Date of issuance: 24 July 2026

Product Highlights Sheet
Principal Asia Pacific Dynamic Growth Fund
(Class MYR, Class SGD, Class USD, Class AUD and Class MYR-Hedged)

Responsibility Statement

This PHS has been reviewed by the authorised committee approved by the directors of Principal Malaysia. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in this PHS false or misleading.

Statement of Disclaimer

The Securities Commission Malaysia has authorised the issuance of the Fund and a copy of this PHS has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this PHS, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this PHS.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Principal Malaysia who is responsible for the Fund and takes no responsibility for the contents of this PHS. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this PHS, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

The Manager

Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

This PHS supersedes the PHS dated 30 June 2025.

This PHS only highlights the key features and risks of this unlisted capital market product. We recommend that you read this PHS together with the Prospectus and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Asia Pacific Dynamic Growth Fund

The Fund is an open-ended equity fund issued by Principal Malaysia. The Fund aims to achieve capital appreciation over the medium to long term. As the Fund is a Qualifying CIS under the ASEAN CIS Framework, there are Classes that may be offered to investors in other countries that participate in the ASEAN CIS Framework.

This is neither a capital protected fund nor a capital guaranteed fund.

Product Suitability

This Fund is suitable for investors who:

- have a medium to long term investment horizon;
- want a diversified portfolio in Asia Pacific ex Japan region;
- are seeking capital appreciation over medium to long term; and/or
- can accept that returns may fluctuate over the investment period.

Key Product Features

Fund category/Type	Equity / Growth			
Base currency	USD			
Benchmark	The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of nine percent (9%) per annum. This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long term.			
Investment policy and principal investment strategy	The Fund will be managed with the aim of achieving a stable and positive investment return regardless of market conditions. As the Fund is an equity fund, under general market conditions, the Fund will invest in equities of companies which the Sub-Manager believes will exhibit good growth potential when compared against its peers or the overall market. The Fund may also invest up to 38% of its assets in debt securities, money market instruments and/or Deposits to be in line with the Fund's investment objective. The Fund may also opt to access into the equities and/or debt securities market via the investment in units of other CIS, subject to the requirements of the GUTF and the Standards of Qualifying CIS. We or the Sub-Manager may also utilise derivative instruments such as futures contracts to hedge the portfolio. The use of derivatives is subject to the GUTF and Standards of Qualifying CIS. The asset allocation strategy for this Fund is as follows: ▪ between 60% to 98% (both inclusive) of the Fund's NAV will be invested in equities; ▪ up to 38% of the Fund's NAV may be invested in debt securities, money market instruments and/or Deposits; ▪ up to 20% of the Fund's NAV may be invested in units of other CIS; and ▪ at least 2% of the Fund's NAV will be invested in liquid assets.			
Launch date	**Class MYR:**	25 April 2016	**Class SGD:**	25 April 2016
	Class AUD:	25 April 2016	**Class USD:**	25 April 2016
	Class MYR-Hedged	19 March 2025		
Financial year-end	28 February (29 February in the event of a leap year).			
Distribution policy	**Class MYR, Class AUD, Class SGD, Class USD and Class MYR-Hedged:** Given the Fund's investment objective, the Class of the Fund is not expected to pay any distribution. Distributions, if any, are at our discretion and will vary from period to period depending on the availability of realised income for distribution and performance of the Fund.			
Manager	Principal Asset Management Berhad.			
Sub-Manager	Principal Asset Management (S) Pte Ltd.			
Trustee	HSBC (Malaysia) Trustee Berhad.			
Solicitors	Wei Chien & Partners.			

Key Risks

General risks of investing in a unit trust fund	
Returns and capital not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment which includes your investment capital and returns, nor any assurance that the fund's objective will be achieved. You should also note that the fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the fund based on a structured investment process.

Market risk	This risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Manager risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.
Financing risk	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments. In the event units are used as collateral and if the prices of units fall below a certain level due to market conditions, you may be required to pay an additional amount on top of your existing instalment. If you fail to do so within the time prescribed, your units may be sold at an unfavourable price and the proceeds thereof will be used towards the settlement of your financing.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset without causing market dislocation. This depends on the supply and demand as well as the asset's volume or amount traded in the market. If the fund holds assets that are illiquid, or are difficult to dispose of, the value of the fund and consequently the value of unit holders' investment in the fund, will be negatively affected when the fund has to sell such assets at unfavourable prices.
Specific risks associated with the investment portfolio of the Fund	
Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
Country risk	Investments of the Fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund to fall.
Currency risk	There are 2 levels of currency risk associated with the investment of this Fund: • Currency risk at the Fund's portfolio level As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. • Currency risk at the Class level You should be aware that currency risk is applicable to Class(es) which is denominated in a different currency than the base currency of the Fund. The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class(es) may result in depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es). You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. When deemed necessary, we and/or the Sub-Manager may utilize derivative instruments, subject to the GUTF, to hedge currency risk. If the Fund utilizes derivative for hedging against the base currency of the Fund, you should note that as a result of hedging, the Fund will not be able to enjoy the full benefits of currency movement in the event of a favourable movement of currency.
Credit and default risk	The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in debt securities, money market instruments and/or places in Deposits. Credit risk relates to the creditworthiness of the issuers or counterparties and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuers or counterparties may impact the value as well as liquidity of the investments. In the case of rated debt securities, this may lead to a credit downgrade. Default risk relates to the risk that the issuers or counterparties either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investments. This could adversely affect the value of the Fund. We aim to mitigate this risk by performing bottom-up and top-down credit research and analysis to determine the creditworthiness of the issuers or counterparties, and impose investment limits on exposures to issuers or counterparties with different credit profiles as a precautionary step to limit any loss that may arise directly or indirectly as a result of a defaulted exposure.

Interest rate risk	Interest rate risk refers to the impact of interest rate changes on the valuation of debt securities and money market instruments. When interest rates rise, debt securities and money market instruments prices generally decline and this may lower the market value of the Fund's investment in debt securities and money market instruments. In managing the debt securities, we take into account the coupon rate and time to maturity of the debt securities with an aim to mitigate the interest rate risk. As for money market instruments, the typical tenor of these instruments are less than 12-month maturity and unlike debt securities, any change to interest rate will only have a minor impact to the prices of these instruments.
Risk of investing in emerging markets	In comparison with investments in the developed markets, investments in emerging markets may involve a higher degree of risk due to the greater possibility of political or economic instability and societal tensions. Emerging markets are markets that are, by definition, "in a state of transition" and are therefore exposed to rapid political change and economic declines. The securities in the emerging markets may face a higher risk of price drop while the exchange rates in these emerging markets are generally more volatile than those of developed markets. As such, you should be aware that investments in emerging markets may be subjected to higher price volatility and therefore will tend to have a higher investment risk that will affect the Fund's growth. We attempt to mitigate these risks through active asset allocation management and diversification across different countries and sectors, in addition to our continuous bottom-up and top-down research and analysis.
The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that an investment in a unit trust fund may be exposed to other risks from time to time. If in doubt, you should consult professional advisers for a better understanding of the risks.	

Note: *If your investments are made through an IUTA via a nominee system of ownership, you would not be deemed as a Unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).*

Fees & Charges

	Class MYR*	Class MYR-Hedged	Class AUD	Class SGD	Class USD
Application Fee	**Principal Distributors** : Up to 6.50% of the NAV per unit **IUTA** : Up to 5.50% of the NAV per unit				
Withdrawal Fee	Nil				
Switching Fee	You may be charged a Switching Fee equal to the difference (if any) between the Application Fee of the Class and the Application Fee of the other Class or Principal Malaysia's fund (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its class) to be switched into has a lower Application Fee.		You may be charged a Switching Fee of up to 1.00% of the NAV per unit.		
	You may negotiate to lower the Switching Fee with us or our Distributors. We also have the discretion to waive the Switching Fee.				
Transfer Fee	A maximum of MYR50.00		A maximum of AUD15.00	A maximum of SGD15.00	A maximum of USD15.00
	may be charged for each transfer.				
Management Fee	1.80% per annum of the NAV of the Class.				
Trustee Fee	0.045% per annum (including local custodian fees but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fees and charges are dependent on the country invested and is charged monthly in arrears.				
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.				
Expenses directly related to the Fund or Class	Only expenses that are directly related to the Fund or Class can be charged to the Fund or Class respectively. Examples of relevant expenses are audit fee and tax agent's fee.				

**If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as the EPF may determine.*

Note*:*
Subject always to the provisions of the Deed and GUTF, we reserve our sole and absolute discretion without providing any reason whatsoever and at any time to amend, vary, waive and/or reduce the fees and charges (except for the Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund.

Transaction Information

	Class MYR[#]	Class MYR-Hedged	Class AUD	Class SGD	Class USD
Minimum initial investment	MYR1,000		AUD1,000	SGD1,000	USD1,000
	or such other amount as we may decide from time to time.				
Minimum additional investment	MYR100		AUD100	SGD100	USD100
	or such other amount as we may decide from time to time.				
Minimum withdrawal	100 units or such other number of units as we may decide from time to time.				
Minimum balance	1,000 units or such other number of units as we may decide from time to time.				
RSP	RSP allows you to make regular monthly investments of MYR100 or more, directly from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR1,000 or such other amount as we may decide from time to time.		Currently, RSP is not available.		
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: o the minimum withdrawal applicable to the Class; o the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and o the Withdrawal Fee of the Class (if any); ▪ for switching into the Class: o the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and o 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.				
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 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. If the Fund is an EPF-MIS approved fund and you have invested via EPF-MIS, your cooling-off right is subject to EPF's terms and conditions.				

[#] The minimum initial investment for EPF-MIS (where available) shall be MYR1,000 or such other amount as may be determined by EPF or as per the amount stated above, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at ***www.principal.com.my*** *or* ***www.kwsp.gov.my*** *for updated information.*

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.

YOU SHOULD NOT MAKE ANY PAYMENT DIRECTLY OR INDIRECTLY TO ANY INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER WHEN PURCHASING THIS FUND.

Valuations

We will carry out the valuation for the Classes for each Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency based on the bid exchange rate quoted by Bloomberg or Refinitiv at UK time 4:00 p.m. on the same day (Malaysian time 11:00 p.m. or 12:00 a.m.), or such other time as

stipulated in the IMS. The NAV per unit for a Business Day is available on our website at **www.principal.com.my** after 5:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Prospectus for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from a Class by completing a withdrawal application and submit it to the relevant Distributor or Principal Malaysia's offices. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will be paid in the currency of the Class (e.g. Class USD Unit holders will be paid in USD) within seven (7) Business Days, upon our receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

For more information on the withdrawals, switching and transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Prospectus. For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Prospectus.

Fund Performance

Average total return of the Fund

FYE: 28 February 2026, in %	1-Year	3-Years	5-Years	10-Years	Since Inception
Class AUD	23.86	16.41	6.38	-	9.68
Class MYR	23.88	13.21	3.55	-	8.78
Class SGD	33.17	16.18	3.38	-	8.32
Class USD	42.03	18.71	4.37	-	9.08
Class MYR-H	-	-	-	-	36.93

***Note**: All performance figures have been extracted from Lipper.*

Annual total return of the Fund

FYE: 28 February, in %	2026	2025	2024	2023	2022	2021	2020	2019	2018	Since inception to 2017
Class AUD	23.86	15.65	10.17	(9.44)	(4.67)	48.45	2.13	(15.07)	41.00	(0.21)
Class MYR	23.88	3.98	12.68	(9.69)	(9.19)	48.28	3.11	(14.95)	26.62	13.11
Class SGD	33.17	10.86	6.26	(16.11)	(10.29)	48.00	3.28	(15.18)	35.45	5.39
Class USD	42.03	10.51	6.62	(15.49)	(12.42)	48.24	3.09	(14.95)	43.57	1.83

FYE: 28 February, in %	Since inception 19 March 2025 to 28 Feb 2026
Class MYR-H	34.71

***Note**: All performance figures have been extracted from Lipper.*

For the financial year under review, the Fund made a total return of 23.86%, 23.88%, 33.17%, 42.03% and 34.71% for Class AUD, Class MYR, Class SGD, Class USD and Class MYR-H classes respectively.

Note: The performance of this Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of nine percent (9%) per annum.
This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in any particular financial year but targets to achieve this growth over the medium to long term.

Basis of calculation and assumptions made in calculating the returns

$$\text{Percentage growth} = \frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} * 100$$

$$\text{Average total return} = \frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$$

Portfolio Turnover Ratio ("PTR")

FYE: 28 February	2026	2025	2024
Fund	1.51	1.22	1.03

The Fund's PTR has risen from 1.22 times to 1.51 times. This reflects the slightly more volatile year where we made more adjustments.

Distribution

FYE: 28 February		2026	2025	2024
Fund	Net distribution per unit (Sen)	-	-	-
	Gross distribution per unit (Sen)	-	-	-

There was no distribution made for the financial year ended 28 February 2026.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

Contact for Further Information / Complaint

(i) You may contact our Customer Care Centre at (03) 7723 7260 or WhatsApp at +6016 299 9792 for further information or for any dispute resolution. Our Customer Care Centre is available during our business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) from Mondays to Fridays or you can e-mail us at **myservice@principal.com**.

(ii) Alternatively, you may also contact:

(a) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Financial Markets Ombudsman Service ("FMOS") through www.fmos.org.my. Alternatively, you can contact FMOS:

- via phone to : 03-2272 2811
- walk in to : Level 14, Main Block
  Menara Takaful Malaysia
  No. 4, Jalan Sultan Sulaiman
  50000 Kuala Lumpur

(b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- via phone to Aduan Hotline at : 03-6204 8999
- via fax to : 03-6204 8991
- via e-mail to : aduan@seccom.com.my
- via online complaint form available at www.sc.com.my
- via letter to : Consumer & Investor Office
  Securities Commission Malaysia
  No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur

(c) Federation of Investment Managers Malaysia's Complaints Bureau:

- via phone to : 03-7890 4242
- via e-mail to : complaints@fimm.com.my
- via online complaint form available at www.fimm.com.my
- via letter to : Legal & Regulatory Affairs
  Federation of Investment Managers Malaysia
  19-06-1, 6th Floor, Wisma Capital A
  No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

Application Fee	-	Preliminary charge on each investment.
ASEAN	-	Association of Southeast Asian Nations.
ASEAN CIS Framework	-	Framework for cross-border public offers of Qualifying CIS.
AUD	-	Australian Dollar.
Bloomberg	-	Bloomberg LP.
Business Day	-	Mondays to Fridays when Bursa Malaysia Securities Berhad is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. ***Note:*** *We may declare certain Business Days to be a non-Business Day, if the Fund's investment in foreign markets which are closed for business or suspended is at least 50% of the Fund's NAV.*
CIS	-	Collective investment schemes.
Class	-	Any class of units representing similar interest in the assets of the Fund.
Class AUD	-	The Class issued by the Fund denominated in AUD.
Class MYR	-	The Class issued by the Fund denominated in MYR. This Class is only offered for sale in Malaysia.
Class MYR-Hedged	-	The Class issued by the Fund which is hedged to MYR that aims to reduce the effect of exchange rate fluctuations between the base currency of the Fund and MYR.
Class SGD	-	The Class issued by the Fund denominated in SGD.
Class USD	-	The Class issued by the Fund denominated in USD.
Deed	-	The principal deed and all supplemental deed in respect of the Fund made between us and the Trustee, in which Unit holders agree to be bound by the provisions of the Deed.
Deposit	-	As per the definition of "deposit" in the Financial Services Act 2013 and "Islamic deposit" in the Islamic Financial Services Act 2013. ***Note:*** *To exclude structured deposits.*

Distributor	-	Any relevant persons and bodies appointed by Principal Malaysia from time to time, who are responsible for selling units of the Fund including Principal Distributors and IUTAs.
EPF	-	Employees Provident Fund.
EPF-MIS	-	Employees Provident Fund Members Investment Scheme.
Fund or DY-APDG	-	Principal Asia Pacific Dynamic Growth Fund.
GUTF	-	Guidelines on Unit Trust Funds issued by the SC.
Home Jurisdiction	-	Means the jurisdiction in which the Qualifying CIS is constituted or established and approved by the competent securities regulator of that jurisdiction for offer to the public in that jurisdiction.
Host Jurisdiction	-	Means a jurisdiction (other than the Home Jurisdiction) in which the Qualifying CIS is offered or to be offered to the public in that jurisdiction.
Home Regulator	-	Means the securities regulator of the Home Jurisdiction.
Host Regulator	-	Means the securities regulator of the Host Jurisdiction.
IMS	-	Investment Management Standards issued by the Federation of Investment Managers Malaysia.
IUTAs	-	Refers to Institutional Unit Trust Scheme Adviser, a corporation registered with Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
Management Fee	-	A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
MYR	-	Malaysian Ringgit.
NAV	-	Net Asset Value.
NAV of the Fund	-	The value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	-	The NAV attributable to a Class divided by the number of units in circulation for that Class, at the valuation point.
Principal Distributors	-	Refers to the authorised unit trust scheme consultants registered with Principal Malaysia.
Principal Malaysia or the Manager	-	Principal Asset Management Berhad.
PHS	-	Refers to Product Highlights Sheet, this document issued by us that contains clear and concise information of the salient features of the Fund.
Prospectus	-	Refers to the prospectus dated 3 July 2023, the first supplemental prospectus dated 19 March 2025 and combined supplemental prospectus dated 24 December 2025 (this combined supplemental prospectus shall be referred to as the second supplemental master prospectus) issued by us describing the details of the Fund.
Qualifying CIS	-	Means a CIS constituted or established in its Home Jurisdiction which has been approved by its Home Regulator for offer to the public in the Home Jurisdiction, and assessed by its Home Regulator as suitable to apply to a Host Regulator for its units to be offered to the public cross-border in the Host Jurisdiction pursuant to the ASEAN CIS Framework.
RSP	-	Regular Savings Plan.
SC	-	Securities Commission Malaysia.
SGD	-	Singapore Dollar.
Standards of Qualifying CIS	-	Means the set of common standards set out under the Standards of Qualifying CIS which will govern cross border offering of CIS in ASEAN and shall include any handbook, practice note, regulation, directive or requirement issued pursuant thereto or by the regulators and signatories of the said common standards and includes any amendment, modification, alteration, consolidation or re-enactment made thereto or for the time being in force.
Sub-Manager	-	A fund management company/ asset management company that assumes all or part of the investment function role of the Manager. Currently, the Sub-Manager for the Fund is Principal Asset Management (S) Pte. Ltd.
Switching Fee	-	A charge that may be levied when switching is done from one (1) fund or class to another.
Transfer Fee	-	A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trustee	-	HSBC (Malaysia) Trustee Berhad.
Trustee Fee	-	A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UK	-	United Kingdom.
Unit holder	-	The registered holder for the time being of a unit of the Fund including persons jointly so registered.
USD	-	United States Dollar.
Withdrawal Fee	-	A charge levied upon withdrawal under certain terms and conditions (if applicable).

Notes: *Unless the context otherwise requires:*

- *words importing the singular number should include the plural number and vice versa;*
- *reference to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes in this PHS shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;*
- *time, day or date disclosed in this PHS shall be a reference to that time, day or date in Malaysia; and*
- *reference to "days" in this PHS will be taken to mean calendar days unless otherwise stated.*