Principal®
In alliance with CIMB

Principal Islamic Asia Pacific Dynamic Equity Fund

Instant access to Shariah-compliant equities of Asia Pacific ex-Japan

Why invest in the Fund?

1 Exposure to Asia Pacific growth opportunities

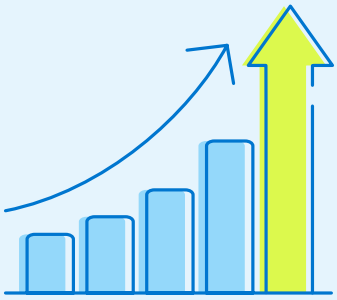
Gain access to Shariah-compliant equities across the Asia Pacific region (excluding Japan). The Fund seeks to participate in the region's long-term growth potential, supported by digital and economic development trends.

2 Diversified and actively managed portfolio

Invests across a range of Shariah-compliant assets, including equities, Sukuk, and Islamic deposits. Its diversified and flexible investment approach helps manage risk and reduce volatility through different market conditions.

3 Long-term growth objective

Designed for investors with a long-term investment horizon who seek capital appreciation and are comfortable with short-term market fluctuations.



Invest with Principal

Harnessing Distinctive Opportunities uncovered by 1000+ 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	Equity (Shariah-compliant) / Growth
Fund objective	The Fund aims to achieve long-term capital appreciation and income while complying with Shariah investment criteria, through investments in the emerging and developed markets of Asia Pacific ex Japan region.
Benchmark	MSCI AC Asia ex Japan Islamic Index for performance comparison purpose only.
Manager	Principal Asset Management Berhad
Base currency	MYR
Classes of unit	MYR, D
Application fee*	Up to 5.00% of the NAV per unit.
Management fee	Up to 1.80% per annum of the NAV of the Class.
Trustee Fee	Up to 0.045% per annum (includes local custodian fee but excludes foreign sub-custodian fees and charges (if any)) 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 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. Note: Cooling-off right is only given to first time investor investing with us or any of our Distributors. However, Principal Malaysia's staff or a person registered with a body approved by the SC to deal in unit trusts are not entitled to the cooling-off right. For transaction through e-Wallet App, cooling-off right is not applicable if you have withdrawn all or parts of your investment from Class D either to your e-Wallet or your bank account. Request for cooling-off can be made directly through Principal Malaysia and/or through the e-Wallet App (where 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:** • the minimum withdrawal applicable to the Class; • the minimum balance required (after the switch) for the Class, unless you are redeeming from the Class in entirety; and • the Withdrawal Fee of the Class (if any); **For switching into the Class:** • 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	When available, you may transfer your units to another investor subject to such terms and conditions as may be stipulated in the Deed. However, we may refuse to register a transfer of unit at our absolute discretion.

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 Trustee Fee), whether payable by the Fund or Class, payable by you to the Fund or payable by any other investors to the Fund.

Share class details

Transaction Information		Class MYR*	Class D
Minimum initial investment	Non-RSP	MYR 500	MYR 10
	RSP	MYR 500	MYR 500
	or such other amount as we may decide from time to time.		
Minimum additional investment	Non-RSP	MYR 200	MYR 10
	RSP	MYR 200	MYR 500
	or such other amount as we may decide from time to time.		
Minimum withdrawal		400 units or such other number of units as we may decide from time to time	MYR 10 or such other amount as we may decide from time to time
Minimum balance		500 units	10 units
		or such other number of units as we may decide from time to time.	

* The minimum initial investment for EPF-MIS shall be MYR1,000.00 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.

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 dated 28 April 2023 including any supplemental thereof for Principal Islamic Asia Pacific Dynamic Equity Fund 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®. © 2025 Principal Financial Services, Inc.

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