

This is a high-risk or complex mutual fund. It is different from investing in general mutual funds even if the investor has experience investing in other mutual funds before. Investors should study and understand the risk characteristics and investment conditions of the fund before making their investment decision.

### Acknowledgment of Risk Form

I, ....., with unitholder number..... wish to invest in the **Principal Sharkfin Structured Complex Return 6M1 Fund (PRINCIPAL SHARK6M1)**, which is a Mixed Fund with a one-time investment strategy (buy-and-hold).

I understand and acknowledge the characteristics, investment policy, investment strategy, risks, and returns relevant to the investment units of the fund, as detailed below.

**1. The Principal Sharkfin Structured Complex Return 6M1 Fund is a high-risk or complicated investment product. Therefore different from investing in general mutual funds.**

The fund will invest in

Part 1: Investing in government bonds, corporate bonds, and deposits both domestically and abroad with investment-grade credit ratings, comprising approximately 95% - 99% of the fund's net asset value, this portion will increase to 97% at maturity.

Part 2: The remaining investment is approximately 1% - 5% of the fund's net asset value will Invests in an Option contract or Warrant, that payout is based on the performance of the iShares 20+ Year Treasury Bond ETF (TLT ETF).

**2. Conditions for paying investment capital\* and returns of the fund at the maturity date**

Event	Conditions	Principle and returns receive from investment at maturity date
<b>Scenario 1</b>	$S_t > 20\%$ The price of the underlying asset on any business day during the contract period (before exercise date) or on exercise date increased to greater than 20% relative to the price of the underlying asset at the start of the contract date.	Only part 1 = Net investment capital* + Returns from fixed income and/or deposits
<b>Scenario 2</b>	$S_t < 0\%$ The price of the underlying asset on exercise date is lower than 0% (negative) compared to the price of the underlying asset on the start of contract date.	Only part 1 = Net investment capital* + Returns from fixed income and/or deposits
<b>Scenario 3</b>	$0\% \leq S_t \leq 20\%$ The price of the underlying asset on exercise date is in between 0% to 20% compared to the price of the underlying asset on the start of contract date	Part 1 = Net investment capital* + Returns from fixed income and/or deposits and Part 2 = Returns from option or warrant Returns from option or warrant = Participation rate (PR) x  Price rate of the underlying asset  x Option or warrant notional x Exchange rate proportion

\*Net investment capital equals to initial capital deducted by front-end/switching-in fee and fund operating fees and expenses (VAT included).

\*\*Investment capital equals to initial capital deducted by front-end/switching-in fee (VAT included).

Note:

- The fund will consider the price rate of the underlying asset in every TLT ETF business day to consider in which payout scenarios are met.

- In case that any event, which effect to investment conditions and calculation methodology from investing in option or warrant, occurs, for example the contract is cancelled by issuer due to extremely high volatility market conditions that the issuer cannot issue with original conditions, which force the fund to change issuer, the return calculation must be with the terms specified in the option or warrant contract the fund invested in. And the asset management company will inform unitholders of such conditions within 15 days from the date that event occurs through company's website.

3. Investor can not redemption orders during approximately 6 months from the registration date until the maturity date. Therefore, if there are negative factors, it will affect the investment unit. Investors may lose a large amount of investment.
4. The Fund has a policy of investing in derivative, option contract or warrant that are referenced to the underlying index. This fund is more complex and has higher risk than general fixed income funds, the conditions for compensation and repayment of principal in whole or in part are based on various factors as specified in the regulations. The Investors should understand of risks and should take into the investment experience, investment objectives, and financial status, including investors must be able to accept the risks that may arise from investing.
5. The fund does not guarantee the price or return on investment and there is no principal protection or principal protection less than 100 percent of the investment. Therefore, if the prediction of the direction of the price of the underlying security is wrong, this may cause investors to receive returns that are not as expected or may loss of some or all of money.

I acknowledge that any information given in this document is initial information about relevant risks, and that I have carefully studied **the Principal Sharkfin Structured Complex Return 6M1 Fund**, including its conditions for payment of returns, and risk and investment precaution, which are provided in the prospectus I have been given. I have received the prospectus, the summary prospectus before I make my investment decision. I agree to be completely bound by the terms and conditions set out in the prospectus produced by the asset management company.

Investors should seek additional advice from the company's officers before making their investment decision, and should thoroughly understand the general characteristics of mutual funds, including their conditions, returns, and risks.

.....  
(.....)  
Signature of unitholder or legal representative,  
with any company seal affixed  
Date .....

For representative of investment consultant (IC Complex) or investment planner. For official use only.

Name ..... Branch ..... Branch Code .....

.....

Representative

Recording officer

Authorized person