

Principal PRS Plus Conservative - Class C

30 June 2022

Fund Objective

The Fund seeks to provide Members with capital preservation through investment primarily in fixed income instruments. At least 80% of the Funds NAV will be invested in local and/or foreign fixed income instruments and money market instruments, of which a minimum 20% of the Funds NAV will be invested in money market instruments, all of which have a minimum credit rating of BBB3 or P2 by RAM or equivalent rating by MARC or BBB or A2 by S&P or equivalent rating by any other international rating agencies. Notwithstanding, the Fund may invest up to 5% of its NAV in unrated fixed income instruments. The investments in equities which include foreign exposure shall not exceed 20% of the Funds NAV.

Lipper Score

Total Return

Consistent Return

3

3

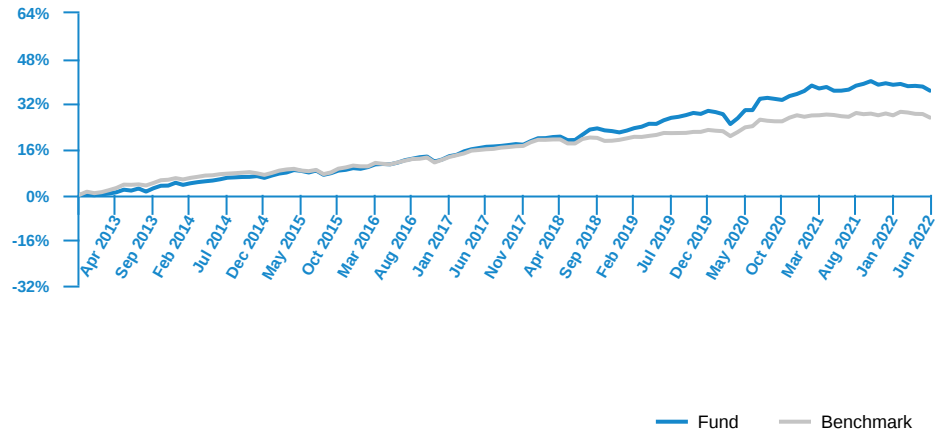
Morningstar Rating



Fund Information

ISIN Code	MYU1000DW005
Lipper ID	68179712
Bloomberg Ticker	CPRSCOC MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	12 Nov 2012
Benchmark	60% Quant shop MGS Short Index + 20% CIMB Bank 1-Year Fixed Deposit Rate + 20% FTSE Bursa Malaysia Top 100
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 2.26 million
Fund Unit	3.72 million units
NAV per unit (As at 30 Jun 2022)	MYR 0.6078

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	-1.89	-1.06	-1.15	-1.89	-0.01	8.25	16.92	36.72
Benchmark	-1.14	-0.99	-1.39	-1.14	-0.39	4.44	9.61	26.87

Calendar Year Returns (%)							
	2021	2020	2019	2018	2017	2016	
Fund	2.79	4.59	6.23	2.61	5.76	2.75	
Benchmark	0.50	4.21	2.92	0.73	5.52	1.83	

Most Recent Fund Distributions		
	2021 Oct	2020 Dec
Gross (sen/unit)	3.58	4.04
Annualised Yield (%)	12.23	5.98

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.

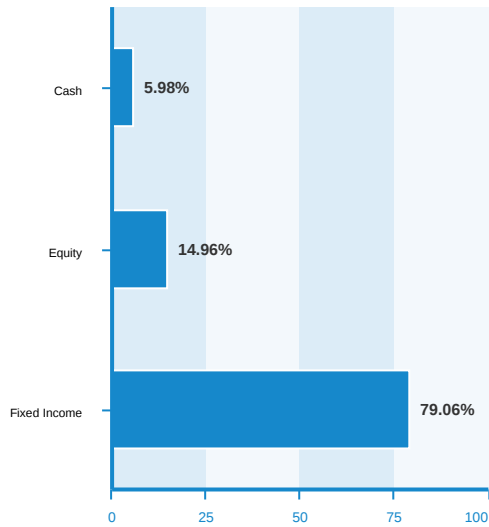
Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

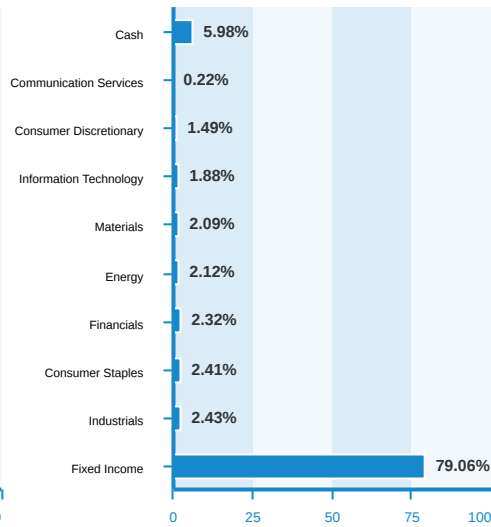
Top Holdings	Country	% of Net Assets	Fund Risk Statistics	
Fortune Premiere Sdn Bhd	Malaysia	9.04	Beta	1.28
Govt Investment Issues	Malaysia	8.83	Information Ratio	0.17
UEM Sunrise Bhd	Malaysia	7.33	Sharpe Ratio	0.02
Edra Energy Sdn Bhd	Malaysia	6.72	(3 years monthly data)	
Lafarge Cement Sdn Bhd	Malaysia	5.13		
Bank Pembangunan Malaysia Bhd	Malaysia	4.94		
MMC Corporation Berhad	Malaysia	4.10		
Perbadanan Kemajuan Negeri Selangor	Malaysia	4.07		
YTL Corporation Bhd	Malaysia	3.94		
Bumitama Agri Ltd	Malaysia	3.67		

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.

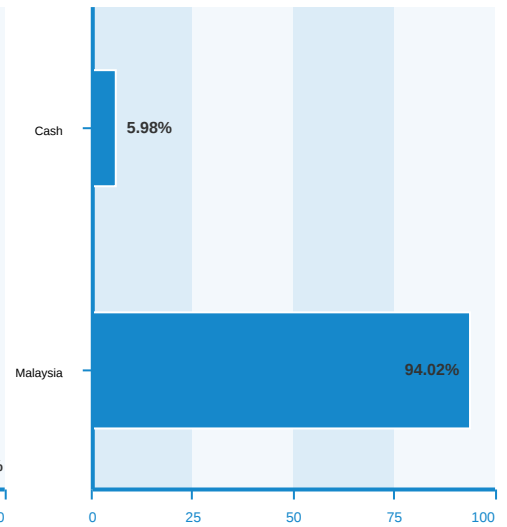
Asset Allocation (%)



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 PRS Plus Second Replacement Disclosure Document dated 22 April 2020, First Supplemental Disclosure Document dated 6 August 2020 and Second Supplemental Disclosure Document 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 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 Document, 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 PRS Plus Conservative are exposed to stock specific risk, credit (default) and counterparty risk, and interest rate 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. 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 for a prospectus containing this and other information. Please read it carefully before investing.