

PRIVATE RETIREMENT SCHEME(PRS) DISCLAIMER

DISCLAIMER: The following Disclosure Documents have been duly registered with the Securities Commission Malaysia (“SC”): CIMB-Principal PRS Plus[^] First Replacement Disclosure Document dated 31 July 2014 and its First Supplemental Disclosure Document dated 2 March 2015 and CIMB Islamic PRS Plus[^] First Replacement Disclosure Document (Shariah-compliant Private Retirement Scheme) dated 31 July 2014 and its First Supplemental Disclosure Document (Shariah-compliant Private Retirement Scheme) dated 2 March 2015 (collectively refers as “Disclosure Documents”). We recommend that you read and understand the contents of these Disclosure Documents before contributing and that you keep the said Disclosure Documents for your records. Any issue of units to which the Disclosure Documents relate will only be made upon receipt of the completed application form referred to in and accompanying the Disclosure Documents, subject to the terms and conditions therein. You can obtain copies of the Disclosure Documents from the head office of CIMB-Principal Asset Management Berhad or from any of our approved distributors. There are fees and charges involved in contributing in the private retirement scheme. We suggest that you consider these fees and charges carefully prior to making a contribution. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. Product Highlights Sheet (PHS) is available and investors have the rights to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. For specific risks associated with Private Retirement Scheme, please refer to the Disclosure Documents. [^] The name “PRS Plus” is the name of the private retirement scheme solution by the PRS Provider. It does not in any way connote or warrants that this Scheme will necessarily outperform other private retirement schemes or have additional features that may be lacking in other private retirement scheme solutions.