



# Principal Singapore Equity Fund

## Why Singapore?

Today, Singapore has transformed into a leading financial hub, attracting investments from around the world and setting the stage for sustainable economic growth.<sup>1</sup>

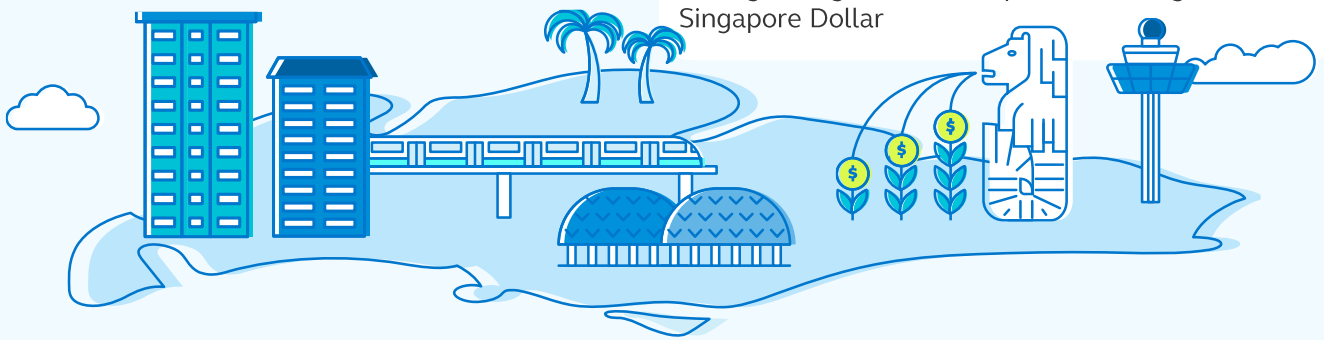
As the world evolves, Singapore stands at the crossroads of opportunity, offering pathways to income and growth.<sup>1</sup>

### A steady growth compounder

Since 2010, Singapore's Gross Domestic Product (GDP) per capita compounded at 4.8% p.a. vs. the World at 2.4% p.a.<sup>2</sup>

### Economic strength has lent itself to Forex strength

Strong GDP growth<sup>2</sup> underpins the strength of the Singapore Dollar



## Why Principal Singapore Equity Fund?

### 1 Income and capital growth



The Singapore equity market offers attractive dividend yield compared to other Asian markets, making it ideal for income-seeking investors, while also providing strong growth potential<sup>3</sup>

### 2 Beneficiary of Asia's growth potential



The rise of Singapore as a vibrant hub for global firms and capital tapping into Asia's growth story<sup>1</sup>

### 3 Well-tenured investment team



Managed by an experienced investment team at Schroders, leveraging on local knowledge and expertise, backed by Schroders' extensive global resources

<sup>1</sup> Source: Enterprise Singapore, Why Singapore, Schroders as of Aug 2024.

<sup>2</sup> Source: World Bank DataBank, SingStat, Schroders as of May 2024. For illustration purposes only.

<sup>3</sup> Source: LSEG Datastream, Refinitiv, Schroders as of 23 Sep 2024. All returns in USD. Note: The MSCI Singapore Index has a 10-year average dividend yield of 4.35% vs the MSCI AC Asia ex Japan Index which has a 10-year average dividend yield of 2.8%. Over a 20-year period, the MSCI Singapore Index's Total Return was 304.22% vs 88.71% price return. Past performance is not indicative of future results and may not be repeated.

# Invest with Principal

**Harnessing distinctive opportunities** uncovered by 1,000+ investments 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 Asian experience** with three decades of investment experience and intimate market knowledge, we understand the evolving needs and aspirations of our clients across Asia.

## Fund facts

<b>Fund objective</b>	The Fund aims to provide capital growth and income through investments in one collective investment scheme, i.e. the Schroder Singapore Trust
<b>Benchmark</b>	The Fund adheres to the benchmark of the Target Fund for performance comparison purposes only. The performance comparator of the Target Fund is the Straits Times Index.
<b>Manager</b>	Principal Asset Management Berhad
<b>Target Fund</b>	Schroder Singapore Trust
<b>Target Fund Manager</b>	Schroder Investment Management (Singapore) Ltd
<b>Base currency</b>	SGD
<b>Classes of unit</b>	MYR, MYR-hedged, SGD, USD, JPY-hedged
<b>Application fee</b>	Up to 5.00% of the NAV per unit
<b>Management fee</b>	Up to 1.80% per annum of the NAV of the Class
<b>Trustee fee</b>	Up to 0.03% per annum (including local custodian fees but excluding foreign sub-custodian fees and charges) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.
<b>Cooling-off period</b>	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. This process involves the submission of the Fund's withdrawal request to the Target Fund in which the Target Fund will process within seven (7) Business Days, but in any event within fifteen (15) Business Days if any of the unexpected issues occur such as technical issues, foreign market related issues which may affect the trading of the Target Fund etc. Subsequently, payment will be made to you after receipt of the withdrawal proceeds from Target Fund. Nonetheless, we may pay the withdrawal proceeds to you within five (5) Business Days from the receipt of withdrawal proceeds from the Target Fund.
<b>Switching fee</b>	Switching will be conducted based on the value of your investment in the Class. The minimum amount for a switch is subject to:  For switching out of the Class: <ul style="list-style-type: none"><li>the minimum withdrawal applicable to the Class;</li><li>the minimum balance required (after the switch) for the Class, unless you are withdrawing from the Class in entirety; and</li><li>the Withdrawal Penalty of the Class (if any);</li></ul> For switching into the Class: <ul style="list-style-type: none"><li>the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class; and</li><li>the switching fee applicable for the proposed switch (if any).</li></ul> You may negotiate to lower the amount for your switch with us or our Distributors.
<b>Transfer</b>	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.

	Class(es) of units				
	Class MYR	Class MYR-hedged	Class SGD	Class USD	Class JPY-hedged
Minimum initial investment	MYR 1,000	MYR 1,000	SGD 1,000	USD 1,000	JPY 1,000
	or such other amount as we may decide from time to time				
Minimum additional investment	MYR 100	MYR 100	SGD 100	USD 100	JPY 100
	or such other amount as we may decide from time to time				
Minimum withdrawal	100 units or such other number of units as we may decide from time to time				
Minimum balance	100 units or such other number of units as we may decide from time to time				



For more information, log on to [www.principal.com.my](http://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](mailto: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 Singapore Equity Fund dated 25 October 2024 which has been duly registered with the Securities Commission Malaysia (SC) before investing and that you keep the said Prospectus for your record. Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and conditions therein. Investments in the Fund are exposed to risks. You should understand the risks, make your own risk assessment, and seek professional advice, where necessary. You can obtain copies of the Prospectus from the head office of Principal Asset Management Berhad, our website at [www.principal.com.my](http://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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