

Principal Islamic PRS Plus Conservative (formerly known as CIMB Islamic PRS Plus Conservative) - Class X

30 June 2021

Fund Objective

The Fund seeks to provide Members with capital preservation* through investment primarily in sukuk.

*The Fund is neither a capital guaranteed fund nor a capital protected fund.

Currency: MYR ISIN Code: MYU1000EK004

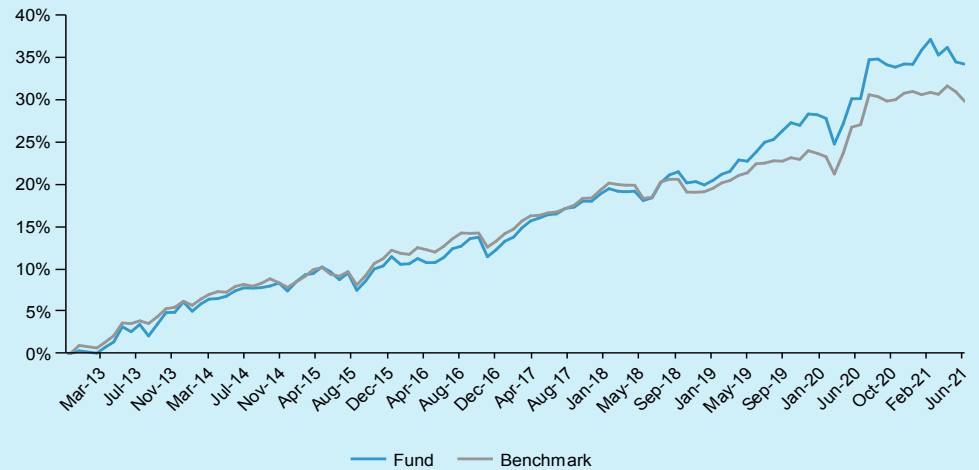
Bloomberg Ticker: CIPRSCX MK

Fund Information

Location	Malaysia
Domicile	Malaysia
Fund Currency	Ringgit Malaysia
Fund Size (MYR)	MYR 17.23 million
Fund Unit	27.32 million units
Fund Launch	12 November 2012
Benchmark	60% Quant shop GII Short Index + 20% CIMB Islamic 1-Year General Investment Account-i (GIA) + 20% FTSE Bursa Malaysia EMAS Shariah Index
Management Fee	1.40% p.a. of the NAV of Fund
Trustee Fee	0.04% p.a. of the NAV of Fund
Unit NAV (MYR)	MYR 0.6306
PPA Account Opening	RM10
PPA Annual Fee ¹	RM 8 p.a

¹Not payable for the year the account was opened or on the year there is no contribution.

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	1 Month	3 Months	6 Months	1-Year	3-Year	5-Year	Since Inception
Fund	0.02	-0.21	-0.80	0.02	3.13	13.35	20.54	34.21
Benchmark	-0.88	-0.86	-0.63	-0.88	2.18	9.58	15.22	29.82

Calendar Year Returns (%)

	2020	2019	2018	2017	2016	2015
Fund	4.57	7.00	0.91	5.88	0.72	3.78
Benchmark	5.64	4.08	-0.14	5.32	0.95	4.08

Most Recent Fund Distributions

	2020 Dec
Gross (Sen/Unit)	4.04
Annualised Yield (%)	6.03

Note: November 2012 to June 2021.

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 10 Holdings

	Country	% of net assets
UEM Sunrise Bhd	Malaysia	13.05
Edra Energy Sdn Bhd	Malaysia	9.01
Bank Pembangunan Malaysia Bhd	Malaysia	8.38
UMW Hldg Bhd	Malaysia	7.33
WCT Hldgs Bhd	Malaysia	6.64
United Growth Bhd	Malaysia	5.70
Perbadanan Kemajuan N.Selangor	Malaysia	5.06
AZRB CAPITAL SDN BHD	Malaysia	3.95
Fortune Premiere Sdn Bhd	Malaysia	3.64
RHB Islamic Bank Bhd	Malaysia	3.51

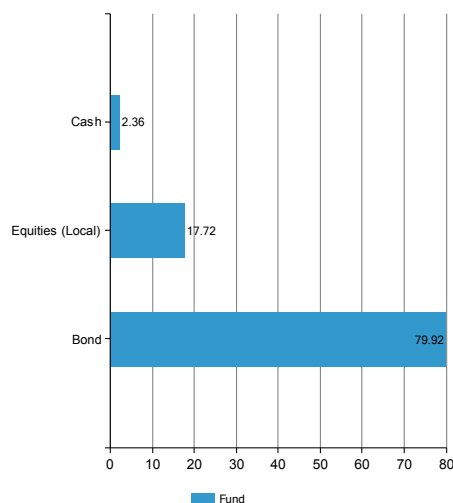
The holdings listed do not constitute a recommendation to purchase or sell a particular security. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

Fund Risk Statistics

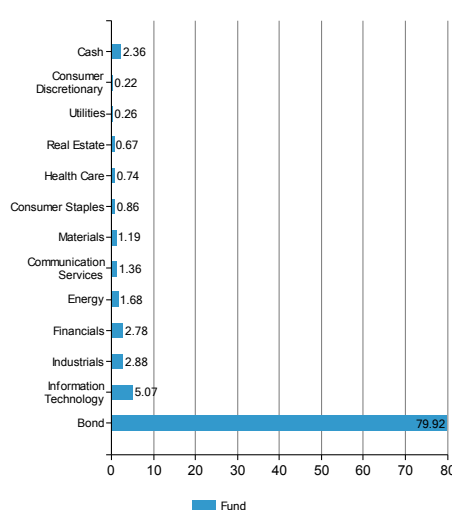
Beta	1.06
Information Ratio	0.65
Sharpe Ratio	0.76

3 years monthly data

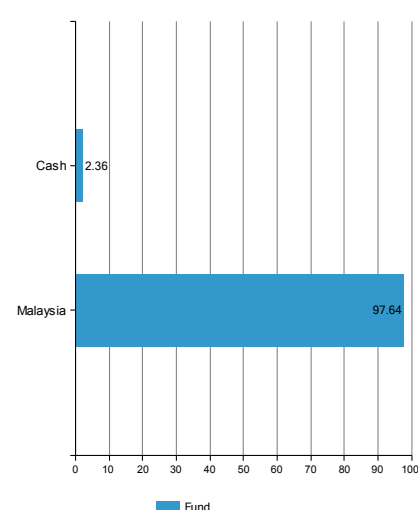
Asset Allocation (%)



Sector Allocation (%)



Regional Allocation (%)



Source: Factset. 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.

The contents in this printed material is intended for your general information only and must not be construed as an offer or a recommendation to invest in our Funds and neither does it take into account any investor's particular circumstances. CIMB Islamic PRS Plus First Replacement Disclosure Document dated 31 July 2014 and First Supplemental Disclosure Document dated 2 March 2015 ("Disclosure Documents") have been duly registered with the Securities Commission Malaysia ("SC"). We recommend that you read and understand the contents of the Disclosure Documents before contributing and that you keep the said Disclosure Documents for your records. Any issue of units to which the Disclosure Documents relate will only be made upon receipt of the completed application form referred to in and accompanying the Disclosure Document, subject to the terms and conditions therein. You can obtain a copy of the Disclosure Documents from the head office of Principal Asset Management Berhad or from any of our approved distributors. There are fees and charges involved in contributing in the private retirement scheme. We suggest that you consider these fees and charges carefully prior to making a contribution. 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. Investments in CIMB Islamic PRS Plus Conservative are exposed to Stock specific risk, credit (default) and counterparty risk, interest rate risk*, and reclassification of Shariah status risk. The name "PRS Plus" is the name of the private retirement scheme solution by the PRS Provider. It does not in any way connote or warrant that this Scheme will necessarily outperform other private retirement schemes or has additional features that may be lacking in other private retirement scheme solutions. 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 Documents should be read and understood before making any investment decision.

* 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 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. Note: The risk profile of the Fund is not the same as the risk profile of the benchmark.

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.