

Date of issuance: 21 February 2025

Product Highlights Sheet

Principal Nasdaq Equity Premium Income Fund

Responsibility Statement

This PHS has been reviewed by the 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 omissions of other facts which would make any statement in this PHS false or misleading.

Statement of Disclaimer

The relevant information and document in relation to the Fund, including a copy of this PHS has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Fund, including 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 who is 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 was incorporated on 13 June 1994 and is a joint venture between Principal Financial Group, Inc. and CIMB Group Sdn. Bhd. Principal Malaysia has experience operating unit trust funds since 1994.

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 Information Memorandum for the Fund dated 21 February 2025 and its supplementary (if any). You are advised to request, read and understand the Information Memorandum before deciding to invest.

Brief Information on Principal Nasdaq Equity Premium Income Fund

The Fund is a wholesale feeder fund issued by Principal Malaysia. The Fund aims to provide consistent income and long term capital growth through investments in one (1) CIS. The Fund is established as a multi-class fund and is allowed to establish new Class(es) from time to time without your prior consent.

This is neither a capital protected fund nor a capital guaranteed fund.

Product Suitability

The Fund best suits you if you:

- have a long term investment horizon;
- want to have exposure to USA equities and index options;
- seek regular income and capital appreciation; and/or
- look for a less volatile investment but can accept that returns may fluctuate over the short term.

Key Product Features

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|---|--|--|-------------------------|------------------|-------------|---|--|--|-------------|---|----------|--|-----------------------|---|-----|--|--------------------------------|---|--|--|---|---|-------------------------|--|
| Fund category/Type | Feeder Fund/ Income & Growth | | | | | | | | | | | | | | | | | | | | | | | |
| Base currency | USD | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | The Fund adheres to the benchmark of the Target Fund for performance comparison. Currently, the benchmark of the Target Fund is Nasdaq-100 Index. | | | | | | | | | | | | | | | | | | | | | | | |
| Investment strategy | <p>The Fund is a feeder fund that invests at least 85% of its NAV in the Target Fund, a fund established on 29 October 2024 managed by the Target Fund Management Company. The Fund may also invest up to 15% of its NAV in liquid assets for liquidity purposes and derivatives for the sole purpose of hedging arrangement.</p> <p>Information on the Target Fund</p> <table border="1"> <tr> <td>Target Fund</td> <td>:</td> <td colspan="2">JPMorgan ETFs (Ireland) ICAV - Nasdaq Equity Premium Income Active UCITS ETF</td> </tr> <tr> <td>Share class</td> <td>:</td> <td colspan="2">USD Dist</td> </tr> <tr> <td>Currency denomination</td> <td>:</td> <td colspan="2">USD</td> </tr> <tr> <td>Target Fund Investment Manager</td> <td>:</td> <td colspan="2">J.P. Morgan Investment Management Inc.</td> </tr> <tr> <td>Regulatory authority of the Target Fund</td> <td>:</td> <td colspan="2">Central Bank of Ireland</td> </tr> </table> | | | | Target Fund | : | JPMorgan ETFs (Ireland) ICAV - Nasdaq Equity Premium Income Active UCITS ETF | | Share class | : | USD Dist | | Currency denomination | : | USD | | Target Fund Investment Manager | : | J.P. Morgan Investment Management Inc. | | Regulatory authority of the Target Fund | : | Central Bank of Ireland | |
| Target Fund | : | JPMorgan ETFs (Ireland) ICAV - Nasdaq Equity Premium Income Active UCITS ETF | | | | | | | | | | | | | | | | | | | | | | |
| Share class | : | USD Dist | | | | | | | | | | | | | | | | | | | | | | |
| Currency denomination | : | USD | | | | | | | | | | | | | | | | | | | | | | |
| Target Fund Investment Manager | : | J.P. Morgan Investment Management Inc. | | | | | | | | | | | | | | | | | | | | | | |
| Regulatory authority of the Target Fund | : | Central Bank of Ireland | | | | | | | | | | | | | | | | | | | | | | |
| Launch date | Class AUD-Hedged | 21 February 2025 | Class MYR-Hedged | 21 February 2025 | | | | | | | | | | | | | | | | | | | | |
| | Class JPY-Hedged | 21 February 2025 | Class SGD-Hedged | 21 February 2025 | | | | | | | | | | | | | | | | | | | | |
| | Class MYR | 21 February 2025 | Class USD | 21 February 2025 | | | | | | | | | | | | | | | | | | | | |
| Distribution policy | <p>Class AUD-Hedged, Class JPY-Hedged, Class MYR, MYR-Hedged, Class SGD-Hedged and Class USD: Depending on the level of income (if any), the Class will distribute part or all of its distributable income on a monthly basis. Note: <i>The Fund may distribute income from realised income, realised capital gains, unrealised income, unrealised capital gains, capital and/or a combination of any of the above. We reserve the right to vary the frequency and/or amount of distributions.</i></p> | | | | | | | | | | | | | | | | | | | | | | | |
| Financial year-end | 31 October | | | | | | | | | | | | | | | | | | | | | | | |
| Manager | Principal Asset Management Berhad | | | | | | | | | | | | | | | | | | | | | | | |
| Trustee | HSBC (Malaysia) Trustee Berhad | | | | | | | | | | | | | | | | | | | | | | | |
| Solicitors | Wei Chien & Partners | | | | | | | | | | | | | | | | | | | | | | | |

Key Risks

| General risks of investing in a fund | |
|---|--|
| Returns and capital 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 objective will be achieved. You should also note that the fund is neither a capital guaranteed fund nor a capital protected fund. However, we reduce this risk by ensuring diligent management of the assets of the fund based on a structured investment process. |
| Market risk | This 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 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. |
| 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. For example, investment decisions undertaken by the manager, as a result of any non-compliance with internal policies, investment mandate, the deed, relevant laws or guidelines due to factors such as human error or weaknesses in operational processes and systems, may adversely affect the performance of the fund. |
| 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 and if the prices of units fall below a certain level due to market conditions, you may be required to pay additional amount on top of your existing instalment. If you fail to do so within the time prescribed, your units may be sold at an unfavourable price and the proceeds thereof will be used towards the settlement of your financing. Please note that financing is not encouraged. The manager does not provide financing for the purchase of units of the fund. |
| Liquidity risk | Liquidity risk refers to the ability to sell and convert the units or shares held in the CIS into cash. This may be affected by the liquidity policy applied by the CIS (e.g. suspension of the CIS), which may negatively impact the fund and unit holders may experience delay in the withdrawal process. |
| Specific risks related to the Fund | |
| Currency risk | <p>There are 2 levels of currency risk associated with the investment of this Fund:</p> <p><u>Currency risk at the Fund's portfolio level</u> 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 in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV 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.</p> <p>As currency risk is considered one of the major risks due to the volatile nature of the foreign exchange market, when deemed necessary, derivative instruments may be used to hedge the risk. If the Fund utilizes derivative instrument for hedging against the base currency of the Fund, you should note that as a result of hedging, the Fund will not be able to enjoy the full benefits in the event of a favourable currency movement.</p> <p><u>Currency risk at the Class level</u> You should be aware that currency risk is applicable to Class(es) which is denominated in a different currency than the base currency of the Fund. The impact of the exchange rate movement between the base currency of the Fund and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings as expressed in the currency denomination of the respective Class(es).</p> <p>As for a hedged Class, the hedged Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the base currency of the Fund. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. In addition, you should note that, as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the base currency of the Fund. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.</p> |

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| Target Fund Investment Manager risk | Since the Fund invests into a CIS that is managed by another manager, the Target Fund Investment Manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund, the NAV of the Fund, which invests into the Target Fund, may be affected negatively. Although the probability of such occurrence is minute, should the situation arise, subject to your approval, we reserve the right to seek for an alternative CIS that is consistent with the objective of the Fund. |
| Country risk | As the Fund invests in the Target Fund, which is domiciled in Ireland, the Fund's investments in the Target Fund may be affected by risks specific to the country. Such risks include adverse changes in the country's laws and regulations and foreign investments policies. These factors may have an adverse impact on the price of the Target Fund and consequently the Fund. |

Risks associated with investments in the Target Fund

The specific risks related to the Target Fund includes but not limited to:

- Availability of investment opportunities
- Balance sheet risk
- Cash positions and temporary defensive positions
- Collection account risk
- Collateral risk
- Costs of buying or selling shares risk
- Counterparty risk
- Currency risk
- Cyber security risk
- Derivative risk
- Settlement risk
- Short selling risk
- Warrants
- Dividends
- Fluctuation of net asset value and market pricing risk
- Indemnification obligations
- Legal risk – Over-the-counter (“OTC”) derivatives, reverse repurchase transactions, securities lending and re-used collateral
- Liquidity risk
- Listing
- Market risk
- Political and/or regulatory
- Risks in relation to equity securities
- Particular risks of exchange traded derivative transactions
- Particular risks of OTC derivative transactions
- Investment in Real Estate Investment Trusts (REITs)
- Secondary market trading risk
- Securities lending
- Suspension of share dealings
- Tax risk
- Underperformance risk
- Volcker rule
- Sustainability risk

For more details and complete list of applicable risk to the Target Fund, please refer to “Risk Factors” section of the Information Memorandum. The above summary of risks does not purport to be an exhaustive list of all the risk factors relating to investments in the Fund and are not set out in any particular order of priority. You should be aware that an investment in the Fund may be exposed to other risks from time to time. Please consult your professional advisers for a better understanding of the risks.

Note: If your investments are made through an IUTA via a nominee system of ownership, you would not be deemed as a Unit holder under the Deed and as a result, 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

| | Class AUD-Hedged | Class JPY-Hedged | Class MYR | Class MYR-Hedged | Class SGD-Hedged | Class USD |
|---------------------------|---|------------------|-----------|------------------|------------------|-----------|
| Application Fee | Up to 3.00% of the NAV per unit. | | | | | |
| Withdrawal Penalty | Up to 1.00% of the NAV per unit. Withdrawal Penalty is chargeable if a withdrawal is made within three (3) months from the Commencement Date. Thereafter, no Withdrawal Penalty will be charged. All Withdrawal Penalty will be retained by the Fund. | | | | | |
| Switching Fee | Switching is treated as a withdrawal from a Class and an investment into another Class or Principal Malaysia's fund (or its class). As such, you will be charged a Switching Fee equal to the difference (if any) between the Application Fee of the Class and the Application Fee of the other Class or Principal Malaysia's fund (or its class). Switching Fee will not be charged if the Class or Principal Malaysia's fund (or its class) to be switched into has a lower Application Fee. In addition, we may impose | | | | | |
| | AUD35 | JPY3,500 | MYR100 | MYR100 | SGD35 | USD35 |
| | As administrative fee for every switch. You may negotiate to lower the Switching Fee and/or administrative fee with us or our Distributors. We also have the discretion to waive the Switching Fee and/or administrative fee. | | | | | |
| Transfer Fee | AUD15 | JPY2,000 | MYR50 | MYR50 | SGD15 | USD15 |
| | may be charged for each transfer. | | | | | |

| | Class AUD-Hedged | Class JPY-Hedged | Class MYR | Class MYR-Hedged | Class SGD-Hedged | Class USD |
|---|--|------------------|-----------|------------------|------------------|-----------|
| Management Fee | Up to 1.20% per annum of the NAV of the Class. | | | | | |
| Trustee Fee | Up to 0.03% per annum of the NAV of the Fund (including local custodian fees but excluding foreign sub-custodian fees and charges). | | | | | |
| 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. | | | | | |
| Fund expenses | Only expenses that are directly related to the Fund or Class can be charged to the Fund or Class. Examples of relevant expenses are audit fee and tax agent's fee. | | | | | |
| Other fees payable indirectly by you when investing in the Fund | Other fees indirectly incurred by a feeder fund such as dilution adjustment, annual depositary fees and transaction fees of the Target Fund. As such, you are indirectly bearing the dilution adjustment, depositary fees and transaction fees charged at the Target Fund level. | | | | | |

Note: Despite the maximum Application Fee disclosed above, you may negotiate with us or Distributors for lower fee or charges. We and our Distributors reserve our sole and absolute discretion to accept or reject your request and without having to assign any reason.

Subject always to the provisions of the Deed and GLOLA, 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 the Trustee Fee), whether payable by the Fund or 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 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.

Transaction Information

| | Class AUD-Hedged | Class JPY-Hedged | Class MYR | Class MYR-Hedged | Class SGD-Hedged | Class USD |
|--------------------------------------|---|------------------|--|------------------|----------------------------------|-----------|
| Minimum initial investment | AUD 1,000 | JPY 5,000 | MYR1,000 | MYR1,000 | SGD1,000 | USD1,000 |
| | or such other amount as we may decide from time to time. | | | | | |
| Minimum additional investment | AUD 100 | JPY 3,500 | MYR100 | MYR100 | SGD100 | USD100 |
| | or such other amount as we may decide from time to time. | | | | | |
| Minimum withdrawal | 100 units | 3,500 units | 100 units | 100 units | 100 units | 100 units |
| | or such other number of units as we may decide from time to time. | | | | | |
| Minimum balance | 100 units | 3,500 units | 100 units | 100 units | 100 units | 100 units |
| | or such other number of units as we may decide from time to time. | | | | | |
| Regular Savings Plan ("RSP") | Currently, RSP is not available. | | RSP is available. It allows you to make regular monthly investments of MYR100 or more, directly from your account held with a bank approved by us or our Distributors. The minimum initial investment for the RSP is MYR1,000 or such other amount as we may decide from time to time. | | Currently, RSP is not available. | |
| Switching | Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to: <ul style="list-style-type: none"> ▪ 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 | | | | | |

| | Class AUD-Hedged | Class JPY-Hedged | Class MYR | Class MYR-Hedged | Class SGD-Hedged | Class USD |
|---------------------------|--|------------------|-----------|------------------|------------------|-----------|
| | <ul style="list-style-type: none"> o 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. | | | | | |
| Cooling-off period | Individual Sophisticated Investors 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 seven (7) Business Days from the date we receive the completed documentations. If there are unforeseen circumstances that caused a delay in receiving the cooling-off proceeds from the Target Fund, we will pay to you the Refund amount within five (5) Business Days of the receipt of the Refund amount from the Target Fund. Please note that the cooling-off right is only given to first time investor investing with us or our Distributors. However, Principal Malaysia’s staff or a person registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right. | | | | | |

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) your 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.

YOU SHOULD NOT MAKE ANY PAYMENT DIRECTLY OR INDIRECTLY TO ANY INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT/EMPLOYEE OF THE MANAGER WHEN PURCHASING THIS FUND.

Valuations

We will carry out the valuation of the Classes 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 securities or instruments to the Fund’s base currency (i.e. USD). 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 Information Memorandum for more information.

Avenues to Exit This Investment

To exit from this investment, you may withdraw, switch out of the Fund or transfer your unit holdings to other eligible Sophisticated Investors.

You may withdraw from a Class by completing a withdrawal form and sending it to the relevant Distributor of Principal Malaysia’s office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Penalty, if any. Under normal circumstances, you will be paid in the currency of the Class (e.g. Class USD Unit holders will be paid in USD) within seven (7) Business Days upon our receipt of the complete withdrawal request. You will have to bear the applicable bank fees and charges, if any.

You should note that the time taken to pay the withdrawal proceeds to you (i.e. seven (7) Business Days) may be extended/delayed if there is temporary suspension of dealings at the Target Fund, the dealings of the Fund are temporarily suspended by us or there are any unforeseen circumstances that caused a delay in us receiving redemption proceeds from the Target Fund, subject to concurrence from the Trustee. Should any of the above events occur, we may not be able to pay the withdrawal proceeds to you within seven (7) Business Days. However, we will pay the withdrawal proceeds to you within five (5) Business Days subsequent to our receipt of redemption proceeds from the Target Fund.

For more information on withdrawal, switching, transfer facility and cooling-off period, please refer to the “Transaction Information” chapter of the Information Memorandum. 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 Information Memorandum.

Contact for Further Information/Complaint

- (i) You may contact our Customer Care Centre at (03) 7723 7260 or WhatsApp at +6016 299 9792 for further information or for any dispute resolution. Our Customer Care Centre is available during business hour between 8:45 a.m. and 5:45 p.m. (Malaysian time) from Mondays to Fridays or you can e-mail us at myservice@principal.com.
- (ii) If you are dissatisfied with the outcome of the dispute resolution process with us, please refer your dispute to Financial Markets Ombudsman Service (“FMOS”) through www.fmos.org.my. Alternatively, you can contact FMOS:
 - via phone to : 03-2272 2811

- walk in to : Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

(iii) You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- via phone to the Aduan Hotline at : 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

(iv) Federation of Investment Managers Malaysia's Complaints Bureau:

- via phone to : 03-7890 4242
- via e-mail to : complaints@fimm.com.my
- via online complaint form available at www.fimm.com.my
- via letter to : Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

Appendix: Glossary

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|------------------------|---|
| Application Fee | - Preliminary charge on each investment. |
| AUD | - Australian Dollar. |
| Business Day | - Mondays to Fridays when Bursa Malaysia Securities Berhad is open for, and/or banks in Kuala Lumpur and/or Selangor are open for business. In respect of the Target Fund, it means a day other than New Year's Day, Good Friday, Easter Monday, May Day bank holiday, Christmas Day and the days immediately prior to and following Christmas Day. Note: We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declares a non-business day and/or if the Target Fund Management Company declares a non-dealing day. This information will be communicated to you via our website at www.principal.com.my . |
| CIS | - Collective investment scheme. |
| Class | - Any class of units representing similar interests in the assets of the Fund. |
| Class AUD-Hedged | - The Class issued by the Fund denominated in AUD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and AUD. |
| Class JPY-Hedged | - The Class issued by the Fund denominated in JPY that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and JPY. |
| Class MYR | - The Class issued by the Fund denominated in MYR. |
| Class MYR-Hedged | The Class issued by the Fund denominated in MYR that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and MYR. |
| Class SGD-Hedged | - The Class issued by the Fund denominated in SGD that aims to minimize the effect of exchange rate fluctuations between the base currency of the Fund (i.e. USD) and SGD. |
| Class USD | - The Class issued by the Fund denominated in USD. |
| CMSA | - Capital Markets and Services Act 2007. |
| Commencement Date | - The next Business Day immediately following the end of the initial offer period of the respective Class. |
| Deed | - The principal and all supplemental deed in respect of the Fund made between us and the Trustee, in which Unit holders agree to be bound by the provisions of the Deed. |
| Distributor(s) | - 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. |
| Fund or NEPI | - Principal Nasdaq Equity Premium Income Fund. |
| GLOLA | - Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by the SC. |
| Information Memorandum | - Refers to the information memorandum in respect of the Fund and includes any supplemental information memorandum or replacement information memorandum, as the case may be. |
| IUTA | - Refers to "Institutional Unit Trust Schemes Adviser", a corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party. |

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| JPY | - | Japanese Yen. |
| Management Fee | - | A percentage of the NAV of the Class that is paid to us for managing the portfolio of the Fund. |
| MYR | - | Malaysian Ringgit. |
| NAV | - | Net Asset Value. |
| NAV of the Class | - | The NAV of the Fund attributable to a Class at the same valuation point. |
| NAV of the Fund | - | The value of all the 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 and annual Trustee Fee, the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. |
| NAV per unit | - | The NAV attributable to a Class divided by the number of units in circulation for that Class, at the valuation point. |
| Principal Distributors | - | Refers to the authorised unit trust scheme consultants registered with Principal Malaysia. |
| Principal Malaysia, the Manager, we or us | - | 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. |
| SC | - | Securities Commission Malaysia. |
| SGD | - | Singapore Dollar. |
| Sophisticated Investor | - | Refers to investors as we determine as qualified or eligible to invest in the Fund and that fulfil any laws, rules, regulations, restrictions or requirements imposed by the respective country's regulators where the Fund is open for sale. For investors in Malaysia, this refers to any person who: <ul style="list-style-type: none"> (i) is determined to be a sophisticated investor under the SC's Guidelines on Categories of Sophisticated Investors, as amended from time to time; or (ii) acquires any unlisted capital market product specified under the GLOLA where the consideration is not less than MYR250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise, and/or any other category(ies) of investors as may be permitted by the SC from time to time. <p>Note: For more information, please refer to our website at www.principal.com.my for the current and/or updated definition and categories of "Sophisticated Investor".</p> |
| Switching Fee | - | A charge that may be levied when switching is done from one fund or class to another. |
| Target Fund | - | JPMorgan ETFs (Ireland) ICAV - Nasdaq Equity Premium Income Active UCITS ETF. |
| Target Fund Management Company | - | JPMorgan Asset Management (Europe) S.à r.l. |
| Target Fund Investment Manager | - | J.P. Morgan Investment Management Inc.. |
| Transfer Fee | - | A nominal fee levied for each transfer of units from one Unit holder to another. |
| Trustee | - | HSBC (Malaysia) Trustee Berhad. |
| Trustee Fee | - | A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund. |
| Unit holder | - | The registered holder for the time being of a unit of any Class including persons jointly registered. |
| USD | - | United States Dollar. |
| Withdrawal Penalty | - | A penalty levied upon withdrawal under certain terms and conditions (if applicable). |

Notes: 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, legislations 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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