



Utamakan persaraan anda

Apabila ia melibatkan simpanan persaraan, anda pasti mahukan keyakinan bahawa anda telah memilih yang terbaik. Kami boleh membantu anda membuat keputusan yang dapat menenangkan minda anda.

Mengapa simpanan persaraan amat penting?



Jangka hayat yang lebih panjang

Rakyat Malaysia dijangka hidup melebihi 72 tahun¹. Ia bermakna anda mungkin hidup selama 12-17 tahun tanpa pendapatan aktif! Oleh kerana tempoh hayat individu semakin meningkat, kehabisan wang dalam persaraan adalah satu kemungkinan yang sebenar.



Melebihi inflasi

Seiring dengan masa, impak inflasi boleh menjadi ketara dan ia mungkin mengurangkan kuasa-beli anda. Peningkatan kos sara hidup dan penjagaan kesihatan adalah faktor penting yang perlu dipertimbangkan! RM1,000 pada hari ini akan susut nilainya berbanding dengan 10 tahun akan datang. Justeru itu, adakah simpanan semasa anda cukup untuk menampung keperluan anda selepas bersara?



Kekurangan simpanan

2 daripada 3 ahli aktif KWSP adalah dijangka gagal mencapai pencen minimum sebanyak RM1,000 sebulan untuk menampung kehidupan aktif selepas bersara²

¹ Selected Demographic Indicators Malaysia 2019, Department of Statistic.
² Social Protection Insight 2018, KWSP.

Melabur dalam Skim Persaraan Swasta (PRS) dan lihat simpanan anda bertambah nilainya hasil kesan pengkompaunan

Lihatlah pelaburan anda bertambah nilainya dalam masa beberapa tahun.

Jana pendapatan dari pelaburan asal dan pendapatan yang dilaburkan semula. Lebih awal anda mula melabur, lebih banyak faedah anda dikompaunkan. Hasilnya, lebih banyak simpanan persaraan yang anda akan nikmati.

Simpanan Terkumpul (RM) – Pengkompaunan pada kadar 8% setahun

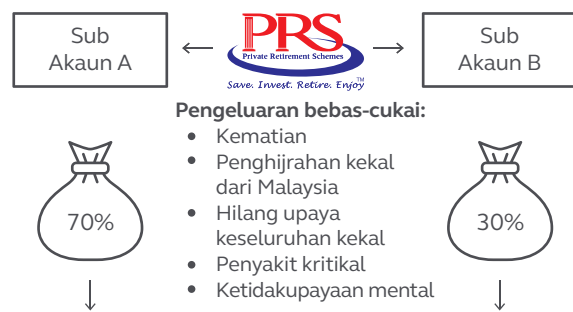
Simpanan Bulanan (RM)	15 tahun	20 tahun	25 tahun	30 tahun	35 tahun
250	87,970	148,270	236,860	367,040	558,300
500	175,945	296,535	473,725	734,075	1,116,610
800	281,510	474,460	757,960	1,174,520	1,786,580
1,000	351,890	593,075	947,450	1,468,150	2,233,225

Kadar pulangan dan inflasi yang digunakan dalam jadual diatas hanyalah untuk ilustrasi.

Tingkatkan caruman wajib anda dengan Skim Persaraan Swasta (PRS)

Apakah Skim Persaraan Swasta (PRS)?

- Skim sukarela yang boleh membantu anda berada di landasan yang tepat untuk mencapai matlamat persaraan anda.
- 70% simpanan dikunci sehingga usia 55 tahun manakala 30% lagi tersedia untuk pengeluaran tertakluk dengan syarat tertentu.



Dikunci sehingga berumur 55 tahun

Pengeluaran bebas-cukai:

- Kematian
- Penghijrahan kekal dari Malaysia
- Hilang upaya keseluruhan kekal
- Penyakit kritikal
- Ketidakupayaan mental

Tidak dikunci.

Pengeluaran pra-persaraan dari sub-akaun B sahaja*:

- Tujuan Perumahan – Bebas cukai
- Tujuan Penjagaan Kesihatan – Bebas cukai
- Pengeluaran selain diatas dikenakan cukai 8% keatas jumlah pegeluaran
- * Boleh dikeluarkan selepas satu (1) tahun pelaburan pertama, dan selepas itu, sekali setahun.

Panduan terperinci menerangkan proses dan kriteria kelayakan terdapat di laman sesawang PPA: www.ppa.my

Manfaat

- 1. Sokongan tambahan**
Rancang kehidupan yang selesa dihari tua.
- 2. Pelepasan cukai**
Nikmati pelepasan cukai peribadi untuk RM3,000 pertama (sehingga tahun 2021).
- 3. Kepakaran kewangan**
Para Pengurus Dana Aset kami merupakan penerima anugerah dan bertauliah.
- 4. Pilihan pelaburan fleksibel**
Pilih Skim Konvensional atau Patuh Syariah yang menepati matlamat, keutamaan dan kepentingan anda.

Cara Bermula

01. Pilih pendekatan anda

Lakukan-Untuk-Saya (Do-It-For-Me)

Pasukan pelaburan kami akan melakukan pelaburan untuk anda. Dana yang bersesuaian* akan dipilih secara automatik berdasarkan umur anda. Apabila anda mencapai kumpulan umur yang seterusnya, pelaburan anda akan dialihkan kepada dana bersesuaian* yang seterusnya.

Saya-Lakukan-Sendiri (Do-It-Myself)

Anda boleh memilih sendiri dana yang paling sesuai untuk anda. Pilihan ini sesuai jika anda berpengetahuan tentang pelaburan dan memilih untuk menguruskan portfolio anda sendiri.

	Pendekatan Pelaburan	Principal PRS Plus	Principal Islamic PRS Plus	
Saya-Lakukan-Sendiri	Lakukan-Untuk-Saya	=> 50 tahun	Principal PRS Plus Conservative	Principal Islamic PRS Plus Conservative
		=> 40 tahun < 50 tahun*	Principal PRS Plus Moderate	Principal Islamic PRS Plus Moderate
		< 40 tahun*	Principal PRS Plus Growth	Principal Islamic PRS Plus Growth
			Principal PRS Plus Equity	Principal Islamic PRS Plus Equity
		Principal PRS Plus Asia Pacific Ex Japan Equity	Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	

02. Caruman

Menyimpan dengan lebih banyak demi persaraan anda. Lakukan caruman dan tambahan secara tetap. Pelbagai kaedah caruman untuk anda pilih:



Pelan Simpanan Tetap melalui potongan akaun simpanan atau gaji**



Caruman sekaligus melalui cek/draf bank/platform online*



Mengalihkan lebihan caruman KWSP majikan** Sebagai contoh, jika anda menerima caruman KWSP 15% daripada majikan, anda boleh memilih untuk mengalihkan sehingga 3% kepada PRS.

*Principal Website (www.principal.com.my)

**Tersedia jika majikan anda menyertai program Rakan Korporat PRS Plus dengan kami dan membenarkan pilihan ini. Hubungi kami di 603-2084 8888.

03. Penamaan

Anda boleh membuat penamaan untuk menyerahkan baki Skim Persaraan Swasta (PRS) anda kepada yang tersayang jika berlaku kematian. Dengan adanya penamaan, orang yang tersayang tidak dibebani kebimbangan semasa membuat pengeluaran daripada akaun PRS anda.

*Tertakluk kepada prosedur operasi standard

Kelayakan

Individu yang berumur 18 tahun dan ke atas*** boleh membuka akaun Skim Persaraan Swasta (PRS) dan mula membuat caruman. Hanya lengkapkan borang yang diperlukan, tandatangan dan serahkan kepada mana-mana Perunding Skim Persaraan Swasta (PRS) bertauliah kami di mana-mana CIMB Bank, Perunding Skim Unit Amanah atau pendedar kami yang dilantik.

***Kecuali residen dan warganegara AS



Untuk maklumat lanjut, layari www.principal.com.my, hubungi kami di **+603-7718 3000**, emel kami di service@principal.com.my atau kunjungi mana-mana cawangan pendedar yang diluluskan di seluruh negara.

Nota:

Maklumat yang terkandung dalam risalah ini mungkin akan dipinda tanpa diberitahu terlebih dahulu. Sekiranya berlaku kekeliruan berhubung dengan terjemahan Bahasa Malaysia di dalam risalah ini, segala syarat yang termaktub dalam Bahasa Inggeris akan dikuatkuasakan.

Penafian

Dokumen Penzahiran berikut telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia ("SC"):

- Gantian Kedua Dokumen Penzahiran Principal PRS Plus[^] bertarikh 22 April 2020 dan Document Penzahiran Tambahannya (sekiranya ada); dan
- Gantian Kedua Dokumen Penzahiran Principal Islamic PRS Plus[^] (Skim Persaraan Swasta Patuh Syariah) bertarikh 22 April 2020 dan Document Penzahiran Tambahannya (sekiranya ada) (secara kolektifnya dirujuk sebagai "Dokumen Penzahiran").

Kami menyarankan agar anda membaca dan memahami kandungan Dokumen Penzahiran ini sebelum membuat caruman dan menyimpan Dokumen Penzahiran tersebut untuk rujukan anda. Sebarang terbitan unit-unit yang berkaitan dengan Dokumen Penzahiran hanya akan dikeluarkan selepas penerimaan borang permohonan lengkap yang dirujuk dan dilampirkan bersama-sama Dokumen Penzahiran tersebut, tertakluk kepada terma dan syarat yang terkandung di dalamnya. Anda boleh mendapatkan Dokumen Penzahiran ini di ibu pejabat Principal Asset Management Berhad, laman sesawang Principal di www.principal.com.my atau melalui pendedar kami yang dilantik. Terdapat bayaran dan caj yang dikenakan dalam skim persaraan swasta. Kami menyarankan agar anda mempertimbangkan bayaran dan caj yang berkenaan sebelum membuat caruman. Harga unit-unit dan agihan pendapatan, sekiranya ada, mungkin akan turun atau naik. Rekod prestasi masa lalu tidak seharusnya dijadikan sebagai panduan untuk mengukur prestasi pada masa akan datang dan agihan pendapatan adalah tidak dijamin. Lembaran Maklumat Produk (PHS) disediakan dan pelabur mempunyai hak untuk meminta PHS dan dokumen penzahiran produk lain hendaklah dibaca dan difahami sebelum membuat apa juga keputusan pelaburan.

Untuk risiko spesifik yang dikaitkan dengan Skim Persaraan Swasta, sila rujuk kepada Dokumen Penzahiran. Sekiranya pecahan unit/agihan diumumkan, anda adalah dinasihatkan bahawa selepas terbitan unit-unit tambahan/ agihan, NAV seunit akan berkurangan dari NAV sebelum pecahan unit/NAV sebelum agihan kepada NAV selepas pecahan unit/NAV seepas agihan; dan sekiranya pecahan unit diumumkan, nilai pelaburan anda dalam Ringgit Malaysia kekal tidak berubah selepas unit-unit tambahan diagihkan.

Berikut adalah risiko spesifik yang dikaitkan dengan skim persaraan swasta:

- Principal PRS Plus Conservative (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit/risiko mungkir, risiko kadar faedah dan risiko kaunterparti).
- Principal PRS Plus Moderate (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit (mungkir) dan risiko kaunterparti, risiko kadar faedah, risiko negara, risiko matawang dan risiko berkaitan dengan pelaburan dalam waran/opsyen).
- Principal PRS Plus Growth (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit (mungkir) dan risiko kaunterparti, risiko kadar faedah, risiko negara, risiko matawang dan risiko berkaitan dengan pelaburan dalam waran/opsyen).

Principal PRS Plus Equity (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko berkaitan dengan kedudukan defensif sementara, risiko berkaitan dengan pelaburan dalam waran/opsyen, dan risiko penumpuan).

Principal PRS Plus Asia Pacific Ex Japan Equity (Pelaburan dalam Dana ini terdedah kepada risiko berkaitan dengan pelaburan dalam Dana Sasaran dan risiko Penumpuan. Risiko dalam Dana Sasaran termasuk risiko tertentu saham, risiko kredit (mungkir) dan risiko kaunterparti, risiko kadar faedah, risiko negara, risiko matawang, risiko berkaitan dengan kedudukan defensif sementara dan risiko pelaburan di pasaran baharu).

Principal Islamic PRS Plus Conservative (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit/mungkir, risiko kadar faedah*, risiko kaunterparti dan risiko pengkelasan semula status Syariah).

Principal Islamic PRS Plus Moderate (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit (mungkir) dan risiko kaunterparti, risiko kadar faedah*, risiko negara, risiko matawang, risiko berkaitan dengan pelaburan dalam waran/opsyen dan risiko pengkelasan semula status Syariah).

Principal Islamic PRS Plus Growth (Pelaburan dalam Dana ini terdedah kepada risiko tertentu saham, risiko kredit (mungkir) dan risiko kaunterparti, risiko kadar faedah*, risiko negara, risiko matawang, risiko berkaitan dengan pelaburan dalam waran/opsyen dan risiko pengkelasan semula status Syariah).

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Principal Islamic PRS Plus Asia Pacific Ex Japan Equity (Pelaburan dalam Dana ini terdedah kepada risiko berkaitan dengan pelaburan dalam Dana Sasaran dan risiko Penumpuan. Risiko dalam Dana Sasaran termasuk risiko tertentu saham, risiko kaunterparti, risiko negara, risiko matawang, risiko berkaitan dengan pelaburan dalam waran/opsyen, dan risiko pengkelasan semula status Syariah).

[^] Nama "PRS Plus" adalah nama solusi skim persaraan swasta yang disediakan oleh Penyedia PRS. Ia tidak semestinya menggambarkan atau menyatakan bahawa Skim ini menjana prestasi yang mengatasi skim persaraan swasta yang lain atau mempunyai ciri-ciri tambahan yang mungkin tidak terdapat dalam solusi skim persaraan swasta lain.

* Sila ambil perhatian walaupun Sukuk adalah instrumen tanpa faedah, pergerakan harganya berkait rapat dengan pergerakan kadar faedah. Maka, pelaburan dalam Sukuk akan terdedah kepada kadar faedah. Walaupun Dana tidak melabur dalam instrumen menjana faedah, kadar faedah ini merujuk kepada kadar faedah umum negara yang berkemungkinan mempengaruhi nilai pelaburan Dana.

Take the lead on your retirement

When it comes to your retirement savings, you want to feel confident you're making the right choices. We can help you make informed decisions that you feel good about.

Why are retirement savings crucial?



Longer life span

Malaysians are expected to live beyond 72 years¹. That means you may live 12-17 years without an active income! As people live longer, running out of money in retirement is a real possibility.



Inflation challenge

Over the course of time, the impact of inflation can be significant and it may reduce your purchasing power. Rising costs of living and healthcare are important factors to consider! RM1,000 now will deflate significantly in 10 years. Will your current savings sustain you well after retirement?



Inadequacy of saving

2 out of 3 EPF active members are projected to fail to achieve the minimum pension of RM1,000 per month to support an active post retirement life².

- ¹ Selected Demographic Indicators Malaysia 2019, Department of Statistic.
- ² Social Protection Insight 2018, KWSP.

Invest in Private Retirement Scheme (PRS) and watch your savings grow through compounding effect

Watch how your investment compounds over the years. Generate earnings on both the original investment and the reinvested earnings. The sooner you get started, the more your interest compounds. Hence, the more retirement savings you will enjoy.

The Accumulated Savings (RM) - Compounding at 8% per annum

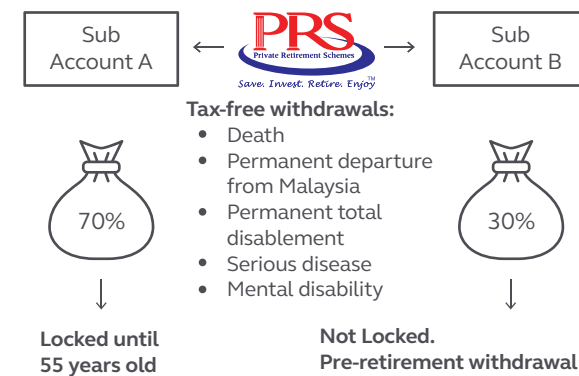
Monthly Savings (RM)	15 years	20 years	25 years	30 years	35 years
250	87,970	148,270	236,860	367,040	558,300
500	175,945	296,535	473,725	734,075	1,116,610
800	281,510	474,460	757,960	1,174,520	1,786,580
1,000	351,890	593,075	947,450	1,468,150	2,233,225

Rate of return and inflation used in table above are just for illustration

Boost your mandatory savings with PRS

What is Private Retirement Scheme (PRS)?

- Voluntary scheme that can help you stay on track with your retirement goals.
- 70% of savings are locked until 55 years old whilst 30% is available for withdrawal. Early withdrawal is allowed on specific conditions.



Tax-free withdrawals:

- Death
- Permanent departure from Malaysia
- Permanent total disablement
- Serious disease
- Mental disability

Not Locked. Pre-retirement withdrawal from sub-account B only*:

- Housing purpose – tax free
- Healthcare purpose – tax free
- Withdrawal other than above subjects to 8% tax penalty on amount withdrawn

* After 1 year from initial investment and thereafter, once a year.

Detailed guides explaining the process and eligibility criteria are published on the PPA website: www.ppa.my

Benefits



1. Extra cushion

Plan a comfortable life in your golden years.



2. Tax relief

Enjoy personal tax relief for the first RM3,000 (until year 2021).



3. Financial expertise

Award-winning Asset Managers who will expertly handle your portfolio.



4. Flexible investment options

Choose from Conventional or Shariah-compliant schemes that will suit your goals, preferences and priorities.

Getting started

01. Choose your approach

Do-It-For-Me

Leave the investment decisions to our team of experts. The appropriate fund* will be automatically selected based on your age. When you reach the next age bracket, your investments will be moved to the next suitable fund*.

Do-It-Myself

You can choose the fund(s) that best suit you. This option is for those who are knowledgeable in investment and prefer to manage their own portfolio.

Investment Approach	Principal PRS Plus	Principal Islamic PRS Plus	
Do-It-For-Me	=> 50 years old	Principal PRS Plus Conservative	Principal Islamic PRS Plus Conservative
	=> 40 years old < 50 years old*	Principal PRS Plus Moderate	Principal Islamic PRS Plus Moderate
	< 40 years old*	Principal PRS Plus Growth	Principal Islamic PRS Plus Growth
Do-It-Myself	Principal PRS Plus Equity	Principal Islamic PRS Plus Equity	
	Principal PRS Plus Asia Pacific Ex Japan Equity	Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	

02. Contribute

Save more money for your retirement. Contribute and top-up regularly. Many contribution methods for you to choose from:



Regulars Savings Plan via savings account or payroll deduction**



Lump sum contribution via cheque/bank draft/online platform*



Redirect excess employer's EPF contribution** To illustrate, if you receive 15% EPF contribution from your employer, you can opt to redirect up to 3% to PRS.

*Principal Website (www.principal.com.my)

**Available if your employer participates in the Corporate PRS Plus Partner programme with us and allows this option. Do contact us at 603-2084 8888.

03. Nominate

You can make a nomination to disburse your PRS balance to your loved ones in the event of death. With your nomination, your loved ones will have the ease of mind with hassle-free withdrawals from your PRS account.

*Standard operating procedure applies

Eligibility

Any individual of 18 years and above*** can open a PRS account and start making contributions. Simply complete the required forms, sign and submit to any of our authorised PRS Consultants at any CIMB Bank, Unit Trust Scheme Consultants or our approved distributors.

***Except US citizens and residents



For more information, log on to www.principal.com.my, call +603-7718 3000, email us at service@principal.com.my or visit any of our approved distributors' branches nationwide.

Note:

The information contained in this leaflet may be changed without prior notice. In the event of any dispute or ambiguity arising out of the Bahasa Malaysia in this leaflet, the English version shall prevail.

Disclaimer

The following Disclosure Documents have been duly registered with the Securities Commission Malaysia ("SC"):

- Principal PRS Plus^A Second Replacement Disclosure Document dated 22 April 2020 and its Supplementary Disclosure Document(s) (if any); and

- Principal Islamic PRS Plus^A Second Replacement Disclosure Document (Shariah-compliant PRS) dated 22 April 2020 its Supplementary Disclosure Document(s) (if any) (collectively refers as "Disclosure Document").

We recommend that you read and understand the contents of these Disclosure Documents before contributing and that you keep the said Disclosure Documents for your records. Any issue of units to which the Disclosure Documents relate will only be made upon receipt of the completed application form referred to in and accompanying the Disclosure Documents, subject to the terms and conditions therein. You can obtain copies of the Disclosure Documents from the head office of Principal Asset Management Berhad, Principal's website at www.principal.com.my or from any of our approved distributors. There are fees and charges involved in contributing in the private retirement scheme. We suggest that you consider these fees and charges carefully prior to making a contribution. 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. Product Highlights Sheet (PHS) is available and investors have the rights to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. For specific risks associated with Private Retirement Scheme, please refer to the Disclosure Documents. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

The following are the specific risks associated with the private retirement scheme:

- Principal PRS Plus Conservative (Investments in the Fund are exposed to stock specific risk, credit/default risk, interest rate risk and counterparty risk).

- Principal PRS Plus Moderate (Investments in the Fund are exposed to stock specific risk, credit (default) and counterparty risk, interest rate risk, country risk, currency risk and risks associated with investment in warrants/options).

- Principal PRS Plus Growth (Investments in the Fund are exposed to stock specific risk, credit (default) and counterparty risk, interest rate risk, country risk, currency risk and risks associated with investment in warrants/options).

- Principal PRS Plus Equity (Investments in the Fund are exposed to stock specific risk, risk associated with temporary defensive positions, risks associated with investment in warrants/options, and concentration risk).

- Principal PRS Plus Asia Pacific Ex-Japan Equity (Investments in the Fund are exposed to risks associated with investment in the Target Fund and Concentration risk. Target Fund's risks include stock specific risk, credit (default) and counterparty risk, interest rate risk, country risk, currency risk, risk associated with temporary defensive positions and risk of investing in emerging markets).

- Principal Islamic PRS Plus Conservative (Investments in the Fund are exposed to stock specific risk, credit/default risk, interest rate risk*, counterparty risk and reclassification of Shariah status risk).

- Principal Islamic PRS Plus Moderate (Investments in the Fund are exposed to stock specific risk, credit (default) and counterparty risk, interest rate risk*, country risk, currency risk, risks associated with investment in warrants/options and reclassification of Shariah status risk).

- Principal Islamic PRS Plus Growth (Investments in the Fund are exposed to stock specific risk, credit (default) and counterparty risk, interest rate risk*, country risk, currency risk, risks associated with investment in warrants/options and reclassification of Shariah status risk).

- Principal Islamic PRS Plus Equity (Investments in the Fund are exposed to risks associated with investment in the Target Fund and Concentration risk. Target Fund's risks include stock specific risk and reclassification of Shariah status risk).

- Principal Islamic PRS Plus Asia Pacific Ex-Japan Equity (Investments in the Fund are exposed to risks associated with investment in the Target Fund and Concentration risk. Target Fund's risks include stock specific risk, counterparty risk, country risk, currency risk, risks associated with investment in warrants/options and reclassification of Shariah status risk).

^A The name "PRS Plus" is the name of the private retirement scheme solution by the PRS Provider. It does not in any way connote or warrant that this Scheme will necessarily outperform other private retirement schemes or have additional features that may be lacking in other private retirement scheme solutions.

* Please note that although Sukuk is a non-interest bearing instrument, its price movement is correlated to the movement in the interest rates. As such, investment in Sukuk will have an exposure to interest rates. Even though the Fund does not invest in interest bearing instruments, the interest rate referred herein is to the general interest rate of the country which may affect the value of the investment of the Fund.

About us

Principal Asset Management Berhad (*formerly known as CIMB-Principal Asset Management Berhad*), 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, Principal Asset Management Berhad is headquartered in Malaysia and has footprint across Indonesia, Thailand and Singapore. The company serves almost 400,000 investors in Malaysia and has RM54 billion in Assets Under Management as of 31 December 2018. 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®.

Tentang kami

Principal Asset Management Berhad (*dahulunya dikenali sebagai CIMB-Principal Asset Management Berhad*), dimiliki bersama oleh Principal Financial Group®, salah satu ahli FORTUNE 500® dan perkhidmatan kewangan global yang tersenarai di Nasdaq, dan Kumpulan CIMB, salah satu kumpulan perbankan yang terulung di Asia Tenggara. Principal Asset Management Berhad telah ditubuhkan pada 13 Jun 1994 di Malaysia dan kini turut bertapak di Indonesia, Thailand dan Singapura. Kami menyediakan perkhidmatan kepada hampir 400,000 orang rakyat Malaysia dan jumlah Aset Di Bawah Pengurusan kami ("AUM") adalah sebanyak RM54 juta sehingga 31 Disember 2018. Kami menawarkan pelbagai solusi pelaburan kepada individu dan entiti perniagaan untuk membina, melindungi dan mempertingkatkan kewangan mereka melalui pelaburan unit amanah, skim persaraan, mandat korporat dan kepakaran pengurusan aset. Dengan idea yang inovatif dan penyelesaian kehidupan sebenar, kami membantu para pelanggan kami tidak kira apa jua jumlah pendapatan dan portfolio mereka dalam merancang kewangan mereka demi masa depan yang lebih selesa. Principal, Principal dan reka bentuk simbol dan Principal Financial Group adalah tanda dagangan dan tanda perkhidmatan Principal Financial Services, Inc. salah satu ahli syarikat Principal Financial Group®.

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