

Signature Dynamic Income Fund

Create your financial nest at ease

Exclusive to CIMB Bank

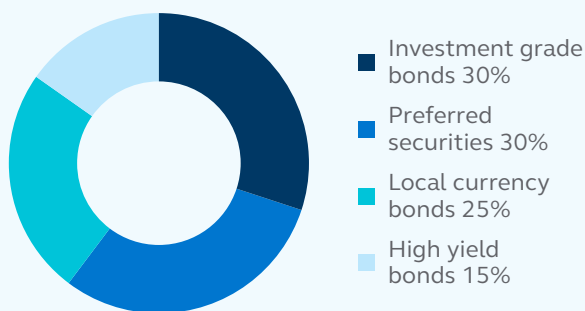


Why invest in this fund now?

1 Potential monthly payouts of 6% p.a.*

The Fund invests in a diverse range of bonds which aims to deliver regular monthly payouts*, allowing our investors to build a sustainable passive income stream.

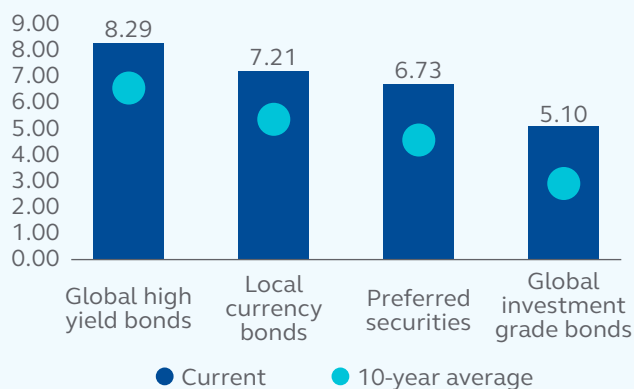
Model portfolio allocation¹



2 Seize higher yield opportunities now

Bond yields are currently at historical high level, presenting an opportune moment to lock in high yield level. Additionally, the attractive yields have made bonds compelling again to be a core part of an investment portfolio, helping investors to generate stable income.

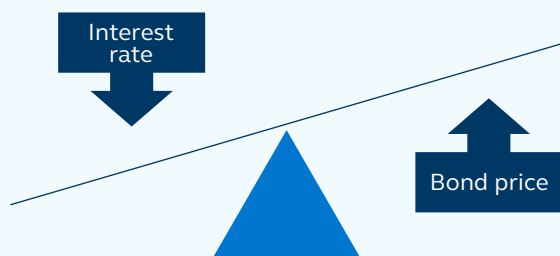
Attractive bond yields above the 10-year average (%)²



3 Capture potential capital gain during a rate cut cycle

Traditionally, bond prices and rate cuts are inversely related. For bond investments, rate cut cycle can offer capital appreciation opportunities for investors. Therefore, the fund is well-positioned to capture market opportunities of a rate cut cycle, aiming to maximize returns.

Inverse relationship between bond price and interest rate



4 Risk-managed portfolio riding through market cycles

The Fund is designed to effectively manage risks and serve as an all-weather solution. By focusing on quality bonds, the Fund aims to provide resilience and lower the risk to investors' capital, regardless of market conditions.

BBB-average credit rating



Investment grade quality to enhance stable yields

3-5 years duration



Relatively short duration to mitigate risks with less uncertainty

* The payout will begin to be distributed six to nine months after the commencement date (22 October 2024), and it is not guaranteed. Commencement date refers to the next Business Day immediately following the end of the initial offer period.

Note:

1: Source: Principal. Data as of 31 July 2024. Proposed model portfolio is for illustrative purposes only. Initial portfolio at scale below US\$20 million is modelled on broad asset class allocations, to be achieved via allocations to ETFs & collective investment schemes (CIS). The portfolio is expected to directly invest in securities at a scale above US\$50 million.

2: Source: Bloomberg, Principal. Data as of 31 May 2024. Indices: Global high yield bonds: Bloomberg Global High Yield Total Returns Index; Local currency bonds: Bloomberg EM USD Aggregate Total Returns Index; Global investment grade bonds: Bloomberg Global Aggregate Corporate Index; Preferred securities: ICE BofA US All Capital Securities Index.

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.

Invest with Principal

Harnessing distinctive opportunities uncovered by 1,000+ investment professionals deeply embedded across Asia, we craft customized 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

Fund category/type	Fixed Income/Income
Fund objective	The Fund aims to provide regular income by investing in a diversified portfolio of mixed asset globally
Benchmark	90% BBG Global Aggregate Bond Index and 10% MSCI ACWI Index for performance comparison purposes only
Manager	Principal Asset Management Berhad
Base currency	USD
Classes of unit	MYR, MYR-Hedged, USD, SGD, SGD-Hedged, AUD, AUD-Hedged
Application fee	Up to 2.00% of the NAV per unit
Management fee	Up to 1.20% p.a. of the NAV of the Class
Trustee fee	Up to 0.045% p.a. of the NAV of the Fund
Cooling-off period	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 Net Asset Value (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 Securities Commission Malaysia to deal in unit trust funds are not entitled to the cooling-off right.
Switching	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to: For switching out of the Class: <ul style="list-style-type: none">• the minimum withdrawal applicable to the Class;• the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and• the Withdrawal Penalty of the Class (if any); For switching into the Class: <ul style="list-style-type: none">• the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and• the switching fee applicable for the proposed switch (if any). You may negotiate to lower the amount for your switch with us or our Distributors.
Transfer	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

Transaction information*	Class MYR	Class MYR-Hedged	Class USD	Class SGD	Class SGD-Hedged	Class AUD	Class AUD-Hedged
Minimum initial investment	MYR 100	MYR 100	USD 100	SGD 100	SGD 100	AUD 100	AUD 100
Minimum additional investment	MYR 100	MYR 100	USD 100	SGD 100	SGD 100	AUD 100	AUD 100
Minimum withdrawal	100 units						
Minimum balance	100 units						

*or such other amount as we may decide from time to time.

For more information, log on to 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 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 Fund dated 1 October 2024 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 Principal Asset Management Berhad's office, our website at 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®. © 2024 Principal Financial Services, Inc.

Principal Asset Management Berhad 199401018399 (304078-K)

Customer Service Centre

Level 31, Exchange 106, Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.

