



Principal China Quality Growth Fund

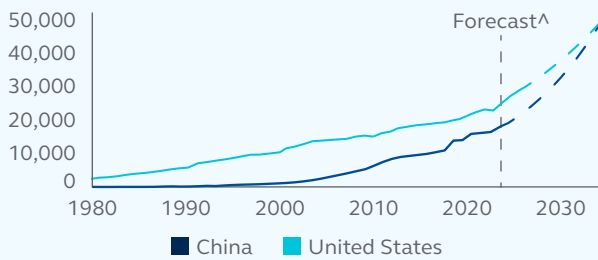
Why Principal China Quality Growth Fund?

1 Too big to ignore

China is projected to surpass the US as the largest economy in the world by 2036.

	China GDP ranking	China's contribution to global growth
2036 [^]	1	34%
2020s [^]	2	21%
2010s	2	32%
2000s	5	15%
1990s	8	21%
1980s	8	1%

Gross Domestic Product (GDP), USD billions, current prices



2 A market leader in key areas of future growth

The Fund continues to tap growth opportunities in technology, carbon neutrality and consumption.

Technology	Carbon Neutrality	Consumption
Software	Electric vehicle batteries	Consumer products
Automation	Solar	Medical equipment
Semiconductor	Technology enablers	Structural outsourcing

3 Pro-growth policies

The Chinese government continues to introduce new stimulus measures to restore business confidence and shore up growth.

Supporting the property sector by:



- Easing access to funding for developers,
- Lowering the down-payment ratio & mortgage rates, and
- Relaxing restrictions to help boost home purchases.

Spurring the internet sector by reducing regulatory hurdles and uncertainties:



- Regulators have resumed the approval of gaming titles and licenses, boosting activity in the video gaming sector.
- Regulators have concluded their cyber-security probes into platform companies and lifted limits on new-user registration.

4 Dry powder to fuel and sustain a consumption turnaround

Chinese households have accumulated significant precautionary savings that can be deployed when consumer sentiment recovers.

Surplus savings accumulated by Chinese households



This information is provided for illustrative purposes only based upon market conditions at the time of the analysis and is subject to change. Not to be construed as Investment recommendation. Past performance is not a reliable indicator for current and future performance. Forecasts/estimates may or may not come to pass. ⁽¹⁾ Source: US Bureau of Economic Analysis (BEA), National Bureau of Statistics of China. Data as of 31.01.2024. [^]2023 and 2024 forecasts are J.P. Morgan Global Economic Research forecasts, and 2025-2038 forecasts are based on the J.P. Morgan Asset Management estimates. ⁽²⁾ Source: CEIC, National Bureau of Statistics of China, Haitong Securities. Data as of 31.03.2023. ⁽³⁾ Source: J.P. Morgan Asset Management. Data as of 31.12.2022. ⁽⁴⁾ Source: J.P. Morgan Asset Management as at 31.05.2023.

Why invest with Principal



Over 1,000 investment professionals across Asia bring in-depth local expertise and strong networks to harness distinctive investment opportunities and customized solutions for our clients.



Ability to leverage on global investment expertise with sophisticated investment processes and proven track record to further amplify opportunities for our clients.



Three decades of investment experience and deep understanding of Asia which have led us to understanding unique needs and aspirations of our clients.

Fund facts

Fund Objective	The Fund aims to achieve capital appreciation through investments in one (1) collective investment scheme, which invests primarily in People's Republic of China equity securities including but not limited to China A-Shares listed on People's Republic of China stock exchanges.
Benchmark	The Fund adheres to the benchmark of the Target Fund for performance comparison purposes only. Currently, the benchmark of the Target Fund is the CSI 300 Index (Total Return Net).
Manager	Principal Asset Management Berhad
Base currency	USD
Classes of unit	MYR-Hedged, SGD-Hedged, USD, AUD-Hedged, GBP-Hedged
Application fee	Up to 5.00% of the NAV per unit.
Management fee	Up to 1.80% per annum of the NAV of the Class.
Trustee Fee	Up to 0.04% per annum of the NAV of the fund (including local custodian fees and charges but excluding foreign sub-custodian fees and charges).
Cooling-off Period	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 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 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 the currency of the respective Class within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund. 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 or a person registered with a body approved by the SC to deal in unit trusts are not entitled to the cooling-off right.
Switching Fee	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: <ul style="list-style-type: none">• the minimum withdrawal applicable to the Class;• the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and• the Withdrawal Penalty of the Class (if any); For switching into the Class: <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 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 or refuse transfer of units subject to such terms and conditions as may be stipulated in the Deed.

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 for the Trustee Fee); (b) other charges payable by you to 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.

Share class details

	Class(es) of units				
	Class USD	Class AUD-Hedged	Class GBP-Hedged	Class SGD-Hedged	Class MYR-Hedged
Minimum initial investment	USD 1,000	AUD 1,000	GBP 1,000	SGD 1,000	MYR 1,000
	or such other amount as we may decide from time to time.				
Minimum additional investment	USD 100	AUD 100	GBP 100	SGD 100	MYR 100
	or such other amount as we may decide from time to time.				
Minimum withdrawal	500 units	500 units	500 units	500 units	500 units
	or such other amount as we may decide from time to time.				
Minimum balance	1,000 units	1,000 units	1,000 units	1,000 units	1,000 units
	or such other amount as we may decide from time to time.				



For more information, log on to www.principal.com.my, call our Customer Care Centre at (03) 7723 7260 or WhatsApp at (6016) 299 9792, email us at myservice@principal.com or visit any of our approved distributors' branches nationwide.

Disclaimer: We recommend that you read and understand the contents of the Prospectus for Principal China Quality Growth Fund dated 26 August 2024 which has been duly registered with the Securities Commission Malaysia (SC) before investing and that you keep the said Prospectus for your record. Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and conditions therein. Investments in the Fund are exposed to risks. You should understand the risks, make your own risk assessment, and seek professional advice, where necessary. You can obtain copies of the Prospectus from the head office of Principal Asset Management Berhad, our website at www.principal.com.my or from any of our approved distributors. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Investors have the right to request for the Prospectus, Product Highlights Sheet (PHS) and any other product disclosure document; and the documents should be read and understood before making any investment decision. 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. You are also advised to read and understand the contents of the Financing for Investments in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. The registration of the Prospectus with the SC does not amount to nor indicate that the SC recommends or endorses the fund, and the SC does not review advertisements produced by Principal.

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