

Date of issuance: 1 July 2021

Product Highlights Sheet

Principal Islamic Asia Pacific Dynamic Equity Fund

Responsibility Statement

This PHS has been reviewed by the directors or 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 authorized/recognised 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 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 holds a Capital Markets Services Licence for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investors, both institutional and retail. Principal Malaysia's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, Principal Malaysia is an approved private retirement scheme provider in Malaysia. Principal Malaysia originally commenced its operations as a unit trust company in November 1995.

This PHS supersedes the PHS dated 1 September 2020.

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 Replacement Master Prospectus (Islamic Funds) dated 1 July 2021 and its supplementary (if any). You are advised to request, read and understand the Replacement Master Prospectus (Islamic Funds) before deciding to invest.

Brief Information on Principal Islamic Asia Pacific Dynamic Equity Fund

The Fund is a Shariah-compliant equity fund issued by Principal Malaysia. The Fund aims to achieve long-term capital appreciation and income while complying with Shariah investment criteria, through investments in the emerging and developed markets of Asia Pacific ex Japan region.

This is neither a capital protected nor capital guaranteed fund.

Product Suitability

This Fund is suitable for investors who:

- have a long-term investment horizon;
- want a well-diversified portfolio of Shariah-compliant equities in Asia Pacific ex Japan region;
- seek capital appreciation over long-term; and/or
- can accept that investment returns may fluctuate over the investment period.

Key Product Features

| | |
|---------------------------------------|---|
| Fund Category/Type | Equity (Shariah-compliant) / Growth |
| Benchmark | MSCI AC Asia ex Japan Islamic Index for performance comparison purpose only. |
| Investment policy and strategy | <p>The Fund is predominantly an equity fund which invests through securities of companies domiciled in, listed in, and/or have significant operations in the emerging and developed markets of Asia Pacific ex Japan. 'Significant operations' means major businesses of the company. For example, the Fund can invest in a company with significant business and/or operations in Thailand but listed on the New York Stock Exchange. The threshold for 'significant operations' would be if more than 25% of total group revenue derives from countries in the emerging and developed markets of Asia Pacific ex Japan. The calculation would be based on the most recent financial reports released by the companies (e.g. interim and annual reports). With effect from 16 August 2021, The Fund may also invest up to 20% of its NAV in companies that are listed globally with some operations and/or businesses within the Asia Pacific ex Japan region to capture growth opportunities. The Fund will only invest in markets where the regulatory authority is an ordinary or associate member of IOSCO. Between 70% to 98% (both inclusive) of the Fund's NAV can be invested in Shariah-compliant equities, Shariah-compliant warrants, Islamic options, participation in Islamic CIS which are permitted under the GUTF. Up to 30% of the Fund may also invest into Sukuk and Islamic Deposits. For this Fund, the investments in Sukuk must satisfy a minimum rating requirement of at least a "BBB3" or "P2" rating by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance; or "BB" by S&P or equivalent rating by any other international rating agencies. The Fund will also invest at least 2% of the Fund's NAV in Islamic liquid assets.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ at least 70% of the Fund's NAV will be invested in Shariah-compliant equities; ▪ up to 30% of the Fund's NAV in Sukuk and Islamic Deposits; and ▪ at least 2% of the Fund's NAV in Islamic liquid assets. |
| Launch date | 2 June 2006 |
| Financial year-end | 30 April |
| Distribution policy | Regular distributions are not the focus of this Fund. Distributions, if any, are at our discretion. |
| Manager | Principal Asset Management Berhad. |
| Sub-Manager (foreign portion) | Principal Asset Management (S) Pte Ltd. |
| Trustee | HSBC (Malaysia) Trustee Berhad |
| Shariah Adviser | Amanie Advisors Sdn Bhd |
| Solicitors | Soon Gan Dion & Partners |

Key Risks

| General risks of investing in a fund | |
|---|--|
| Returns 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 investment objective will be achieved. |
| Market risk | Market 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 unit trust 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. |
| 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, you may be required to top-up your existing installment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase towards settling the financing. |
| 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, e.g. 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. |
| Shariah non-Compliance Risk | This refers to the risk of the fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument or reclassification of Shariah status. In the event that the Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the Manager whereas any losses from disposal due to reclassification of Shariah status will be borne by the fund. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as approved by the Shariah Adviser. |
| Specific risks of the Fund | |
| Stock specific risk | Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV. |
| 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 laws 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 or price of units 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 depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency 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. |
| Risk associated with investment in warrants and/or options | There are inherent risks associated with investment in warrants and/or options. The value of warrants and/or options are influenced by the current market price of the underlying security, the exercise price of the contract, the time to expiration of the contract and the estimate of the future volatility of the underlying security's price over the life of the contract. Generally, the erosion in value of Shariah-compliant warrants accelerates as it approaches its expiry date. Like securities, we will undertake fundamental research and analysis on these instruments with an aim to mitigate its risks. |
| 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 Sukuk and/or place Islamic Deposits. Credit risk relates to the creditworthiness of the securities issuers or counterparties and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer or counterparties may impact the value as well as liquidity of the investments. In the case of rated Sukuk, this may lead to a credit downgrade. 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 |

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| | the creditworthiness of its issuers or counterparties, and impose investment limits on exposures for 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 transaction. |
| Interest rate risk | Interest rate risk refers to the impact of interest rate changes on the valuation of Sukuk and Islamic money market instruments. When interest rates rise, Sukuk and Islamic money market instruments prices generally decline and this may lower the market value of the Fund's investment in Sukuk and Islamic money market instruments. In managing the Sukuk, we take into account the coupon rate and time to maturity of the Sukuk with an aim to mitigate the interest rate risk. As for Islamic money market instruments, the typical tenor of these instruments are less than 12-month maturity and unlike Sukuk, any change to interest rate will only have a minor impact to the prices of these instruments. |
| Risk associated with investing in CIS | Since the Fund may invest into Islamic CIS, there is a risk of concentration into Islamic CIS, in which the Islamic CIS's management company has absolute discretion over the Islamic CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Islamic CIS and/or the management company, the NAV of the Fund, which invests into those Islamic CIS would be affected negatively. Should the situation arise, we will seek for another Islamic CIS that is consistent with the objective of this 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

| | |
|---|---|
| Application Fee* | Up to 5.00% of the NAV per unit. |
| Withdrawal Fee | Nil. |
| Switching Fee | Switching is treated as a withdrawal from the Fund and an investment into another Principal Malaysia's fund. You may be charged a Switching Fee equal to the difference (if any) between the Application Fees of these two (2) funds when you switch from one fund to another. In addition, we may impose a MYR100 administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fee. |
| Transfer Fee | A maximum of MYR50.00 may be charged for each transfer. |
| Management Fee | Up to 1.80% per annum of the NAV of the Fund. |
| Trustee Fee | Up to 0.07% 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: All fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the PHS.

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, Class, payable by you to the Fund or payable by any other investors to the Fund.

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 Funds; 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.

Transaction Information

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|---|---|---|
| Minimum initial investment[#] | Non-RSP | : MYR500 or such other amount as we may decide from time to time. |
| | RSP | : MYR500 or such other amount as we may decide from time to time. |
| Minimum additional investment | Non-RSP | : MYR200 or such other amount as we may decide from time to time. |
| | RSP | : MYR200 or such other amount as we may decide from time to time. |
| Minimum withdrawal | 400 units or such other number of units as we may decide from time to time. | |
| Minimum balance | 500 units or such other number of units as we may decide from time to time. | |
| Switching | <p>Switching will be conducted based on the value of your investment in the Fund. The minimum amount for a switch is subject to:</p> <ul style="list-style-type: none"> ▪ For switching out of the Fund: <ul style="list-style-type: none"> ○ the minimum withdrawal applicable to the Fund; ○ the minimum balance required for the Fund, unless you are withdrawing from the Fund in entirety; and ○ the Withdrawal Fee of the Fund (if any). ▪ For switching into the Fund: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Fund; and ○ the Switching Fee applicable for the proposed switch (if any). <p>You may negotiate to lower the amount for your switch with us or our Distributors.</p> | |
| Transfer | You may transfer your units to another investor subject to such terms and conditions as may be stipulated in the Deed. However, we may refuse to register a transfer of unit at our absolute discretion. | |
| Cooling-off period | <p>For first time investor investing with us, You have six (6) Business Days from the date the completed application is received and accepted by us or our 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. We will refund the investment amount including the Application Fee (if any) to you within ten (10) calendar 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. However, Principal Malaysia's staff and person(s) registered with a body approved by the SC to deal in unit trust are not entitled to the cooling-off right.</p> <p>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.</p> | |

[#]The minimum initial investment for EPF-MIS shall be MYR1,000 or such other amount as determined by EPF. The list of funds that is allowed under the EPF-MIS approved fund will be updated on the website at www.principal.com.my or www.kwsp.gov.my as and when EPF revises the list. Alternatively, you may contact our Customer Care Centre at (03) 7718 3000 for further 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) You may 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 Funds; 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 PAYMENT IN CASH TO A UNIT TRUST CONSULTANT/EMPLOYEE OF PRINCIPAL MALAYSIA OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT/EMPLOYEE OF PRINCIPAL MALAYSIA WHEN PURCHASING UNIT TRUST FUND.

Valuations

We will carry out the valuation of the Fund for a Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign Shariah-compliant securities or Shariah-compliant instruments to the Fund's base currency. Currently, the currency translation is based on the bid exchange rate quoted by Bloomberg or Reuters at UK time 4:00 p.m. on the same day (Malaysian time 11:00 p.m. or 12:00 a.m.), or such other time as stipulated in the IMS. The NAV per unit for a Business Day is available on our website at www.principal.com.my after 5:30 p.m. on the following Business Day (T+1).

Please refer to the "Unit Pricing" section of the Master Prospectus (Islamic Funds) for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from the Fund by completing a withdrawal form and sending it to the relevant Distributor or Principal Malaysia's office. There is no restriction on the frequency of withdrawals and no Withdrawal Fee will be charged. Hence, 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 ten (10) calendar days of receipt of the complete withdrawal request. 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 Master Prospectus (Islamic Funds). 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 Master Prospectus (Islamic Funds).

Fund Performance

Average total return of the Fund

| FYE: 30 April 2021 in % | 1-Year | 3-Year | 5-Year | 10-Year | Since inception |
|-------------------------|--------|--------|--------|---------|-----------------|
| Fund | 47.85 | 13.25 | 14.14 | 8.10 | 6.96 |
| Benchmark | 38.76 | 8.93 | 13.50 | 7.38 | 5.98 |

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

| FYE: 30 April, in % | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
|---------------------|-------|--------|--------|-------|-------|--------|-------|------|------|---------|
| Fund | 47.85 | 1.50 | (3.22) | 11.37 | 19.77 | (6.28) | 22.86 | 5.58 | 6.43 | (13.10) |
| Benchmark | 38.76 | (3.25) | (3.71) | 12.80 | 29.16 | (6.94) | 17.43 | 9.71 | 2.40 | (9.23) |

Note: All performance figures have been extracted from Lipper.

The Fund achieved a return of 47.85% during the financial year under review, outperforming the benchmark by 909 basis points ("bps"). Over a 3-year, 5-year and since inception, the Fund has also outperformed the benchmark.

Basis of calculation and assumptions made in calculating the returns

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

Portfolio Turnover Ratio ("PTR")

| FYE: 30 April | 2021 | 2020 | 2019 |
|---------------|------|------|------|
| Fund | 1.20 | 0.73 | 0.84 |

The Fund's PTR has increased from 0.73 times to 1.20 times due to more trades during the financial year under review.

Distribution

| FYE: 30 April | 2021 | 2020 | 2019 | |
|---------------|-----------------------------------|------|------|------|
| Fund | Gross distribution per unit (Sen) | 2.46 | 0.86 | 2.01 |
| | Net distribution per unit (Sen) | 2.46 | 0.86 | 2.01 |

The Fund distributed a total net income of MYR74.87 million to unit holders for the financial year ended 30 April 2021.

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) 7718 3000 for further information or for any dispute resolution. Our Customer Care Centre is available during our business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. and 4:45 p.m. (Malaysian time) on Fridays or you can e-mail us at service@principal.com.my.
- (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 Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
- via phone to : 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 : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

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|-----------------------------------|---|
| 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. Note: We may declare certain Business Days to be a non-Business Day for the Fund, if the Fund's investment in foreign markets (if any) which are closed for business or suspended is at least 50% of the Fund's NAV. This information will be communicated to you via our website at www.principal.com.my . Alternatively, you may contact our Customer Care Centre at 603-7718 3000. |
| CIS | - Refers to collective investment schemes as defined under the SC Guidelines. |
| Deed | - The principal deed and all supplemental deed in respect of the Funds made between us and the Trustee, in which Unit holders agree to be bound by the provisions of the Deeds. |
| Distributor | - 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. |
| EPF | - Employees' Provident Fund. |
| EPF-MIS | - EPF's Members Investment Scheme. |
| Fund or iDY-APDE | - Principal Islamic Asia Pacific Dynamic Equity Fund. |
| SC Guidelines | - Guidelines on Unit Trust Funds issued by the SC. |
| IMS | - Investment Management Standards issued by the Federation of Investment Managers Malaysia. |
| Islamic Deposit | - As per the definition of "Islamic deposit" in the Islamic Financial Services Act 2013. |
| 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 Fund that is paid to us for managing the portfolio of the Fund. |
| MARC | - Malaysian Rating Corporation Berhad. |
| Master Prospectus (Islamic Funds) | - Refers to the document issued by us describing the details of the Fund. |

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|-----------------------------------|---|
| MYR | - Malaysian Ringgit. |
| NAV | - Net Asset Value. |
| NAV of the Fund | - The NAV of the Fund is 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 of the Fund divided by the number of units in circulation, at the valuation point. |
| 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 to 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. |
| RSP | - Regular Savings Plan. |
| S&P | - Standard & Poor's. |
| SAC | - Shariah Advisory Council. |
| SC | - Securities Commission Malaysia. |
| Shariah | - Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit). |
| Sub-Manager | - A fund management company/asset management company that assumes all/or part of the investment function role of the Manager. |
| Sukuk | - Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts. Note: For local Sukuk, it must also comply with concepts endorsed by the SAC of SC. |
| 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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