

Standard Disclaimer for Principal PRS Schemes

Disclaimer:

The following disclosure documents for the Private Retirement Schemes (“PRS”) issued by Principal Asset Management Berhad (“Principal”) have been duly registered with the Securities Commission Malaysia (“SC”):

- Principal PRS Plus[^] Fourth Replacement Disclosure Document dated 23 September 2022 and its Supplementary Disclosure Document(s) (if any); and
- Principal Islamic PRS Plus[^] Fourth Replacement Disclosure Document dated 23 September 2022 and its Supplementary Disclosure Document(s) (if any)

(Collectively refers as “Disclosure Document”).

We recommend that you read and understand the contents of the Disclosure Documents and Product Highlights Sheet (“PHS”) before contributing and that you keep the Disclosure Documents and PHS for your records. Any issue of units to which the Disclosure Documents relate will only be made upon receipt of the completed application form referred to in and accompanying the Disclosure Documents, subject to the terms and conditions therein. You can obtain printed copies of the Disclosure Documents and PHS from our head office or from our distributors, or you may download from our website at www.principal.com.my.

There are fees and charges involved in contributing in the PRS. We suggest that you consider these fees and charges carefully prior to making a contribution. 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. Where a unit split/distribution is declared, you 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 in Malaysian Ringgit will remain unchanged after the distribution of the additional units.

The following are the specific risks associated with the respective PRS funds:

Fund	Risk
Principal RetireEasy 2060/ 2050/ 2040/ 2030	Stock specific risk, credit and default risk, interest rate risk, country risk, currency risk, risks associated with investment in warrants/ options, risks associated with investment in collective investment scheme (CIS), risk associated with unconstrained portfolio and risk associated with Target Date Fund (TDF).
Principal RetireEasy Income	Stock specific risk, credit and default risk, interest rate risk, country risk, currency risk, risks associated with investment in warrants/ options and risks associated with investment in CIS.
Principal PRS Plus Conservative	Stock specific risk, credit and default risk, interest rate risk, country risk and currency risk.
Principal PRS Plus Moderate	Stock specific risk, credit and default risk, interest rate risk, country risk, currency risk and risks associated with investment in warrants/options.
Principal PRS Plus Growth	Stock specific risk, credit and default risk, interest rate risk, country risk, currency risk and risks associated with investment in warrants/options.
Principal PRS Plus Equity	Stock specific risk and risks associated with investment in warrants/options.
Principal PRS Plus Asia Pacific Ex-Japan Equity	Risks associated with investment in the Target Fund. Target Fund’s risks include stock specific risk, country risk, liquidity risk, currency risk, credit and default risk, interest rate risk, risk associated with investing in CIS and risk of investing in emerging markets.

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Fund	Risk
Principal Islamic RetireEasy 2060/ 2050/ 2040/ 2030	Stock specific risk, credit and default risk, interest rate risk [^] , country risk, currency risk, risks associated with investment in Shariah-compliant warrants/Islamic options, risks associated with investment in Islamic CIS, risk associated with unconstrained portfolio, risk associated with TDF and Shariah non-compliance risk.
Principal Islamic RetireEasy Income	Stock specific risk, credit and default risk, interest rate risk [*] , country risk, currency risk, risks associated with investment in Shariah-compliant warrants/Islamic options, risks associated with investment in Islamic CIS, risk associated with unconstrained portfolio and Shariah non-compliance risk.
Principal Islamic PRS Plus Conservative	Stock specific risk, credit and default risk, interest rate risk [*] , country risk, currency risk and Shariah non-compliance risk.
Principal Islamic PRS Plus Moderate	Stock specific risk, credit and default risk, interest rate risk [*] , country risk, currency risk, risks associated with investment in Shariah-compliant warrants/ Islamic options and Shariah non-compliance risk.
Principal Islamic PRS Plus Growth	Stock specific risk, credit and default risk, interest rate risk [*] , country risk, currency risk, risks associated with investment in Shariah-compliant warrants/ Islamic options and Shariah non-compliance risk.
Principal Islamic PRS Plus Equity	Risks associated with investment in the Target Fund. Target Fund's risks include reclassification of Shariah status risk, stock specific risk, risks associated with investment in Shariah-compliant warrants, interest rate risk [*] and risk associated with investing in Islamic CIS.
Principal Islamic PRS Plus Asia Pacific Ex-Japan Equity	Risks associated with investment in the Target Fund. Target Fund's risks include reclassification of Shariah status risk, stock specific risk, interest rate risk [*] , risk associated with investing in Islamic CIS, country risk, currency risk, risks associated with investment in Shariah-compliant warrants/ Islamic options and credit and default risk.

You are advised to understand the risks, fees and charges involved, and make your own risk assessment and seek professional advice, where necessary prior to making an investment.

[^] The name "PRS Plus" is the name of the PRS solution by Principal. It does not in any way connote or warrant that Principal's PRS will necessarily outperform other PRS or have additional features that may be lacking in other PRS solutions.

^{*} Please note that although Sukuk is a non-interest bearing instrument, its price movement is correlated to the movement in the interest rates. As such, investment in Sukuk will have an exposure to interest rates. Even though the Fund does not invest in interest bearing instruments, the interest rate referred herein is to the general interest rate of the country which may affect the value of the investment of the Fund.