

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 SGD3.71 billion 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

信安资产管理（新加坡）私人有限公司 Principal Asset Management (S) Pte. Ltd. (前称联昌-信安资产管理（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。公司成立於2006年，截至2018年12月31日，旗下所管理的资产总额 SGD37.1億。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 A&B Singapore Land Tower, Singapore 048623



Principal Asia Pacific Dynamic Income Fund (formerly known as CIMB-Principal Asia Pacific Dynamic Income Fund)

Invest in a fund that can adapt to market conditions.

More than ever, the West is looking at Asia Pacific as a very promising investment destination. This fund focuses on equities that offer higher dividend yields and dividend payments compared to the overall market potential.

At the same time, it also has the flexibility to reduce its exposure to equities and increase its asset allocation to fixed income instruments depending on market conditions when necessary.

Principal Asia Pacific Dynamic Income Fundworks to your benefit:



Taps into higher dividend yielding equities of companies within the region.



Aims to provide quarterly distribution (if any).



Built-In Temporary Defensive Strategy - Aims to achieve a stable and positive investment return within the region regardless of market conditions.

Quick guide

Fund Category / Type	Equity / Income & Growth
Investment Strategy	The Fund will be managed with the aim of achieving a stable and positive investment returns over the medium to long term through investments in Asia Pacific ex Japan region regardless of market conditions. The companies invested in must be domiciled in, listed in, and/or have significant operations in the Asia Pacific ex Japan region. For listed securities, the investment must be traded on an exchange that is a member of WFE. The Fund may also invest up to 20% of the Fund's NAV in debt securities to be in line with the Fund's objective.
Manager	Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad)
Singapore Representative	Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.)
Application Fee*	Currently up to 5% per annum. Maximum 7% per annum.
Management Fee*	Currently up to 1.5% per annum. Maximum 3% per annum.
Trustee Fee*	Currently up to 0.05% per annum of the NAV of the fund. (including local custodian fee but excluding foreign sub-custodian fee). The foreign sub-custodian fee is dependent on the country invested.
Distribution Policy*	The Manager is offering Units of Class SGD of the Fund for investment in Singapore. Class SGD aims to distribute part or all of its distributable income on a quarterly basis. The Manager has the right to make provisions for reserves in respect of distribution of the Class.

Cancellation Period*	Within six (6) Business Days from the date of initial subscription without incurring any charges. Full details relating to the cancellation of Units can be found in the terms and conditions for cancellation of Units attached to the application form for the subscription of Units in the Fund.
Switching*	Switching may be available between a class and other Principal Funds (or its classes) which must be denominated in the same currency and distributed in Malaysia.

* Note: Please refer to the Principal Asia Pacific Dynamic Income Fund Prospectus Issue dated 23 December 2019 for further details on fees and policies.

How do I invest?

Initial and additional investment

Minimum initial investment of SGD1,000 and minimum additional investment of SGD100 or such other amount as the Manager may decide from time to time.

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, call +65 6390 0800 or visit any of our approved distributors' branches nationwide.


In alliance with CIMB

投资于一个能适应市场状况的基金。

不论任何时候，西方国家都视亚洲太平洋区域是个前途无量的投资天堂。本基金专注于整体市场提供更高股息回酬与持续派息的股票投资。

与此同时，本基金拥有应变的弹性，在必须时根据市场状况减少股票投资及增加固定收入的资产分配。


Principal Asia Pacific Dynamic Income Fund的好处:



投资在那些提供更高股息回酬的本区域公司股票。



每年派息（若有）。



内建暂时的防御性策略>目标是不论市场状况，皆可在本区域达到稳定与积极的投资回酬。

重要资讯摘要

基金级别 / 类别 股票 / 收入与成长

投资策略 本基金的管理目标是不论市场情况，能够在中期至长期内，在亚洲不包括日本区域做出稳定与积极的投资。这些被投资的公司必须是在亚洲不包括日本区域注册、上市及 / 或拥有显著运作。上市证券的投资交易必须与世界交易所联合会的会员进行。本基金亦可投资到基金资产净值的20%，债券是在于基金的目标一致。

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

新加坡代表 Principal Asset Management (S) Pte. Ltd. (formerly known as CIMB-Principal Asset Management (S) Pte. Ltd.)

申请费用* 目前是每单位每年净资产值的5%。最高是每年净资产值的7%。

管理费* 目前是每单位每年净资产值的1.5%。最高是每年净资产值的3%。

信托费* 目前是每单位每年净资产值的1.5%。最高是每年净资产值的3%。（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* 經理將提供SGD等級基金單位以便在新加坡進行投資。SGD等級旨在每季把部分或所有可分派收入派發給單位持有人。經理有權依據等級的收入做出儲備規定。

取消期限* 初始認購日起的6個工作日內將不收取任何費用。有關註銷單位的詳細資料可參閱基金認購單位申請表所附的註銷單位的條款和條件。

转换* 投资者可选择转换至同一级别和其他Principal基金（或其级别），惟必须是同一种货币及在马来西亚发行。

* 备注：请参考志期2019年12月23日的Principal Asia Pacific Dynamic Income Fund的认购献议书，以取得费用及政策的详情。

我该如何投资？

首次及增额投资

首次投资至少SGD1,000及增额投资至少为SGD100，或由基金经理不时决定的数额。

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,

致电 **+65 6390 0800** 或亲临我们遍布全国的任何授权经销商进行咨询。

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。

Disclaimer: The Manager of the Principal Asia Pacific Dynamic Income 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, #22-03 A&B 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”).

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: Principal Asia Pacific Dynamic Income 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 A&B Singapore Land Tower, Singapore 048623的办事处或 <http://www.principal.com.sg> 取得有关招股书。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。

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，您需要寻求财务咨询顾问的意见。如果您决定不寻求财务咨询顾问的意见，您必须考虑本 基金是否适合您。

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