

# Packaged Retail and Insurance-based Investment Products (PRIIPs)

The Packaged Retail & Insurance-based Investment Products (PRIIP) is an EU regulation that came into effect in January 2018 and applies to all UCITS products from 1<sup>st</sup> January 2023. The regulation requires [Principal Asset Management](#) to provide retail investors with a Key Information Document (KID) and Past performance information.

## About PRIIPs

The aim of the PRIIPs Regulation is to help investors to better understand and compare the key features, risk, rewards, and costs of different PRIIPs, through access to standardised documentation. The regulation also requires investment products to be explained in plain language, in order to allow the investor easier comparison between products.

## PRIIPs KID Document

The PRIIPs Regulation requires that a KID is a stand-alone, standardised document prepared for each investment. A KID can be up to a maximum of 3 sides of A4-sized paper and may refer to other documents such as a prospectus if the cross-reference is related to the information required to be included in the KID or refer to where detailed information can be found. Each KID will contain information presented in a pre-determined sequence of sections. The cost, performance and risk calculations included in KID follow the methodology prescribed by the regulation.

## PRIIPs Past Performance

The PRIIPs Regulation requires past performance of the UCITS shall be presented in a separate document with bar chart covering the performance of the fund. The regulation stipulates the presentation of the past performance and required warning statements.

## Previous Performance Scenarios

The PRIIPs Regulation requires that Principal Asset Management to publish all past performance scenarios and these will be made available each month on our UCITS documentation page via a separate PDF document.

## Further information and access to PRIIPs KID documents

Further information including the prospectus, supplement, latest annual and interim reports and factsheets are available together with any update to this KID and Past Performance will be available on our website. [UCITS Funds | Principal Asset Management \(principalam.com\)](https://www.principalam.com/UCITS-Funds)