

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

This is an Islamic Private Retirement Scheme

SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

PRS Provider : **Principal Asset Management Berhad** (199401018399 (304078-K))

Scheme Trustee : **HSBC (Malaysia) Trustee Berhad** (193701000084 (1281-T))

This Second Supplemental Disclosure Document is dated 25 October 2024 and is to be read in conjunction with the Fourth Replacement Disclosure Document dated 23 September 2022 (“Disclosure Document”) and the First Supplemental Disclosure Document dated 30 August 2023 (“First Supplemental Disclosure Document”) for the Principal Islamic PRS Plus (“Scheme”) which incorporates the following Islamic Funds namely:

Core Funds

	<u>Launch Date</u>
Principal Islamic RetireEasy 2060	23 September 2022
Principal Islamic RetireEasy 2050	23 September 2022
Principal Islamic RetireEasy 2040	23 September 2022
Principal Islamic RetireEasy 2030	23 September 2022
Principal Islamic RetireEasy Income	20 April 2022

Non-Core Funds

Principal Islamic PRS Plus Conservative	12 November 2012
Principal Islamic PRS Plus Moderate	12 November 2012
Principal Islamic PRS Plus Growth	12 November 2012
Principal Islamic PRS Plus Equity	12 November 2012
Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	12 November 2012

This Scheme was constituted on 8 November 2012.

MEMBERS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE DISCLOSURE DOCUMENT, THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT AND THIS SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE MEMBERS, SEE “RISK FACTORS” COMMENCING ON PAGE 27 OF THE DISCLOSURE DOCUMENT.

** The name “PRS Plus” is the name of the PRS solution by Principal Malaysia. It does not in any way connote or warrant that this Scheme will necessarily outperform other PRS or have additional features that may be lacking in other PRS solutions.*

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

RESPONSIBILITY STATEMENTS

This Second Supplemental Disclosure Document has been reviewed and approved by the directors of Principal Malaysia and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 Second Supplemental Disclosure Document false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has approved the Scheme and authorised the Funds under the Scheme, and a copy of this Second Supplemental Disclosure Document has been registered with the Securities Commission Malaysia.

The approval and authorisation, as well as the registration of this Second Supplemental Disclosure Document should not be taken to indicate that the Securities Commission Malaysia recommends the Scheme or Funds under the Scheme or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Second Supplemental Disclosure Document.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of PRS Provider who is responsible for the Scheme and the Funds under the Scheme, and takes no responsibility for the contents in this Second Supplemental Disclosure Document. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Second Supplemental Disclosure Document and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

MEMBERS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, MEMBERS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT PROFESSIONAL ADVISERS IMMEDIATELY.

ADDITIONAL STATEMENTS

Members are advised to note that recourse for false or misleading statements or acts made in connection with this Second Supplemental Disclosure Document is directly available through section 92A(3) of the *Capital Markets and Services Act 2007*.

Principal Islamic RetireEasy 2060, Principal Islamic RetireEasy 2050, Principal Islamic RetireEasy 2040, Principal Islamic RetireEasy 2030, Principal Islamic RetireEasy Income, Principal Islamic PRS Plus Conservative, Principal Islamic PRS Plus Moderate, Principal Islamic PRS Plus Growth, Principal Islamic PRS Plus Equity and Principal Islamic PRS Plus Asia Pacific Ex Japan Equity have been certified as being Shariah-compliant by the Shariah Adviser appointed for these Funds.

INVESTORS SHOULD BE AWARE THAT THE CAPITAL OF THE FUNDS WILL BE ERODED WHEN THE FUNDS DECLARES DISTRIBUTION OUT OF CAPITAL AS THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

1.0 GENERAL

- 1.1 This Second Supplemental Disclosure Document is issued to reflect the amendments made to Disclosure Document as stated under paragraphs 1.4, 1.5, 2, 3, 4, 5, 6, 7, 8 and 9 below.
- 1.2 All terms used in this Second Supplemental Disclosure Document shall have the same meanings as those defined in the Definitions Chapter of the Disclosure Document unless where the context otherwise requires.
- 1.3 All information provided herein is practicable as at 31 August 2024 and shall remain current and relevant as at such date.
- 1.4 All references to “service@principal.com.my” in the Disclosure Document shall be amended to “myservice@principal.com”.
- 1.5 The amendments below will be applicable to the Funds with effect from their respective effective dates below (“Effective Dates”):
- (a) the trustee, Deutsche Trustees Malaysia Berhad will be replaced by HSBC (Malaysia) Trustee Berhad;
 - (b) the references to “Deutsche Trustees Malaysia Berhad” and/or “Deutsche Trustees Malaysia Berhad (200701005591 (763590-H))” in the Disclosure Document shall be amended to HSBC (Malaysia) Trustee Berhad (193701000084 (1281-T)); and
 - (c) the references to “, subject to minimum fee of RM24,000.00 p.a.” in the Disclosure Document shall be deleted.

Funds	Effective Date
Principal Islamic RetireEasy 2060	18 November 2024
Principal Islamic RetireEasy 2050	18 November 2024
Principal Islamic RetireEasy 2040	18 November 2024
Principal Islamic RetireEasy 2030	18 November 2024
Principal Islamic RetireEasy Income	18 November 2024
Principal Islamic PRS Plus Conservative	2 December 2024
Principal Islamic PRS Plus Moderate	2 December 2024
Principal Islamic PRS Plus Growth	2 December 2024
Principal Islamic PRS Plus Equity	2 December 2024
Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	2 December 2024

2.0 DEFINITIONS

- 2.1 The definition of “Eligible Market” under the section of “**Definitions**” at page 3 has been replaced and read as below:
- Eligible Market : An exchange, government securities market or an OTC market:
- (a) that is regulated by a regulatory authority;
 - (b) that is open to the public or to a substantial number of market participants; and
 - (c) on which financial instruments are regularly traded.
- 2.2 The following definition of “HSBC Group” will be added to the section of “**Definitions**” at page 4 and will be applicable to the Funds with effect from their respective Effective Dates:
- HSBC Group : HSBC Holdings plc, its subsidiaries, related bodies corporate, associated entities and undertakings and any of their branches.

3.0 CORPORATE DIRECTORY

- 3.1 The corporate information of “The PRS Provider” under the section of “**Corporate Directory**” at page 7 has been replaced and read as below:

The PRS Provider
Principal Asset Management Berhad

Registered/Business address
Level 32, Exchange 106, Lingkaran TRX

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel : (03) 8680 8000

Customer Care Centre

Level 31, Exchange 106, Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel : (03) 7723 7260
Whatsapp : (016) 299 9792

Website

www.principal.com.my

E-mail

myservice@principal.com

Board of Directors

Thomas Cheong Wee Yee
Uday Jayaram
Munirah Khairuddin
Mohd Haniz Mohd Nazlan
Lai Mee Fong
Tan Sri Jaganath Derek Steven Sabapathy*
Liew Swee Lin*
Yoon Mun Thim*
Julian Christopher Vivian Pull¹
Chong Chooi Wan²

¹ Alternate director to Thomas Cheong Wee Yee

² Alternate director to Mohd Haniz Mohd Nazlan

* Independent director

- 3.2 The corporate information of “Shariah Adviser of the Scheme” under the section of “**Corporate Directory**” at page 7 has been replaced and read as below:

Shariah Adviser of the Scheme

Amanie Advisors Sdn Bhd

Registered address

Unit 11-3A, 3rd Mile Square
No. 151, Jalan Klang Lama Batu 3 ½
58100 Kuala Lumpur, MALAYSIA

Business address

Level 13A-2, Menara Tokio Marine Life
189, Jalan Tun Razak
50400 Kuala Lumpur, MALAYSIA
Tel : (03) 2161 0260
Fax : (03) 2161 0262
E-mail: info@amanieadvisors.com
Website: www.amanieadvisors.com

- 3.3 The information of “Audit Committee” under the section of “**Corporate Directory**” at page 7 has been replaced and read as below:

Audit Committee

Tan Sri Jaganath Derek Steven Sabapathy*
Liew Swee Lin*
Lai Mee Fong

* Independent Member

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

- 3.4 The corporate information of “Company Secretaries” under the section of “**Corporate Directory**” at page 7 will be replaced and read as below:

Company Secretaries

Phang Ai Tee (MAICSA No. 7013346)
Cheong Lisa (MAICSA No. 7009457)
Level 32, Exchange 106, Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel : (03) 8680 8000

- 3.5 The corporate information of “The Scheme Trustee” under the section of “**Corporate Directory**” at page 7 will be replaced and read as below and will be applicable to the Funds with effect from their respective Effective Dates:

The Scheme Trustee

HSBC (Malaysia) Trustee Berhad

Registered/Business address

Level 19, Menara IQ, Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel : (03) 2075 7800
Fax : (03) 8894 2611
E-mail : fs.client.services.myh@hsbc.com.my

Delegate of HSBC (Malaysia) Trustee Berhad

For foreign asset:

The Hongkong and Shanghai Banking Corporation Limited (as global custodian)
3/F, Tower 3,
HSBC Centre,
1 Sham Mong Road, HONG KONG
Tel: (852) 2288 1111

For local asset:

The Hongkong and Shanghai Banking Corporation Limited (as sub-custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd
Level 21, Menara IQ
Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel: (03) 2075 3000
Fax: (03) 8894 2588

The Hongkong and Shanghai Banking Corporation Limited (as sub-custodian) and assets held through HSBC Bank Malaysia Berhad
Level 21, Menara IQ
Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA
Tel: (03) 2075 3000
Fax: (03) 8894 2588

- 3.6 The corporate information of “Solicitors” under the section of “**Corporate Directory**” at page 8 has been replaced and read as below:

Solicitors

Soon Gan Dion & Partners
1st Floor, 73, Jalan SS21/1A
Damansara Utama
47400 Petaling Jaya
Selangor MALAYSIA
Tel : (03) 7726 3168
Fax : (03) 7726 3445
Website: www.sgd.com.my

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

- 3.7 The corporate information of “Federation of Investment Managers Malaysia (FIMM)” under the section of “**Corporate Directory**” at page 8 has been replaced and read as below:

Federation of Investment Managers Malaysia (FIMM)

19-06-1, 6th Floor, Wisma Tune
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur MALAYSIA
Tel : (03) 7890 4242
E-mail : info@fimm.com.my
Website : www.fimm.com.my

4.0 SCHEME AND FUND INFORMATION

- 4.1 The information under the section of “**Deed**” at page 26 has been replaced and read as below:

The Scheme is governed by a Deed dated 8 November 2012, First Supplemental Deed dated 2 January 2014, Second Supplemental Deed dated 25 November 2014, Third Supplemental Deed dated 3 February 2020, Fourth Supplemental Deed dated 17 December 2021, Fifth Supplemental Deed dated 12 July 2022, Sixth Supplemental Deed dated 14 June 2023 and Seventh Supplemental Deed dated 31 July 2024.

5.0 FUNDS’ DETAILED INFORMATION

- 5.1 The third bullet point in the sixth paragraph of the Investment policy and strategy under the section of “**Principal Islamic RetireEasy 2060**” at page 3 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members’ investments will continue to be subjected to the risks inherent to the Fund (please refer to the “Risk Factors” section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

- 5.2 The third bullet point in the sixth paragraph of the Investment policy and strategy under the section of “**Principal Islamic RetireEasy 2050**” at page 3 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members’ investments will continue to be subjected to the risks inherent to the Fund (please refer to the “Risk Factors” section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.3 The third bullet point in the sixth paragraph of the Investment policy and strategy under the section of **"Principal Islamic RetireEasy 2040"** at page 4 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund's assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members' investments will continue to be subjected to the risks inherent to the Fund (please refer to the "Risk Factors" section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.4 The third bullet point in the sixth paragraph of the Investment policy and strategy under the section of **"Principal Islamic RetireEasy 2030"** at page 4 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund's assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members' investments will continue to be subjected to the risks inherent to the Fund (please refer to the "Risk Factors" section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.5 The third bullet point in the fifth paragraph of the Investment policy and strategy under the section of **"Principal Islamic RetireEasy Income"** at page 5 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund's assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members' investments will continue to be subjected to the risks inherent to the Fund (please refer to the "Risk Factors" section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

5.6 The third bullet point in the last paragraph of the Investment policy and principal investment strategy under the section of “**Principal Islamic PRS Plus Conservative**” at page 5 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members’ investments will continue to be subjected to the risks inherent to the Fund (please refer to the “Risk Factors” section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.7 The third bullet point in the last paragraph of the Investment policy and principal investment strategy under the section of “**Principal Islamic PRS Plus Moderate**” at page 6 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members’ investments will continue to be subjected to the risks inherent to the Fund (please refer to the “Risk Factors” section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.8 The third bullet point in the last paragraph of the Investment policy and principal investment strategy under the section of “**Principal Islamic PRS Plus Growth**” at page 6 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances where the market value or fair value of a material portion of the Fund’s assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange; an emergency or other state of affairs; the declaration of a moratorium in a country where the Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets not being able to be effected at prices which are fair to the Fund and/or within reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members’ investments will continue to be subjected to the risks inherent to the Fund (please refer to the “Risk Factors” section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

5.9 The third bullet point in the last paragraph of the Investment policy and principal investment strategy under the section of “**Principal Islamic PRS Plus Equity**” at page 7 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances (for example the suspension of redemption request by the Target Fund) where the market value

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

or fair value of a material portion of the Target Fund's assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange of the markets where the Target Fund has substantial investments; an emergency or other state of affairs; the declaration of a moratorium in a country where the Target Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets of the Target Fund not being able to be effected at prices which are fair to the Target Fund and/or within a reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members' investments will continue to be subjected to the risks inherent to the Fund (please refer to the "Risk Factors" section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

- 5.10 The following information is added to the section of "**About the Principal DALI Equity Growth**" at page 51:

Withdrawal policy of the Target Fund

If the Target Fund Manager receives a complete withdrawal request by 4:00 p.m. on a business day of the Target Fund, the Target Fund Manager will process it using the net asset value per unit of the Target Fund for that business day of the Target Fund. If the Target Fund Manager receives the withdrawal request after 4:00 p.m. on a business day of the Target Fund, the Target Fund Manager will process it using the net asset value per unit of the Target Fund for the next business day of the Target Fund (T+1). The amount that the Fund will receive is calculated by the withdrawal value less the withdrawal fee imposed by the Target Fund Manager, if any. The Fund will be paid in the currency of the class of units within seven (7) business days of the Target Fund, upon the Target Fund Manager's receipt of the complete withdrawal request. The Fund will have to bear the applicable bank fees and charges, if any.

- 5.11 The third bullet point in the last paragraph of the Investment policy and principal investment strategy under the section of "**Principal Islamic PRS Plus Asia Pacific Ex Japan Equity**" at page 11 of the First Supplemental Disclosure Document has been replaced and read as below:

- The PRS Provider may request the Scheme Trustee to suspend withdrawal requests due to exceptional circumstances (for example the suspension of redemption request by the Target Fund) where the market value or fair value of a material portion of the Target Fund's assets cannot be determined (i.e. due to the closure of a securities exchange or trading restrictions on a securities exchange of the markets where the Target Fund has substantial investments; an emergency or other state of affairs; the declaration of a moratorium in a country where the Target Fund has assets; for the purpose of conversion of any currency, a closure or restrictions on trading in the relevant foreign exchange market; or the realisation of the assets of the Target Fund not being able to be effected at prices which are fair to the Target Fund and/or within a reasonable period as a result of an unstable or disorderly market). During the suspension period, withdrawal requests will not be accepted and in the event we have earlier accepted the withdrawal requests prior to the suspension is declared, the withdrawal requests will be dealt on the next Business Day once the suspension is lifted. In such case, a Member will not be able to withdraw the units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Members' investments will continue to be subjected to the risks inherent to the Fund (please refer to the "Risk Factors" section in the Disclosure Document). The action to suspend withdrawal requests from Members may be exercised by the Scheme Trustee on its own accord in accordance with the GPRS where there are good and sufficient reason to do so, after having considered the interest of Members.

- 5.12 The following information is added to the section of "**About the Principal Islamic Asia Pacific Dynamic Equity Fund**" at page 55:

Withdrawal policy of the Target Fund

If the Target Fund Manager receives a complete withdrawal request by 4:00 p.m. on a business day of the Target Fund, the Target Fund Manager will process it using the net asset value per unit of the Target Fund for that business day of the Target Fund. If the Target Fund Manager receives the withdrawal request after 4:00 p.m. on a business day of the Target Fund, the Target Fund Manager will process it using the net asset value per unit of the Target Fund for the next business day of the Target Fund (T+1). The amount that the Fund will receive is calculated by the withdrawal value less the withdrawal fee imposed by the Target Fund Manager, if any. The Fund will be paid in the currency of the class of units within seven (7) business days of the Target Fund, upon the Target Fund Manager's receipt of the complete withdrawal request. The Fund will have to bear the applicable bank fees and charges, if any.

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

6.0 TRANSACTION INFORMATION

6.1 The second bullet point under the section of “**Valuation of Investments Permitted by the Funds**” at page 66 has been replaced and read as below:

▪ **Unlisted Shariah-compliant securities**

The valuation of Shariah-compliant equities not listed or quoted on a stock exchange but have been approved by the relevant regulatory authority for such listing or quotation and are offered directly to the Fund by the issuer shall be valued at the issue price of such Shariah-compliant equities. The value will be determined by the financial institution that issued the instrument.

6.2 The following information is added to the section of “**Valuation of Investments Permitted by the Funds**” at page 66:

▪ **Unlisted Sukuk**

Where we are of the view that the price quoted by BPA for a specific unquoted Sukuk differs from the market price by more than 20 basis points, we may propose a fair value price, provided that we obtain necessary internal approvals to use non-BPA price and keep an audit trail of the basis and decisions made for using a non-BPA price. Furthermore, we will ensure that the basis for determining the fair value of the investment is approved by the Trustee (after appropriate technical consultation), and is documented.

The value of any unlisted non RM-denominated Sukuk shall be calculated daily using prices quoted by ICE, Refinitiv, IHS Markit Ltd or Bloomberg, dependent on the asset class and market using their proprietary methodology. The Sukuk prices are calculated using prices contributed by financial institutions and other market inputs, including benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and reference data (e.g. corporate action announcements and ratings). Where the prices are not available on any Business Day, these Sukuk will be valued by reference to the average indicative yield quoted by three (3) independent and reputable financial institutions. However, where quotations are still not available, such unlisted non RM-denominated Sukuk will be valued daily at a fair price determined in good faith by us, based on the methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.

6.3 The last paragraph under the section of “**Processing a withdrawal**” at page 21 of the First Supplemental Disclosure Document has been replaced and read as below:

For feeder fund (e.g. iPRS-E & iPRS-AP), there will be situations where the determination of the net asset value of the shares of the Target Fund is suspended or withdrawal proceeds from the Target Fund is deferred which may result in the Target Fund requiring a longer time to pay the withdrawal proceeds to the Fund. In such situations, the withdrawal payment period may be extended to within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.

6.4 The information under the section of “**Distribution of the Funds**” at page 75 has been replaced and read as below:

Given the Fund’s objective, the Fund is not expected to pay any distribution. Distributions, if any, are at our discretion and will vary from period to period depending on the performance of the Fund.

The Fund may distribute from distributable income that has been accrued as at the end of a financial year of the Fund but is not declared and paid as distribution at the next distribution date immediately after that financial year end of the Fund (“Capital”). Distribution out of Capital allows the Fund to make distribution when the Fund performs. According to the Fund’s distribution policy, distribution (if any) will depend on its performance.

After taking into consideration the level of Capital and performance of the Fund and subject to healthy cash flow of the Fund, any distribution out of Capital we make, we will ensure that proper decisions can be made in reducing cost without generating any additional risk to the Fund.

Distribution out of Capital represent a return and/or capital gains attributable to the original investment and will result in a reduction in the NAV of the Fund and reduce the capital available for future investment and capital growth. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

Each unit of the Class will receive the same distribution for a distribution period regardless of when those units were purchased. The distribution amount you will receive is in turn calculated by multiplying the total number of units held by you in the Class by the Sen per unit distribution amount. On the distribution date, the NAV per unit will adjust accordingly.

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

All distributions (if any) will be automatically reinvested into additional units in the Class at the NAV per unit on the distribution date (the number of units will be rounded to two (2) decimal places. No Application Fee is payable for the reinvestment.

6.5 The information under the section of “Unclaimed Moneys” at page 75 has been replaced and read as below:

Where you have not made any transaction or instruction in relation to the Scheme for more than two (2) years subsequent to attaining the age of hundred (100) years, the Trustee may pay any unclaimed Accrued Benefit held by the Trustee to the Registrar of Unclaimed Moneys, in accordance with the provisions of the Unclaimed Moneys Act 1965.

Prior to paying the unclaimed Accrued Benefits to the Registrar of Unclaimed Moneys, the PRS Provider must obtain approval of the PPA.

In addition, any moneys payable to you which remain unclaimed for a period of not less than two (2) years as prescribed by Unclaimed Moneys Act, 1965 (“UMA”) will be surrendered to the Registrar of Unclaimed Moneys by us in accordance with the requirements of the UMA. Thereafter, all claims need to be made by you with the Registrar of Unclaimed Moneys.

7.0 **ADDITIONAL INFORMATION**

7.1 The last paragraph under the section of “**Information on Your Investment**” at page 76 has been replaced and read as below:

If you wish to write in, please address your letter to:

Principal Asset Management Berhad
Customer Care Centre
Level 31, Exchange 106, Lingkaran TRX
55188 Tun Razak Exchange
Kuala Lumpur, MALAYSIA

7.2 The information under the section of “**Deed**” at page 76 has been replaced and read as below:

The Scheme is governed by a Deed dated 8 November 2012, First Supplemental Deed dated 2 January 2014, Second Supplemental Deed dated 25 November 2014, Third Supplemental Deed dated 3 February 2020, Fourth Supplemental Deed dated 17 December 2021, Fifth Supplemental Deed dated 12 July 2022, Sixth Supplemental Deed dated 14 June 2023 and Seventh Supplemental Deed dated 31 July 2024.

7.3 The information under the section of “**Potential Conflicts of Interests and Related Party Transactions**” at pages 77 to 78 will be replaced and read as below and will be applicable to the Funds with effect from their respective Effective Dates:

We (including our directors) will at all times act in your best interests and will not conduct ourselves in any manner that will result in a conflict of interest or potential conflict of interest. In the unlikely event that any conflict of interest arises, such conflict shall be resolved such that the Funds are not disadvantaged. In the unlikely event that we face conflicts in respect of our duties as the PRS Provider to the Funds and to other Principal Malaysia’s funds that we manage, we are obliged to act in the best interests of all the Members and will seek to resolve any conflicts fairly and in accordance with the Deed.

We shall not act as principal in the sale and purchase of any securities or investments to and from the Funds. We shall not make any investment for the Funds in any securities, properties or assets in which we or our officer has financial interest in or from which we or our officer derives a benefit, unless with the prior approval of the Scheme Trustee. We (including our directors) who hold substantial shareholdings or directorships in public companies shall refrain from any decision making relating to that particular investment of the Funds.

The Funds may maintain Islamic Deposits with CIMB Bank Berhad, CIMB Islamic Bank Berhad and CIMB Investment Bank Berhad. We may enter into transactions with other companies within PFG and CIMB Group provided that the transactions are effected at market prices and are conducted at arm’s lengths.

We generally discourage cross trades and prohibit any transactions between client(s) accounts and fund accounts. Any cross trade activity require prior approval with the relevant supporting justification(s) to ensure the trades are executed in the best interest of both funds and such transactions were executed at arm’s length. Cross trades will be reported

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

to the person(s) or members of a committee undertaking the oversight function of the Funds to ensure compliance to the relevant regulatory requirements.

The Distributor may be our related party and PGI is our related party. We will ensure that any arrangement made with the Distributors and PGI will be at arm's length.

Scheme Trustee

As the trustee and service provider for the Funds, there may be related party transactions involving or in connection with the Funds in the following events:

- (1) where a Fund invests in instrument(s) offered by the related party of the Scheme Trustee (e.g. placement of monies, Shariah-compliant transferable securities etc);
- (2) where a Fund is being distributed by the related party of the Scheme Trustee;
- (3) where the assets of a Fund are being custodised by the related party of the Scheme Trustee both as sub-custodian and/or global custodian of the Fund (i.e. Scheme Trustee's delegate); and
- (4) where a Fund obtains financing as permitted under the GPRS, from the related party of the Scheme Trustee.

The Scheme Trustee has in place policies and procedures to deal with any conflict of interest situation. The Scheme Trustee will not make improper use of its position as the owner of the Funds' assets to gain, directly or indirectly, any advantage or cause detriment to the interests of the Members. Any related party transaction is to be made on terms which are best available to the Funds and which are not less favourable to the Funds than an arm's length transaction between independent parties.

Subject to any applicable regulations, the Scheme Trustee and/or its related group of companies may deal with each other, the Funds or any Member or enter into any contract or transaction with each other, the Funds or any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

The Shariah Adviser, solicitors, auditors and tax adviser have confirmed that there are no existing or potential conflicts of interest in their respective capacity as advisors for the PRS Provider and/or the Funds.

8.0 THE PRS PROVIDER

8.1 The information under the section of **"The Board of Directors"** at page 79 has been replaced and read as below:

The name and designation of each of the directors can be found in our website at www.principal.com.my/en/about-us/leadership.

8.2 The information under the section of **"Audit Committee"** at pages 79 to 81 has been replaced and read as below:

As at 31 August 2024, the Audit Committee consists of three (3) members including two (2) independent members. The Audit Committee monitors and ensures transparency and accuracy of financial reporting, and effectiveness of external and internal audit functions of Principal Malaysia. The Audit Committee meets at least once every quarter.

Name:	Tan Sri Jaganath Derek Steven Sabapathy*
Designation:	Independent Non-Executive Director
Experience:	<p>Upon graduation in 1981, Tan Sri Jaganath Derek Steven Sabapathy ("Tan Sri Jagan") joined a leading London firm of chartered accountants, Price Waterhouse.</p> <p>Tan Sri Jagan left KPMG Malaysia in late 1994 and joined Benta Plantation Berhad as an Executive Director. He was appointed a Director of Austral Lao Power Co Ltd in 1995. In 1997, he took up the position as Managing Director of both Prime Utilities Berhad and Indah Water Konsortium Sdn Bhd, Malaysia's privatised national wastewater utility. From 1999 until his retirement in end 2013, Tan Sri Jagan served as the Chief Executive Officer/ Director of Bandar Raya Developments Berhad Group which also included Mico Chipboard Berhad.</p> <p>Tan Sri Jagan is currently the Founder and Chief Executive Officer/ Director of Tribeca Real Estate Asset Management Sdn Bhd, a niche property development company. He is also a Director of other public companies listed on Bursa Malaysia Securities Berhad.</p>
Qualifications:	Master of Arts majoring in Corporate Finance and International Trade from Edinburgh University, United Kingdom.
Name:	Liew Swee Lin*

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

Designation:	Independent Non-Executive Director
Experience:	<p>Swee Lin is a senior board level executive with more than 29 years of management experience in the ASEAN region creating shareholder value in media, financial services and e-commerce sectors. Since 2007, she served as Executive Director at financial services and media entities in Malaysia.</p> <p>Currently she is an External Advisor to Bain & Company, a global consulting firm and was previously attached to Astro Malaysia Holdings Berhad ("Astro"), ASEAN's leading consumer media company as its Group Chief Operating Officer. She also served as an Executive Director of Astro Go Shop, a joint venture with GS Home Shopping Inc. Korea after she spearheaded Astro's vertical expansion into ecommerce which she set up as its pioneer management team in 2015.</p> <p>Prior to joining Astro, Swee Lin was an Executive Vice President at Alliance Financial Group's Retail Bank in Malaysia and was also an Executive Director of Alliance Islamic Bank. She has also held senior leadership positions at Standard Chartered Bank with responsibilities for its Wealth Management, Priority Banking, Credit Cards and Personal Loan portfolios. In the earlier years of her career, she gained multidisciplinary industry exposure in FMCG, insurance, food and beverage and pharmaceuticals when she headed up a regional business at Ogilvy One Worldwide, part of WPP PLC (a FTSE 100), which operated in Malaysia to serve its Asia Pacific clients.</p> <p>A keen champion of entrepreneurship, she is part of Endeavor Global Inc.'s mentor network with presence in 40 countries, which is dedicated to global entrepreneurship by driving economic expansion via active mentorship.</p>
Qualifications:	<p>She has a MSc in International Marketing from the University of Strathclyde and completed her Stanford Executive Programme at Stanford Graduate School of Business in 2017. She is a member of Financial Planning Association of Malaysia (FPAM), Singapore Institute of Directors and Malaysian Alliance of Corporate Directors (MACD).</p>
Name:	Lai Mee Fong
Designation:	Non-Independent Non-Executive Director
Experience:	<p>Mee Fong is currently the Chief Financial Officer ("CFO") of Touch 'n Go Sdn Bhd (a wholly owned subsidiary of CIMB Group), which provides contactless electronic payment solutions to transportation ecosystem nationwide and is the largest e-money issuer in the country. Her mandate from CIMB includes partnering the Chief Executive Officer to continue to grow the Touch 'n Go Sdn Bhd franchise and drive the finance transformation strategy.</p> <p>Prior to this role, Mee Fong was the Managing Director in CIMB and also held the CFO role in CIMB Digital Asset (CDA), where she was responsible for the overall financial planning and management of CIMB Group's Strategic digital investments including the Touch 'n Go franchise and digital bank operations in the Philippines and Vietnam. Her expertise includes financial advisory, tax planning and structuring, financial analysis, risk management and compliance management. She works with the businesses in all spectrums including budgeting and forecast, financial modelling, tax and capital planning, structuring, risk management, compliance and audit management. She was responsible for Group level financial simulation, risk weighted asset and capital impact assessment of each corporate exercise, group initiatives/ projects including recovery planning, stress test simulation, Expected Credit Loss model implementation and various key initiatives including settlement and General Ledger reconciliation. She was instrumental in the roll out of the Group Operational Risk framework across the CDA portfolio and has since been an active participant in all risk and audit committees.</p> <p>Mee Fong has been in the accounting profession for more than 25 years. She started her career with PricewaterhouseCoopers, involved in various assurance and advisory related work for clients from a wide spectrum of industries. Her professional practice had garnered her invaluable experience due to the exposure she had to various types of businesses, operations, merger and acquisition and corporate transactions. She gained valuable regulatory experience during her secondment to the SC in 2004 where she was responsible for the examination of asset management companies in accordance to the Securities Industry Act. Her professional</p>

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

	<p>career was further expanded into the private equity space when she took on the role of the Vice President of finance in one of the largest Southeast Asia-based private equity fund managers, Tael Partners, with funds under management of over USD1 billion. In that specific role, she had gained financial insights in deal structuring, valuation model, investment and exit strategies.</p> <p>Mee Fong serves on the board of Capital Advisors Partners and is an active member in the Investment Committee of the infrastructure funds which manage assets across Asia including Malaysia, Indonesia, Pakistan, Philippines and Vietnam. Most recently, she was appointed to the Principal Asset Management Board effective 1 May 2023.</p>
Qualifications:	<p>Chartered Accountant (CA) of Malaysia Institute of Accountants (MIA) Certified Practising Accountant of CPA Australia Bachelor of Business (Accountancy), RMIT University, Melbourne, Australia</p>

**Independent member*

- 8.3 The information under the section of **“Designated person responsible for fund management function”** at page 81 has been replaced and read as below:

Name:	Lee Chun Hong
Designation:	Chief Investment Officer, Equities - Malaysia
Experience:	<p>Chun Hong has more than 19 years of experience in fund management and equity research. He joined Principal Malaysia in 2017 to manage unit trust funds and institutional mandates covering Malaysian and ASEAN markets. Prior to that, he was attached to Libra Invest Berhad, managing and supervising Unit Trust and Research divisions that covered ASEAN and China-Hong Kong markets. He commenced his career in fund management industry at Public Mutual Berhad. He had research responsibilities for regional plantation and consumer sectors, as well as research country coverage of ASEAN markets. Subsequently, he moved on to portfolio management specialising in ASEAN markets. He started covering ASEAN markets since 2010. He was also previously with PricewaterhouseCoopers as an auditor.</p>
Qualifications:	<ul style="list-style-type: none"> • Bachelor of Commerce (Accounting & Finance) - Monash University, Clayton Campus. • A CFA Charterholder. • Ex-member of CPA Australia.

Note: For more information and/or updated information, please refer to our website at www.principal.com.my.

9.0 THE SCHEME TRUSTEE

- 9.1 The information under the section of **“The Scheme Trustee”** at pages 86 to 87 will be replaced and read as below and will be applicable to the Funds with effect from their respective Effective Dates:

HSBC (Malaysia) Trustee Berhad is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur.

Since 1993, the Scheme Trustee has acquired experience in the administration of unit trusts and has been appointed as trustee for unit trust funds, exchange-traded funds, wholesale funds and funds under private retirement scheme.

Board of Directors

Name	Directorship
Kong Chan Keong	Non-Independent Director & Chairman
Lee Kooi Yoke	Non-Independent Director, Chief Executive Officer
Ashok Paul Lopez	Non-Independent Director
Thinesh Raj A/L Jayagobi	Non-Independent Director

Duties and Responsibilities of the Scheme Trustee

The Scheme Trustee’s main functions are to act as trustee and custodian of the assets of the Funds in the Scheme and to safeguard the interests of the Members. In performing these functions, the Scheme Trustee has to exercise all due care, diligence and vigilance and is required to act in accordance with the provisions of the Deed, the CMSA and the GPRS. Apart from being the legal owner of the Scheme’s assets, the Scheme Trustee is also responsible for ensuring that the PRS Provider performs its duties and obligations in accordance with the provisions of the Deed, the CMSA and

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

the GPRS. In respect of the monies paid by a Member for the application of units, the Scheme Trustee's responsibility arises when the monies are received in the relevant account of the Scheme Trustee for the Funds and in respect of redemption, the Scheme Trustee's responsibility is discharged once it has paid the redemption amount to the PRS Provider.

Scheme Trustee's Delegate

The Scheme Trustee has appointed The Hongkong and Shanghai Banking Corporation Limited as custodian of both the local and foreign assets of the Funds. For quoted and unquoted local investments of the Funds, the assets are held through HSBC Nominees (Tempatan) Sdn Bhd and/or HSBC Bank Malaysia Berhad. The Hongkong and Shanghai Banking Corporation Limited is a wholly owned subsidiary of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are registered in the name of the Scheme Trustee or to the order of the Scheme Trustee. The custodian acts only in accordance with instructions from the Scheme Trustee.

The Scheme Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Scheme Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, or clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Scheme Trustee to deal or hold any asset of the Funds through such third parties.

Scheme Trustee's Financial Position

The following is a summary of the past performance of the Scheme Trustee based on audited accounts for the past three (3) financial years ended 31 December:

Financial Year Ended 31 December	2023 (RM'000)	2022 (RM'000)	2021 (RM'000)
Paid-up share capital	500	500	500
Shareholders' funds	115,723	108,532	98,012
Revenue	52,610	55,345	59,438
Profit/loss before tax	9,582	13,771	12,325
Profit/loss after tax	7,096	10,429	9,250

As at 31 August 2024, the Scheme Trustee is the trustee for 252 unit trust funds (including exchange-traded funds, wholesale funds, and private retirement schemes).

Scheme Trustee's Disclosure of Material Litigation

As at 31 August 2024, the Scheme Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/ financial position of the Scheme Trustee or any of its delegates.

Scheme Trustee's Statement of Responsibility

The Scheme Trustee has given its willingness to assume the position as trustee of the Funds and all the obligations in accordance with the Deed, all relevant laws and rules of law. The Scheme Trustee shall be entitled to be indemnified out of the Funds against all losses, damages or expenses incurred by the Scheme Trustee in performing any of its duties or exercising any of its powers under the Deed. The right to indemnity shall not extend to loss occasioned by breach of trust, wilful default, negligence, fraud or failure to show the degree of care and diligence required of the Scheme Trustee having regard to the provisions of the Deed.

Statement of Disclaimer

The Scheme Trustee is not liable for doing or failing to do any act for the purpose of complying with law, regulation or court orders.

Consent to Disclosure

The Scheme Trustee shall be entitled to process, transfer, release and disclose from time to time any information relating to the Funds, PRS Provider and Members for purposes of performing its duties and obligations in accordance to the Deed, the CMSA, the GPRS and any other legal and/or regulatory obligations such as conducting financial crime

THIS IS A SECOND SUPPLEMENTAL DISCLOSURE DOCUMENT WHICH HAS TO BE READ IN CONJUNCTION WITH THE DISCLOSURE DOCUMENT AND THE FIRST SUPPLEMENTAL DISCLOSURE DOCUMENT FOR PRINCIPAL ISLAMIC PRS PLUS

risk management, to the Scheme Trustee's parent company, subsidiaries, associate companies, affiliates, delegates, service providers, agents and any governing or regulatory authority, whether within or outside Malaysia (who may also subsequently process, transfer, release and disclose such information for any of the above mentioned purposes) on the basis that the recipients shall continue to maintain the confidentiality of information disclosed, as required by law, regulation or directive, or in relation to any legal action, or to any court, regulatory agency, government body or authority.

10.0 CONSENT

- 10.1 Amanie Advisors Sdn Bhd and HSBC (Malaysia) Trustee Berhad have given their consent for the inclusion of their names and statements in the form and context in which they appear in this Second Supplemental Disclosure Document and have not withdrawn such consent.