

Principal Global Dynamic Innovation Fund

Why invest in Principal Global Dynamic Innovation Fund?

1 Growth opportunities

Multi-thematic approach with a focus on high-growth sectors

The Fund focuses on sectors with substantial growth potentials driven by rising demand from technological advancements, offering robust return opportunities and long-term stability.

Information technology

Health care

Communication services

Industrials

Utilities

2 Dynamic approach

High conviction with dynamic portfolio management

The Fund is high conviction by employing a selective stock-picking strategy. Together with an unconstrained approach, it can access a wide range of opportunities in investable markets.

Fund parameters

No. of holdings

20 to 40

Sector/ industry

No constraint


3 Innovative insights

Managed by a highly experienced investment team

Our global large cap investment team is well-supported by our global networks with local insights, aiming to bring compelling opportunities for our investors.

 **Managing equity experience since 1968**

 **US\$155 bn Assets under management**

 **129 dedicated equity investment professionals**

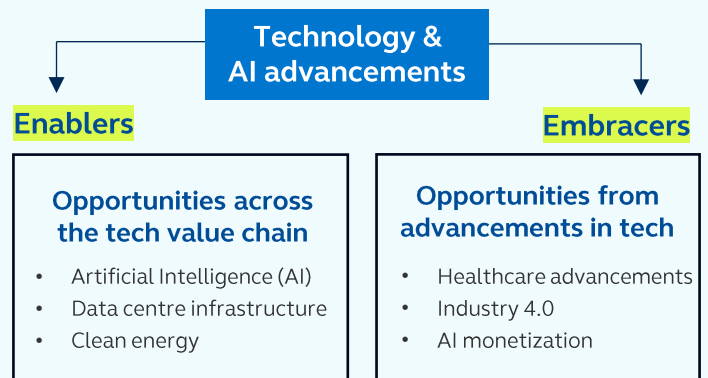
 **Average investment experience**
Industry: 20 years
Principal: 13 years

Source: Principal. Data as of 30 September 2024.


4 Forward-thinking ideas


Engaging in the technology revolution and AI advancements


The Fund taps into beneficiaries of the technology revolution and its secular trends which have attractive valuations and strong fundamentals.



Invest with Principal

 **Harnessing Distinctive Opportunities** uncovered by 1000+ investment professionals deeply embedded across Asia, we craft customized solutions to meet our clients' unique requirements.

 **Tapping into Global Capabilities** by seamlessly blending our global investment expertise, sophisticated processes and proven track record, we amplify compelling opportunities for our clients.

 **Transformative Investment Experience** with three decades of experience and intimate market knowledge, we understand the evolving needs and aspirations of our clients across Asia.

Fund facts

Fund category/type	Equity / Growth
Fund objective	The Fund aims to achieve capital appreciation over the medium to long term through investments primarily in a portfolio of global equities.
Benchmark	MSCI ACWI Index. Note: The Fund's benchmark is for performance comparison purposes only. You are cautioned that the risk profile of the Fund is different from the benchmark. Information on the benchmark can be obtained from www.msci.com/indexes . The Fund has changed its previous benchmark from Nasdaq Global Millennial Opportunity Index to MSCI ACWI Index because (a) the previous benchmark ranks below average on social and governance factors as measured against MSCI ACWI Index; and (b) the previous benchmark's investment universe is too narrow and bias towards a particular industry and/or segment resulting in underrepresentation in other areas of opportunities.
Manager	Principal Asset Management Berhad
Base currency	USD
Classes of unit	MYR, MYR-Hedged, SGD-Hedged and USD
Application fee	Up to 5.50% of the NAV per unit
Management fee	Up to 1.80% per annum of the NAV of the Class
Trustee Fee	Up to 0.06% per annum of the NAV of the Fund (including local custodian fee but excluding foreign sub-custodian fees and charges). The foreign sub-custodian fees and charges is dependent on the country invested and is charged monthly in arrears
Cooling-off period	For first time individual investor investing with us, you have six (6) Business Days after your initial investment (i.e. from the date the complete application is received and accepted by us or any of 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 complete documentations. 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 and person(s) registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right. 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.
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; andthe 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; andthe 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 may be); (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.

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

Transaction Information*	Class(es) of units			
	Class MYR	Class MYR-Hedged	Class SGD-Hedged	Class USD
Minimum initial investment	MYR1,000 [#]	MYR1,000	SGD1,000	USD1,000
Minimum additional investment	MYR100	MYR100	SGD100	USD100
Minimum withdrawal	100 units			
Minimum balance	1,000 units			

* or such other amount and/or number of units as we may decide from time to time.

[#] The minimum initial investment for EPF-MIS shall be MYR1,000 (or such other amount as determined by EPF) or as per the amount stated above, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPFMIS from time to time. Please refer to our website at www.principal.com.my or www.kwsp.gov.my for updated information.

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 Global Dynamic Innovation Fund (formerly known as Principal Global Millennial Equity Fund) dated 28 February 2023 and its Supplementary Prospectuses (if any) which have 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, Supplementary Prospectuses (if any), 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.

About us: Principal Malaysia, is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Established on 13 June 1994, it is headquartered in Malaysia and has footprints across Indonesia, Thailand and Singapore. We offer a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with our unit trust, retirement schemes, discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company helps make financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group®. © 2024 Principal Financial Services, Inc.

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