

THIS IS A THIRD SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT, THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT AND THE SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS.

This is an Islamic Private Retirement Scheme

THIRD SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

PRS Provider : **Principal Asset Management Berhad** (199401018399 (304078-K))

Scheme Trustee : **HSBC (Malaysia) Trustee Berhad** (193701000084 (1281-T))

This Third Supplemental Disclosure Document is dated 15 April 2026 and is to be read in conjunction with the Fourth Replacement Disclosure Document dated 23 September 2022 (“Disclosure Document”), the First Supplemental Disclosure Document dated 30 August 2023 (“First Supplemental Disclosure Document”) and the Second Supplemental Disclosure Document dated 25 October 2024 (“Second Supplemental Disclosure Document”) for the Principal Islamic PRS Plus (“Scheme”) which incorporates the following Islamic Funds namely:

Core Funds

Principal Islamic RetireEasy 2060
Principal Islamic RetireEasy 2050
Principal Islamic RetireEasy 2040
Principal Islamic RetireEasy 2030
Principal Islamic RetireEasy Income

Launch Date

23 September 2022
23 September 2022
23 September 2022
23 September 2022
20 April 2022

Non-Core Funds

Principal Islamic PRS Plus Conservative
Principal Islamic PRS Plus Moderate
Principal Islamic PRS Plus Growth
Principal Islamic PRS Plus Equity
Principal Islamic PRS Plus Asia Pacific Ex Japan Equity

12 November 2012
12 November 2012
12 November 2012
12 November 2012
12 November 2012

This Scheme was constituted on 8 November 2012.

MEMBERS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE DISCLOSURE DOCUMENT, THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT, THE SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT AND THIS THIRD SUPPLEMENTAL DISCLOSURE DOCUMENT. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE MEMBERS, SEE “RISK FACTORS” COMMENCING ON PAGE 27 OF THE DISCLOSURE DOCUMENT.

** The name “PRS Plus” is the name of the PRS solution by Principal Malaysia. It does not in any way connote or warrant that this Scheme will necessarily outperform other PRS or have additional features that may be lacking in other PRS solutions.*

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RESPONSIBILITY STATEMENTS

This Third Supplemental Disclosure Document has been reviewed and approved by the directors of Principal Malaysia and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 Third Supplemental Disclosure Document false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has approved the Scheme and authorised the Funds under the Scheme, and a copy of this Third Supplemental Disclosure Document has been registered with the Securities Commission Malaysia.

The approval and authorisation, as well as the registration of this Third Supplemental Disclosure Document should not be taken to indicate that the Securities Commission Malaysia recommends the Scheme or Funds under the Scheme or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Third Supplemental Disclosure Document.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of PRS Provider who is responsible for the Scheme and the Funds under the Scheme, and takes no responsibility for the contents in this Third Supplemental Disclosure Document. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplemental Disclosure Document and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

MEMBERS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, MEMBERS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT PROFESSIONAL ADVISERS IMMEDIATELY.

ADDITIONAL STATEMENTS

Members are advised to note that recourse for false or misleading statements or acts made in connection with this Second Supplemental Disclosure Document is directly available through section 92A(3) of the *Capital Markets and Services Act 2007*.

Principal Islamic RetireEasy 2060, Principal Islamic RetireEasy 2050, Principal Islamic RetireEasy 2040, Principal Islamic RetireEasy 2030, Principal Islamic RetireEasy Income, Principal Islamic PRS Plus Conservative, Principal Islamic PRS Plus Moderate, Principal Islamic PRS Plus Growth, Principal Islamic PRS Plus Equity and Principal Islamic PRS Plus Asia Pacific Ex Japan Equity have been certified as being Shariah-compliant by the Shariah Adviser appointed for these Funds.

INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUNDS WILL BE ERODED WHEN THE FUNDS DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

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1.0 GENERAL

- 1.1 This Third Supplemental Disclosure Document is issued to reflect the amendments made to Disclosure Document as stated under paragraphs 2 to 6 below.
- 1.2 All terms used in this Third Supplemental Disclosure Document shall have the same meanings as those defined in the Definitions Chapter of the Disclosure Document unless where the context otherwise requires.
- 1.3 All information provided herein is practicable as at 31 January 2026 and shall remain current and relevant as at such date.

2.0 CORPORATE DIRECTORY

- 2.1 The corporate information of “Board of Directors” under the section of “**Corporate Directory**” at page 3 of the Second Supplemental Disclosure Document has been replaced and read as below:

Board of Directors

Thomas Cheong Wee Yee
Munirah Khairuddin
Mohd Haniz Mohd Nazlan
Khairulanwar bin Rifaie
Tan Sri Jaganath Derek Steven Sabapathy*
Liew Swee Lin*
Yoon Mun Thim*
Julian Christopher Vivian Pull
Tan Yo-Hann¹
Chong Chooi Wan²

¹ Alternate director to Thomas Cheong Wee Yee

² Alternate director to Mohd Haniz Mohd Nazlan

* Independent director

- 2.2 The information of “Audit Committee” under the section of “**Corporate Directory**” at page 3 of the Second Supplemental Disclosure Document has been replaced and read as below:

Audit Committee

Tan Sri Jaganath Derek Steven Sabapathy*
Liew Swee Lin*
Julian Christopher Vivian Pull

* Independent Member

3.0 SCHEME AND FUND INFORMATION

- 3.1 The information of “Benchmark” under the section 1.2 of “**Fund Information**” at page 12 of the Disclosure Document has been replaced and read as below:

Fund	Principal Islamic RetireEasy 2060 (RE60)	Principal Islamic RetireEasy 2050 (RE50)	Principal Islamic RetireEasy 2040 (RE40)	Principal Islamic RetireEasy 2030 (RE30)	Page
Benchmark	The benchmark is for performance comparison purpose only and the risk profile of the Fund is not the same as the risk profile of the benchmark. The benchmark was set based on current market environment and asset allocation mix.				37, 39, 41, 43
	Currently, the benchmark for iRE60, iRE50, iRE40 and iRE30 is:				
	Benchmark composition*	iRE60	iRE50	iRE40	iRE30
	MSCI ACWI Islamic NR USD	28.5%	26.7%	21.6%	14.0%
	FTSE Bursa Malaysia EMAS Shariah TR MYR	28.5%	26.7%	21.6%	14.0%

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Fund	Principal Islamic RetireEasy 2060 (RE60)	Principal Islamic RetireEasy 2050 (RE50)	Principal Islamic RetireEasy 2040 (RE40)	Principal Islamic RetireEasy 2030 (RE30)	Page
	MSCI AC Asia Islamic Ex JPN NR USD	40.0%	36.0%	27.6%	18.4%
	Refinitiv BPAM Sukuk Index MYR	3.0%	7.4%	18.4%	34.2%
	DJ Sukuk TR USD	0%	3.2%	10.8%	19.4%
	<p><i>*The blended benchmark composition is intended to match the asset class exposures and weights of the corresponding RetireEasy fund. The Fund is designed for members having a retirement investment goal close to the year reflected in each fund's name, respectively. More information on fund construction is found in the "Investment Policy and Strategy" section. The structure of TDF results in a more conservative allocation as the fund nears its stated target year, reflecting a higher allocation to fixed income and a lower allocation to equities.</i></p> <p>As this is a long-term fund, the return expectation may change accordingly should there be changes in the market environment and asset allocation mix at that point of time. Any changes to the benchmark will be reflected in the PHS, which is available on Principal Malaysia website at www.principal.com.my.</p> <p>Information on the MSCI ACWI Islamic NR USD can be obtained from Lipper/Bloomberg. Information on the FTSE Bursa Malaysia EMAS Shariah TR MYR can be obtained from Lipper/Bloomberg. Information on the MSCI AC Asia Islamic Ex JPN TR USD can be obtained from Lipper/Bloomberg. Information on the Refinitiv BPAM Sukuk Index MYR can be obtained from Bond Pricing Agency Malaysia. Information on the DJ Sukuk TR USD can be obtained from Lipper/Bloomberg.</p> <p>Alternatively, information on the composite benchmark is also available in our monthly fund fact sheets and can be obtained from www.principal.com.my.</p>				

3.2 The information of "investment policy and principal investment strategy" and "asset allocation" for "Principal Islamic PRS Plus Conservative" under the section 1.2 of "Fund Information" at page 17 of the Disclosure Document has been replaced and read as below:

Principal Islamic PRS Plus Conservative		Page
Investment policy and principal investment strategy	<p>The Fund aims to invest in a diversified portfolio of primarily Sukuk with some exposure in Shariah-compliant equities. The fixed income portion will provide capital stability to the Fund whilst the equity portion will provide the added return in a rising market. The Fund may opt to invest in Sukuk, Islamic money market instruments and Shariah-compliant equities either directly or via Islamic CIS.</p> <p>At least 80% of the Fund's NAV will be invested in local and/or foreign Sukuk and Islamic money market instruments, which have a minimum credit rating of "BBB3" or "P2" by RAM or equivalent rating by MARC or "BBB" or "A-2" by S&P or equivalent rating by any other international rating agencies. Notwithstanding, the Fund may also invest up to 5% of its NAV in unrated Sukuk. The investments in Shariah-compliant equities which include foreign exposure shall not exceed 20% of the Fund's NAV.</p>	46
Asset allocation	<ul style="list-style-type: none"> ▪ At least 80% of the Fund's NAV will be invested in Sukuk and Islamic money market instruments and up to 5% of the Fund's NAV may be invested in unrated Sukuk; ▪ Up to 20% of the Fund's NAV will be invested in Shariah-compliant equities; and ▪ At least 2% of the Fund's NAV will be invested in Islamic liquid assets for liquidity purpose. 	46

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3.3 The information of asset allocation for “Principal Islamic PRS Plus Moderate” under the section 1.2 of “**Fund Information**” at page 18 of the Disclosure Document has been replaced and read as below:

Principal Islamic PRS Plus Moderate		Page
Asset allocation	<ul style="list-style-type: none"> ▪ At least 40% of the Fund’s NAV will be invested in Sukuk, of which up to 5% of the Fund’s NAV may be invested in unrated Sukuk; ▪ At least 60% of the Fund’s NAV will be invested in Shariah-compliant equities; and ▪ At least 2% of the Fund’s NAV will be invested in Islamic liquid assets for liquidity purpose. 	47

3.4 The information of asset allocation for “Principal Islamic PRS Plus Growth” under the section 1.2 of “**Fund Information**” at page 19 of the Disclosure Document has been replaced and read as below:

Principal Islamic PRS Plus Growth		Page
Asset allocation	<ul style="list-style-type: none"> ▪ At least 10% of the Fund’s NAV will be invested in Sukuk; ▪ Up to 10% of the Fund’s NAV will be invested in unrated Sukuk; ▪ Up to 90% of the Fund’s NAV will be invested in Shariah-compliant equities; and ▪ At least 2% of the Fund’s NAV will be invested in Islamic liquid assets for liquidity purpose. 	48

3.5 The information for “fees charged by the Target Fund of iPRS-E” under the section 1.3 of “**Fees & Charges**” at page 23 of the Disclosure Document has been replaced and read as below:

The following describes the fees charged by the Target Fund of iPRS-E.

	Fees/Expenses	%
1	Application fee	Up to 6.50% of its NAV. Note: Target Fund’s application fee is waived for the Fund.
2	Withdrawal fee	Nil
3	Management fee	1.50% of its NAV. Note: The management fee charged by the Target Fund will be paid out of the Management Fee charged by us at the Fund level. Members will incur a Management Fee at the Fund’s level only and there is no double charging of management fee.
4	Trustee fee	0.045% per annum of its NAV (including local custodian fee but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.

3.6 The information for “fees charged by the Target Fund of iPRS-AP” under the section 1.3 of “**Fees & Charges**” at page 24 of the Disclosure Document has been replaced and read as below:

The following describes the fees charged by the Target Fund of iPRS-AP.

	Fees/Expenses	%
1	Application fee	Up to 5.00% of its NAV Note: Target Fund’s application fee is waived for the Fund.
2	Withdrawal fee	Nil.
3	Management fee	1.80% of its NAV Note: The management fee charged by the Target Fund will be paid out of the Management Fee charged by us at the Fund level. Members will incur a Management Fee at the Fund’s level only and there is no double charging of management fee.
4	Trustee fee	0.045% per annum of its NAV (including local custodian fee but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.

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3.7 The information of “Avenues for advice available to prospective Members or lodge a complaint” under section 1.5.2 at page 26 of the Disclosure Document has been replaced and read as below:

If you have any questions about the information in this Disclosure Document or would like to know more about investing in this Scheme or would like to lodge a complaint, please contact our **Customer Care Centre** or you can e-mail us at **myservice@principal.com**.

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
- via walk in to : Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

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 the 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
3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur

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

4.0 FUNDS’ DETAILED INFORMATION

4.1 The information of “Benchmark” under the section 4.1.1 of “Principal Islamic RetireEasy 2060” at page 37 of the Disclosure Document has been replaced and read as below:

The benchmark is for performance comparison purpose only and the risk profile of the Fund is not the same as the risk profile of the benchmark. The benchmark was set based on current market environment and asset allocation mix.

Currently, the benchmark for iRE60 is:

Benchmark composition*	iRE60
MSCI ACWI Islamic NR USD	28.5%
FTSE Bursa Malaysia EMAS Shariah TR MYR	28.5%
MSCI AC Asia Islamic Ex JPN TR USD	40.0%
Refinitiv BPAM Sukuk Index MYR	3.0%
DJ Sukuk TR USD	0%

**The blended benchmark composition is intended to match the asset class exposures and weights of the Fund. The Fund is designed for members having a retirement investment goal close to the year reflected in the Fund’s name. More information on fund construction is found in the “Investment Policy and Strategy” section. The structure of TDF results in a more conservative allocation as the fund nears its stated target year, reflecting a higher allocation to fixed income and a lower allocation to equities.*

As this is a long-term fund, the return expectation may change accordingly should there be changes in the market environment and asset allocation mix at that point of time. Any changes to the benchmark will be reflected in the PHS, which is available on Principal Malaysia website at **www.principal.com.my**.

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Information on the MSCI ACWI Islamic NR USD can be obtained from Lipper/Bloomberg.
 Information on the FTSE Bursa Malaysia EMAS Shariah TR MYR can be obtained from Lipper/Bloomberg.
 Information on the MSCI AC Asia Islamic Ex JPN TR USD can be obtained from Lipper/Bloomberg.
 Information on the Refinitiv BPAM Sukuk Index MYR can be obtained from Bond Pricing Agency Malaysia.
 Information on the DJ Sukuk TR USD can be obtained from Lipper/Bloomberg.

- 4.2 The information of “Benchmark” under the section 4.1.2 of “**Principal Islamic RetireEasy 2050**” at page 39 of the Disclosure Document has been replaced and read as below:

The benchmark is for performance comparison purpose only and the risk profile of the Fund is not the same as the risk profile of the benchmark. The benchmark was set based on current market environment and asset allocation mix.

Currently, the benchmark for iRE50 is:

Benchmark composition*	iRE50
MSCI ACWI Islamic NR USD	26.7%
FTSE Bursa Malaysia EMAS Shariah TR MYR	26.7%
MSCI AC Asia Islamic Ex JPN TR USD	36.0%
Refinitiv BPAM Sukuk Index MYR	7.4%
DJ Sukuk TR USD	3.2%

**The blended benchmark composition is intended to match the asset class exposures and weights of the Fund. The Fund is designed for members having a retirement investment goal close to the year reflected in the Fund's name. More information on fund construction is found in the “Investment Policy and Strategy” section. The structure of TDF results in a more conservative allocation as the fund nears its stated target year, reflecting a higher allocation to fixed income and a lower allocation to equities.*

As this is a long-term fund, the return expectation may change accordingly should there be changes in the market environment and asset allocation mix at that point of time. Any changes to the benchmark will be reflected in the PHS, which is available on Principal Malaysia website at www.principal.com.my.

Information on the MSCI ACWI Islamic NR USD can be obtained from Lipper/Bloomberg.
 Information on the FTSE Bursa Malaysia EMAS Shariah TR MYR can be obtained from Lipper/Bloomberg.
 Information on the MSCI AC Asia Islamic Ex JPN TR USD can be obtained from Lipper/Bloomberg.
 Information on the Refinitiv BPAM Sukuk Index MYR can be obtained from Bond Pricing Agency Malaysia.
 Information on the DJ Sukuk TR USD can be obtained from Lipper/Bloomberg.

- 4.3 The information of “Benchmark” under the section 4.1.3 of “**Principal Islamic RetireEasy 2040**” at page 41 of the Disclosure Document has been replaced and read as below:

The benchmark is for performance comparison purpose only and the risk profile of the Fund is not the same as the risk profile of the benchmark. The benchmark was set based on current market environment and asset allocation mix.

Currently, the benchmark for iRE40 is:

Benchmark composition*	iRE40
MSCI ACWI Islamic NR USD	21.6%
FTSE Bursa Malaysia EMAS Shariah TR MYR	21.6%
MSCI AC Asia Islamic Ex JPN TR USD	27.6%
Refinitiv BPAM Sukuk Index MYR	18.4%
DJ Sukuk TR USD	10.8%

**The blended benchmark composition is intended to match the asset class exposures and weights of the Fund. The Fund is designed for members having a retirement investment goal close to the year reflected in the Fund's name. More information on fund construction is found in the “Investment Policy and Strategy” section. The structure of TDF results in a more conservative allocation as the fund nears its stated target year, reflecting a higher allocation to fixed income and a lower allocation to equities.*

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As this is a long-term fund, the return expectation may change accordingly should there be changes in the market environment and asset allocation mix at that point of time. Any changes to the benchmark will be reflected in the PHS, which is available on Principal Malaysia website at www.principal.com.my.

Information on the MSCI ACWI Islamic NR USD can be obtained from Lipper/Bloomberg.

Information on the FTSE Bursa Malaysia EMAS Shariah TR MYR can be obtained from Lipper/Bloomberg.

Information on the MSCI AC Asia Islamic Ex JPN TR USD can be obtained from Lipper/Bloomberg.

Information on the Refinitiv BPAM Sukuk Index MYR can be obtained from Bond Pricing Agency Malaysia.

Information on the DJ Sukuk TR USD can be obtained from Lipper/Bloomberg.

- 4.4 The information of “Benchmark” under the section 4.1.4 of “**Principal Islamic RetireEasy 2030**” at page 43 of the Disclosure Document has been replaced and read as below:

The benchmark is for performance comparison purpose only and the risk profile of the Fund is not the same as the risk profile of the benchmark. The benchmark was set based on current market environment and asset allocation mix.

Currently, the benchmark for iRE30 is:

Benchmark composition*	iRE30
MSCI ACWI Islamic NR USD	14.0%
FTSE Bursa Malaysia EMAS Shariah TR MYR	14.0%
MSCI AC Asia Islamic Ex JPN TR USD	18.4%
Refinitiv BPAM Sukuk Index MYR	34.2%
DJ Sukuk TR USD	19.4%

**The blended benchmark composition is intended to match the asset class exposures and weights of the Fund. The Fund is designed for members having a retirement investment goal close to the year reflected in the Fund's name. More information on fund construction is found in the “Investment Policy and Strategy” section. The structure of TDF results in a more conservative allocation as the fund nears its stated target year, reflecting a higher allocation to fixed income and a lower allocation to equities.*

As this is a long-term fund, the return expectation may change accordingly should there be changes in the market environment and asset allocation mix at that point of time. Any changes to the benchmark will be reflected in the PHS, which is available on Principal Malaysia website at www.principal.com.my.

Information on the MSCI ACWI Islamic NR USD can be obtained from Lipper/Bloomberg.

Information on the FTSE Bursa Malaysia EMAS Shariah TR MYR can be obtained from Lipper/Bloomberg.

Information on the MSCI AC Asia Islamic Ex JPN TR USD can be obtained from Lipper/Bloomberg.

Information on the Refinitiv BPAM Sukuk Index MYR can be obtained from Bond Pricing Agency Malaysia.

Information on the DJ Sukuk TR USD can be obtained from Lipper/Bloomberg.

- 4.5 The second and third paragraph of the Investment policy and principal investment strategy under the section 4.1.6 of “**Principal Islamic PRS Plus Conservative**” at page 46 of the Disclosure Document has been replaced and read as below:

At least 80% of the Fund's NAV will be invested in local and/or foreign Sukuk and Islamic money market instruments, which have a minimum credit rating of “BBB3” or “P2” by RAM or equivalent rating by MARC or “BBB” or “A-2” by S&P or equivalent rating by any other international rating agencies. Notwithstanding, the Fund may also invest up to 5% of its NAV in unrated Sukuk. The investments in Shariah-compliant equities which include foreign exposure shall not exceed 20% of the Fund's NAV.

The asset allocation strategy for this Fund is as follows:

- At least 80% of the Fund's NAV will be invested in Sukuk and Islamic money market instruments and up to 5% of the Fund's NAV may be invested in unrated Sukuk;
- Up to 20% of the Fund's NAV may be invested in Shariah-compliant equities; and
- At least 2% of the Fund's NAV may be invested in Islamic liquid assets for liquidity purpose.

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4.6 The third paragraph of the Investment policy and principal investment strategy under the section 4.1.7 of “**Principal Islamic PRS Plus Moderate**” at page 47 of the Disclosure Document has been replaced and read as below:

The asset allocation strategy for this Fund is as follows:

- At least 40% of the Fund's NAV will be invested in Sukuk, of which up to 5% of the Fund's NAV may be invested in unrated Sukuk;
- Up to 60% of the Fund's NAV may be invested in Shariah-compliant equities; and
- At least 2% of the Fund's NAV may be invested in Islamic liquid assets for liquidity purpose.

4.7 The third paragraph of the Investment policy and principal investment strategy under the section 4.1.8 of “**Principal Islamic PRS Plus Growth**” at page 48 of the Disclosure Document has been replaced and read as below:

The asset allocation strategy for this Fund is as follows:

- At least 10% of the Fund's NAV will be invested in Sukuk;
- Up to 10% of the Fund's NAV may be invested in unrated Sukuk;
- Up to 90% of the Fund's NAV may be invested in Shariah-compliant equities; and
- At least 2% of the Fund's NAV may be invested in Islamic liquid assets for liquidity purpose.

4.8 The information for “Fees charged by the Target Fund” under the section 4.1.9 of “**About Principal DALI Equity Growth Fund**” at page 50 of the Disclosure Document has been replaced and read as below:

Fees charged by the Target Fund

	Fees/Expenses	%
1	Application fee	Up to 6.50% of its NAV.
2	Withdrawal fee	Nil.
3	Management fee	1.50% of its NAV.
4	Trustee fee	0.045% of its NAV <i>Note: The trustee fee includes local custodian fee but excludes foreign sub-custodian fee (if any). Foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.</i>

4.9 The information for “Fees charged by the Target Fund” under the section 4.1.10 of “**About Principal Islamic Asia Pacific Dynamic Equity Fund**” at page 54 of the Disclosure Document has been replaced and read as below:

Fees charged by the Target Fund

	Fees/Expenses	%
1	Application fee	Up to 5.00% of its NAV
2	Withdrawal fee	Nil.
3	Management fee	1.80% of its NAV
4	Trustee fee	0.045% of its NAV. <i>Note: The trustee fee includes local custodian fee but excludes foreign sub-custodian fee (if any). Foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.</i>

5.0 FEES, CHARGES AND EXPENSES

5.1 The following additional bullet points set out below have been inserted and added under the section 5.2.3 of “**Other Expenses**” at page 65 of the Disclosure Document:

- costs, fees and expenses deemed by the PRS Provider to have been incurred in connection with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority, ministry, agency or department;
- costs, fees and expenses incurred in relation to the subscription, renewal and/or licensing of the performance benchmark for the Fund;
- costs, fees and expenses incurred in the engagement and provision of a registrar, administrator and/or transfer agent services;
- costs, fees and expenses incurred in the provision of any electronic or digital invoicing.

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6.0 THE PRS PROVIDER

6.1 The information under the section of “**Audit Committee**” at pages 11 to 13 of the Second Supplemental Disclosure Document has been replaced and read as below:

As at 31 January 2026, the Audit Committee consists of three (3) members including two (2) independent members. The Audit Committee monitors and ensures transparency and accuracy of financial reporting, and effectiveness of external and internal audit functions of Principal Malaysia. The Audit Committee meets at least once every quarter.

Name:	Tan Sri Jaganath Derek Steven Sabapathy*
Designation:	Independent Non-Executive Director
Experience:	<p>Upon graduation in 1981, Tan Sri Jaganath Derek Steven Sabapathy (“Tan Sri Jagan”) joined a leading London firm of chartered accountants, Price Waterhouse.</p> <p>Tan Sri Jagan left KPMG Malaysia in late 1994 and joined Benta Plantation Berhad as an Executive Director. He was appointed a Director of Austral Lao Power Co Ltd in 1995. In 1997, he took up the position as Managing Director of both Prime Utilities Berhad and Indah Water Konsortium Sdn Bhd, Malaysia’s privatised national wastewater utility. From 1999 until his retirement in end 2013, Tan Sri Jagan served as the Chief Executive Officer/ Director of Bandar Raya Developments Berhad Group which also included Mieco Chipboard Berhad.</p> <p>Tan Sri Jagan is currently the Founder and Chief Executive Officer/ Director of Tribeca Real Estate Asset Management Sdn Bhd, a niche property development company. He is also a Director of other public companies listed on Bursa Malaysia Securities Berhad.</p>
Qualifications:	Master of Arts majoring in Corporate Finance and International Trade from Edinburgh University, United Kingdom.

Name:	Liew Swee Lin*
Designation:	Independent Non-Executive Director
Experience:	<p>Swee Lin is a senior board level executive with more than 29 years of management experience in the ASEAN region creating shareholder value in media, financial services and e-commerce sectors. Since 2007, she served as Executive Director at financial services and media entities in Malaysia.</p> <p>Currently she is an External Advisor to Bain & Company, a global consulting firm and was previously attached to Astro Malaysia Holdings Berhad (“Astro”), ASEAN’s leading consumer media company as its Group Chief Operating Officer. She also served as an Executive Director of Astro Go Shop, a joint venture with GS Home Shopping Inc. Korea after she spearheaded Astro’s vertical expansion into ecommerce which she set up as its pioneer management team in 2015.</p> <p>Prior to joining Astro, Swee Lin was an Executive Vice President at Alliance Financial Group’s Retail Bank in Malaysia and was also an Executive Director of Alliance Islamic Bank. She has also held senior leadership positions at Standard Chartered Bank with responsibilities for its Wealth Management, Priority Banking, Credit Cards and Personal Loan portfolios. In the earlier years of her career, she gained multidisciplinary industry exposure in FMCG, insurance, food and beverage and pharmaceuticals when she headed up a regional business at Ogilvy One Worldwide, part of WPP PLC (a FTSE 100), which operated in Malaysia to serve its Asia Pacific clients.</p> <p>A keen champion of entrepreneurship, she is part of Endeavor Global Inc.’s mentor network with presence in 40 countries, which is dedicated to global entrepreneurship by driving economic expansion via active mentorship.</p>
Qualifications:	She has a MSc in International Marketing from the University of Strathclyde and completed her Stanford Executive Programme at Stanford Graduate School of Business in 2017. She is a member of Financial Planning Association of Malaysia (FPAM), Singapore Institute of Directors and Malaysian Alliance of Corporate Directors (MACD).

THIS IS A THIRD SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT, THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT AND THE SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS.

Name:	Julian Christopher Vivian Pull
Designation:	Non-Independent Non-Executive Director
Experience:	Pull retired on 31 December 2025 after serving as Chief Financial Officer for Asia Pacific & Middle East at Principal Asset Management. He has over 35 years of management experience in Asia across multiple C-suite roles, bringing deep expertise in financial management, governance, and strategic growth. His extensive background in the asset management industry includes senior leadership positions as CFO and COO of Eastspring Investments and CEO of Eastspring Investments (Singapore) Ltd. Pull has also served on the boards of Prudential Corporation Asia and various asset management subsidiaries throughout the region. Following his retirement, Pull will continue to serve on several Southeast Asian boards for Principal Asset Management, leveraging his financial acumen and business insights.
Qualifications:	Master's in Finance and Investment, University of Hull, UK Bachelor's in Economics, University College, London

**Independent member*

7.0 CONSENT

7.1 HSBC (Malaysia) Trustee Berhad has given their consent for the inclusion of their names and statements in the form and context in which they appear in this Third Supplemental Disclosure Document and have not withdrawn such consent.

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