

CIMB - Principal Islamic Asset Management (Ireland)

Sub-Fund: Islamic ASEAN Fund
Share Class: USD I Class Accumulation
ISIN: IE00B6QL7418

MiFID II Ex-Ante Costs & Charges Disclosure

This Disclosure provides you with information regarding the costs and charges associated with the sub-fund named above (the "Fund"). The information is required to be provided by law and you are advised to read it so you can make an informed decision about whether to invest. Any person selling or advising you about the Fund may charge you additional costs and you should request information about those costs and charges from that person. **This document is not marketing material.**

Summary of Costs:

Below is a summary of estimated annualised investment costs expressed as a % and in monetary amounts based upon three indicative initial investment amounts.

Cost Category	Cost as % of Investment	Example Cost in USD based upon indicative Initial Investment Amount		
		\$100k	\$1m	\$3m
Financial Instruments	1.78%	1,780	17,800	53,400
Third party payments received	0.00%	-	-	-
Investment/Ancillary Services	0.00%	-	-	-
Total	1.78%	1,780	17,800	53,400

Itemisation of Costs:

Below is an itemised list of estimated annualised investment costs expressed as a % and in monetary amounts based upon three indicative initial investment amounts.

Fund Vehicle Costs	Cost as % of Investment	Example Cost in USD based upon indicative Initial Investment Amount			Description of Cost
		\$100k	\$1m	\$3m	
One-off Costs	0.00%	-	-	-	Costs you pay when entering or exiting your investments
Ongoing Costs	1.39%	1,390	13,900	41,700	Costs that we take each year for managing your investments
Transaction Costs	0.39%	390	3,900	11,700	Costs incurred by us buying and selling underlying assets
Incidental Costs	0.00%	-	-	-	The impact of a performance fee
Investment Management Services Costs					
One-off Costs	0.00%	-	-	-	Costs you pay when entering or exiting your investments
Ongoing Costs	0.00%	-	-	-	Costs that we take each year for managing your investments
Transaction Costs	0.00%	-	-	-	Costs incurred by us buying and selling underlying assets
Ancillary Costs	0.00%	-	-	-	Costs related to ancillary services not included above
Incidental Costs	0.00%	-	-	-	The impact of a performance fee
Total	1.78%	1,780	17,800	53,400	

The Cumulative Effect of Costs on Return:

The total costs deducted will have an impact on your investment return. Below is an illustrative example of the effect the above estimated costs would have on your return, by comparing the example potential investment returns before and after the costs and charges. **This is no guarantee of future performance of the Fund.**

\$100k Invested in this Fund for 1 Full Year	Annual Growth Rate		
	3%	5%	10%
Return on investment before costs in USD	103,000	105,000	110,000
Return on investment after costs in USD	101,220	103,220	108,220

Important Information

This costs and charges information is accurate as at 15 December 2017.

The costs and charges above have been calculated as required by the MiFID II laws. They are provided to you as an illustration of the likely costs and charges associated with investment in the Fund. There is no guarantee that these costs will be accurate and they may in fact be higher.

Transaction Costs include explicit and implicit costs. Explicit costs are taxes and trading costs paid by CIMB-Principal to third parties in the course of trading assets within the Fund. Implicit are notional costs, inherent in trading and are not physically paid by CIMB-Principal, they are calculated as the difference between the execution price of the trade and the mid-market price at the point CIMB-Principal transmits the transaction order to a broker.

CIMB-Principal Islamic Asset Management (Ireland) is authorised in Ireland and regulated by the Central Bank of Ireland.

CIMB-Principal Islamic Asset Management is the Investment Manager and coordinator of Funds distribution for CIMB-Principal Islamic Asset Management (Ireland) PLC, and is a partnership between Principal Financial Group and CMB Group Holdings Bhd.

Principal Global Investors (Europe) Limited has been appointed as Sub-Distributor to the Fund and is authorised and regulated by the UK Financial Conduct Authority.