

Date of issuance: 1 August 2017

PRODUCT HIGHLIGHTS SHEET

CIMB-PRINCIPAL GLOBAL TITANS FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of CIMB-Principal Asset Management Berhad. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised/recognised the issuance of CIMB-Principal Global Titans Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the CIMB-Principal Global Titans Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the CIMB-Principal Global Titans Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of CIMB-Principal Asset Management Berhad, responsible for the CIMB-Principal Global Titans Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

THE MANAGER

CIMB-Principal Asset Management Berhad (“CIMB-Principal”) holds a Capital Markets Services License for fund management and dealing in unit trust products under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investor, both institutional and retail. CIMB-Principal’s responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, CIMB-Principal is an approved private retirement scheme provider in Malaysia. CIMB-Principal originally commenced its operations as a unit trust company in November 1995.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Prospectus dated 25 January 2017 and its supplementary (if any). Investors are advised to request, read and understand the Prospectus before deciding to invest.

BRIEF INFORMATION ON CIMB-PRINCIPAL GLOBAL TITANS FUND

CIMB-Principal Global Titans Fund is an equity fund issued by CIMB-Principal. The Fund aims to grow the value of Unit holders' investments over the medium to long-term by investing in the global titans market of the US, Europe and Japan with an exposure to the Malaysian equities market to balance any short term volatilities.

This is neither a capital protected nor capital guaranteed fund.

PRODUCT SUITABILITY

The recommended investment timeframe for this Fund is three (3) years or more. This Fund is suitable for investors who:

- have a medium-term to long-term investment horizon;
- want a diversified portfolio that includes exposure to foreign equities;
- seek capital appreciation over the medium-term to long-term; and/or
- can accept that investment returns may fluctuate significantly over the short-term and may even be negative.

KEY PRODUCT FEATURES

Fund Category/Type	Equity / Growth	
Benchmark	42% S&P 500 + 36% MSCI Europe + 12% MSCI Japan + 10% CIMB Bank 1-Month Fixed Deposit Rate for performance comparison.	
Investment policy and principal investment strategy	<p>The Fund will invest at least 50% of its NAV in at least three (3) collective investment schemes, subject to a maximum of 98% of its NAV. The Fund may invest in Malaysian securities but only up to 50% of its NAV. The Fund seeks to give investors a broad exposure to three (3) major global developed markets. This will be achieved by investing in collective investment schemes which invest into these three (3) markets (US, Europe and Japan). The Fund will at all times be invested in the collective investment schemes, each covering separate geographic regions thus providing diversification and allowing a greater spread of risk. The allocation between the collective investment schemes is done through a combination of macroeconomic data, liquidity trends and the outlook to overweight or underweight a particular collective investment schemes. This enables the Fund to exploit the investment opportunities provided by developed economies, which are not found in the emerging markets.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ between 50% to 98% (both inclusive) of the Fund's NAV in collective investment schemes with exposure in US, Europe and Japan; and ▪ investments in Malaysian securities: up to 50% of the Fund's NAV. 	
Launch date	Class MYR: 18 July 2005	Class USD: 25 January 2017
Financial year-end	31 March	
Distribution policy	Class MYR and Class USD: Given the Fund's investment objective, the Fund is not expected to pay any distribution. However, we have the discretion to make income distribution on an ad-hoc basis, taking into consideration the level of its realized income and/or realized gains, as well as the performance of the Fund. We also have the right to make provisions for reserves in respect of distribution of the Class.	
Manager	CIMB-Principal Asset Management Berhad	
Sub-Manager	CIMB-Principal Asset Management (S) Pte. Ltd.	
Trustee	HSBC (Malaysia) Trustee Berhad	
Solicitor	Soon Gan Dion & Partners	

KEY RISKS

General risks of investing in a unit trust fund		
Returns not guaranteed		Investment of the fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the fund's investment objective will be achieved.
General market environment risk		Refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk		This is the risk that investors' investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
Manager's risk		This risk refers to the day-to-day management of the Fund by the manager which will impact the performance of the fund, e.g. Investment decisions undertaken by the manager as a result of an incorrect

	view of the market may adversely affect the performance of the fund.
Loan financing risk	This risk occurs when you finance your investment. The inherent risk of investing with borrowed money includes you being unable to service the loan repayments.
Specific risks of the Fund	
Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the fund's NAV.
Country risk	Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, deteriorating economic condition of such countries may adversely affect the Fund's NAV.
Currency risk	<p>There are 2 levels of currency risk associated with the investment of this Fund:</p> <p><u>Currency risk at the Fund's portfolio level</u></p> <p>As the investments of the Fund may be denominated in currencies other than base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency, this will have an adverse effect on the NAV of the Fund and vice versa. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p> <p><u>Currency risk at the Class level</u></p> <p>As this Fund is a multi-class fund, there are Classes denominated in currencies other than the base currency. The impact of the exchange rate movement between the base currency of the Fund and the denominated currency of the respective Classes may lead to a depreciation of the value of your holding as expressed in the base currency of the Fund.</p> <p>You should realise that currency risk is considered as one of the major risks due to the volatile nature of the foreign exchange market. The Manager does not seek to mitigate the currency risk. Hence, you should be prepared to assume the currency risk.</p>
Fund manager's risk	As the Fund invests into a collective investment scheme managed by another manager, the Target Fund's manager has absolute discretion over the Target Fund's investment technique and knowledge, operational controls and management. In the event of mismanagement of the Target Fund and/or the management company, the NAV of the Fund, which invests into the Target Fund would be affected negatively.
Credit and default risk	Investment of the Fund may involve a certain degree of credit and default risk. Generally, credit and default risk is the risk of loss due to the counterparty's and/or issuer's non-payment or untimely payment of the investment amount as well as the returns on investment. We aim to mitigate this risk by performing fundamental credit research and analysis to determine the creditworthiness of its counterparty and/or issuer.

Note: If your investments are made through the Distributor (i.e. the IUTA via a nominee system of ownership), you would not be deemed to be a Unit holder under the Deed and as a result, may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).

FEES & CHARGES

	Class(es) of units	
	Class MYR	Class USD
Application Fee	<p>CWA: Up to 5.50% of the NAV per unit</p> <p>IUTAs: Up to 5.50% of the NAV per unit</p>	
Withdrawal Fee	Nil.	
Switching Fee	Switching is treated as a withdrawal from Class MYR and an investment into another class or CIMB-Principal Funds (or its classes), you will be charged a Switching Fee equal to the difference (if any) between the Application Fee of Class MYR and Application Fee of other class or CIMB-Principal Funds (or its classes). In addition, you may be charged RM 100 administrative fee for each switch. However, we have the discretion to waive the Switching Fee and/or administrative fees.	Switching is treated as a withdrawal from Class USD and an investment into another class or CIMB-Principal Funds (or its classes), you will be charged a Switching Fee equal to the difference (if any) between the Application Fee of Class USD and Application Fee of other class or CIMB-Principal Funds (or its classes). In addition, you may be charged USD 35 administrative fee for each switch. However, we have the discretion to waive the Switching Fee and/or administrative fees.
Transfer Fee	A maximum of RM50.00 may be charged for each transfer.	A maximum of USD15.00 may be charged for each transfer.

Management Fee	Up to 1.80% per annum of the NAV of the Class.
Trustee Fee	Up to 0.07% per annum (excluding foreign sub-custodian fee) on the NAV of the Fund. The foreign sub-custodian fee is dependent on the country invested and is charged monthly in arrears.
Other charges payable directly by the investor when purchasing or redeeming the units	Any applicable bank charges and other bank fees incurred as a result of an investment or redemption will be borne by you.
Expenses directly related to the Fund	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.

Note: All fees and charges are subject to any applicable taxes (including but not limited to GST) and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the Product Highlights Sheet.

Despite the maximum Application Fee/Withdrawal Fee disclosed above, you may negotiate with us or our Distributors for lower fee or charges. However, you should note that we or Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you.

We may, for any reason at any time, where applicable, waive, or reduce the amount of any fees (except the Management Fee and/or Trustee Fee) or other charges payable by you to us in respect of the Fund, either generally (for all investors) or specifically (for any particular investor) and for any period or periods of time at our absolute discretion.

TRANSACTION INFORMATION

Fees / Charges		Class(es) of units	
		Class MYR	Class USD
Minimum initial investment*	Non-RSP	RM500	USD 500
	RSP	RM500	Currently, RSP is not available.
Minimum additional investment	Non-RSP	RM200	USD 200
	RSP	RM200	Currently, RSP is not available.
Minimum withdrawal		400 units	400 units
Minimum balance		500 units	500 units
Switching		Switching is available between classes of the Fund or between a Class and other CIMB-Principal Funds (or its classes) which should be denominated in the same currency. Please refer to the "Switching" section of the Prospectus for more information.	
Transfer		We may, at our absolute discretion, allow/refuse Unit holders to transfer their units subject to such terms and conditions as may be stipulated by us from time to time.	
Cooling-off period		Six (6) Business Days from the date the application form is received and accepted by us or our Distributors from the first time investor. However, CIMB-Principal's staff and person(s) registered to deal in unit trust of CIMB-Principal or any Distributors are not entitled to the cooling-off right.	

* The minimum initial investment for EPF's Members Investment Scheme shall be RM1,000 or as per the amount stated under the minimum initial investment column, whichever is higher. The list of Funds that is allowed under the EPF's Members Investment Scheme will be updated on the website at <http://www.cimb-principal.com.my> as and when EPF revises the list. Alternatively, you may contact our **Customer Care Centre** at (03) 7718 3100 for further information.

Note: You may request for a lower amount or number of units when purchasing units (or additional units) or redeeming units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. For increase in the amount or units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO ANY INDIVIDUAL AGENT OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT.

VALUATIONS

We will carry out the valuation for the Classes for a Business Day on the next Business Day (T+1) by 4:00 p.m. This is to cater for the currency translation of the foreign securities or instruments to the Fund's base currency based on the bid exchange rate quoted by Bloomberg or Reuters at UK time 4:00 p.m. (Malaysian time 11:00 p.m. or 12:00 a.m.) on the same day, or such other time as stipulated in the Investment Management Standards issued by the Federation of Investment Managers Malaysia, which may be amended, updated or superseded from time to time. The unit price for a Business Day is available on our website at <http://www.cimb-principal.com.my> after 5:30 p.m. on the following Business Day (T+1). Please refer to the "Unit Pricing" section of the Prospectus for more information.

AVENUE TO EXIT THIS INVESTMENT

To exit from this investment, you may withdraw, switch out of the Class or transfer your unit holdings to other investors. You may withdraw your investment at the unit price of the Business Day.

Withdrawals can be made from a Class by completing a redemption form and sending it to the relevant Distributors or our head office. There is no restriction on the frequency of withdrawals and no Withdrawal Fee will be charged. Hence, the amount that you will receive is the withdrawal value. You will be paid in the currency of the Class (e.g. USD Class will be paid in USD) within ten (10) calendar days to your bank account and/or foreign currency bank account (as the case may be) in our records (e.g. USD Class Unit holders are required to have a USD foreign currency bank account). Any applicable bank charges and other bank fees incurred as a result of a withdrawal by way of telegraphic transfer, bank cheque or other special payment method will be borne by you.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Prospectus. For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Prospectus.

FUND PERFORMANCE

AVERAGE TOTAL RETURNS

FYE: 31 March 2017, in %	1-Year	3-Year	5-Year	10-Year	Since inception
Fund	25.46	14.62	15.54	6.03	6.46

Note: All performance figures have been extracted from Lipper.

ANNUAL TOTAL RETURNS

FYE: 31 March 2017, in %	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year	Since inception
Fund	25.46	23.31	50.57	86.87	105.90	104.66	113.48	146.80	97.61	79.63	108.21

Note: All performance figures have been extracted from Lipper.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}}$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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FUND'S PERFORMANCE AGAINST BENCHMARK

FYE: 31 March 2017, in %	1-Year	3-Year	5-Year	10-Year	Since Inception
Fund	25.46	50.57	105.90	79.63	108.21
Benchmark	25.66	48.83	106.09	78.36	112.41

For the financial year ended 31 March 2017, the Fund gained by 25.46% while the benchmark was up by 25.66%. The underperformance was mainly attributed to stock selection within the underlying Europe exposure.

Note: All performance figures have been extracted from Lipper.

Effective 1 July 2010, the benchmark for the Fund has been replaced with the following: 42% S&P500 + 36% MSCI Europe + 12% MSCI Japan + 10% CIMB Bank 1-month Fixed Deposit Rate. The cash portion in the benchmark has been re-based to 10% because the original 25% in cash is translating into some negative drag in the performance of the Fund.

PORTFOLIO TURNOVER RATIO ("PTR")

FYE: 31 March	2017	2016	2015
Fund	0.60	0.57	1.07

Note: The Fund's PTR increased from 0.57 times to 0.60 times as there were more trading activities carried out within the financial year.

DISTRIBUTIONS

FYE: 31 March	2017	2016	2015
Distribution on 29 October 2015			
Gross distribution per unit (Sen)	Nil	5.00	Nil
Net distribution per unit (Sen)	Nil	5.00	Nil

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

CONTACT FOR FURTHER INFORMATION / LODGEMENT OF COMPLAINT

- (i) You may contact our Customer Care Centre at (03) 7718 3100. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. and 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at service@cimb-principal.com.my.
- (ii) Alternatively, you may also contact:
- (a) Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) SC's Investor Affairs & Complaints Department:
- via phone to : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) FIMM's Complaints Bureau:
- via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune,
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

APPENDIX: GLOSSARY

Application Fee	- Preliminary charge on each investment.
Bursa Malaysia	- Bursa Malaysia Securities Berhad.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business. Note: We may declare certain Business Days to be a non-Business Day if the Fund's investment in foreign markets which are closed for business is at least 50% of the Fund's NAV. This information will be communicated to the Unit holders via our website at http://www.cimb-principal.com.my . Alternatively, Unit holders can contact our Customer Care Centre at (03) 7718 3100.
Class MYR	- The Class of units issued by the Fund denominated in Malaysian Ringgit. This Class is only offered for sale in Malaysia.
Class USD	- The Class of units issued by the Fund denominated in United States Dollar.
CWA	- Refers to the unit trust consultants of CIMB-Principal.
Deed	- The principal deed and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.
Distributors	- Any relevant persons and bodies appointed by CIMB-Principal from time to time, who are responsible for selling units of the Fund.
Fund	- CIMB-Principal Global Titans Fund.
GST	- Refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014 (as may be amended, varied, modified, updated and/or superseded from time to time).
IUTAs	- Institutional Unit Trust Advisers.
Long-term	- Refers to a period of five (5) years or more.
Management Fee	- A percentage of the NAV of the Class that is paid to the Manager for managing the portfolio of the Fund.

Medium-term	- Refers to a period of three (3) years.
MSCI	- Morgan Stanley Capital International.
NAV	- Net Asset Value.
NAV of the Fund	- The NAV of the Fund is the value of all Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day. The NAV of a Class is the NAV of the Fund attributable to a Class at the same valuation point.
NAV per unit	- The NAV attributable to a Class of units divided by the number of units in circulation for that Class, at the valuation point.
Product Highlights Sheet	- Refers to the disclosure document issued by the Manager that contains clear and concise information of the salient features of the Fund.
Prospectus	- Refers to the disclosure document issued by the Manager describing the details of the Fund.
RSP	- Regular Savings Plan
RM, MYR or Ringgit	- Malaysian Ringgit.
S&P	- Standard & Poor's.
SC	- Securities Commission Malaysia.
SC Guidelines	- Guidelines on Unit Trust Funds issued by the SC and as may be amended and/or updated from time to time.
Sub-Manager	- A fund management company / asset management company that assumes all / or part of the investment function role of the Manager.
Switching Fee	- A charge that may be levied when switching is done from one fund or class to another.
Transfer Fee	- A nominal fee levied for each transfer of units from one Unit holder to another.
Trustee Fee	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee for the Fund.
UK	- United Kingdom.
US	- United States of America.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Fee	- A charge levied upon redemption under certain terms and conditions (if applicable).

Note: Unless the context otherwise requires

- words importing the singular number should include the plural number and vice versa;
- any reference to a time, day or date in this Product Highlights Sheet shall be a reference to that time, day or date in Malaysia;
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days unless otherwise stated; and
- any reference in this Product Highlights Sheet to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted from time to time.

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