

Principal e-Cash Fund - Class A

31 August 2024



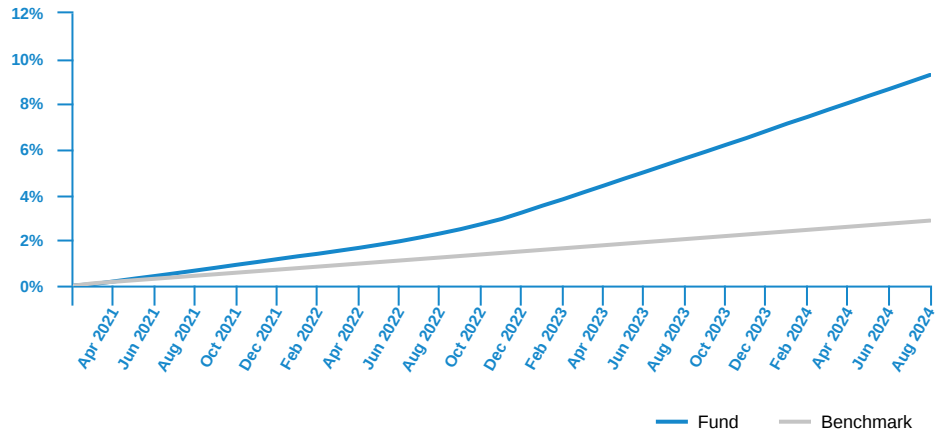
Fund Objective

The Fund aims to provide investors with liquidity and income. The Fund is actively managed with the aim of achieving a liquid and low risk portfolio. In managing the Fund, we employ a two-pronged strategy that focuses on liquidity (primary focus) and yield enhancement (secondary focus), while ensuring that the overall risk of the portfolio is within the acceptable range. All NAV of the Fund will be invested in a combination of cash (at bank), placement of Islamic Deposits, Islamic money market instruments and/or sukuk in MYR.

Fund Information

ISIN Code	MYU1000IF009
Lipper ID	68649126
Bloomberg Ticker	PRPECAM MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	15 Mar 2021
Benchmark	CIMB Islamic Bank Ringgit Malaysia Basic Savings Account Top Tier Rate
Application Fee	Nil
Management Fee	Up to 0.45% per annum
Trustee Fee	Up to 0.03% per annum
Fund Size (MYR)	MYR 792.07 million
Fund Unit	792.07 million units
NAV per unit (As at 31 Aug 2024)	MYR 1.0000
Initial Offering Period (IOP) Date	15 Mar 2021
Initial Offering Period (IOP) Price	MYR 1.00

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	2.31	0.29	0.85	1.72	3.48	8.56	N/A	9.29
Benchmark	0.53	0.07	0.20	0.40	0.80	2.42	N/A	2.87

Calendar Year Returns (%)							
	2023	2022	2021	2020	2019	2018	
Fund	3.49	2.03	N/A	N/A	N/A	N/A	
Benchmark	0.80	0.80	N/A	N/A	N/A	N/A	

Note: March 2021 to August 2024.

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.

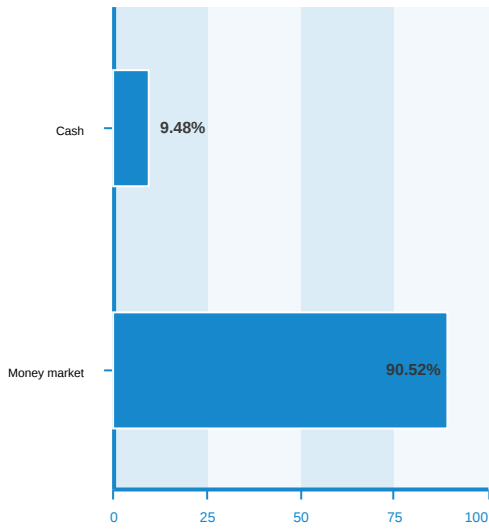
Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

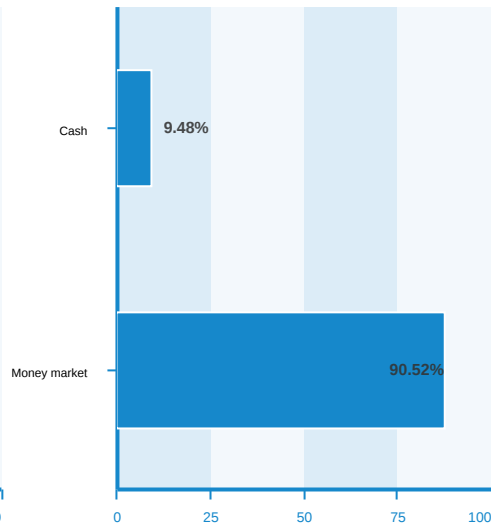
Top Holdings	Country	% of Net Assets	Fund Risk Statistics	
Rhb Islamic Bank Bhd	Malaysia	5.68	Beta	-0.20
Amlslamic Bank (M) Bhd	Malaysia	5.05	Information Ratio	N/A
CIMB Islamic Bank Bhd	Malaysia	2.21	Sharpe Ratio	-1.47
Al Rajhi Banking & Investment Corporation (Malaysia) Bhd	Malaysia	1.89	(3 years monthly data)	
Bank Islam Malaysia Bhd	Malaysia	1.89		
Bank Islam Malaysia Bhd	Malaysia	1.89		
Al Rajhi Banking & Investment Corporation (Malaysia) Bhd	Malaysia	1.89		
Bank Islam Malaysia Bhd	Malaysia	1.89		
Al Rajhi Banking & Investment Corporation (Malaysia) Bhd	Malaysia	1.52		
Affin Islamic Bank Bhd	Malaysia	1.52		

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.

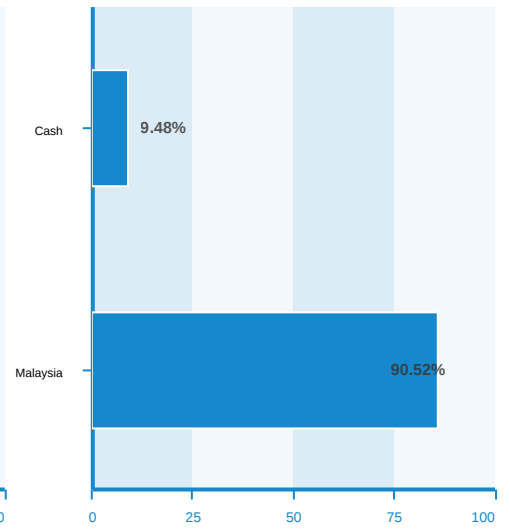
Asset Allocation (%)



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.

We recommend that you read and understand the contents of the Prospectus for the Principal e-Cash Fund dated 15 March 2021 which has been deposited with Securities Commission Malaysia 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. The general risks are returns not guaranteed, market risk, inflation risk, Manager risk and financing risk. The specific risks of the fund are liquidity risk, credit and default risk, interest rate risk and concentration risk. In addition, there are risks associated with investment in Class A, i.e. cyber security risk, functionality risk and risk associated with discontinuation risk on e-Wallet Provider. You can obtain a copy of the Prospectus from the head office of Principal Asset Management Berhad or from any of our approved distributors. 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 document should be read and understood before making any investment decision. 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. 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 Investment in Unit Trust Risk Disclosure Statement/Unit Trust Loan Financing Risk Disclosure Statement before deciding to obtain financing to purchase units. All performance figures have been extracted from Lipper.

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.