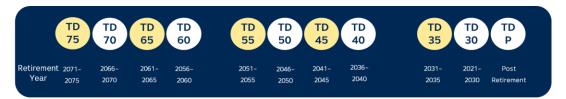


The Registered Provident Fund of Principal Target Date Retirement.

1. Target Date: 11 Plans



2. Target Risk: 18 policies



The Multi-Asset investment plan will take effect on October 7, 2025.

Mixed Investment	TR_MAINCOME	TR_MABALANCED	TR_MAGLOBAL						
Investment Strategy	Diversified investment in undervalued assets, focusing on stable and fixed-income assets such as bonds, real estate, infrastructure, and selective global equities. Invested through the Principal Multi-Asset Income Fund (PRINCIPAL MAINCOME).	Diversified investment in quality global assets, focusing on stable and fixed-income assets such as bonds, and balanced growth-oriented assets such as global equities. Invested through the Principal Balanced Asset Fund (PRINCIPAL MABALANCED).	Diversified investment in quality global bonds, with a focus on balanced growth-oriented assets such as global equities. Invested through the Principal Global Asset Fund (PRINCIPAL MAGLOBAL).						
Suitable for	Investors seeking regular income as the primary source of return.	Investors looking for regular income along with potential capital growth.	Investors seeking higher return opportunities and willing to accept investment volatility.						
	 Members who can tolerate stock price volatility, which may increase significantly or decrease below the invested value, resulting in potential losses. Members who expect long-term returns that are better than those from traditional fixed-income investments. 								

Example of Investment Plan Selection in Target Risk.

١	1ulti-Assets	5	Fixed I	ncome	Global Fixed Income		Thai Equity				(Global Equit	у			Alterr Invest	native tment
MA Income	MA Balance	MA Global	iDAILY	iFIXED	GFIXED	TEQ	TDIF	SET50	GEQ	GOPP	GESG	GQE	VNEQ	INDIA	GIF	iPROP	iGOLD
ı	Mixed Fund		Short- Term General Fixed Income	Mid- Term General Income	Global Fixed Income	Active Strategy	Dividend Focus	Passive Tracker	-DM Focus	Disruptiv Growth Focus	ESG	Quality	Vietnam	India	Global Infra Fund	RETTS	Fold
Ø			1														

MA Income	100%	-	-				
MA Balanced	-	100%	-				
⊗ MA Global	-	-	100%				

If you choose the Multi-Asset fund, you will not be able to select the DIY option. (If you selects $TR_MAINCOME$ and allocates 100%, the investment goes entirely into that plan.

DIY – Do it yourself

(Maximum sub-funds for one member: 10 sub-funds)

*Group 1 (GFIXED, iGOLD) investment limit 15% of NAV

**Group 2 (iPROP) investment limit 30% of NAV

Group 1 + Group 2 investment limit 30% of NAV

Note:

- If you choose a different investment policy for new contributions (Reallocation) from your current investment policy, you may hold both Multi-Asset and DIY plans. For example, your current investment may be in the DIY plan, while new contributions are allocated to the TR_MAINCOME plan.
- Members may switch their investment plans to align with their individual risk tolerance, in accordance with the company's regulations.