Date of issuance: 30 April 2026

Product Highlights Sheet
Principal Money Market Income 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 omission of other facts which would make any statement in this 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.

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 23 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 for Principal Money Market Income Fund dated 3 July 2023 and its supplementary (if any). You are advised to request, read and understand the Prospectus before deciding to invest.

Brief Information on Principal Money Market Income Fund

Principal Money Market Income Fund is a money market fund issued by Principal Malaysia. The Fund aims to provide a low risk investment option that normally earns higher interest than traditional bank accounts. The Fund is established with a multi-class structure and is allowed to establish new Class(es) from time to time.

This is neither a capital protected nor capital guaranteed fund.

Product Suitability

The Fund is suitable for investors who:

- have either a short-term or medium-term investment horizon;
- want a portfolio that invest in Deposits;
- desire a stream of income; and/or
- seek preservation of capital* and flexibility in investment.

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

Key Product Features

Fund Category/Type	Money Market / Income					
Base currency	MYR					
Benchmark	CIMB Bank Overnight Rate for performance comparison purpose only.					
Investment policy and strategy	The Fund may place at least 90% of its NAV in Deposits as well as invest in money market instruments and short-term debt securities with a minimum credit rating of "BBB3" or "P2" by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance or "BBB-" by S&P or equivalent rating by any other international rating agencies, all of which have a remaining maturity period of 397 days or less. Up to 10% of the Fund's NAV may be invested in debt securities which have a remaining maturity period of more than 397 days but less than 732 days. The Fund will be actively managed with frequency that will depend on the market conditions and the market outlook. The investment policy and strategy is to invest in liquid and low risk short-term investments for capital preservation. The Fund may also invest up to 30% of its NAV in foreign Eligible Markets. The asset allocation strategy for this Fund is as follows: ▪ at least 90% of the Fund's NAV in Deposits, money market instruments and/or short-term debt securities; and ▪ up to 10% of the Fund's NAV in debt securities with maturity period of more than 397 days but less than 732 days. ***Note:*** *The Fund is neither a capital guaranteed fund nor a capital protected fund.*					
Launch date	Class AI	:	18 February 2004	Class AR	:	13 August 2021
Financial year-end	31 December					
Distribution policy	Class AI and Class AR: Quarterly, if any, within fourteen (14) days after the last day of each quarter.					
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.
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.
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 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.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset without causing market dislocation. This depends on the supply and demand as well as the asset's volume or amount traded in the market. If the fund holds assets that are illiquid or difficult to dispose, the value of the fund and consequently the value of unit holders' investment in the fund may be negatively affected.
Specific risks of the Fund	
Credit and default risk	The Fund will be exposed to a certain degree of credit and default risk of issuers or counterparties when the Fund invests in money market instruments and/or places in Deposits. Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer or counterparties may impact the value as well as liquidity of the investments. Default risk relates to the risk that a securities issuer or counterparties either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investments. This could adversely affect the value of the Fund. We aim to mitigate this risk by performing bottom-up and top-down credit research and analysis to determine the creditworthiness of its issuers or counterparties, and impose investment limits on exposures to issuers or counterparties with different credit profiles as a precautionary step to limit any loss that may arise directly or indirectly as a result of a defaulted exposure.
Country risk	Investments of the Fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund to fall.
Currency risk	As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Interest rate risk	Interest rate risk refers to the impact of interest rate changes on the valuation of debt securities and money market instruments. When interest rates rise, debt securities and money market instruments prices generally decline and this may lower the market value of the Fund's investment in debt securities and money market instruments. In managing the debt securities, we take into account the coupon rate and time to maturity of the debt securities with an aim to mitigate the interest rate risk. As for money market instruments, the typical tenor of these instruments are less than 12-month maturity and unlike debt instrument, any change to interest rate will only have a minor impact to the prices of these instruments.

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, you should consult professional advisers for a better understanding of the risks.

Investors should note that investment in the Fund is not the same as placement in a deposit with a financial institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in the Fund.

Note: *If your investments are made through an IUTA via a nominee system of ownership, you would not be deemed to be 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 AI	**Class AR**
Application Fee*	Nil.	
Withdrawal Fee	Nil.	
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(es)). 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(es)). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its classes) to be switched into has a lower Application Fee. In addition, we may impose a MYR100 administrative fee for each 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 MYR50.00 may be charged for each transfer.	
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	
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	Only expenses that are directly related to the Fund can be charged to the Fund. 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 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 AI	**Class AR[#]**
Minimum initial investment	MYR10,000 or such other amount as we may decide from time to time.	
Minimum additional investment	MYR1,000 or such other amount as we may decide from time to time.	
Minimum withdrawal	1,000 units or such other number of units as we may decide from time to time.	
Minimum balance	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.	
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 for the Class, unless you are withdrawing from the Class in entirety; and o the Withdrawal Fee 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 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	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.	
Cooling-off period	Not applicable for this Class	For first time investor investing with us, you have six (6) Business Days after your initial investment (i.e. the date the complete application is received and accepted by us or our Distributors) to reconsider the 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 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. 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.

#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 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 a Business Day at the end of that Business Day (T day). The NAV per unit for a Business Day is available on our website at **www.principal.com.my** after 10:00 a.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 units 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 or Principal Malaysia's 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 Fee, if any. You will be paid in MYR within three (3) Business Days of receipt of the complete withdrawal request. For a withdrawal amount greater than MYR 30 million, you are required to provide us with a written notice (electronically or otherwise) of minimum seven (7) Business Days of such intention to withdraw to enable us to process the withdrawal. You will have to bear the applicable bank fees and charges, if any.

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 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 December 2025 in %	1-Year	3-Years	5-Years	10-Years	Since inception
Class AI	3.50	3.65	3.16	3.24	3.06
Class AR	3.50	3.65	3.15	3.23	3.17
Benchmark	1.53	1.56	1.20	1.33	1.57

***Note**: All performance figures have been extracted from Lipper.*

Annual total return of the Fund

FYE: 31 December, in %	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Class AI	3.50	3.69	3.78	2.50	2.34	2.42	3.40	3.80	3.59	3.39
Class AR	3.50	3.67	3.79	2.49	2.33	-	-	-	-	-
Benchmark	1.53	1.62	1.53	0.85	0.50	0.78	1.59	1.60	1.61	1.72

***Note**: All performance figures have been extracted from Lipper.*

For the financial year under review, the total return for Class AI and Class AR stood at 3.50% respectively. Both classes outperformed the benchmark return of 1.53%.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day – NAV of previous day}}{\text{NAV of previous day}} * 100$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$

Portfolio Turnover Ratio ("PTR")

FYE: 31 December	2025	2024	2023
Fund	0.65	0.61	0.80

The Fund's PTR for the financial year under review increased from 0.61 times to 0.65 times compared to the previous year's corresponding period, mainly due to a higher number of transactions.

Distribution

FYE: 31 December		2025	2024	2023
Fund	Gross distribution per unit (Sen)	3.10	3.26	5.40
	Net distribution per unit (Sen)	3.10	3.26	5.40

The Fund distributed a total net income of RM5.82 million to unit holders for the financial year ended 31 December 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) on 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 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

(b) 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 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 & 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.
Class	-	Any classes of units representing similar interest in the assets of the Fund.
Class AI and Class AR	-	The Class of units issued by the Fund denominated in MYR and differentiated by feature such as type of eligible investors and/or transaction methods.
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.
Deposits	-	As per the definition of "deposit" in the Financial Services Act 2013 and "Islamic deposit" in the Islamic Financial Services Act 2013.
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 IUTAs.
Eligible Market	-	An exchange, government securities market or an OTC market that is regulated by a regulatory authority of that jurisdiction, that is open to the public or to a substantial number of market participants, and on which financial instruments are regularly traded.
EPF	-	Employees Provident Fund.
EPF-MIS	-	EPF Members Investment Scheme.
Fund or MMI	-	Principal Money Market Income Fund.
IMS	-	Investment Management Standards issued by the Federation of Investment Managers Malaysia.
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.
MARC	-	Malaysian Rating Corporation Berhad.
MYR	-	Malaysian Ringgit.
NAV	-	Net Asset Value.
NAV of the Fund	-	The value of all 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 per unit	-	The NAV attributable to a Class divided by the number of units in circulation for that Class, at the valuation point.
Prospectus	-	Refers to the prospectus dated 3 July 2023, first supplemental prospectus dated 5 September 2023, second supplemental prospectus dated 28 July 2025 and combined supplemental prospectus dated 24 December 2025 (this combined supplemental prospectus shall be referred to as the third supplemental prospectus) issued by us describing the details of the Fund.
Principal Distributors	-	Refers to the authorised unit trust scheme consultants registered with Principal Malaysia.
Principal Malaysia or the Manager	-	Principal Asset Management Berhad.

PHS	-	Refers Product Highlights Sheet; this document issued by us that contains clear and concise information of the salient features of the Fund.
RAM	-	RAM Rating Services Berhad.
S&P	-	Standard & Poor's.
SC	-	Securities Commission Malaysia.
Switching Fee	-	A charge that may be levied when switching is done from one (1) fund to another.
Transfer Fee	-	A nominal fee levied for each transfer of units from one (1) Unit holder to another.
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.
UK	-	United Kingdom.
Unit holder	-	The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Fee	-	A charge 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, legislation 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.*

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