

Principal Ultra Short Term Fund[£]

An Open Ended Ultra Short Term Debt Scheme Investing In Instruments Such That The Macaulay Duration Of The Portfolio Is between 3 Months And 6 Months[^]

[^]Please Refer Page No. 22 of SID on which the concept of Macaulay's Duration has been explained.

Make your idle money work harder!

January, 2019

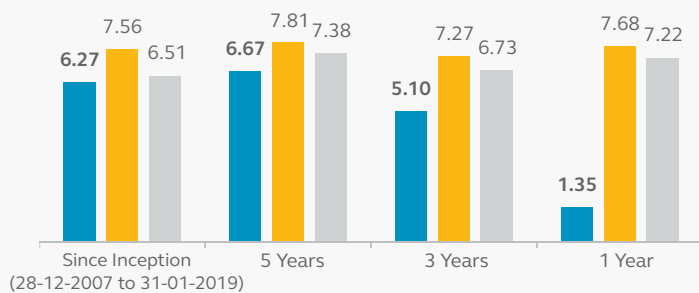
To generate regular income & capital appreciation through investments in debt securities and money market instruments.

Why should you invest?

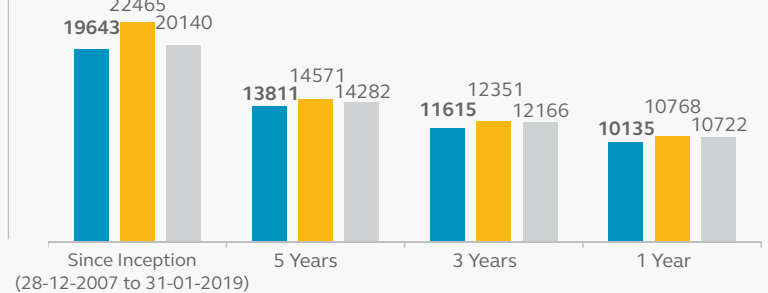
- This Fund comes under the Ultra Short Term Category, with Macaulay Duration range of 3 month-6 month.
- The Fund tries to take advantage of the steepness of the curve.
- Steepness of the curve is the increase in yields from 2 month vs 6 month vs 12 months' papers.
- The mark-to-market component of the fund is managed within defined maturity profile of the scheme. Thus the investors know in advance the risk profile of the Fund and can suitably invest for appropriate investment horizon.

(Data as on January 31, 2019)

% Return



\$Point to Point (PTP) Returns (₹)

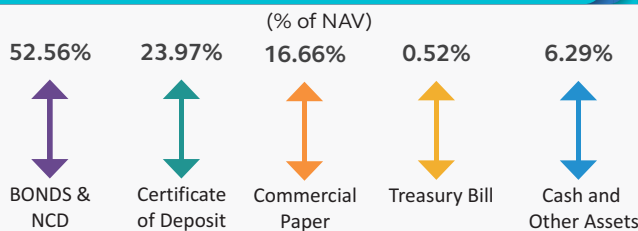


■ Principal Ultra Short Term Fund[£] ■ CRISIL Liquid Fund Index (Benchmark) ■ CRISIL 1 Year T-Bill Index (Additional Benchmark)

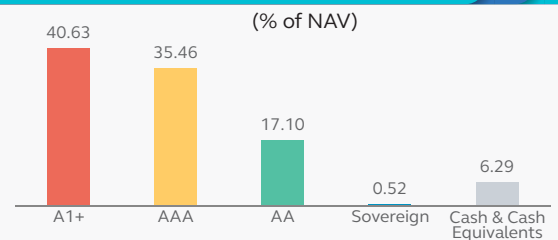
Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan-Growth option. Returns (in %) are calculated on Compounded Annualised Basis (CAGR). [£] PTP (Point to Point) Returns are based on standard investment of 10,000/- made at the beginning of relevant period. Performance of the dividend option for the investors would be net of dividend distribution tax, as applicable.

[£] Formerly known as Principal Money Manager Fund (w.e.f. May 16, 2018)

Top Composition by Assets (as on January 31, 2019)



Rating Profile (as on January 31, 2019)



Investing Facts

Fund Manager



Pankaj Jain

Total work experience of 16 years. Managing this scheme since January, 2012

Plans: Regular and Direct Plan

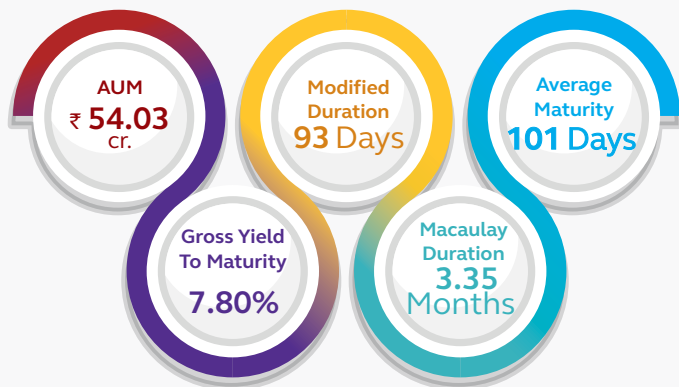
***Options:** Both the Plans offer Dividend & Growth Option. Dividend Frequency - Regular Plan: Daily & Weekly Dividend - Reinvestment Facility, Monthly Dividend - Payout, Reinvestment and Sweep facility. Direct Plan: Monthly Dividend - Payout, Reinvestment and Sweep facility.

Minimum Investment Amount: New Investor: ₹ 5,000 | Existing Investor: ₹ 1,000

Exit Load: Nil

SIP/STP/RWP- Available

***Note:** Effective October 21, 2011 fresh subscriptions/switch-in in any mode (including Systematic Investment Plan [SIP] / Systematic Transfer Plan [STP]) under Daily & Weekly Dividend Option and Payout & Sweep facility to Monthly Dividend Option under the Regular Plan of the Scheme are not available. The same may however be open and available for subscription at a later date.



Date	Regular Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV
August 16, 2018	5.6006	1064.4298
July 17, 2018	7.3218	1066.1510
June 15, 2018	6.0763	1064.9055

Past performance may or may not be sustained in the future. * On face value of ₹1,000.

Note: All Dividend (₹/Unit) figures are Gross Dividend. Pursuant payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

Annexure of returns for all schemes managed by fund manager (as on January 31, 2019)

	1 Year return (%)		3 Year returns (%)		5 Year returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Pankaj Jain						
PRINCIPAL Low Duration Fund Benchmark - CRISIL Low Duration Debt Index Managing since - January 2012	6.39	8.11	7.39	7.93	7.75	8.48
PRINCIPAL Equity Savings Fund Benchmark - 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index Managing since - January 2018 (Debt Portion)	0.55	5.26	7.38	9.35	7.36	9.55
PRINCIPAL Cash Management Fund Benchmark - CRISIL Liquid Fund Index Managing since - January 2012	-1.79	7.68	4.10	7.27	5.91	7.81

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Returns (in %) are calculated on Compounded Annualised Basis (CAGR).

Mr. P.V.K Mohan manages Principal Equity Savings Fund - (Equity Portion) (w.e.f. June, 2016).

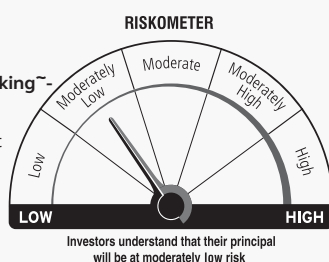
Principal Ultra Short Term Fund:

(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)

This product is suitable for investors who are seeking ~

- Income over a short term investment horizon
- Investment in Debt & Money Market instruments.

~ Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



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