

Date of issuance: 16 February 2024

Product Highlights Sheet

Principal Islamic Global Responsible Equity Fund

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 the PHS false or misleading.

Statements 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.

Additional Statement

The Fund is a qualified Sustainable and Responsible Investment Fund (“SRI fund”) under the Guidelines on Sustainable and Responsible Investment Funds.

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 27 March 2023.

This PHS only highlights the key features and risks of this unlisted capital market product. You are advised to read this PHS together with the Prospectus dated 27 March 2023 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Islamic Global Responsible Equity Fund

Principal Islamic Global Responsible Equity Fund is an Islamic feeder fund issued by Principal Malaysia.

The Fund aims to provide capital growth through investments in one Islamic CIS, which invests in a globally diversified portfolio. The Fund is established as a multi-class fund and is allowed to establish new Class(es) from time to time without your prior consent.

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

Product Suitability

The Fund best suits you if you:

- have a medium to long term investment horizon;
- want a diversified portfolio of global Shariah-compliant instruments that adheres to Shariah principles;
- seek for capital growth; and
- can accept that returns may fluctuate over the investment period.

Key Product Features

Fund Category/Type	Feeder fund (Islamic) / Growth.
Base currency	USD
Benchmark	<p>As this is a feeder fund, the Fund adheres to the performance comparator of the Target Fund for performance comparison. The performance of the Target Fund will be referenced against the MSCI ACWI Islamic Index (“Index”) on the basis that the Target Fund seeks to outperform the Index.</p> <p><i>* Any changes to the Target Fund’s benchmark will be updated in our website and/or the Fund’s Product Highlights Sheet.</i></p>
Investment Strategy	<p>The Fund is a feeder fund that invests into a single Islamic CIS, i.e. Islamic Global Responsible Equity Fund (“Target Fund”). The Fund may also invest in Islamic liquid assets for liquidity purposes.</p> <p>In order to achieve its objective, the Fund will invest at least 85% of its NAV in the Target Fund; a fund established on 8 April 2022 under Principal Islamic Asset Management (Ireland) plc. The Fund may also invest up to 15% of its NAV in Islamic liquid assets for liquidity purposes and Islamic derivatives for the sole purpose of hedging arrangement.</p> <p>As the Fund is a qualified sustainable and responsible investment fund, at least two thirds (2/3) of the Fund’s NAV will be invested in investments that are subject to the ESG integration approach which involves the analysis of material factors in investment analysis and investment decisions, including ESG factors as defined in the United Nations sponsored Principles for Responsible Investment (“UNPRI”) including the selection, retention and realisation of the Fund’s investments. The Target Fund Investment Manager applies sustainability criteria when selecting investments for the Target Fund. The Target Fund Investment Manager analyses potential investee companies identified to determine whether they are consistent with the ESG considerations, that are promoted by the Target Fund. The Target Fund will adopt the investment policy under section 2.1. of the Prospectus to ensure that the Target Fund’s investment is in line with the sustainability criteria adopted and the overall impact of such investments of the Target Fund is not inconsistent with any other sustainability criteria. In the event that the Target Fund’s investment becomes inconsistent with the sustainability criteria adopted by the Target Fund, the Target Fund Investment Manager shall rectify the breach or dispose of the investment within three (3) months from the date of breach.</p> <p>The Fund will be actively rebalanced from time to time to meet sales and withdrawal transactions. This is to enable a proper and efficient management of the Fund. As this is a feeder fund, it will stay invested in the Target Fund as long as the Target Fund’s investment objective and strategies will enable the Fund to meet its investment objective. The Target Fund Investment Manager may take temporary defensive position when deemed necessary, provided that at least 79% of the Target Fund’s NAV is maintained in investments which are aligned with environmental and/or social characteristics adopted by the Target Fund.</p> <p>We will employ risk management strategy at the Fund level, where we will continuously monitor the objective, performance and suitability of the Target Fund to ensure that it is in line with the objective of the Fund. If we are of the opinion that the Target Fund no longer meets the Fund’s objective, we may, with your approval, replace the Target Fund with another CIS that is in line with the Fund’s objective and must be in compliance with Guidelines on Sustainable and Responsible Investment Funds.</p>

	Information on the Target Fund		
	Company	:	Principal Islamic Asset Management (Ireland) Plc
	Management Company	:	Principal Global Investors (Ireland) Limited
	Investment Manager	:	Principal Islamic Asset Management Sdn Bhd
	Sub-Investment Manager	:	Principal Asset Management (S) Pte Ltd
	Regulatory authority	:	Central Bank of Ireland
Launch date	Class MYR	:	27 March 2023
	Class MYR-Hedged	:	27 March 2023
	Class USD	:	27 March 2023
Financial year-end	31 July		
Distribution Policy	<p>Class MYR, Class MYR-Hedged and Class USD: Given the Fund's investment objective, the class of the Fund is not expected to pay any distribution. Distributions (if any) are at the Manager's discretion and will vary from period to period depending on the availability of realised income for distribution and performance of the Fund.</p>		
Manager	Principal Asset Management Berhad		
Trustee	HSBC (Malaysia) Trustee Berhad		
Shariah adviser	Amanie Advisors Sdn Bhd		
Solicitor	Soon Gan Dion & 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.
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 additional amounts on top of your existing instalments. 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.
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.
Liquidity risk	Liquidity risk refers to the ability to sell and convert the units held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension during exceptional situations), which may negatively impact the Fund and Unit holders may experience delay in the withdrawal process.
Shariah non-compliance risk	This refers to the risk of the Fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument or reclassification of Shariah status. In the event that the Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the Manager whereas any losses from disposal due to reclassification of Shariah status will be borne by the Fund. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as approved by the Shariah Adviser.

Specific risks related to Fund

<p>Currency risk</p>	<p>You should be aware that currency risk is applicable to Class(es) which is denominated in a different currency other 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 a depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es).</p> <p>As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, which will impact the NAV of a hedged Class.</p>
<p>Target Fund Manager's risk</p>	<p>Since the Fund invests into an Islamic CIS that is managed by another manager, the Target Fund Investment Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, may be affected negatively. Although the probability of such occurrence is minute, should the situation arise, subject to your approval, we reserve the right to seek for an alternative Islamic CIS that is consistent with the objective of the Fund and is in compliance with the Guidelines on Sustainable and Responsible Investment Funds.</p>
<p>Country risk</p>	<p>As the Fund invests in the Target Fund, which is domiciled in Ireland, the Fund's investments in the Target Fund may be affected by risks specific to Ireland. Such risks include adverse changes in Ireland's economic fundamentals, social and political stability, laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the Target Fund and consequently the Fund.</p>
<p>Sustainability risk</p>	<p>The Target Fund incorporates ESG considerations into its overall investment process and is managed in line with the Target Fund Management Company's sustainability risk policy. The Target Fund Sub-Investment Manager will define the manner in which sustainability risks are integrated into their investment decisions. The Target Fund may exclude securities of certain companies, industries or sectors and may forego certain investment opportunities, or dispose of certain holdings that do not align with the sustainability criteria. As such, the Target Fund may underperform funds that do not consider sustainability criteria in their investment strategy. This risk cannot be mitigated as it is inherent to the investment strategy of the Target Fund.</p> <p>The Target Fund's Sub Investment Manager may also rely on third party data to assess sustainability risk. However, the data used could be inaccurate. Hence, the Target Fund's Sub Investment Manager may not correctly assess the impact of sustainability risk, which may negatively impact the performance and consequently, the NAV of the Target Fund. The Target Fund Sub-Investment Manager will mitigate the risk by continuously assessing, including at the time of purchase, all relevant sustainability risks that have a material negative impact on the financial return of the investment. These processes aim to identify, measure, manage and monitor sustainability risks of the Target Fund, where relevant. However, consideration of sustainability risks does not necessarily imply that the Target Fund has a sustainability-aligned investment objective, but rather describes how sustainability risk information is considered as part of the overall investment process.</p>

Specific risks related to the Target Fund

As the Fund invests predominantly in the Target Fund, the Fund also assumes the risks associated with the Target Fund, which include but not limited to the following:

- Settlement risk
- Currency risk
- Currency hedging at share class level risk
- Valuation risk
- Interest rate risk
- Credit risk
- Credit rating risk
- Equity risk
- Market capitalisation risk
- Unlisted Shariah-compliant securities
- Investment in Islamic Collective Investment Schemes
- Rules 144A securities
- Common Reporting Standard ("CRS")
- Subscriptions/redemptions account
- Depository risk
- Reliance on Shariah adviser
- Shariah compliance
- Risks associated when investing in emerging markets
- Depository receipts
- Non-Investment grade securities
- Sustainable Finance Disclosures risk
- Efficient portfolio management risk
- Convertible securities risk
- Islamic derivatives
- Liquidity risk
- Redemption risk
- Volatility risk
- Operational risks (including cyber security and identity theft)

Risks associated with high yield instruments:

- Yield and market risk
- Default risk
- Liquidity risk
- Interest rate risk
- Sukuk investment risk

For more details, please refer to “Risk Factors” section of the Prospectus. 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, please 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(es) of units		
	Class MYR	Class MYR-Hedged	Class USD
Application Fee*	Up to 5.00% of the NAV per unit.		
Withdrawal Penalty	Up to 1.00% of the NAV per unit. Withdrawal Penalty is chargeable if a withdrawal is made within three (3) months from the Commencement Date. Thereafter, no Withdrawal Penalty will be charged. All Withdrawal Penalty will be retained by the Fund.		
Switching Fee	Switching is treated as a withdrawal from one class or fund and an investment into another class or Principal Malaysia’s fund (or its class). As such, 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. In addition, we may impose a		
	MYR100	MYR100	USD35
	(or equivalent) as the administrative fee for every switch. You may negotiate to lower the switching fee and/or administrative fee with us or our Distributors. We also have the discretion to waive the switching fee and/or administrative fee.		
Transfer Fee	A maximum of MYR50	A maximum of MYR50	A maximum of USD15
	may be charged for each transfer.		
Management Fee	Up to 1.80% per annum of the NAV of the Class.		
Trustee Fee	Up to 0.03% per annum (including local custodian fee but excluding foreign sub-custodian fee and charges) of the NAV of the Fund. The foreign sub-custodian fee and charges is dependent on the country invested and is charged monthly in arrears.		
Other charges payable directly by you when purchasing or withdrawing 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(es) of units		
		Class MYR	Class MYR-Hedged	Class USD
Minimum initial investment	Non-RSP	MYR100*	MYR100*	USD100
	RSP	MYR100*	MYR100*	Currently, RSP is not available.
		or such other amount as we may decide from time to time.		
Minimum additional investment	Non-RSP	MYR100	MYR100	USD100
	RSP	MYR100	MYR100	Currently, RSP is not available.
		or such other amount as we may decide from time to time.		
Minimum withdrawal		100 units	100 units	100 units
		or such other number of units as we may decide from time to time.		
Minimum balance		100 units	100 units	100 units
		or such other number of units as we may decide from time to time.		
Switching		<p>Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> ▪ 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). <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p>		
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		Six (6) Business Days from the date the complete application is received and accepted by us or Distributors from the first time individual investor investing with us or our Distributors to exercise a cooling-off right. However, Principal Malaysia's staff or a person registered with a body approved by the SC to deal in unit trusts funds are not entitled to the cooling-off right.		

* The minimum initial investment for EPF-MIS (where available) shall be MYR1,000 or such other amount as may be determined by the 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 the Trustee Fee); (b) other charges payable by you in respect of 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 foreign currency translation 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 another investor.

You may withdraw by completing a withdrawal application and submit it to the relevant Distributor or our head office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Penalty, if any. Under normal circumstances, you will be paid in the currency of the Class (e.g. Class USD will be paid in USD) within fifteen (15) Business Days of receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

Should withdrawal proceeds from the Target Fund be deferred or the Target Fund’s NAV be suspended during any period, we may not be able to pay the withdrawal proceeds to you within fifteen (15) Business Days. We may instead pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.

For more information on withdrawal, switching, 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: 31 July 2023 in %	Since inception 27 March 2023 until 31 July 2023
Class MYR	20.13
Class MYR-Hedged	10.06
Class USD	18.74
Benchmark	52.71

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 31 July 2023 in %	Since inception 27 March 2023 until 31 July 2023
Class MYR	-
Class MYR-Hedged	-
Class USD	-
Benchmark	-

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio (“PTR”)

FYE: 31 July 2023	Since inception 27 March 2023 until 31 July 2023
Fund	0.81

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 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 Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. 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, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

Application Fee	- Preliminary charge on each investment.
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. In respect of the Target Fund, it means a day on which the banks in Ireland are open for normal business. Note: We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund's manager declares a non-dealing day.
CIS	- Collective investment schemes.
Class	- Any class of units representing similar interests in the assets of the Fund.
Class MYR	- The Class issued by the Fund denominated in MYR.
Class MYR-Hedged	- The Class issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and MYR.
Class USD	- The Class issued by the Fund denominated in USD.
Commencement Date	- The next Business Day immediately following the end of the initial offer period.
Deed	- The principal deed and all supplemental deed in respect of the Fund made between us and the Trustee, in which the Unit holders agree to be bound by the provisions of the Deed.
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 IUTA.
Fund or IGRF	- Principal Islamic Global Responsible Equity Fund.
GUTF	- Guidelines on Unit Trust Funds issued by the SC.
Management Fee	- A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund.
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.

NAV of the Class	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 unit trust scheme consultants of Principal Malaysia (authorised Principal Malaysia distributors).
Principal Malaysia, the Manager, we or us	- 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 27 March 2023 and first supplemental prospectus dated 16 February 2024 in respect of the Fund issued by us describing the details of the Fund.
SC	- Securities Commission Malaysia.
Shariah	- Islamic law originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (pbuh) and ijtehad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah Adviser	- Amanie Advisors Sdn Bhd.
Target Fund	- The Islamic CIS that the Fund invests predominantly in. Currently, it refers to Islamic Global Responsible Equity Fund.
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 of the Fund.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Penalty	- A penalty levied upon withdrawal under certain terms and conditions (if applicable).

Note: 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 disclosed in this PHS should be indicated as Malaysia time; and
- reference to "days" in this PHS will be taken to mean calendar days.