Principal Islamic PRS Plus Growth - Class C

30 September 2026

Fund Objective

The Fund seeks to provide capital growth over the long-term by investing in a portfolio of primarily Shariah-compliant equities with some exposure in Sukuk. The Fund will invest in a portfolio of mixed assets, primarily in Shariah-compliant equities with some exposure in Sukuk, to provide capital growth to the Fund. At least 10% of its NAV will be invested in Sukuk; Up to 10% of its NAV may be invested in unrated Sukuk; Up to 90% of its NAV may be invested in Shariah-compliant equities; and At least 2% of its NAV may be invested in Islamic liquid assets for liquidity purpose.

Lipper Score

Total Return

5

Consistent Return

5

Morningstar Rating

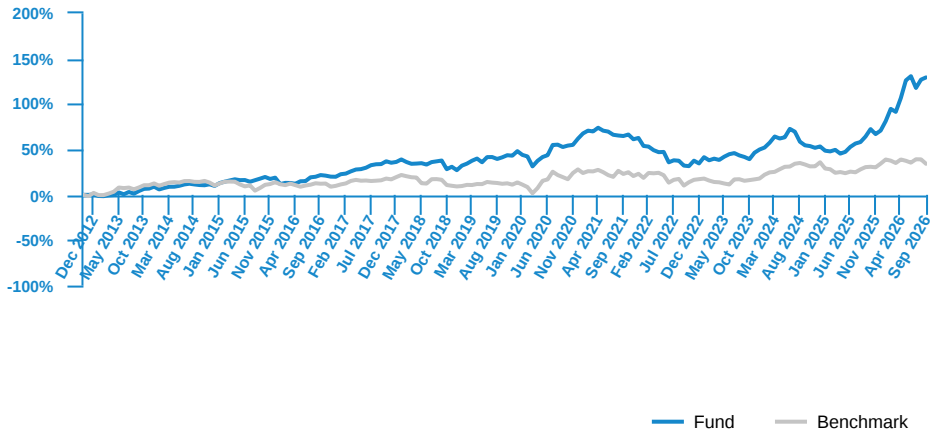
MORNINGSTAR ★★★★★ TM

Sustainability

Fund Information

ISIN Code	MYU1000ER003
Lipper ID	68179719
Bloomberg Ticker	CIPRSGC MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	12 Nov 2012
Benchmark	90% FTSE Bursa Malaysia EMAS Shariah Index + 10% Quant shop GII Short Index.
Application Fee	Up to 0.50% of the NAV
Management Fee	1.50% p.a. of the NAV of the Fund
Trustee Fee	0.04% p.a.of the NAV of the Fund
Fund Size (MYR)	MYR 4.81 million
Fund Unit	4.54 million units
NAV per unit (As at 30 Sep 2026)	MYR 1.0605
Initial Offering Period (IOP) Date	3 Dec 2012
Initial Offering Period (IOP) Price	MYR 0.50

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	34.31	1.10	-0.58	19.83	39.74	61.86	39.20	129.43
Benchmark	-0.14	-3.51	-0.96	-0.65	2.81	16.19	9.10	34.21

Calendar Year Returns (%)	2025	2024	2023	2022	2021	2020
Fund	11.40	2.27	11.40	-17.26	0.52	9.24
Benchmark	-1.10	15.21	0.59	-4.82	-3.78	12.60

Most Recent Fund Distributions				2022 Aug	2021 Oct	2020 Dec
Gross (sen/unit)				1.84	1.00	2.94
Annualised Yield (%)				4.47	4.98	3.70

Note: November 2012 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

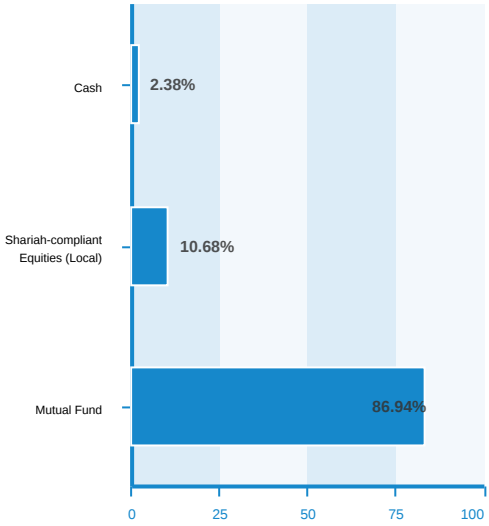
Top Holdings	Country	% of Net Assets
iShares MSCI World Islamic UCITS ETF	Ireland	51.09
iShares MSCI Emerging Markets Islamic UCITS ETF	Ireland	25.97
Principal Islamic Lifetime Sukuk Fund	Malaysia	9.88
Telekom Malaysia Bhd	Malaysia	1.12
Eco-Shop Marketing Bhd	Malaysia	1.05
Kuala Lumpur Kepong Bhd	Malaysia	1.04
Sime Darby Bhd	Malaysia	0.92
Press Metal Aluminium Hldg Bhd	Malaysia	0.92
Gas Malaysia Bhd	Malaysia	0.92
MISC Bhd	Malaysia	0.83

Fund Risk Statistics	
Beta	0.24
Information Ratio	0.23
Sharpe Ratio	0.29

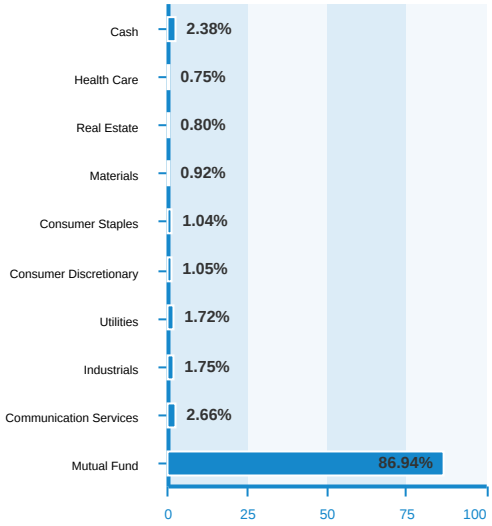
(3 years monthly data)

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.

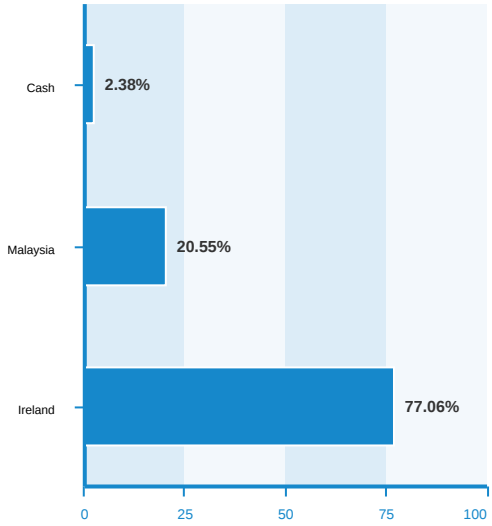
Asset Allocation (%)



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.

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. Principal Islamic PRS Plus Fourth Replacement Disclosure Document dated 23 September 2022 (known as “Disclosure Document”) have been duly registered with the Securities Commission Malaysia (“SC”). We recommend that you read and understand the contents of the Disclosure Document before contributing and that you keep the said Disclosure Document for your records. Any issue of units to which the Disclosure Document 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 Document 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 Principal Islamic PRS Plus Growth are exposed to stock specific risk, credit and default risk, interest rate risk, country risk, currency risk, risks associated with investment in Shariah-compliant warrants/Islamic options, risks associated with investment in Islamic CIS and Shariah non-compliance 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.