Principal Islamic PRS Plus Principal Islamic RetireEasy Income - Class X

31 July 2026

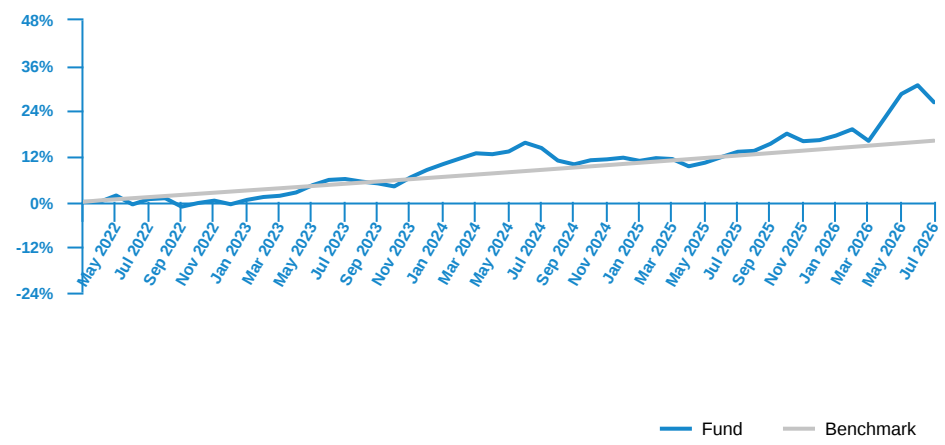
Fund Objective

The Fund seeks to provide sustainable total return and to grow the total investment over the long term. The Fund aims to achieve its objective by investing primarily in a diversified portfolio of Shariah-compliant income generating assets. The Fund will seek exposure from various asset classes which includes but not limited to Shariah-compliant equities, Sukuk, Islamic money market instruments and/or Islamic Deposits, which can be accessed directly through the market or indirectly via CIS (including Islamic ETF and Islamic REITs).

Fund Information

ISIN Code	MYU0100A2852
Lipper ID	68706495
Bloomberg Ticker	PRIRIXM MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	20 Apr 2022
Benchmark	The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of 3.5% - 4.5% per annum over rolling 5-year.
Application Fee	Nil
Management Fee	1.20% p.a. of the NAV
Trustee Fee	0.04% p.a. of the NAV
Fund Size (MYR)	MYR 5.65 million
Fund Unit	17.88 million units
NAV per unit (As at 31 Jul 2026)	MYR 0.3158
Initial Offering Period (IOP) Date	11 May 2022
Initial Offering Period (IOP) Price	MYR 0.25

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	8.60	-3.45	3.30	7.49	11.55	19.12	N/A	26.32
Benchmark	2.03	0.29	0.86	1.74	3.50	10.87	N/A	16.18

Calendar Year Returns (%)	2025	2024	2023	2022	2021	2020
Fund	4.15	2.99	9.14	N/A	N/A	N/A
Benchmark	3.50	3.50	3.49	N/A	N/A	N/A

Note: April 2022 to July 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

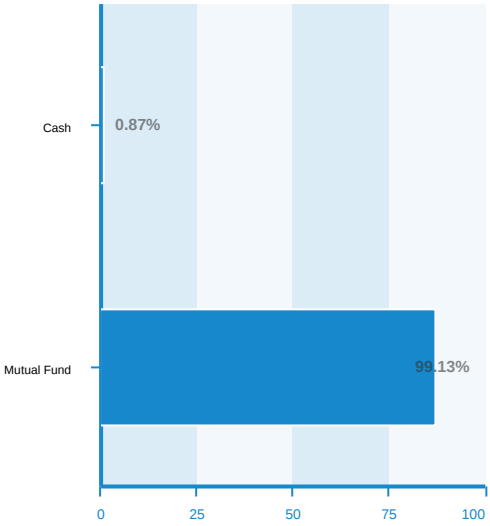
Top Holdings	Country	% of Net Assets
Principal Islamic Lifetime Sukuk Fund	Malaysia	43.57
Franklin Global Sukuk Fund	Luxembourg	23.70
Principal Islamic Asia Pacific Dynamic Equity Fund	Malaysia	12.15
Principal DALI Global Equity Fund	Malaysia	9.69
Principal Islamic Enhanced Opportunities Fund	Malaysia	4.51
Principal DALI Equity Fund	Malaysia	4.50
Principal Islamic Small Cap Opportunities Fund	Malaysia	1.01

Fund Risk Statistics	
Beta	N/A
Information Ratio	N/A
Sharpe Ratio	0.11

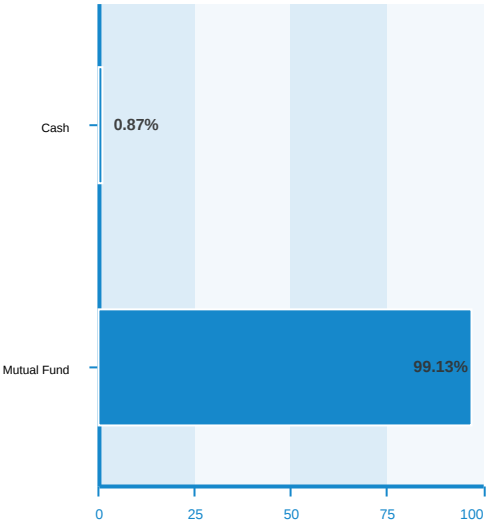
(3 years monthly data)

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.

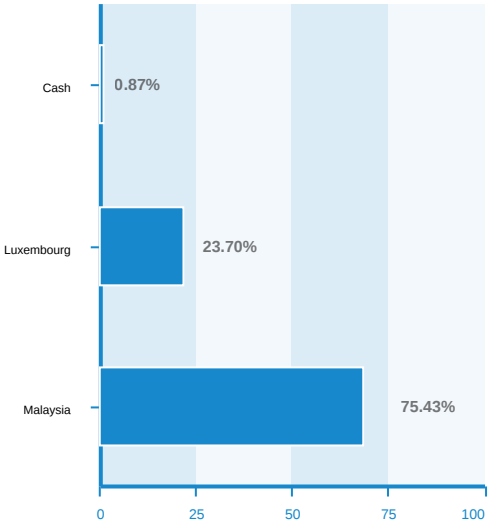
Asset Allocation (%)



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 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 Principal Islamic RetireEasy Income 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, risk associated with unconstrained portfolio 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.