

Principal PRS Plus Moderate - Class A

31 January 2026

Fund Objective

The Fund seeks to provide a moderate level of capital growth over the long-term by investing in a diversified portfolio of equity and fixed income instruments. The Fund will invest in a mix of equities and fixed income instruments to provide a moderate level of capital growth to the Fund. The fixed income portion will provide capital stability to the Fund whilst the equity portion will provide the added return in a rising market. At least 40% of its NAV will be invested in fixed income instruments, of which up to 5% of its NAV may be invested in unrated fixed income instruments; Up to 60% of its NAV may be invested in equities; and Up to 5% of its NAV may be invested in liquid assets for liquidity purpose.

Lipper Score

Total Return

5

Consistent Return

5

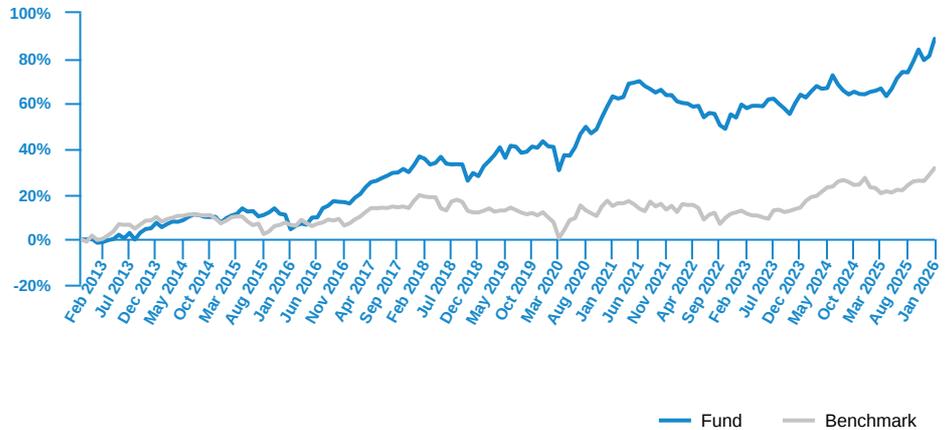
Morningstar Rating



Fund Information

| | |
|-------------------------------------|--|
| ISIN Code | MYU1000DY001 |
| Lipper ID | 68179613 |
| Bloomberg Ticker | CPRSMOA MK |
| Domicile | Malaysia |
| Currency | MYR |
| Base Currency | MYR |
| Fund Inception | 12 Nov 2012 |
| Benchmark | 60% FTSE Bursa Malaysia Top 100 + 40% Quant shop MGS Short Index |
| Application Fee | Up to 3.00% of the NAV |
| Management Fee | 1.40% p.a. of the NAV of the Fund |
| Trustee Fee | 0.04% p.a. of the NAV of the Fund |
| Fund Size (MYR) | MYR 19.86 million |
| Fund Unit | 23.63 million units |
| NAV per unit (As at 31 Jan 2026) | MYR 0.8404 |
| Initial Offering Period (IOP) Date | 3 Dec 2012 |
| Initial Offering Period (IOP) Price | MYR 0.50 |

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 | 4.19 | 4.19 | 2.58 | 8.42 | 14.22 | 18.22 | 15.59 | 88.68 |
| Benchmark | 2.34 | 2.34 | 4.42 | 8.08 | 6.90 | 16.71 | 14.62 | 31.56 |

| Calendar Year Returns (%) | | | | | | |
|---------------------------|-------|-------|------|-------|-------|-------|
| | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 |
| Fund | 10.33 | 0.10 | 6.58 | -6.07 | 3.18 | 10.73 |
| Benchmark | 1.04 | 11.51 | 1.92 | -2.52 | -1.94 | 4.55 |

| Most Recent Fund Distributions | | | |
|--------------------------------|----------|----------|----------|
| | 2022 Aug | 2021 Oct | 2020 Dec |
| Gross (sen/unit) | 1.87 | 2.99 | 3.85 |
| Annualised Yield (%) | 7.00 | 9.00 | 4.90 |

Note: November 2012 to January 2026.

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.

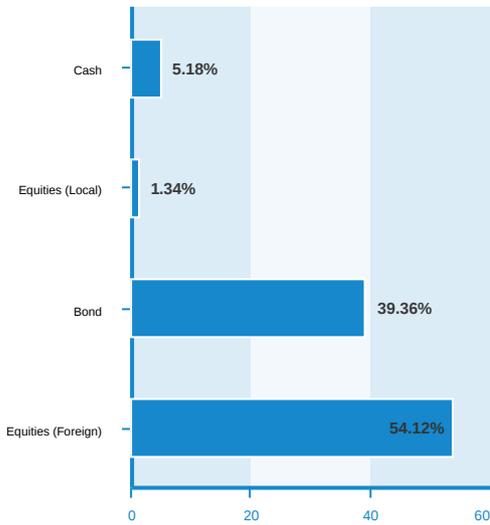
Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

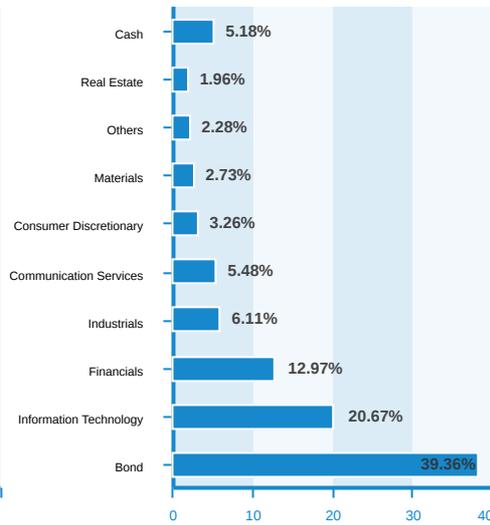
| Top Holdings | Country | % of Net Assets | Fund Risk Statistics | |
|------------------------------------|---------------------|-----------------|------------------------|------|
| Taiwan Semiconductor Manufacturing | Taiwan | 7.35 | Beta | 0.09 |
| SK Hynix Inc | South Korea | 6.97 | Information Ratio | 0.02 |
| UEM Edgenta Bhd | Malaysia | 4.02 | Sharpe Ratio | 0.10 |
| UEM Sunrise Bhd | Malaysia | 3.68 | (3 years monthly data) | |
| Pengurusan Air SPV Bhd | Malaysia | 3.59 | | |
| Tencent Hldg Ltd | Hong Kong SAR China | 3.47 | | |
| MMC Corporation Bhd | Malaysia | 3.27 | | |
| Sabah Credit Corporation | Malaysia | 2.84 | | |
| Samsung Electronics Co Ltd | South Korea | 2.19 | | |
| AIA Group Ltd | Hong Kong SAR China | 2.17 | | |

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.

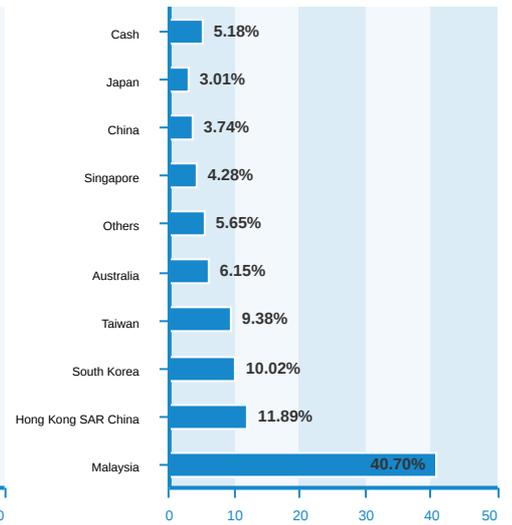
Asset Allocation (%)



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.

The contents in this printed material is intended for your general information only and must not be construed as an offer or a recommendation to invest in our Funds and neither does it take into account any investor's particular circumstances. Principal PRS Plus Fourth Replacement Disclosure Document dated 23 September 2022 (known as "Disclosure Document") have been duly registered with the Securities Commission Malaysia ("SC"). We recommend that you read and understand the contents of the Disclosure Document before contributing and that you keep the said Disclosure Document for your records. Any issue of units to which the Disclosure Document relate will only be made upon receipt of the completed application form referred to in and accompanying the Disclosure Document, subject to the terms and conditions therein. You can obtain a copy of the Disclosure Document from the head office of Principal Asset Management Berhad or from any of our approved distributors. There are fees and charges involved in contributing in the private retirement scheme. 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. Investments in Principal PRS Plus Moderate are exposed to 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. The name "PRS Plus" is the name of the private retirement scheme solution by the PRS Provider. It does not in any way connote or warrant that this Scheme will necessarily outperform other private retirement schemes or has additional features that may be lacking in other private retirement scheme solutions. 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 Documents should be read and understood before making any investment decision. Note: The risk profile of the Fund is not the same as the risk profile of the benchmark.

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.