Date of issuance: 30 September 2025

Product Highlights Sheet
Principal Islamic Global Technology Fund
(Class USD, Class MYR & 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 the 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 28 April 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. You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Islamic Global Technology Fund

The Fund is a feeder fund issued by Principal Malaysia. The Fund aims to provide capital appreciation through investments in one (1) Islamic CIS, which invests primarily in a diversified portfolio of technology related companies. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time without your prior consent.

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

Product Suitability

The Fund best suits you if you:

- have a medium to long term investment horizon;
- seek for capital appreciation by investing in equity securities;
- seek for a growth investment in the technology sector in the US and around the world; and/or
- can accept that returns may fluctuate over the investment period.

Key Product Features

Fund category/Type	Feeder Fund (Islamic) / Growth
Base currency	USD
Benchmark	As this is a feeder fund, the Fund adheres to the benchmark of the Target Fund for performance comparison. The benchmark of the Target Fund is the S&P Global 1200 Shariah Information Technology Index, which may be found on Key Investor Information Document of the Target Fund and available on www.franklintempleton.lu. *Note: Any changes to the Target Fund's benchmark will be updated in our website and/or the Fund's Product Highlights Sheet.*
Investment strategy	The Fund is a feeder fund that invests into a single Islamic CIS, i.e. the Target Fund. The Fund may also invest in Islamic liquid assets for liquidity purposes. In order to achieve its objective, the Fund will invest at least 85% of its NAV in the Target Fund; a fund established on 24 February 2022 under Franklin Templeton Shariah Funds. The Fund may also invest up to 15% of its NAV in Islamic liquid assets for liquidity purposes and Islamic derivative for the sole purpose of hedging arrangement. 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, we do not intend to take temporary defensive position for the Fund during adverse market, economic and/or any other conditions. This is to allow the Fund to mirror the performance of the Target Fund in either bullish or bearish market conditions. However, Franklin Advisers, Inc. ("the Target Fund Investment Manager") may take temporary defensive position when deemed necessary. We do not employ risk management strategy on the portfolio of the Target Fund. However, Franklin Templeton International Services S.à r.l ("the Target Fund Management Company") and/or the Target Fund Investment Manager will employ a risk management process in respect of the Target Fund that enables the Target Fund Management Company to monitor and measure at any time the risk of the positions and their contribution to the overall risk profile of the Target Fund. 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 Islamic CIS that is in line with the Fund's objective. In such circumstances, we will redeem our investment in the Target Fund and invest in another Islamic CIS on a staggered basis for a smooth transition, if the Target Fund imposes any conditions in relation to redemption of units or if the manager of the newly identified target fund exercises its discretion to apply anti-dilution levy* in relation to the applications for units. Thus, the time frame required to perform the transition will depend on such conditions, if any, imposed by the Target Fund as well as any conditions associated with a dilution adjustment that may be made by the newly identified target fund. Hence during the transition period, the Fund's investments may differ from the stipulated objective, investment strategies and/or investment restrictions and limits. The Fund also may, with the concurrence of the Trustee, hold more than 15% of Islamic Deposits on a temporary basis to meet redemption requests and to manage expenses of the Fund. Currently, the Fund invests in USD I Class Accumulation Shares of the Target Fund, which is denominated in USD. The Fund may change its entire investment into another class of the Target Fund (which must be denominated in the same currency) if we are of the opinion that the change is in the interest of the Unit

	holders. If we wish to effect such change, we will seek concurrence from the Trustee and you will be notified before implementation. *Note:* ** Anti-dilution levy is an allowance for fiscal and other charges that is added to the NAV per unit to reflect the costs of investing application monies in underlying assets of the Target Fund or newly identified target fund.* <u>Information on the Target Fund</u>

Target Fund	:	Franklin Shariah Technology Fund
Currency Denomination	:	USD
Target Fund Management Company	:	Franklin Templeton International Services S.à r.l
Target Fund Investment Manager	:	Franklin Advisers, Inc.
Regulatory authority	:	Commission de Surveillance du Secteur Financier

Launch date	Class USD	14 July 2022	Class MYR-Hedged	14 July 2022
	Class MYR	14 July 2022		
Distribution policy	Class USD, Class MYR 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.			
Financial year-end	31 May			
Manager	Principal Asset Management Berhad			
Trustee	HSBC (Malaysia) Trustee Berhad			
Solicitors	Soon Gan Dion & Partners			

Key Risks

General risks of investing in a 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 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. Please note that financing is not encouraged. The Manager does not provide financing for the purchase of units of the Fund.
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 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 Islamic CIS into cash. This may be affected by the liquidity policy applied by the Islamic CIS (e.g. suspension of the Islamic CIS), 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. 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. 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 the Fund	
Currency risk	You should be aware that currency risk is applicable to Class(es) which is 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 a depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es). 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, in which will impact the NAV of a hedged Class.
Target Fund manager**'s** risk	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, would be affected negatively. Although the probability of such occurrence is minute, should the situation arise, we reserve the right to seek for an alternative Islamic CIS that is consistent with the objective of the Fund.
Country risk	As the Fund invests in the Target Fund, which is domiciled in Luxembourg, the Fund's investments in the Target Fund may be affected by risks specific to Luxembourg. Such risks include adverse changes in Luxembourg's 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.
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:

- General risk
- Chinese market risk
- Concentration risk
- Counterparty risk
- Emerging markets risk
- Foreign currency risk
- Liquidity risk
- Market risk
- Shariah compliance risk
- Small and mid-sized companies 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 your 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 USD	Class MYR	Class MYR-Hedged
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 a Class and an investment into another Class or Principal Malaysia's fund (or its class). As such, you will 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) to be switched into. 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		
	USD35	MYR100	MYR100

	Class USD	Class MYR	Class MYR-Hedged
	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 USD15	A maximum of MYR50	A maximum of MYR50
	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 of the NAV of the Fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).		
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.		
Other fees payable indirectly by you when investing in the Fund	Other fees indirectly incurred by a feeder fund such as dilution adjustment, annual depositary fees and transaction fees of the Target Fund. As such, you are indirectly bearing the dilution adjustment, depositary fees and transaction fees charged at the Target Fund level.		

Note: Subject always to the provisions of the Deed and the 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, Class, payable by you to the Fund or payable by any other investors to the Fund.

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.

Transaction Information

	Class USD	Class MYR	Class MYR-Hedged
Minimum initial investment	USD100	MYR100	MYR100
	or such other amount as we may decide from time to time.		
Minimum additional investment	USD100	MYR100	MYR100
	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.		
Regular Savings Plan **("RSP")**	Currently, RSP is not available.	RSP is available. It allows you to make regular monthly investments of MYR100 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR100 or such other amount as we may decide from time to time.	
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 Penalty 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.		

	Class USD	Class MYR	Class MYR-Hedged
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 completed 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 thirteen (13) 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.		

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 may be): (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 (i.e. USD). 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, Principal Malaysia's office or such other channel (where applicable). 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. You will have to bear the applicable bank fees and charges, if any.

Under normal circumstances, you will be paid in the currency of the Class (e.g. Class MYR will be paid in MYR) within thirteen (13) Business Days of receipt of the complete withdrawal request. This process involves the submission of the Fund's withdrawal request to the Target Fund in which the Target Fund will process within five (5) Business Days, but in any event within thirty (30) Business Days of receipt of the complete withdrawal request, should any of the following events occur:

(i) the Target Fund's NAV is suspended during any period; or
(ii) withdrawal proceeds from the Target Fund is deferred.

Subsequently, payment will be made to you after the receipt of the withdrawal proceeds from the Target Fund. Nonetheless, we will 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 the withdrawals, 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 incurred 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 May 2025 in %	1-Year	3-Years	Since inception
Fund – Class USD	6.55	-	15.17
Fund – Class MYR	(3.71)	-	13.28
Fund – Class MYR-Hedged	3.88	-	12.43

Benchmark	12.25	-	26.77

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 31 May, in %	2025	2024	Since inception to 2023
Fund – Class USD	6.55	27.83	10.30
Fund – Class MYR	(3.71)	30.43	14.06
Fund – Class MYR-Hedged	3.88	24.76	8.16
Benchmark	12.25	35.86	29.91

Note: All performance figures have been extracted from Lipper.

During the financial year under review, the fund posted mix return across different share class, underperforming the benchmark return. Class MYR decreased by 3.71%, while Class MYR-H and Class USD increased by 3.88% and 6.55% respectively.

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

Portfolio Turnover Ratio ("PTR")

FYE: 31 May	2025	2024	2023
Fund	0.51	1.05	1.47

The Fund's PTR decreased from 1.05 times to 0.51 times during the financial year under review. The turnover reflects the investments and withdrawals in the target fund.

Distribution

FYE: 31 May		2025	2024	2023
Class USD	Gross distribution per unit (Sen)	2.93	-	-
	Net distribution per unit (Sen)	2.93	-	-
Class MYR	Gross distribution per unit (Sen)	1.48	-	-
	Net distribution per unit (Sen)	1.48	-	-
Class MYR-Hedged	Gross distribution per unit (Sen)	0.61	-	-
	Net distribution per unit (Sen)	0.61	-	-

The Fund distributed a total net income of USD3.56 million to unit holders for the financial year ended 31 May 2025. Distribution was in the form of cash or reinvested into additional units in the Fund at the NAV per unit on the distribution date.

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) 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

(iii) 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 the 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

(iv) 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.
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 stock exchange in Luxembourg is open for 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. This information will be communicated to you via our website at www.principal.com.my.*
CIS	-	Collective investment scheme.
Class	-	Any class of units representing similar interests in the assets of the Fund.
Class MYR	-	The Class of units issued by the Fund denominated in MYR.
Class MYR-Hedged	-	The Class of units 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 of units issued by the Fund denominated in USD.
Commencement Date	-	The next Business Day immediately following the end of the initial offer period of the respective Class.
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.
Distributors	-	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 IGTF	-	Principal Islamic Global Technology Fund.
GUTF	-	Guidelines on Unit Trust Funds issued by SC.
IUTA	-	Refers to "Institutional Unit Trust Schemes 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 the Manager for managing the portfolio of the Fund.
MYR	-	Malaysian Ringgit.
NAV	-	Net Asset Value.
NAV of the Class	-	The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
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.
NAV per unit	-	The NAV attributable to a Class of units 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, 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 28 April 2025 issued by us describing the details of the Fund.
SC	-	Securities Commission Malaysia.

Target Fund	-	The Islamic CIS that the Fund invests predominantly in. Currently, it refers to Franklin Shariah Technology 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 for the Fund.
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 Penalty	-	A penalty 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.*

The remainder of this page has been left blank intentionally.