

Possible Steps

Building Your
Financial Well-being
is Just Around You

Investment involves risks. There is no assurance on investment returns and you may not get back the amount originally invested.

Your singular focus to managing investment

Principal Financial Group

Principal Financial Group (**Principal**) helps people and companies around the world build, protect and advance their financial well-being through retirement, insurance and asset management solutions that fit their lives. Our employees are passionate about helping clients of all income and portfolio sizes achieve their goals – offering innovative ideas, investment expertise and real-life solutions to make financial progress possible.

Principal Global Investors

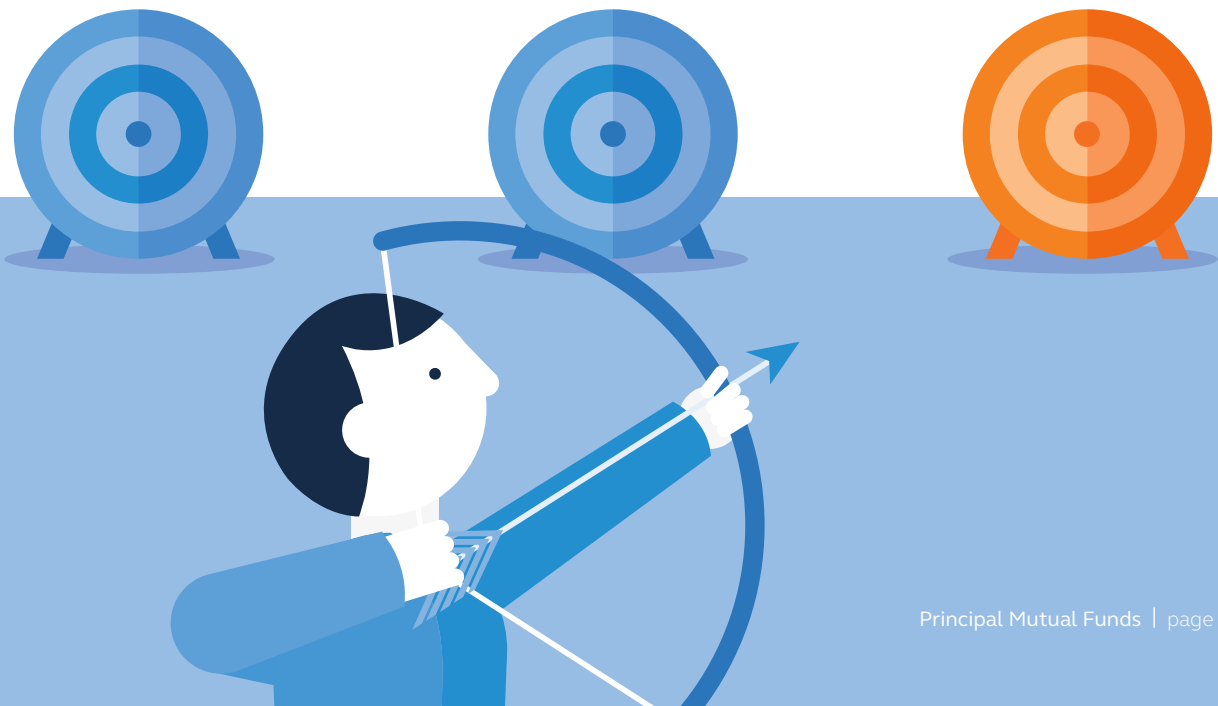
Principal Global Investors (**PGI**) provides a single point of access to a family of world-class investment teams. With their independent knowledge, the teams are able to provide tailored alpha and beta strategies in both developed and emerging markets across the asset class spectrum.

Principal Asset Management Company (Asia)

Established in Hong Kong in 1997, Principal Asset Management Company (Asia) (**PAM**) specializes in portfolio management and asset management businesses. Also, being an investment manager for a number of MPF schemes and approved pooled investment funds in Hong Kong.

CCB Principal Asset Management Co., Ltd.

Established by China Construction Bank Corporation (**CCB**), Principal Financial Service, Inc., and China Huadian Capital Holdings Company Limited in form of joint venture sponsorship, with holding stakes of 65%, 25% and 10% respectively, CCB Principal Asset Management Corporation Limited (**CCBPAM**) is one of the first asset management firms initiated by the commercial banks in mainland China. Scope of business covers public fund offerings, fund sales, asset management and other activities regulated by the China Securities Regulatory Commission (**CSRC**). For years of establishment, the total asset under management of CCBPAM has reached a scale that leads the industry, three major business platforms have been built: public offerings, special account businesses and subsidiary businesses.



Your global investment and retirement partner

Who?

Principal
Financial
Group

Parent Company

- Established since 1879
- A member of FORTUNE 500®
- US\$990.4 billion assets under management (AUM)
- NASDAQ Listed (ticker symbol: PFG)

Principal
Global
Investors

Global Asset Manager at Principal

- AUM US\$576.8 billion
- Over 590 investment professionals
- Worldwide investor base
- Diverse array of multi-strategy approach and multi-manager solutions

Principal
Asset
Management

Investment Manager in Hong Kong

- Wholly owned subsidiary of Principal
- Investment manager of MPF schemes and onshore fund series in Hong Kong
- Delegates global investment management function to PGI

CCB Principal
Asset
Management

Joint Venture with CCB

- Founded in 2005
- AUM in Public Funds about RMB 1.36 trillion¹
- Customers above 44.61 million¹
- 131 public fund offerings with a wide range of risk-return features¹

Your well-connected & specialized investment teams

What's on?

PGI leads the global asset management at Principal, manages asset for investors around the world through our network of **specialized investment teams**, including but not limited to :

Principal Global Equities (PGE)



Expertise across U.S., international and emerging equity markets

Provide you with investment solutions spanning equity markets worldwide

Principal Global Fixed Income (PGFI)



Expertise across all major fixed income sectors and security types

Committed to providing you customized solutions worldwide

Spectrum Asset Management (Spectrum)



Wholly owned and independently run affiliate of PGI

Specializing in diversified preferred security portfolios for retail and institutional investors

Principal Portfolio Strategies (PPS)



Specializing in asset allocation solutions

Deliver reliable, risk-adjusted investment outcomes that meet your needs

An investment expertise that you can rely upon

Gain from a multi-team strategy, we strive to deliver consistent, risk-controlled results, flexible investment strategies, and customized solutions to you through a single global investment capabilities model.

Recognized for investment excellence by industry awards, we are dedicated to providing performance excellence, on the ground expertise, global leverages while offering product depth and breadth across spectrum of asset classes, region and strategies.



Our diversified fund range available helping you build, protect and advance your financial well-being that fits your best life

Principal Product Range

Region	Fund Series - Name	Category	Fund Objective	Manager/ Strategy
HONG KONG	PLSF - Principal Hong Kong Bond Fund	Bond Fund - HK	Seek to provide a return consisting of income and capital growth over medium to long term by investing at least 70% of its assets in Hong Kong debt securities (rated or unrated ²).	PAM / PGFI
	PLSF - Principal Hong Kong Dollar Savings Fund	Money Market Fund - HK Dollar	Seek to earn a competitive short-to-medium term rate of return by investing primarily in a portfolio of high quality Hong Kong dollar short-to-medium duration debt securities.	PAM / PGFI
	PLSF - Principal Hong Kong Equity Fund	Equity Fund - HK	Seek to achieve capital growth over the long-term by investing mainly in Hong Kong equity markets.	PAM / PGE
	PLSF - Principal China Equity Fund	Equity Fund - China	Achieve capital growth over the long term by investing mainly in China-related equities.	PAM / PGE
CHINA	CCB Principal - Selected Growth Mixed Asset Fund	Mixed Assets Fund - Mainland China	To achieve long term capital appreciation for the investors, by making investments in listed companies that are favourable to investors in terms of the profitability growth and investment value.	CCBPAM
	CCB Principal - Dual Income Bond Fund	Bond Fund - Mainland China	Through a pro-active management of bond portfolio, to obtain investment return for its investors whilst maintaining a stable growth of the Fund assets.	CCBPAM
ASIA PACIFIC	PLSF - Principal Asian Equity Fund	Equity Fund - Asia	Seek capital growth over the long term by investing in Asian equity markets.	PAM / PGE
	PPS - Principal Asia Pacific High Dividend Equity Fund	Equity Fund - Asia Pacific - High Dividend Equity	Seek to achieve high current income and capital appreciation by investing in a diversified portfolio of listed securities in the Asia Pacific region.	PAM / PGE
	PGIF - Asian High Yield Fund	Bond Fund - Asia -High Yield	Seek to provide a return consisting of income and, over the long term, capital growth.	PGI
U.S.	PLSF - Principal U.S. Equity Fund	Equity Fund - U.S.	Achieve capital growth over the long term by investing in U.S. equity markets	PAM / PGE
EUROPE	PGIF - European Equity Fund	Equity Fund - Europe	Seek capital growth over the medium-to-long term by investing principally in equity securities of companies domiciled or with their core business in Europe (including Eastern Europe).	PGI / PGE

Region	Fund Series - Name	Category	Fund Objective	Manager/ Strategy
GLOBAL	PGIF - Global Equity Fund	Equity Fund - Global	Seek capital growth over the medium-to-long term by investing principally in equity securities selected from investment markets around the world.	PGI / PGE
	PLSF - Principal International Equity Fund	Equity Fund - Global	Seek capital growth over the long term by investing in international equity markets.	PAM / PGE
	PLSF - Principal International Bond Fund	Bond Fund - Global	Protect and maximize real asset value in terms of international purchasing power by investing mainly in the global bond markets.	PAM / PGFI
	PGIF - Preferred Securities Fund	Bond Fund - US Corporate	Seek to provide an income return consistent with capital preservation by investing in a portfolio of US dollar denominated preferred securities and debt securities.	PGI / Spectrum
	PGIF - Global High Yield Fund	Bond Fund - Global - High Yield	Seek to provide a return consisting of income and, over the long term, capital growth by investing in a portfolio of US dollar denominated high yield fixed income securities.	PGI / PGFI
	PGIF - Global Property Securities Fund	Other - Global Property Securities	Seek to provide a total return primarily through investment in a portfolio of global property securities.	PGI / PREI
	PGIF - Origin Global Smaller Companies Fund	Equity Fund - Global Smaller Companies	Seek to achieve capital growth through investment in global smaller companies.	PGI / Origin
	PGIF - Origin Global Emerging Markets Fund	Equity Fund - Global Emerging Markets	Seek to achieve capital growth through investment in global emerging market equities.	PGI / Origin
	PGIF - Post Global Limited Term High Yield Fund	Bond Fund - Global - High Yield	Aim to provide a high rate of return with low volatility relative to typical high yield investments by investing in high yield securities with short duration.	PGI
	PGIF - Global Diversified Income Fund	Mixed Assets Fund - Global	The investment objective is to provide income. Investors should be aware that there is no guarantee that the fund will achieve its investment objective.	PGI

Acronym - Fund Series	Full Name
PLSF	Principal Life Style Fund
PGIF	Principal Global Investors Funds
PPS	Principal Prosperity Series
Acronym - Fund Manager	
PAM	Principal Asset Management Company (Asia) Limited
CCBPAM	CCB Principal Asset Management Co., Ltd.
PGI	Principal Global Investors, LLC; Principal Global Investors (Ireland) Limited; Principal Global Investors (Europe) Limited; Principal Global Investors (Australia) Limited; Principal Global Investor (Singapore) Limited.
PGE	Principal Global Equity
PGFI	Principal Global Fixed Income
Spectrum	Spectrum Asset Management
PREI	Principal Real Estate Investors, LLC
Origin	Origin Asset Management LLP

Source: The information is provided by The Principal Financial Group as of 30 June 2021.

1. The information is provided by CCB Principal Asset Management Corporation Limited as of 31 December 2020.

2. Investment in unrated debt securities is only limited to those issued by the "exempt authority" within the definition of Section 7 of Schedule 1 to the MPF Regulation.

Our global footprint

We operate in over 25 nations and territories around the world.



Please contact your financial advisors or sales representative if you have any questions or require information on our product range brochure.

Disclaimer

Investment involves risks. Past performance of any particular fund or product mentioned in this document is not indicative of future performance of the relevant fund or product, and the value of the each fund or product mentioned in this document may go down as well as up. You should not invest solely in reliance on this document. There is no assurance on investment returns and you may not get back the amount originally invested.

You should consider your own risk tolerance level and financial circumstances before making any investment choices. If you are in doubt as to whether a certain fund or product mentioned in this document is suitable for you (including whether it is consistent with your investment objectives), you should seek legal, financial, tax, accounting and other professional advice to ensure that any decision made is suitable with regards to that your circumstances and financial position, and choose the fund(s)/product(s) suitable for you accordingly.

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All figures shown in this document are in U.S. dollars unless otherwise noted.

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