

Principal Sustainable Conservative Bond Fund

31 December 2024

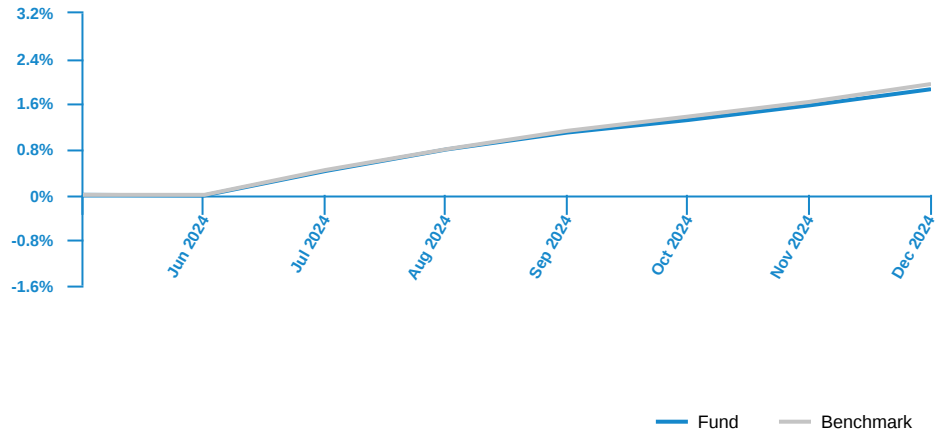
Fund Objective

The Fund aims to achieve regular income through sustainable investments in a diversified portfolio of Malaysian bonds. The Fund will be managed with the aim of achieving regular income through sustainable investments in a diversified portfolio of Malaysian bonds. The Fund will invest at least 80% of its NAV in corporate bonds, and up to 20% of its NAV in government bonds and liquid assets including cash and short-term money market instruments. As the Fund is a qualified sustainable and responsible investment fund, at least two-thirds of its NAV will be investments that are subject to the ESG integration approach which involves the analysis of material factors in our investment decisions, including fundamental and ESG factors such as the selection, retention, and realisation of the Fund's investments.

Fund Information

ISIN Code	MYU0100A8438
Lipper ID	68814931
Bloomberg Ticker	PRSUCBM MK
Domicile	Malaysia
Currency	MYR
Base Currency	MYR
Fund Inception	18 Jun 2024
Benchmark	50% RF BPAM Corporates AAA 1Y-3Y All Bond Index + 50% RF BPAM Corporates AA 1Y-3Y All Bond Index
Application Fee	Nil
Management Fee	Up to 0.25% p.a. of the NAV
Trustee Fee	Up to 0.03% p.a. of the NAV
Fund Size (MYR)	MYR 556.52 million
Fund Unit	553.19 million units
NAV per unit (As at 31 Dec 2024)	MYR 1.0059
Initial Offering Period (IOP) Date	18 Jun 2024
Initial Offering Period (IOP) Price	MYR 1.00

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	N/A	0.28	0.75	1.87	N/A	N/A	N/A	1.86
Benchmark	N/A	0.31	0.81	1.95	N/A	N/A	N/A	2.10

Calendar Year Returns (%)							
	2023	2022	2021	2020	2019	2018	
Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benchmark	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Most Recent Fund Distributions						
	2024 Dec	2024 Nov	2024 Sep			
Gross (sen/unit)	0.30	0.51	0.46			
Annualised Yield (%)	3.21	3.83	1.82			

Note: June 2024 to December 2024.

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.

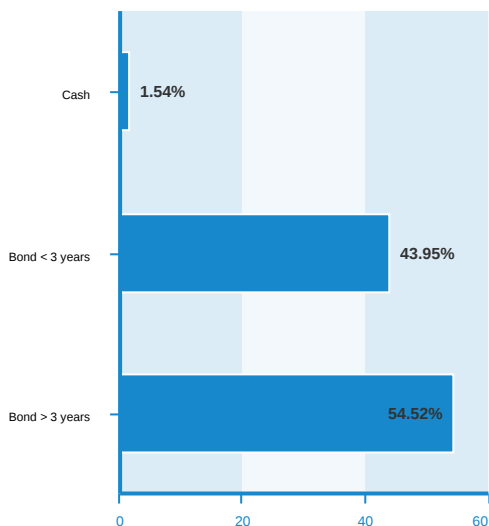
Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

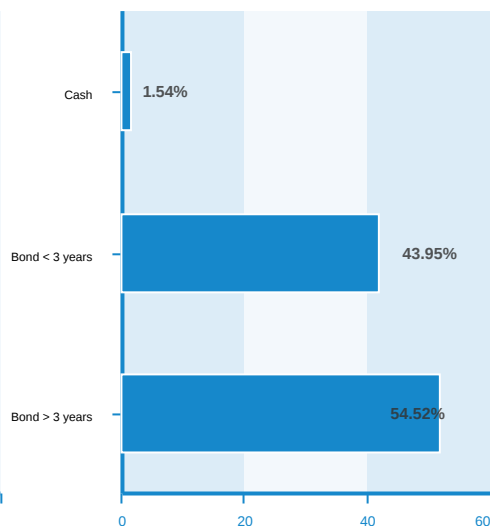
Top Holdings	Country	% of Net Assets	Fund Risk Statistics	
Malaysia Government Securities	Malaysia	8.09	Beta	-
RHB Bank Bhd	Malaysia	7.17	Information Ratio	-
7-Eleven Malaysia	Malaysia	4.80	Sharpe Ratio	-
Mercedes-Benz Services Malaysia	Malaysia	4.49	(3 years monthly data)	
Sabah Credit Corporation	Malaysia	3.60		
Putrajaya Holdings Bhd	Malaysia	2.73		
Bank Pembangunan Malaysia	Malaysia	2.73		
Malayan Banking Bhd	Malaysia	2.68		
Malaysia Airports Holdings Bhd	Malaysia	2.40		
Celcom Networks Sdn Bhd	Malaysia	1.86		

The holdings listed do not constitute a recommendation to purchase or sell a particular security. Any repeated issuer shown means same issuer with different coupon rate and/or maturity date. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

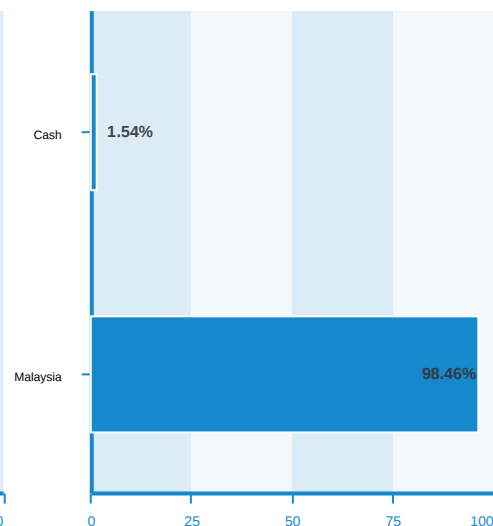
Asset Allocation (%)



Sector Allocation (%)



Regional Allocation (%)



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.

We recommend that you read and understand the contents of the Principal Sustainable Conservative Bond Fund Information Memorandum dated 18 June 2024, which have been deposited with Securities Commission Malaysia before investing and that you keep the said Information Memorandum for your record. Any issue of units to which the Information Memorandum relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, subject to the terms and conditions therein. The principal risks are returns not guaranteed, market risk, inflation risk manager risk and financing risk. The specific risks are credit and default risk, interest rate risk, country risk, currency risk, risk of investing in emerging markets, risk associated with investing in convertible bonds and risk associated with investing in CIS. You can obtain a copy of the Information Memorandum from the head office of Principal Asset Management Berhad or from any of our approved distributors. We suggest that you consider these fees and charges carefully prior to making an investment. 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. 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 document should be read and understood before making any investment decision. 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. 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 Investment in Unit Trust Risk Disclosure Statement/Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units. All performance figures have been extracted from Lipper. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment will remain unchanged after the distribution of the additional units.

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.