourable price and the proceeds thereof will be used towards the settlement of your financing. |
| **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 ease of liquidating an asset without causing market dislocation. This depends on the supply and demand as well as the asset's volume or amount traded in the market. If the fund holds assets that are illiquid or difficult to dispose of, or due to liquidity policy applied by the CIS (e.g. suspension of the CIS), the value of the fund and consequently the value of unit holders' investment in the fund, will be negatively affected. |
| **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 associated with the investment portfolio of the Fund** | |
| **Stock specific risk** | Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies 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. |
| **Country risk** | Investments of the Fund in any country 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 NAV of the Fund to fall. |
| **Risk of investing in emerging markets** | In comparison with investments in the developed markets, investments in emerging 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 across different countries and sectors, 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 the Funds:<br><br>• **Currency risk at the Fund's portfolio level**<br>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. |

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| | • **Currency risk at the Class level**<br>You should be aware that the 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).<br><br>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 Islamic 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. |
| **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 Sukuk, Islamic money market instruments and/or places in 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 top-down credit research and analysis to determine the creditworthiness of the 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. |
| **Interest rate risk** | 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.<br><br>**Please note that although Sukuk is 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.** |
| **Risk associated with investing in Islamic CIS** | 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 that is consistent with the objective of the Fund. |
| **Risk associated with investing in Islamic Gold ETF** | Gold is a type of precious metal 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. |
| **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. |
| 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, you should 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 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 D** |
|---|---|
| **Application Fee*** | Up to 5.00% of the NAV per unit. |
| **Withdrawal Penalty** | Nil. |
| **Switching Fee** | When available, 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 MYR100.00 administrative fee for every switch. |
| **Transfer Fee** | When available, a maximum of MYR50.00 may be charged for each transfer. |
| **Management Fee** | Up to 1.30% per annum of the NAV of the Class. |
| **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 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 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** | MYR 10 or such other amount as we may decide from time to time. |
| **Minimum additional investment** | MYR 10 or such other amount as we may decide from time to time. |
| **Regular Savings Plan** | When available, the RSP allows you to make regular monthly investments of MYR10 or more, directly from your e-wallet or account held with a bank approved by us or the e-Wallet Provider. The minimum initial investment for the RSP is MYR10 or such other amount as we may decide from time to time. |
| **Minimum withdrawal** | MYR 10 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** | When available, switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:<br>▪ for switching out of the Class:<br>o the minimum withdrawal applicable to the Class;<br>o the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and<br>o the Withdrawal Penalty of the Class (if any);<br>▪ for switching into the Class:<br>o the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and<br>o the Switching Fee applicable for the proposed switch (if any). |
| **Transfer** | When available, 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. |

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| **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 Class within seven (7) Business Days from the day we receive the complete documentations. Please note that the cooling-off right is only given to first time investor investing with us or any of our Distributors. However, Principal Malaysia's staff 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. However, cooling-off right is not applicable if:<br>(i) you have withdrawn all or parts of your investment from Class D either to your e-Wallet or your bank account; or<br>(ii) you are Principal Malaysia's staff and person(s) registered to deal in unit trust of Principal Malaysia.<br>Request for cooling-off must be made directly through Principal Malaysia or e-Wallet App (where available).<br>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 amount or 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 INDIVUDUAL 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 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 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 units 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 a Class by completing a withdrawal application and submit it to the e-Wallet App. 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 Unit holders will be paid in USD) within seven (7) Business Days upon our 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.

## Fund Performance

**Average total return of the Fund**

| FYE: 30 April 2025 in % | 1-Year | Since inception |
|---|---|---|
| **Fund** | (4.28) | 0.17 |
| **Benchmark** | 3.99 | 3.99 |

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

**Annual total return of the Fund**

| FYE: 30 April, in % | 2025 | Since inception to 2024 |
|---|---|---|
| **Fund** | (4.28) | 4.84 |
| **Benchmark** | 3.99 | 4.01 |

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

During the financial year under review, the fund's Class D decreased by 4.28%, underperforming its benchmark return of 3.99%.

**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: 30 April | 2025 | 2024 |
|---|---|---|
| **Fund** | 1.84 | 0.58 |

The Fund's PTR increased from 0.58 times to 1.84 times during the financial year under review. The turnover reflects the investments and withdrawals in the target fund.

**Distribution**

| FYE: 30 April | | 2025 | 2024 |
|---|---|---|---|
| **Fund** | Gross distribution per unit (Sen) | - | - |
| | Net distribution per unit (Sen) | - | - |

For Class D, there was no income distribution made for the financial year ended 30 April 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 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 : 03-7890 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

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| Application Fee | - | Preliminary charge on each investment. |
| BNM | - | Bank Negara Malaysia. |
| 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.<br>***Note:*** *We may declare certain Business Days to be a non-Business Day for the 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.* |
| 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 D | - | The Class issued by the Fund denominated in MYR and differentiated by feature such as type of eligible investors and/or transaction methods. |
| CMSA | - | Capital Markets and Services Act 2007. |
| 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. |
| 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. |
| EPF | - | Employees Provident Fund. |
| EPF-MIS | - | EPF Members Investment Scheme. |
| 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 BNM, which includes but not limited to TNG Digital Sdn Bhd. |
| ETF | - | Exchange-Traded Fund; |
| Fund or IGS-MC | | Principal Islamic Global Selection Moderate Conservative Fund |
| GUTF | - | Guidelines on Unit Trust Funds issued by the SC. |
| IMS | - | Investment Management Standards issued by the Federation of Investment Managers Malaysia. |
| 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 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 attributable to a Class divided by the number of units in circulation for that Class, at the valuation point. |
| Principal Distributors | - | Refers to the authorised unit trust scheme consultants registered with Principal Malaysia. |
| Principal Malaysia 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 replacement prospectus dated 17 April 2023 issued by us describing the details of the Fund. |
| RSP | - | Refers to regular savings plan. |
| SAC | - | Shariah Advisory Council. |
| 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 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.<br>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 or class to another. |

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| 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.<br>***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 (where permitted) 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, 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.*

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