

## About Us

Principal Asset Management (S) Pte. Ltd. (*formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.*), 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 in 2006, the company has close to RM200 million in Assets Under Management as of 31 December 2018. 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, 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 Asset Management (S) Pte. Ltd. is the centre of excellence for investment management for Asian Equities. It is a licensed fund manager regulated by the Monetary Authority of Singapore. Principal, Principal and symbol design and Principal Financial Group are trademark and service marks of Principal Financial Services, Inc. a member of the Principal Financial Group®.

## 关于我们

信安资金管理 (新加坡) 私人有限公司 Principal Asset Management (S) Pte. Ltd. (前称联昌-信安资金管理 (新加坡) 私人有限公司 CIMB-Principal Asset Management (S) Pte. Ltd.) 是荣登著名《财富》杂志世界五百强 (FORTUNE 500®) 的成员之一的信安金融集团 (Principal Financial Group®) 与东南亚全能银行兼领导金融集团之一的联昌集团控股有限公司 (CIMB Group Holdings Berhad) 所共同持有的合资企业。公司成立于2006年，截至2018年12月31日，旗下所管理的资产总额接近马币2亿令吉。我们提供多元化的解决方案，协助各大企业及个体户进行财务管理、保障以及提升投资回报如信托基金、委托管理和资产管理的专业咨询等服务。凭借创新思维和与实质的解决方案，信安资产管理将协助不同收入阶层与投资规模的客户，在财务上获得更有保障及稳健的未来。信安资产管理 (新加坡) 私人有限公司是亚洲股票投资管理的卓越中心。它是由新加坡金融管理局监管的持牌基金经理。信安 (Principal), 信安标志的字样与其符号设计，以及信安金融集团 (Principal Financial Group®) 均为信安金融集团旗下成员公司信安金融服务公司 (Principal Financial Services, Inc.) 的注册商标及服务商标。

Principal Asset Management (S) Pte. Ltd.  
(*formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.*)  
50 Raffles Place,  
#22-03 Singapore Land Tower,  
Singapore 048623



## CIMB ISLAMIC DALI EQUITY THEME FUND

# Invest in Malaysia's most sustainable growth sectors based on global and domestic themes.

In alliance with  CIMB

## Invest in Malaysia's most sustainable growth sectors based on global and domestic themes.

Interested in investment themes that offer flexibility within Shariah regulations?

Ride the economic tide and invest in industries that are on the upward curve. This wide selection of Malaysian securities capitalises on global and domestic investment themes to give you potential stable returns as well as peace of mind. The beauty of this Fund is that it is flexible, which means, it evolves, depending on which sectors are on the rise.

Let your investment evolve to get you the best possible returns.

### CIMB Islamic DALI Equity Theme Fund Works to Your Benefit:



Invest in companies benefiting from the global and domestic investment themes.



Take advantage of investment themes early to capitalise on its opportunities.



Invest in stocks in the most promising sectors based on sustainable investment themes.



No foreign exchange rate risk – purely domestic invested.

## Quick guide

<b>Fund Category / Type</b>	Equity (Shariah-compliant) / Growth
<b>Investment Strategy</b>	<p>The strategy of the Fund is to invest in sectors that are related to the prevailing domestic and / or global investment themes.</p> <p>At least 70% of the Fund's Net Asset Value (NAV) will be invested in equities listed on Bursa Malaysia that conform with Shariah principles and up to 28% of the fund's NAV may be invested in other permissible investments.</p> <p>At least 2% of the Fund's NAV will be invested in Shariah-compliant liquid assets for liquidity purposes.</p>
<b>Manager</b>	Principal Asset Management Berhad ( <i>formerly known as CIMB-Principal Asset Management Berhad</i> )
<b>Application Fee</b>	Currently up to 5% of the NAV per unit; max 7%.
<b>Management Fee</b>	Currently up to 1.5% per annum of the NAV and max 3% per annum.
<b>Trustee Fee</b>	<p>Currently up to 0.05% per annum of the NAV of the Fund and max 0.07% per annum.</p> <p>(including local custodian fee but excluding foreign sub-custodian fee).</p> <p>The foreign sub-custodian fee is dependent on the country invested.</p>
<b>Distribution Policy</b>	Class SGD is not expected to pay any distribution. Distribution, if any, will be incidental and will vary from period to period depending on market conditions and the performance of the Fund.
<b>Cancellation Period*</b>	You may, subject to the cancellation terms and conditions, exit from this investment within six (6) Business Days from the date of subscription or purchase of units by providing notice in writing to the Manager or its authorised agent or distributor.
<b>Switching of Units*</b>	Switching may be carried out only between Units of the same currency class, unless otherwise permitted by the Manager.

\* Note: Please refer to the CIMB Islamic DALI Equity Theme Fund Prospectus Issue dated 24 August 2018 for further details on fees and policies.

## How do I invest?

### A lump sum investment

Minimum initial investment of SGD1,000 and minimum additional investment of SGD100.

### Regular Savings Plan

Minimum initial investment of SGD1,000. With Regular Savings Plan, you can make regular monthly investments of SGD100 or more, directly from your bank account or SRS Account (as the case may be).



For more information, log on to [www.principal.com.sg](http://www.principal.com.sg), call +65 6390 0800 or visit any of our approved distributors' branches nationwide.


# 根据全球和国内主题投资于马来西亚最可持续发展的领域。


有兴趣投资在拥有弹性且符合伊斯兰教教义的投资主题？


掌握经济趋势及投资在那些成长的工业。能够从全球与国内投资主题中受惠的马来西亚政券的选择有很多，能够为您提供潜在的稳定回酬并且让您安心。本基金的美妙之处，在于它具备无比的弹性，能够不断的演化，视那些有所成长的领域而定。

且让您的投资不断演变，让您取得最佳的潜在回酬。

## CIMB-Principal CIMB Islamic DALI Equity Theme Fund 的好处:

 投资在那些能够从全球和国内投资主题中受惠的公司。

 及早掌握投资主题所浮现的机会。

 根据可持续发展的投资主题，投资在那些稳健成长的领域。

 无需面对外汇风险 – 纯粹在国内投资。

## 重要资讯摘要

**基金级别 / 类别** 股票(回教) / 成长

**投资策略** 本基金的策略是投资在国内与 / 或全球投资热门主题相关的领域。本基金介于70%至98%(包括两者)净资产值将投资在符合回教教义，在马来西亚交易所上市的股票，至少2%净资产值将投资在符合回教教义的流动资产，作为资产折现用途。

**基金经理** Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad)

**申请费用** 每单位每年最高达净资产值的5%。

**管理费** 每单位每年最高达净资产值的1.5%。

**信托费** 每年最高达净资产值的0.05%。(包括本地托管费，但不包括外国的次托管费)。外国的次托管费胥视所投资的国家而定。

**派息政策** 鉴于本基金的投资目标，SGD等级基金预计不会派发任何股息。若有派息，则是经理人的绝对权力，且每个时期都可能不一样，视本基金的投资目标与表现而定。

**冷静期** 只要您从认购日期算起的6个工作日内致函通知经理人或其授权代理或经销商，您即可退出此投资，惟必须符合取消的条款与条件。

**转换政策** 单一级别基金与其他基金经理（或其级别）之间可彼此转换，惟必须是相同货币。

## 我该如何投资？

### 一次过投资

最低SGD1,000的初期投资及最低SGD100的额外投资。

### 定期存款计划

最低SGD1,000的初期投资。

只要参与定期储蓄计划，您可每个月定期投资SGD100或更多，直接从您的银行户口或SRS户口（视情况而定）扣账。



欲获取更多资料，请浏览

[www.principal.com.sg](http://www.principal.com.sg),

致电 **+65 6390 0800** 或亲临我

们遍布全国的任何授权经销商分行洽询。

**Disclaimer:** The Manager of the CIMB Islamic DALI Equity Theme Fund is Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad). The Manager has appointed Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.) as its Singapore Representative and agent for service of process in Singapore. Copies of the Singapore Prospectus (“Prospectus”) are available from the Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.) at its office address, 50, Raffles Place, #22-03A Singapore Land Tower, Singapore 048623 or at <http://www.principal.com.sg>. Investors should read the Prospectus before deciding to purchase any units in the Fund (“Units”). Investors are also advised to keep the Prospectus for records. 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.

The value of the Units and the income derived from them, if any, may fall as well as rise. Past performances of the Fund, are not necessarily indicative of their future performance. The information contained herein is for your general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase Units. If you choose not to seek advice from a financial adviser, you should consider whether the Fund is suitable for you.

Although the information contained herein has been taken from sources that are believed to be accurate, no warranty or representation is made as to its correctness, completeness or accuracy. The Manager accepts no liability whatsoever for any direct, indirect or consequential loss arising from any use or reliance of the information herein.

**免责声明:** CIMB Islamic DALI Equity Theme Fund的经理人是 Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad)。有关经理人已经委任Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.)作为其在新加坡的代表和代理，以处理在新加坡的服务程序。投资者可从Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.) 位于 50 Raffles Place, #22-03 Singapore Land Tower, Singapore 048623, 的办事处或 [www.principal.com.sg](http://www.principal.com.sg) 取得有关招股。投资者在决定购买任何本基金的任何单位（简称“有关单位”）之前必须先阅读招股书。投资者也受劝保留招股收作为日后参考。任何与招股书相关的单位发行，只有在收到连同招股书一起发出的完整申请表格后才会进行，并须遵守相关的条件和条款。

有关单位的价值与从单位取得的任何收益，若有，可能会涨升或下跌。本基金以往的表现，不能作为未来表现的指南。在此所述的资讯，纯属供您参考的一般用途，与您的特别投资目标、财务状况与任何特殊需求无关。在您承诺购买有关单位之前，您需要寻求财务谘询顾问的意见。如果您决定不寻求财务谘询顾问的意见，您必须考虑本基金是否适合您。

虽然在此所述的资讯是从相信属可靠的来源搜集而成，但并不保证或代表其准确性、完整性或适当性。经理人对此文所述资讯的任何使用或依赖所产生的任何直接、间接 或后续损害，不负任何责任。

Note / Nota / 备注：

The information contained in this leaflet may be changed without prior notice. In the event of any dispute or ambiguity arising out of the Chinese translation in this leaflet, the English version shall prevail. / 特此敬告，此传单内所列资料可随时更改，恕不另行通知。因为此间之中文翻译所引发的任何争论或差异，一切将以英文版本为准。

\*备注：请参考志期2018年8月24日的CIMB Islamic DALI Equity Theme Fund的认购献议书，以取得费用及政策的详情。