

# Signature Dynamic Income and Growth Fund

Your financial hive nurtured to grow steadily and earn consistently

Exclusive to CIMB Bank

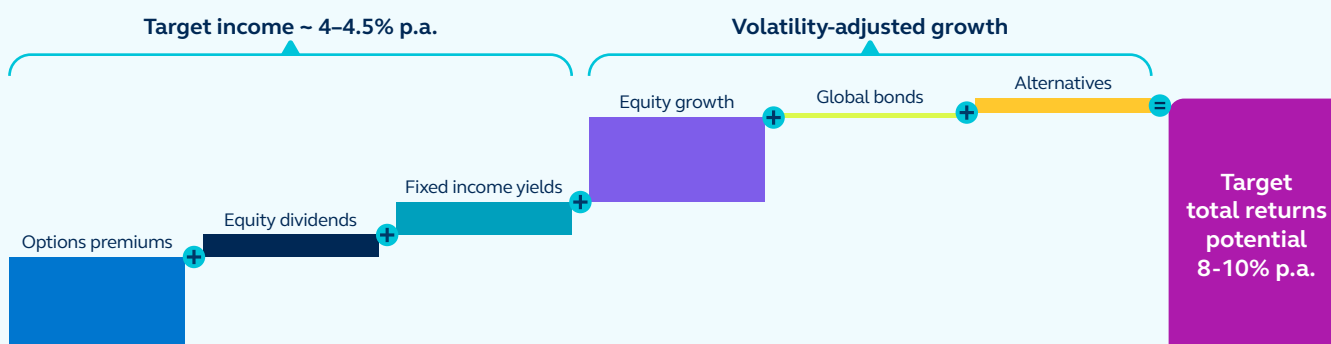


## Why invest in the Fund?

### 1 Targeting a total return of 8-10% p.a.\*, including potential distributions of up to 4.5% p.a.\*

The Fund aims to achieve income and growth by combining capital appreciation and income generation as dual engines, dynamically adjusting its asset mix to maintain consistent long-term outcomes.

Targeted income and total returns breakdown\*



Source: Principal. Data as of September 2025. \*Not guaranteed. For illustrative purposes only. Income and growth drivers are subject to market conditions and may vary year to year. Implementation vehicles are primarily ETFs. Investment decisions and allocations are not static and may differ from what is shown herein. This portfolio is constructed with restrictions that require a minimum allocation of 60% to active ETFs and at least 70% to J.P. Morgan ETFs. Past performance is not a reliable indicator of future performance and should not be relied upon as a significant basis for an investment decision. You should consider whether an investment fits your investment objectives, particular needs and financial situation before making any investment decision.

### 2 Dynamic investment strategy anchored in global Exchange-traded Funds (ETFs)

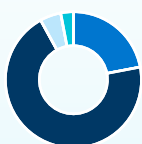
Principal adopts a flexible asset allocation approach with global ETFs as its core building blocks. The Fund invests across asset classes, sectors and regions in a single, actively managed portfolio. By using highly liquid active ETFs, the Fund can dynamically rebalance to market conditions, adjusting quickly to capture opportunities and manage risks effectively.

#### Dynamic multi-asset investment approach

Asset allocation adjusts according to each phase of the economic cycle

#### Firming phase

A period of accommodative monetary policies to stimulate growth, low business spending, low consumer confidence, and low inflation.



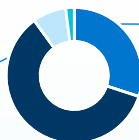
#### Expansion phase

A period of broadly accommodative monetary policies to stimulate growth, business spending and consumer confidence typically rise, and inflation builds.



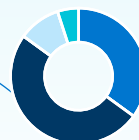
#### Peak phase

Monetary policy begins to tighten, elevated inflation, high but declining business spending, over extended consumer confidence.



#### Decline phase

Monetary policy directionally moving towards easing, low business spending, consumer confidence declines rapidly, and inflation gradually declines.



Source: Principal. Data as of September 2025. The asset allocation shown is for illustrative and visualisation purposes only. Actual allocations may differ and are not necessarily adjusted based on the percentages presented above.

● Equities ● Fixed Income  
● Alternatives ● Cash

### 3 ETF-led, active at the core

Managed by Principal, the Fund invests in J.P. Morgan's ETFs – one of the largest active ETF providers – selectively complemented by other established global ETFs for broader diversification and performance potential. At least 60% of the portfolio is allocated to active ETFs to pursue targeted outcomes and responsive risk management.

#### Why ETF model portfolios are on the rise?

These are the benefits:



**Investment  
Management  
Expertise**



**Business  
Scalability**



**Diversification**



**Time-saving**



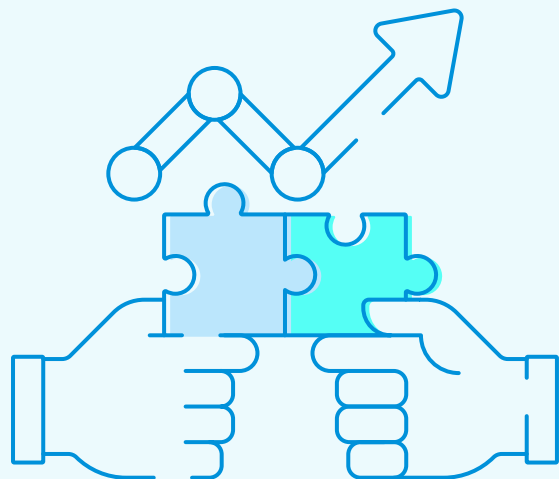
**Due  
Diligence**

Source: J.P. Morgan Guide to ETFs – As of July 2025.  
See next page for more on Active ETFs.

### 4 CIMB Bank & Principal alliance

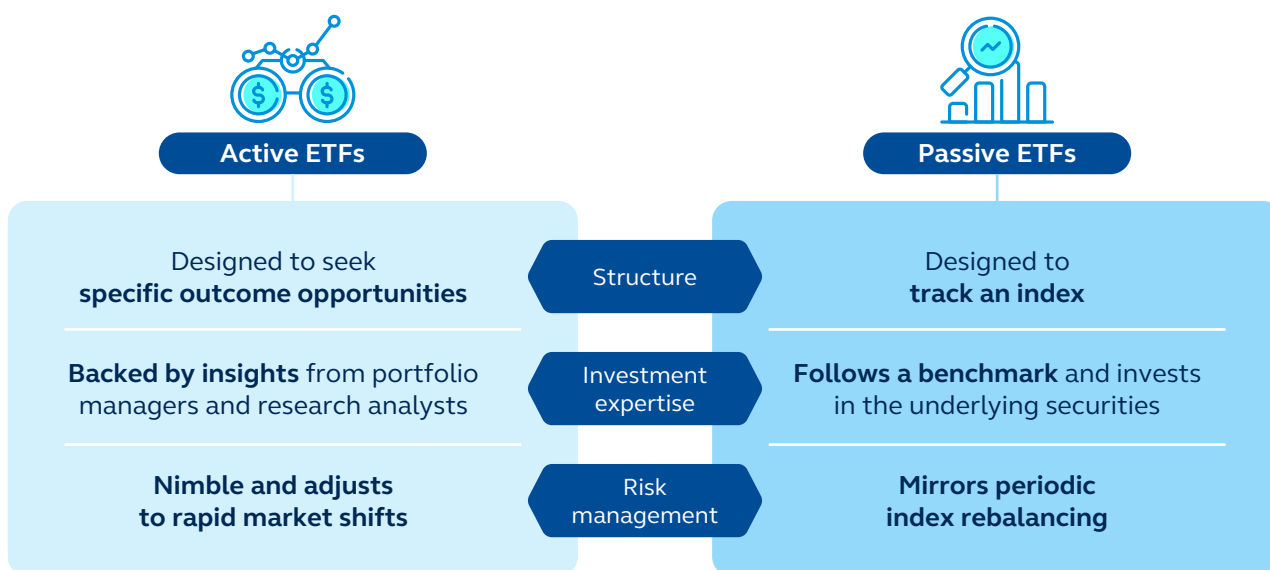
With a dedicated team of over 16 investment professionals and strategists, CIMB's Chief Investment Office (CIO) team helps clients navigate the markets with curated perspectives and actionable insights, to navigate complex markets.

Leveraging Principal's global multi-asset capabilities, deep macroeconomic insights, and cross-asset expertise, the CIO team provides strategic advisory and oversight to ensure the Fund is strategically positioned to perform and earn investors' confidence in the Signature Series Fund.



## Did you know? – Active ETFs (at a glance)

ETFs are investment vehicles that bundle securities into diversified pools. They are bought and sold on an exchange, like a stock, giving investors liquidity and access to markets and their money throughout the trading day. When these funds are actively managed by professional portfolio managers who make strategic investment decisions, they're known as active ETFs.



Source: J.P. Morgan Asset Management, Principal as of 30 September 2025. For illustrative purposes only.

## ETF characteristics and benefits



Source: J.P. Morgan Guide to ETFs – As of July 2025.

# Invest with Principal

**Harnessing distinctive opportunities** uncovered by 1,000+ investment professionals deeply embedded across Asia - we craft customised solutions to meet our clients' unique requirements.

**Tapping into global capabilities** by seamlessly blending our global investment expertise, sophisticated processes and proven track record – we amplify compelling opportunities for our clients.

**Transformative Asian experience** with three decades of investment experience and intimate market knowledge, we understand the evolving needs and aspiration of our clients across Asia.

## Fund Facts

<b>Fund category/type</b>	Mixed Asset/Income & Growth
<b>Fund objective</b>	The Fund aims to achieve income and capital appreciation.
<b>Benchmark</b>	70% MSCI ACWI High Dividend Yield Index and 30% Bloomberg Global Aggregate Index. Note: The Fund's benchmark is for performance comparison purpose only. You should note that the risk profile of the Fund is not the same as the risk profile of the benchmark. Information on the MSCI ACWI High Dividend Yield Index can be obtained from Lipper/Bloomberg. Information on the Bloomberg Global Aggregate Index can be obtained from Bloomberg.
<b>Manager</b>	Principal Asset Management Berhad
<b>Base currency</b>	USD
<b>Classes of unit</b>	MYR, MYR-hedged, USD, SGD, SGD-hedged, AUD, AUD-hedged
<b>Application Fee</b>	Up to 5.00% of the NAV per unit
<b>Management Fee</b>	1.50% p.a. of the NAV of the Class
<b>Trustee Fee</b>	0.045% p.a. (including local custodian fees 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.
<b>Cooling-off period</b>	For first time individual investor investing with us, you have six (6) Business Days after your initial investment (i.e. from the date the complete application is received and accepted by us or any of our Distributors) to reconsider its appropriateness and suitability for your investment needs. Within this period, you may withdraw your investment at the same NAV per unit when the units were purchased or prevailing NAV per unit at the point of cooling-off (whichever is lower) ("Refund Amount"). We will pay the Refund Amount including the Application Fee (if any) to you in the currency of the respective Class within seven (7) Business Days, from the date we receive the complete documentations. Please note that the cooling-off right is only given to first time investor investing with us or our Distributors. However, Principal Malaysia's staff and person(s) registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right.
<b>Switching</b>	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to: <b>For switching out of the Class:</b> <ul style="list-style-type: none"><li>• the minimum withdrawal applicable to the Class;</li><li>• the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and</li><li>• the Withdrawal Penalty of the Class (if any);</li></ul> <b>For switching into the Class:</b> <ul style="list-style-type: none"><li>• the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and</li><li>• the switching fee applicable for the proposed switch (if any).</li></ul> You may negotiate to lower the amount for your switch with us or our Distributors.
<b>Transfer</b>	We may, at our absolute discretion, allow or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed.

Note: We reserve our sole and absolute discretion without providing any reason whatsoever and at any time to accept, reject, amend, vary, waive and/or reduce (as the case maybe): (i) your request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units; and/or (ii) the minimum balance. For increase in the number of units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes. We may for any reason and at any time, waive or reduce: (a) any fees (except for the Trustee Fee); (b) other charges payable by you to the Fund; and/or (c) transactional values including but not limited to the units or amount, for any Unit holder and/or investments made via any distribution channels or platform.



## Share class details

	Class MYR	Class MYR-Hedged	Class USD	Class SGD	Class SGD-Hedged	Class AUD	Class AUD-Hedged
<b>Minimum initial investment</b>	MYR100	MYR100	USD100	SGD100	SGD100	AUD100	AUD100
	or such other amount as we may decide from time to time.						
<b>Minimum additional investment</b>	MYR100	MYR100	USD100	SGD100	SGD100	AUD100	AUD100
	or such other amount as we may decide from time to time.						
<b>Minimum withdrawal</b>	100 units or such other number of units as we may decide from time to time.						
<b>Minimum balance</b>	100 units or such other number of units as we may decide from time to time.						

For more information, log on to [www.principal.com.my](http://www.principal.com.my), call our Customer Care Centre at (03) 7723 7260 or WhatsApp at (6016) 299 9792, email us at [myservice@principal.com](mailto:myservice@principal.com) or visit any of our approved distributors' branches nationwide.

**Disclaimer:** We recommend that you read and understand the contents of the Prospectus for Signature Dynamic Income and Growth Fund dated 15 October 2025 which has been duly registered with the Securities Commission Malaysia (SC) before investing and that you keep the said Prospectus for your record. Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and conditions therein. Investments in the Fund are exposed to risks. You should understand the risks, make your own risk assessment, and seek professional advice, where necessary. You can obtain copies of the Prospectus from the head office of Principal Asset Management Berhad, our website at [www.principal.com.my](http://www.principal.com.my) or from any of our approved distributors. 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. Investors have the right to request for the Prospectus, Product Highlights Sheet (PHS) and any other product disclosure document; and the documents should be read and understood before making any investment decision. 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 Investments in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. The registration of the Prospectus with the SC does not amount to nor indicate that the SC recommends or endorses the fund, and the SC does not review advertisements produced by Principal.

**About us:** Principal Malaysia, is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Established on 13 June 1994, it is headquartered in Malaysia and has footprints across Indonesia, Thailand and Singapore. We offer a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with our unit trust, retirement schemes, discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company helps make financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group®. © 2025 Principal Financial Services, Inc.

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