

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## "USD A Class Accumulation Shares", a unit class of Islamic Asean Equity Fund (the Fund), a sub-fund of Principal Islamic Asset Management (Ireland) plc (the Company) (ISIN: IE00B56MXK54)

This Fund is managed by Principal Islamic Asset Management Sdn Bhd (the Manager), part of The Principal Financial Group of companies

### Objectives and investment policy

The Fund seeks capital growth over the medium to long term.

The main types of investments are equity securities and equity related securities (depository receipts) of companies that are domiciled or have their core business in the Southeast Asian Nations (ASEAN) region.

The choice of investments is guided by identifying companies which the Investment Manager or the Sub-Investment Advisers believe are mispriced and have the potential for significant growth.

The Fund may also invest in ancillary liquid assets including fixed and variable rate instruments issued by sovereign, quasi-sovereign and corporate entities which may or may not be of investment grade.

The Fund is subject to Shariah-compliant investments. For example, the Fund may only acquire securities that are Shariah-compliant listed under the list of Shariah-compliant securities included in the Dow Jones Islamic Market Index.

Further details on the Index may be obtained on [www.djindexes.com](http://www.djindexes.com).

You may buy and sell Shares on any Business Day subject to the terms set out in the section entitled "Dealing Day" of the Fund's supplement (which together with the prospectus constitute the Prospectus).

The Fund can also invest in derivatives structured in accordance with Shariah principles.

While it is generally intended for the Fund to be fully invested at all times, there may be a portion of assets held in cash or deposits at any given time.

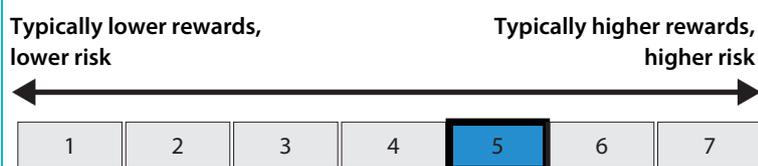
The Fund will be managed without reference to a particular benchmark. The sub-investment adviser may make discretionary choices when deciding which investments should be held by the Fund subject to the Fund's objective and investment policy and restrictions.

For the full investment objectives and policy details please refer to the Supplement in particular sections 'Investment Objective and Policies and Profile of a typical investor' and 'Investment Restrictions'.

Please see the section entitled Investment Objective, Policies, Strategy and Profile of a typical investor of the Prospectus where full details are disclosed.

### Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.



- This Fund is ranked at 5 because funds of this type have experienced medium to high rises and falls in value in the past.
- The following are risks materially relevant that are not captured by the SRRI:
  - Equity markets are subject to many factors, including economic conditions, government regulations, market sentiment, local and international political events, and environmental and technological issues that may impact return and volatility. There is a risk that an investment will decline in value.
  - There are specific risks associated with the use of derivative instruments, including counterparty, position, liquidity, settlement, correlation and legal risk.
  - There are specific risks associated with investments in emerging markets, including legal, political and fiscal instability, settlement, liquidity, currency, accounting standards and custodial risk.
  - The Fund's investments may be in currencies other than US Dollars. The value of an investment may fluctuate due to changes in exchange rates between currencies or the possible imposition of exchange control regulations.
  - Whilst depository receipts are traded on recognised exchanges, there may be other risks associated with such instruments to consider – for example the shares underlying the instruments may be subject to political, inflationary, exchange rate or custody risks.
  - Prospective shareholders should consult their own Shariah advisers as to whether the Company, the Fund and the investments of the Fund are compliant with Shariah principles.
  - Please see the section entitled Special Investment Considerations and Risks of the Prospectus where full details are disclosed.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	5.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

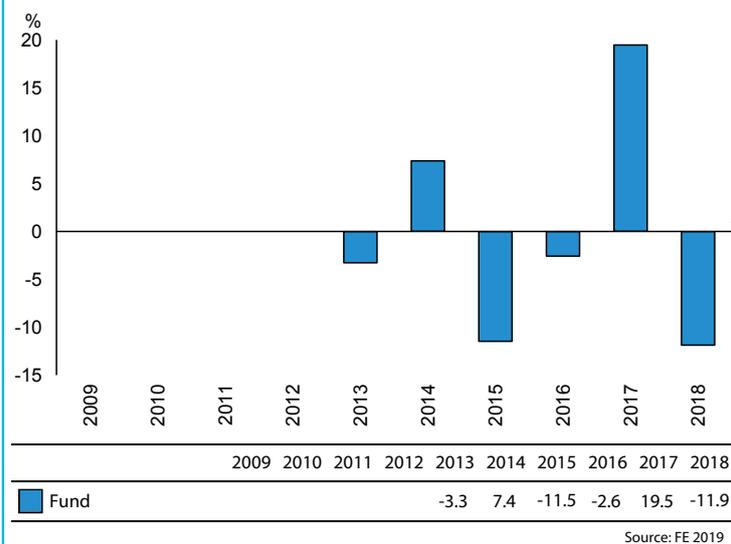
Ongoing charges	1.72%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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- Ongoing charges are based on the last year's expenses, for the year ending March 2019, and this figure may vary from year to year.
- Portfolio transactions costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.
- Whereas the entry charge will not normally be made on a conversion, the Manager is entitled to make any such charges at its discretion. In particular, if more than four conversions are made during a twelve month period, the Manager may impose a service fee for any subsequent conversions during the subsequent twelve month period.
- For more information about charges, please see Charges and Expenses in the Prospectus which is available as set out below.

## Past performance



- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 13/04/2012.
- Share/unit class launch date: 13/04/2012.
- Performance is calculated in USD.

## Practical information

- The Depositary is BNY Mellon Trust Company (Ireland) Limited.
- The Prospectus, the latest annual and semi-annual report and accounts may be obtained, free of charge, from the Company, 32 Molesworth Street, Dublin 2, Ireland. The documents are also available on [www.principalislamic.com](http://www.principalislamic.com).
- The latest Net Asset Value per Share will be available on [www.principalislamic.com](http://www.principalislamic.com). Dealing prices and additional information about the Company are available from BNY Mellon Fund Services (Ireland) DAC (the Administrator), One Dockland Central, Guild Street, International Financial Services Centre, Dublin 1, Ireland. The Net Asset Value will be notified to the Euronext Dublin immediately upon calculation.
- Please note that Irish tax legislation may have an impact on your personal tax position.
- The Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Company.
- The Company is an umbrella open-ended investment company with segregated liability between its sub-funds, this means that investors have no claims over the assets of a sub-fund which they do not own shares. This document describes the share classes of the Fund, the prospectus of the Company and periodic reports are prepared for the entire umbrella. Supplements are prepared for each sub-fund.
- Shareholders will be able to apply to exchange on any Dealing Day all or part of their holding of Shares of a Fund (the original class) for Shares in a different sub-fund which is being offered at that time (the new class) subject to the terms set out in the section entitled 'Exchange of Shares' in the Prospectus.
- More specific information about the share classes of the Fund is available in the Prospectus. Information on the specific classes available for sale in your particular jurisdiction/residence is available from the Sales Coordinator: Principal Islamic Asset Management Sdn Bhd.
- Details of the Company's remuneration policy including, but not limited to, a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available at the following website: [www.principalislamic.com](http://www.principalislamic.com). A copy of the remuneration policy may be obtained free of charge on request from the Company.