Principal®
In alliance with CIMB

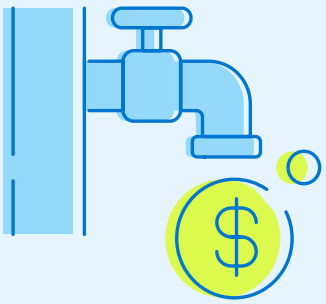
# Principal Money Market Income Fund

Short-term savings, steady potential

## Why invest in the Fund?

### 1 Potential stream of income

The Fund invests in short-term money market instruments, offering the potential for a steady income stream over time.

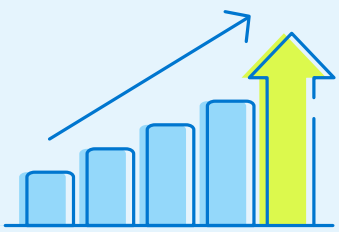


### 2 Convenient and flexible

With its liquid structure, The Fund fits into investors' short-term financial planning, offering convenience along with potentially better returns than traditional bank accounts.

### 3 A steadier option for short-term needs

The Fund invests in high-quality money market instruments, aiming to offer more predictable performance, making it suitable for investors seeking stability.



### 4 Active portfolio oversight

The Fund is actively managed by an experienced team that continuously monitors market conditions and applies a structured investment process to reduce risk.

*Returns are not guaranteed

# 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** | Money Market / Income | |
| **Fund objective** | The Fund aims to provide a low risk investment option that normally earns higher interest than traditional bank accounts. | |
| **Benchmark** | CIMB Bank Overnight Rate for performance comparison purposes only. | |
| **Manager** | Principal Asset Management Berhad | |
| **Classes of unit** | AI, AR | |
| **Application fee** | Nil. | |
| **Management fee** | Up to 0.40% per annum of the NAV of the Class. | |
| **Trustee Fee** | Up to 0.015% 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** | **Class AI** | **Class AR** |
| | Not applicable for this Class | For first time 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 MYR within seven (7) Business Days , from the day we receive the complete documentations. Please note that the 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 trust funds are not entitled to the cooling-off right.<br><br>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. |
| **Switching** | Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:<br>**For switching out of the Class:**<br>• the minimum withdrawal applicable to the Class;<br>• the minimum balance required for the Class, unless you are withdrawing from the Class in entirety; and<br>• the Withdrawal Fee of the Class (if any);<br>**For switching into the Class:**<br>• the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and<br>• the Switching Fee applicable for the proposed switch (if any).<br>You may negotiate to lower the amount for your switch with us or our Distributors. | |
| **Transfer** | We may, at our absolute discretion, allow/refuse Unit holders to transfer their units subject to such terms and conditions as may be stipulated in the Deed. | |

*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 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 AI | Class AR# |
|---|---|---|
| **Minimum initial investment** | MYR 10,000 | MYR 10,000 |
| | or such other amount as we may decide from time to time. | |
| **Minimum additional investment** | MYR 1,000 | MYR 1,000 |
| | or such other amount as we may decide from time to time. | |
| **Minimum withdrawal** | 1,000 units | 1,000 units |
| | or such other number of units as we may decide from time to time. | |
| **Minimum balance** | 5,000 units | 5,000 units |
| | or such other number of units as we may decide from time to time. | |
| **Regular Savings Plan** | RSP is available for the Class. The RSP allows you to make regular monthly investments of MYR1,000 or more, direct from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR10,000 or such other amount as we may decide from time to time. | |

# The minimum initial investment for EPF-MIS shall be MYR1,000 or such other amount as determined by EPF or as per the amount stated above, whichever is higher. Pleases note that there may be changes to the status of the eligibility of the Fund under the EPFMIS 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 3 July 2023 including any supplemental thereof for Principal Money Market Income 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 the head office of Principal Asset Management Berhad, 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.

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

**Customer Service Centre**
Level 31, Exchange 106, Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.