

# Principal Islamic PRS Plus Growth - Class C

30 June 2022

## Fund Objective

The Fund seeks to provide capital growth over the long-term by investing in a portfolio of primarily Shariah-compliant equities with some exposure in Sukuk. The investments by the Fund in Shariah-compliant equities which include foreign exposure may be up to 90% of the Funds NAV and investments in local and/or foreign Sukuk will be at least 10% of the Funds NAV with a minimum credit rating of BBB3 or P2 by RAM or equivalent rating by MARC or BBB or A-2 by S&P or equivalent rating by any other international rating agencies. Notwithstanding, the Fund may also invest up to 10% of its NAV in unrated Sukuk.

## Lipper Score

Total Return

2

Consistent Return

2

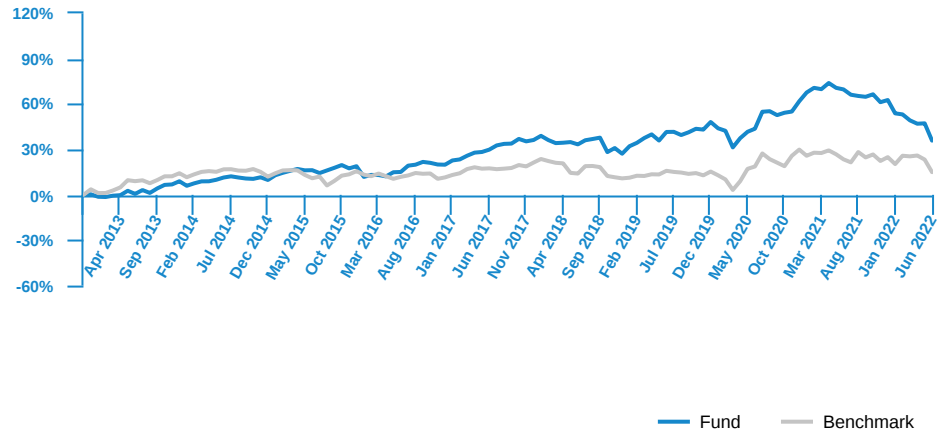
## Morningstar Rating



## Fund Information

ISIN Code	MYU1000ER003
Lipper ID	68179719
Bloomberg Ticker	CIPRSGC MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	12 Nov 2012
Benchmark	90% FTSE Bursa Malaysia EMAS Shariah Index + 10% Quant shop GII Short Index.
Application Fee	Nil
Management Fee	1.50% p.a. of the NAV of the Fund
Trustee Fee	0.04% p.a. of the NAV of the Fund
Fund Size (MYR)	MYR 4.08 million
Fund Unit	6.32 million units
NAV per unit (As at 30 Jun 2022)	MYR 0.6459

## Fund Performance



Past performance does not guarantee future results. Asset allocation and diversification do not ensure a profit or protect against a loss.

Cumulative Performance (%)								
	YTD	1M	3M	6M	1Y	3Y	5Y	Since Inception
Fund	-16.51	-7.77	-8.99	-16.51	-19.96	-4.06	4.57	35.84
Benchmark	-7.95	-6.75	-8.33	-7.95	-6.88	-0.78	-2.15	13.30

Calendar Year Returns (%)							
	2021	2020	2019	2018	2017	2016	
Fund	0.52	9.24	16.50	-6.66	13.63	0.82	
Benchmark	-3.85	12.58	4.07	-8.62	8.79	-3.56	

Most Recent Fund Distributions					
				2021 Oct	2020 Dec
Gross (sen/unit)				1.00	2.94
Annualised Yield (%)				4.98	3.70

Note: November 2012 to June 2022.

Performance data represents the combined income & capital return as a result of holding units in the fund for the specified length of time, based on bid to bid prices. Earnings are assumed to be reinvested.

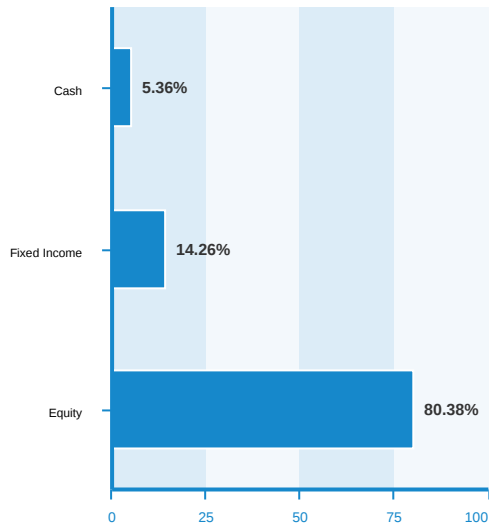
Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

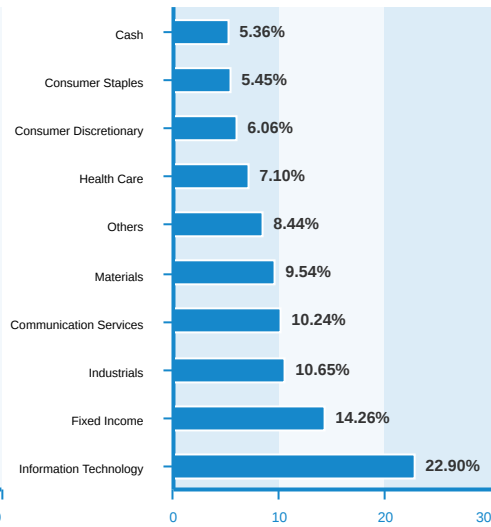
Top Holdings			Fund Risk Statistics	
	Country	% of Net Assets		
Samsung Electronics Co Ltd ORD	South Korea	6.55	Beta	0.66
Taiwan Semiconductor Manufacturing Co Ltd ORD	Taiwan	4.54	Information Ratio	-0.04
NetLink NBN Trust ORD	Singapore	3.70	Sharpe Ratio	-0.10
SK Hynix Inc ORD	South Korea	3.62	(3 years monthly data)	
Fortune Premiere Sdn Bhd	Malaysia	3.40		
CSL Ltd ORD	Australia	3.06		
Press Metal Aluminium Holdings Bhd	Malaysia	2.86		
Singapore Telecommunications Ltd ORD	Singapore	2.68		
China Mengniu Dairy Co. Ltd ORD	HK, China	2.56		
Link REIT ORD	HK, China	2.34		

The holdings listed do not constitute a recommendation to purchase or sell a particular security. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

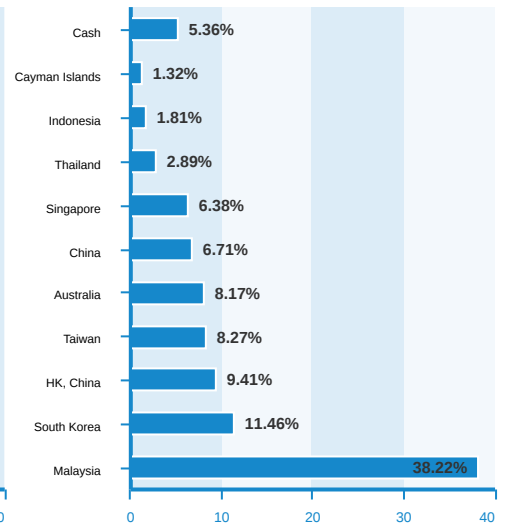
## Asset Allocation (%)



## Sector Allocation (%)



## Regional Allocation (%)



Source: Factset. Fund holdings and allocations shown are unaudited and may not be representative of current or future investments. Percentages may not add up to 100% due to rounding and/or inclusion or exclusion of cash will not be reflected in the top holdings list.

The contents in this printed material is intended for your general information only and must not be construed as an offer or a recommendation to invest in our Funds and neither does it take into account any investor's particular circumstances. Principal Islamic PRS Plus Second Replacement Disclosure Document dated 22 April 2020, First Supplemental Disclosure Documents dated 6 August 2020 and Second Supplemental Disclosure Documents dated 22 April 2021 (collectively known as "Disclosure Documents") have been duly registered with the Securities Commission Malaysia ("SC"). We recommend that you read and understand the contents of the Disclosure Documents (Shariah-Compliant Private Retirement Scheme) 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 a copy of the Disclosure Documents from the head office of Principal Asset Management Berhad 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. Investments in Principal Islamic PRS Plus Growth 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. 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 has additional features that may be lacking in other private retirement scheme solutions. Product Highlight Sheet ("PHS") is available and that investors have the right to request for a PHS; and the PHS and any other product Disclosure Documents should be read and understood before making any investment decision. \* 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. Note: The risk profile of the Fund is not the same as the risk profile of the benchmark.

Carefully consider a fund's objective, risks, charges and expenses.

Visit [www.principal.com.my](http://www.principal.com.my) for a prospectus containing this and other information. Please read it carefully before investing.