

## **THIRD SUPPLEMENTAL PROSPECTUS FOR PRINCIPAL DEPOSIT FUND**

**Manager** : **Principal Asset Management Berhad (199401018399 (304078-K))**

**Trustee** : **HSBC (Malaysia) Trustee Berhad (193701000084 (1281-T))**

This Third Supplemental Prospectus is dated 23 January 2026 and is to be read in conjunction with the Prospectus Issue No. M1 for the Principal Deposit Fund dated 25 June 2021, First Supplemental Prospectus dated 16 May 2023 and Second Supplemental Prospectus dated 29 August 2025 ("Prospectus").

This Fund was constituted on 2 July 2004.

**INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS AND THIS THIRD SUPPLEMENTAL PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.**

**FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 4 OF THE PROSPECTUS.**

**THIS FUND IS A MULTI-CLASS FUND AND IS ALLOWED TO ESTABLISH NEW CLASS(ES) FROM TIME TO TIME AS MAY BE DETERMINED BY THE MANAGER.**

**THIS IS A THIRD SUPPLEMENTAL PROSPECTUS WHICH HAS TO BE READ IN CONJUNCTION WITH THE PROSPECTUS**

## **RESPONSIBILITY STATEMENTS**

This Third Supplemental Prospectus has been reviewed and approved by the directors of Principal Malaysia and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Third Supplemental Prospectus false or misleading.

## **STATEMENTS OF DISCLAIMER**

The Securities Commission Malaysia has authorised the Fund and a copy of this Third Supplemental Prospectus has been registered with the Securities Commission Malaysia.

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

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 in this Third Supplemental Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplemental Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF YOU ARE UNABLE TO MAKE YOUR OWN EVALUATION, YOU ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

## **ADDITIONAL STATEMENTS**

You should note that you may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this Third Supplemental Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Third Supplemental Prospectus or the conduct of any other person in relation to the Fund.

**INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUND WILL BE ERODED WHEN THE FUND DECLares DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.**

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**1.0. GENERAL**

- 1.1. This Third Supplemental Prospectus is issued to reflect the amendments made to the Prospectus as stated under paragraphs 2.0 to 7.0 below.
- 1.2. All terms used in this Third Supplemental Prospectus shall have the same meanings as those defined in the Definitions Chapter of the Prospectus unless where the context otherwise requires.
- 1.3. Save and except for paragraphs 2.1 and 3.2, all information provided herein is practicable as at 30 November 2025 and shall remain current and relevant as at such date. The amendments as set out in paragraphs 2.1 and 3.2. will take effect on the date of this Third Supplemental Prospectus.

**2.0. FUND INFORMATION**

- 2.1. The first two paragraphs of "Investment Policy and Strategy" under the section of "**Principal Deposit Fund**" at page 1 have been replaced and read as below:

The Fund seeks to achieve its objective by investing at least 90% of the Fund's NAV in Deposits. Up to 10% of the Fund's NAV may be maintained in cash. The investment policy is to invest in liquid and low risk short-term investments for capital preservation\*.

\*The Fund is neither a capital guaranteed fund nor a capital protected fund.

The asset allocation strategy for this Fund is as follows:

- at least 90% of the Fund's NAV in Deposits; and
- up to 10% of the Fund's NAV in cash.

**3.0. FEES AND EXPENSES**

- 3.1. The information under the section of "Trustee Fee" at page 5 and 6 will be replaced and read as below:

Please note that the Trustee Fee charged to the Fund is based on the NAV of the Fund. The Trustee Fee shall be accrued daily and paid monthly.

The Trustee Fee is 0.015% per annum for the Fund.

*Below is an illustration on how the Trustee Fee is calculated, assuming the NAV of the Fund is MYR 200 million:-*

$$\begin{aligned} \text{Trustee Fee for the day} &= \text{NAV of the Fund} \times \text{annual Trustee Fee rate for the Fund (\%)} / 365 \text{ days} \\ &= \text{MYR 200 million} \times 0.015\% \text{ per annum} / 365 \text{ days} \\ &= \text{MYR 82.19} \end{aligned}$$

**Note:** In the event of a leap year, the computation will be based on 366 calendar days.

- 3.2. The paragraph below has been inserted after the ninth bullet point under the section of "**Other expenses**" at page 6 and read as below:

- costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority, ministry, agency or department;
- costs, fees and expenses incurred in relation to the subscription, renewal and/or licensing of the performance benchmark for the Fund;
- costs, fees and expenses incurred in the engagement and provision of a registrar, administrator and/or transfer agent services; and
- costs, fees and expenses incurred in the provision of any electronic or digital invoicing.

**4.0. TRANSACTION INFORMATION**

- 4.1. The illustration on computation of the NAV of the Fund at pages 8 and 9 will be replaced and read as below:

MCR is the apportionment of the NAV of each Class over the Fund's NAV based on the size of each Class. The MCR is calculated by dividing the NAV of the respective Class by the NAV of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.

Below is an illustration on computation of the NAV of the Fund:

	Fund	Class ABC (Denominated in MYR)	Class XYZ (Denominated in MYR)
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	(MYR)	(MYR)	(MYR)
NAV of the Fund before income and expenses	185,942,897.00	173,342,897.00	12,600,000.00
% MCR	100.00%	<sup>(1)</sup> 93.22%	<sup>(1)</sup> 6.78%
Add: Income	30,000.00	<sup>(2)</sup> 27,966.00	<sup>(2)</sup> 2,034.00
Less: Expenses	(10,000.00)	<sup>(2)</sup> (9,322.00)	<sup>(2)</sup> (678.00)
NAV of the Fund before Management Fee and Trustee Fee	185,962,897.00	173,361,541.00	12,601,356.00
	-	0.30% p.a.	0.30% p.a.
Less: Management Fee	(1,528.46)	(1,424.89)	(103.57)
	0.015%		
Less: Trustee Fee	(76.42)	(71.24)	(5.18)
NAV of the Fund	185,961,292.12	173,360,044.87	12,601,247.25
Units in circulation (units)	200,000,000.00	170,000,000.00	30,000,000.00
<b>NAV per Unit</b>	<b>1.0198</b>	<b>0.4200</b>	

	Fund (MYR)	Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)
NAV of the Fund before creation of units for the day	185,961,292.12	173,360,044.87	12,601,247.25
<sup>(3)</sup> Net subscription amount	2,000,000.00	1,000,000.00	1,000,000.00
Closing NAV	187,961,292.12	174,360,044.87	13,601,247.25
Units in circulation (units)	203,361,570.49	170,980,618.11	32,380,952.38
<b>NAV per unit</b>		<b>1.0198</b>	<b>0.4200</b>

**Note:**

<sup>(1)</sup> MCR computation

	Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)
NAV of the Class x 100	<u>173,342,897.00 x 100</u>	<u>12,600,000.00 x 100</u>
NAV of the Fund before income and expenses	185,942,897.00	185,942,897.00
	= 93.22%	= 6.78%

<sup>(2)</sup> Apportionment based on MCR is as follows:

		Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)
Add: Income	30,000.00	MCR x Income = Income for Class ABC = 93.22% x MYR 30,000.00 = MYR 27,966.00	MCR x Income = Income for Class XYZ = 6.78% x MYR 30,000.00 = MYR 2,034.00
Less: Expenses	(10,000.00)	MCR x Expenses = Expenses for Class ABC	MCR x Expenses = Expenses for Class XYZ

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= 93.22% x MYR 10,000.00	= 6.78% x MYR 10,000.00
= MYR 9,322.00	= MYR 678.00

<sup>(3)</sup> Net subscription amount

	Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)
Net subscription amount*	MYR 1,000,000.00	MYR 1,000,000.00
NAV per unit	MYR 1.0198	MYR 0.4200
Number of units	980,618.11 units	2,380,952.38 units
Net subscription amount*	MYR 1,000,000.00	MYR 1,000,000.00

\* Subscription amount net of any withdrawal amount

**Note:** Please note the above is for illustration purpose only. NAV per unit is truncated to four (4) decimal places.

4.2 The textbox under the section of “Who is distributing this Fund?” at page 11 has been replaced and read as below:

**You should not make any payment directly or indirectly to any individual agent or employee of the Manager or issue a cheque in the name of an individual agent or employee of the Manager when purchasing this Fund.**

**5.0. ADDITIONAL INFORMATION**

5.1. The textbox under the section of “Information on your investment” at page 14 has been replaced and read as below:

**The Fund’s annual report is available upon request.**

**6.0. ANNEXURE – CLASS AI**

6.1. The information under the section of “Trustee Fee” at page 35 has been replaced and read as below:

**Trustee Fee** 0.015% per annum of the NAV of the Fund.

5

**7.0. ANNEXURE – CLASS AR**

7.1. The information under the section of “Trustee Fee” at page 38 has been replaced and read as below:

**Trustee Fee** 0.015% per annum of the NAV of the Fund.

5

**8.0. CONSENT**

8.1. HSBC (Malaysia) Trustee Berhad has given their consent for the inclusion of its name and statements in the form and context in which they appear in this Third Supplemental Prospectus and has not withdrawn such consent.

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