Principal Islamic Lifetime Balanced Growth Fund - Class D

30 September 2026

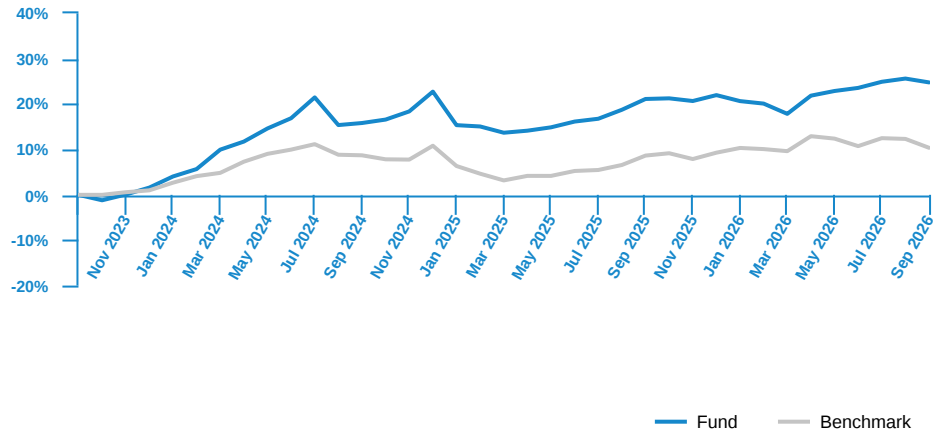
Fund Objective

The Fund aims to grow the value of the Unit holders' investments over the long-term in a diversified mix of Malaysian assets in approved Shariah instruments while providing consistent income. The Fund aims to invest in a diversified portfolio of Malaysian assets comprising Shariah-compliant equities and Islamic fixed income securities. In line with its objective, the investment policy and strategy of the Fund is to maintain a balanced portfolio between Shariah-compliant equities and Islamic fixed income securities in the ratio of 60:40.

Fund Information

ISIN Code	MYU0100A7224
Lipper ID	68782798
Bloomberg Ticker	PRISLGD MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	3 Oct 2023
Benchmark	60% FBM EMAS Shariah Index + 40% CIMB Islamic 1-month Fixed Return Income Account-I (FRIA-i)
Application Fee	IUTAs: 5.00% of the NAV per unit Principal Agency Distributor: 6.00% of NAV per unit
Management Fee	1.50% p.a. of the NAV
Trustee Fee	0.045% p.a. of the NAV
Fund Size (MYR)	MYR 1.25 thousand
Fund Unit	0.00 million units
NAV per unit (As at 30 Sep 2026)	MYR 1.2478
Initial Offering Period (IOP) Date **Initial Offering Period (IOP) Price**	4 Oct 2023 MYR 1.00

Fund Performance



Past performance does not guarantee future results. Asset allocation and diversification do not ensure a profit or protect against a loss.

Cumulative Performance (%)	YTD	1M	3M	6M	1Y	3Y	5Y	Since Inception
Fund	2.30	-0.68	0.98	5.88	3.01	N/A	N/A	24.78
Benchmark	0.98	-1.74	-0.33	0.68	1.58	N/A	N/A	10.57

Calendar Year Returns (%)	2025	2024	2023	2022	2021	2020
Fund	-0.63	20.82	N/A	N/A	N/A	N/A
Benchmark	-1.38	9.73	N/A	N/A	N/A	N/A

Note: October 2023 to September 2026.

Performance data represents the combined income & capital return as a result of holding units in the fund for the specified length of time, based on bid to bid prices. Earnings are assumed to be reinvested.

Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

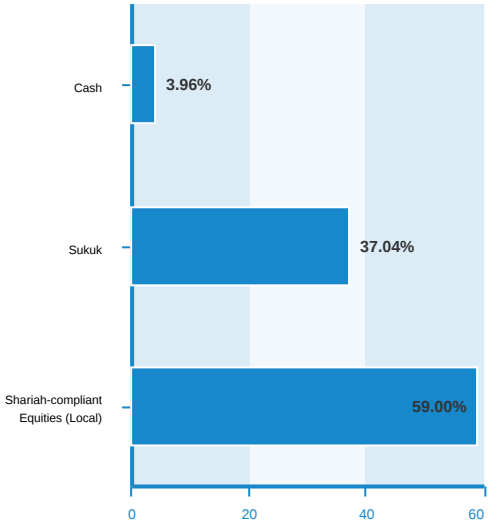
Top Holdings	Country	% of Net Assets
Kelington Group Bhd	Malaysia	5.03
Southern Cable Group Bhd	Malaysia	4.14
Press Metal Aluminium Holdings Bhd	Malaysia	4.00
Gamuda Bhd	Malaysia	3.75
Malaysian Pacific Industries	Malaysia	3.58
SD Guthrie Bhd	Malaysia	3.49
Tenaga Nasional Bhd	Malaysia	3.47
Vitrox Corp Bhd	Malaysia	3.28
Frontken Corp Bhd	Malaysia	3.02
UWC Bhd	Malaysia	2.69

Fund Risk Statistics	
Beta	-
Information Ratio	-
Sharpe Ratio	-

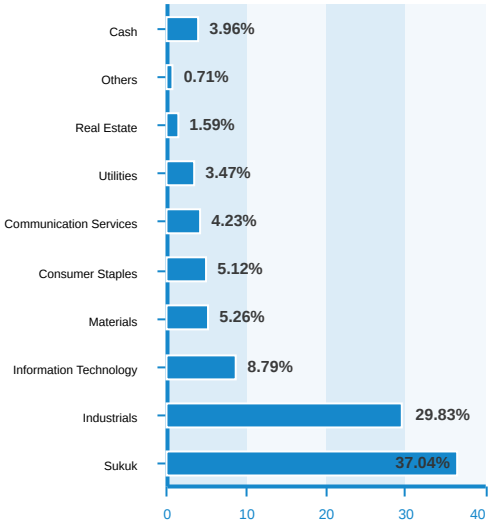
(3 years monthly data)

The holdings listed do not constitute a recommendation to purchase or sell a particular security. Any repeated issuer shown means same issuer with different coupon rate and/or maturity date. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

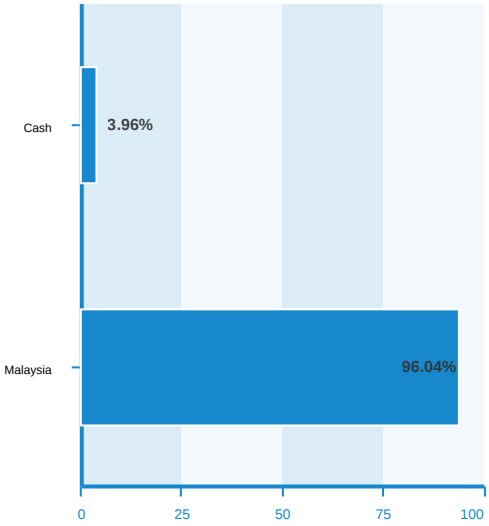
Asset Allocation (%)



Sector Allocation (%)



Regional Allocation (%)



Fund holdings and allocations shown are unaudited and may not be representative of current or future investments. Percentages may not add up to 100% due to rounding and/or inclusion or exclusion of cash will not be reflected in the top holdings list.

We recommend that you read and understand the contents of the Master Prospectus (Islamic Funds) dated 28 April 2023, which has been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Master Prospectus (Shariah-Compliant Funds) for your records. Any issue of units to which the Master Prospectus (Shariah-Compliant Funds) relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus (Shariah-Compliant Funds), subject to the terms and conditions therein. You can obtain a copy of the Master Prospectus (Shariah-Compliant Funds) from the head office of Principal Asset Management Berhad or from any of our approved distributors. Product Highlight Sheet ("PHS") is available and that investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investment in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in Malaysian ringgit will remain unchanged after the distribution of the additional units. *Note: 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 investments of the Fund.

Carefully consider a fund's objective, risks, charges and expenses.
Visit www.principal.com.my for a prospectus containing this and other information. Please read it carefully before investing.