



COMMISSION STRUCTURE

JANUARY 01, 2014 TO MARCH 31, 2014

JANUARY 01, 2014 TO MARCH 31, 2014

Principal Tax Savings Fund

| Performance Date | Scheme | | Scheme's Benchmark (S&P BSE 200 Index) | | Additional Benchmark (CNX Nifty Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 8.55 | 10,854.65 | 4.38 | 10,438.05 | 6.76 | 10,675.52 |
| 30-Dec-11 to 31-Dec-12 | 46.51 | 14,651.12 | 30.98 | 13,098.46 | 27.70 | 12,769.72 |
| 31-Dec-10 to 30-Dec-11 | -30.38 | 6,961.65 | -26.95 | 7,304.51 | -24.62 | 7,538.19 |
| Since Inception 31-Mar-96 to 31-Dec-13 | 15.96 | 138,902.40 | 11.86 | 73,265.20 | 11.01 | 63,980.51 |

Past performance may or may not be sustained in future. Since Inception Returns (in %) are calculated on Compounded Annualised Basis.

[§] PTP (Point to Point) Returns is 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.

[^] Regular Plan - Growth Option [Direct Plan - N.A., Since launched on January 1, 2013]

Fund Manager - Mr. P.V.K. Mohan

(To know the performance of other schemes managed by the Fund Manager refer to last page)

COMMISSION STRUCTURE FOR DISTRIBUTION OF THE SCHEME

| Upfront Commission | Year 1 Trail Commission (P.A.) | Year 4 Onwards Trail Commission (P.A.) |
|--------------------|--------------------------------|--|
| 5.50% | 0.00% | 1.00% |

NOTE 1: Upfront Commission (if any applicable as per the above structure) shall not be payable for Switches into a particular scheme, if the Investor has been charged an Exit Load in the Switch-out scheme for that Switch transaction.

- ✓ Principal Tax Savings Fund aims to provide capital appreciation and long term capital gains by investing in high quality growth oriented portfolio.
- ✓ Tax Savings on investment upto ₹ 1,00,000
- ✓ ELSS have a lock in period of only 3 years compared to other tax saving investment options^{##}
- ✓ Tax Free Returns as per Income Tax Act, 1961
- ✓ Principal Tax Savings Fund provides an Personal Accident Death Insurance cover of up to ₹ 5 lakhs*.

Principal Debt Opportunities Fund - Conservative Plan

| Performance Date | Scheme | | Scheme's Benchmark (CRISIL Liquid Fund Index) | | Additional Benchmark (CRISIL 1 Year T-Bill Index) | |
|---|-----------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 8.98 | 10,898.32 | 9.03 | 10,903.13 | 5.86 | 10,586.45 |
| 30-Dec-11 to 31-Dec-12 | 9.93 | 10,993.17 | 8.54 | 10,854.31 | 8.11 | 10,810.71 |
| 31-Dec-10 to 30-Dec-11 | 9.16 | 10,915.75 | 8.15 | 10,814.83 | 6.42 | 10,642.32 |
| Since Inception 14-Sep-04 to 31-Dec-13 | 7.66 | 19,872.71 | 6.82 | 18,467.95 | 5.49 | 16,440.99 |

Past performance may or may not be sustained in future. Since Inception Returns (in %) are calculated on Compounded Annualised Basis.

[§] PTP (Point to Point) Returns is 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.

[^] Regular Plan - Growth Option [Direct Plan - N.A., Since launched on January 1, 2013]

Fund Manager - Mr. Pankaj Jain

(To know the performance of other schemes managed by the Fund Manager refer to last page)

COMMISSION STRUCTURE FOR DISTRIBUTION OF THE SCHEME

| Upfront Commission | Year 1 Trail Commission (P.A.) | Year 2 Onwards Trail Commission (P.A.) |
|--------------------|--------------------------------|--|
| 0.00% | 0.90% | 0.50% |

NOTE 1: Upfront Commission (if any applicable as per the above structure) shall not be payable for Switches into a particular scheme, if the Investor has been charged an Exit Load in the Switch-out scheme for that Switch transaction.

NOTE 2: (i) Year 1 Trail Commission for the first three months from the date of allotment, shall be 1.00% p.a. (instead of 0.90% p.a.), if Net Mobilisation during the period (January 1, 2014 to March 31, 2014) from the distributor, is ₹ 5 Crore or more, but less than ₹ 20 Crore. (ii) Year 1 Trail Commission for the first three months from the date of allotment, shall be 1.10% p.a. (instead of 0.90% p.a.), if Net Mobilization during the period (January 1, 2014 to March 31, 2014) from the distributor, is ₹ 20 Crore or more.

- ✓ Principal Debt Opportunities Fund – Conservative Plan (Fund) is positioned under ultra-short term category. The Fund offers returns in line with money market yields with emphasis on high liquidity with relatively lower risk.
- ✓ 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.
- ✓ The Fund has stringent liquidity and credit risk parameters to optimize the risk-return proposition for the investors.

**COMMISSION STRUCTURE FOR DISTRIBUTION OF PRINCIPAL MUTUAL FUND SCHEMES FOR THE QUARTER :
JANUARY 01, 2014 TO MARCH 31, 2014**

APPLICABLE FOR MOBILIZATION DONE IN TOP 15 CITIES (T-15)

| Applicable for application size upto Rs. 10 Lakh | | | |
|--|--------------------|--------------------------------|--|
| EQUITY, ELSS AND BALANCED SCHEMES (including EQUITY FoF) | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Tax Savings Fund | 5.50% | 0.00% | 1.00%* |
| Principal Personal Tax Saver Fund | 2.00% | 1.00% | 1.00% |
| Principal Large Cap Fund | 1.25% | 0.50% | 1.00% |
| Principal Smart Equity Fund | 1.25% | 0.50% | 1.00% |
| Principal Growth Fund | 1.25% | 0.50% | 1.00% |
| Principal Emerging Blue Chip Fund | 1.25% | 0.50% | 1.00% |
| Principal Dividend Yield Fund | 1.25% | 0.50% | 1.00% |
| Principal Balanced Fund | 1.25% | 0.50% | 1.00% |
| Principal Retail Equity Savings Fund | 0.00% | 1.75% | 1.00% |
| Principal Global Opportunities Fund | 1.00% | 0.00% | 0.75% |
| Principal Index Fund | 0.00% | 0.50% | 0.50% |
| Applicable for application size above Rs. 10 Lakh | | | |
| EQUITY, ELSS AND BALANCED SCHEMES (including EQUITY FoF) | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Tax Savings Fund | 5.50% | 0.00% | 1.00%* |
| Principal Personal Tax Saver Fund | 2.00% | 1.00% | 1.00% |
| Principal Large Cap Fund | 0.00% | 1.75% | 1.00% |
| Principal Smart Equity Fund | 0.00% | 1.75% | 1.00% |
| Principal Growth Fund | 0.00% | 1.75% | 1.00% |
| Principal Emerging Blue Chip Fund | 0.00% | 1.75% | 1.00% |
| Principal Dividend Yield Fund | 0.00% | 1.75% | 1.00% |
| Principal Balanced Fund | 0.00% | 1.75% | 1.00% |
| Principal Retail Equity Savings Fund | 0.00% | 1.75% | 1.00% |
| Principal Global Opportunities Fund | 0.00% | 1.00% | 0.75% |
| Principal Index Fund | 0.00% | 0.50% | 0.50% |

* Trail Commission for Principal Tax Savings Fund will be payable from Year 4 onwards.

NOTE 1 : Upfront Commission (if any applicable as per the above structure) shall not be payable for Switches into a particular scheme, if the Investor has been charged an Exit Load in the Switch-out scheme for that Switch transaction.

**COMMISSION STRUCTURE FOR DISTRIBUTION OF PRINCIPAL MUTUAL FUND SCHEMES FOR THE QUARTER :
JANUARY 01, 2014 TO MARCH 31, 2014**

APPLICABLE FOR MOBILIZATION DONE IN CITIES BEYOND TOP 15 CITIES (B-15)

| Applicable for application size upto Rs. 10 Lakh | | | |
|--|--------------------|--------------------------------|--|
| EQUITY, ELSS AND BALANCED SCHEMES (including EQUITY FoF) | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Tax Savings Fund | 5.50% | 0.00% | 1.00%* |
| Principal Personal Tax Saver Fund | 2.00% | 1.00% | 1.00% |
| Principal Large Cap Fund | 1.25% | 1.00% | 1.00% |
| Principal Smart Equity Fund | 1.25% | 1.00% | 1.00% |
| Principal Growth Fund | 1.25% | 1.00% | 1.00% |
| Principal Emerging Blue Chip Fund | 1.25% | 1.00% | 1.00% |
| Principal Dividend Yield Fund | 1.25% | 1.00% | 1.00% |
| Principal Balanced Fund | 1.25% | 1.00% | 1.00% |
| Principal Retail Equity Savings Fund | 0.00% | 1.75% | 1.00% |
| Principal Global Opportunities Fund | 1.00% | 0.00% | 0.75% |
| Principal Index Fund | 0.00% | 0.50% | 0.50% |
| Applicable for application size above Rs. 10 Lakh | | | |
| EQUITY, ELSS AND BALANCED SCHEMES (including EQUITY FoF) | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Tax Savings Fund | 5.50% | 0.00% | 1.00%* |
| Principal Personal Tax Saver Fund | 2.00% | 1.00% | 1.00% |
| Principal Large Cap Fund | 0.00% | 2.25% | 1.00% |
| Principal Smart Equity Fund | 0.00% | 2.25% | 1.00% |
| Principal Growth Fund | 0.00% | 2.25% | 1.00% |
| Principal Emerging Blue Chip Fund | 0.00% | 2.25% | 1.00% |
| Principal Dividend Yield Fund | 0.00% | 2.25% | 1.00% |
| Principal Balanced Fund | 0.00% | 2.25% | 1.00% |
| Principal Retail Equity Savings Fund | 0.00% | 1.75% | 1.00% |
| Principal Global Opportunities Fund | 0.00% | 1.00% | 0.75% |
| Principal Index Fund | 0.00% | 0.50% | 0.50% |

* Trail Commission for Principal Tax Savings Fund will be payable from Year 4 onwards.

NOTE 1 : Upfront Commission (if any applicable as per the above structure) shall not be payable for Switches into a particular scheme, if the Investor has been charged an Exit Load in the Switch-out scheme for that Switch transaction.

PLEASE REFER TO PAGE 5 FOR ADDITIONAL TERMS AND DISCLOSURES
COMMISSION STRUCTURE FOR DISTRIBUTORS EMPANELLED WITH PRINCIPAL MUTUAL FUND



**COMMISSION STRUCTURE FOR DISTRIBUTION OF PRINCIPAL MUTUAL FUND SCHEMES FOR THE QUARTER :
JANUARY 01, 2014 TO MARCH 31, 2014
APPLICABLE FOR MOBILIZATION DONE IN ALL CITIES**

| Applicable for application size upto Rs. 10 Lakh | | | |
|--|--------------------|--------------------------------|--|
| DEBT AND LIQUID SCHEMES | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Debt Savings Fund - MIP | 1.10% | 0.50% | 0.75% |
| Principal Debt Opportunities Fund - Corporate Bond Plan | 1.00% | 0.40% | 0.75% |
| Principal Income Fund -Long Term Plan | 1.00% | 0.25% | 0.75% |
| Principal Government Securities Fund | 0.00% | 1.15% | 0.60% |
| Principal Debt Savings Fund -Retail Plan | 0.00% | 1.00% | 0.60% |
| Principal Income Fund - Short Term Plan* | 0.50% | 0.80% | 0.50% |
| Principal Bank CD Fund# | 0.25% | 0.40% | 0.30% |
| Principal Debt Opportunities Fund - Conservative Plan | 0.00% | 0.90% | 0.50% |
| Principal Cash Management Fund | 0.00% | 0.05% | 0.05% |
| Principal Retail Money Manager Fund | 0.00% | 0.05% | 0.05% |
| * FOR STP, YEAR 1 TRAIL COMMISSION SHALL BE APPLICABLE ONLY FROM 7TH MONTH ONWARDS | | | |
| # FOR PBCF, YEAR 1 TRAIL COMMISSION SHALL BE APPLICABLE ONLY FROM 10TH MONTH ONWARDS | | | |

| Applicable for application size above Rs. 10 Lakh | | | |
|--|--------------------|--------------------------------|--|
| DEBT AND LIQUID SCHEMES | UPFRONT COMMISSION | YEAR 1 TRAIL COMMISSION (p.a.) | YEAR 2 ONWARDS TRAIL COMMISSION (p.a.) |
| Principal Debt Savings Fund - MIP | 0.00% | 1.60% | 0.75% |
| Principal Debt Opportunities Fund - Corporate Bond Plan | 0.00% | 1.40% | 0.75% |
| Principal Income Fund -Long Term Plan | 0.00% | 1.25% | 0.75% |
| Principal Government Securities Fund | 0.00% | 1.15% | 0.60% |
| Principal Debt Savings Fund -Retail Plan | 0.00% | 1.00% | 0.60% |
| Principal Income Fund - Short Term Plan | 0.00% | 0.90% | 0.50% |
| Principal Bank CD Fund# | 0.25% | 0.40% | 0.30% |
| Principal Debt Opportunities Fund - Conservative Plan | 0.00% | 0.90% | 0.50% |
| Principal Cash Management Fund | 0.00% | 0.05% | 0.05% |
| Principal Retail Money Manager Fund | 0.00% | 0.05% | 0.05% |
| # FOR PBCF, YEAR 1 TRAIL COMMISSION SHALL BE APPLICABLE ONLY FROM 10TH MONTH ONWARDS | | | |

NOTE 1 Upfront Commission (if any applicable as per the above structure) shall not be payable for Switches into a particular scheme, if the Investor has been charged an Exit Load in the Switch-out scheme for that Switch transaction.

NOTE 2 For Principal Cash Management Fund
Additional annualized first year commission at the rate of 0.10 % p.a shall be paid on Applications of Rs 5 crore or more, subject to these being received from Investors who do not have any AUM with Principal Mutual Fund since January 1, 2013, until the date of such Application. Additional mobilization received from such Investors in Principal Cash Management Fund post such qualifying Application, shall also remain eligible for additional annualized first year commission at the rate of 0.10 % p.a, subject to such mobilization being received on or before March 31, 2014.

NOTE 3 For Principal Debt Opportunities Fund – Conservative Plan
i) Year 1 Trail Commission for the first three months from the date of allotment, shall be 1.00% p.a. (instead of 0.90% p.a), if Net Mobilisation during the period (January 1, 2014 to March 31, 2014) from the distributor, is Rs.5 Crore or more, but less than Rs.20 Crore.
ii) Year 1 Trail Commission for the first three months from the date of allotment, shall be 1.10% p.a. (instead of 0.90% p.a), if Net Mobilization during the period (January 1, 2014 to March 31, 2014) from the distributor, is Rs.20 Crore or more.

PLEASE REFER TO PAGE 5 FOR ADDITIONAL TERMS AND DISCLOSURES
COMMISSION STRUCTURE FOR DISTRIBUTORS EMPANELLED WITH PRINCIPAL MUTUAL FUND

ADDITIONAL TERMS & CONDITIONS:

- 1) The commission structure/rates outlined in the table above is applicable only for the period mentioned in the table above. Principal Pnb Asset Management Co. Pvt. Ltd ('AMC') reserves the right to modify this commission structure/rates, including trail commission structure, at any time in the future, without any notice, following changes in SEBI / AMFI regulations, change in scheme expense structure, market conditions, etc.
- 2) The list of Top 15 (T15) Cities is provided by AMFI from time to time & Cities Beyond Top 15 Cities (B-15) refers to all the cities beyond the Top 15 cities.
- 3) The Commission computation by our R&T will be considered to be final. The AMC shall not entertain any queries on the commission statement/commission payout, if the same are received after 15 days from the submission of commission statement/commission payout.
- 4) The above commission structure and the payout thereof is subject to empanelment of the distributor with the AMC, various SEBI/AMFI regulations/guidelines as may be applicable from time to time, including regulations/guidelines relating to forfeiture of Commission.
- 5) The above commission structure is inclusive of any cess, charges, taxes, etc. that may be applicable to the Distributor / AMC on behalf of the distributor. TDS will be recovered as required under IT Act as per rates applicable and as amended from time to time.
- 6) The distributors shall adhere to all relevant SEBI circulars on Code of Conduct and SEBI Regulations and ensure that no rebate is given to investors in any form.
- 7) If any distributor is found indulging in excessive churning of investments, the AMC reserves the right to stop all future payments of commission and may also claw back the commission already paid.
- 8) As per the current guidelines issued by SEBI, upfront commission may also be paid by the Investor directly to his Distributor / Advisor based on his assessment of various factors including the service rendered by the Distributor / Advisor. Further, the revised guidelines state that the Distributor / Advisor is required to disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the Investor.
- 9) As communicated by SEBI, any sales promotional or any other literature, prepared by Distributors about the fund house products, should adhere and comply with SEBI guidelines. Accordingly you are required to ensure that such literature issued by you should comply with the relevant SEBI prescribed Advertisement Code and all other relevant circulars / guidelines issued from time to time, including any guidelines/instructions issued by AMC inter alia concerning preparation and release of such material.
- 10) SEBI requires to ensure that all Unitholders are provided unrestricted access to the Mutual Fund/AMC and ensure that the existing and potential Unitholder's rights are not restricted in any manner. Accordingly, the AMCs shall accept and suitably act upon any requests to undertake commercial/non-commercial transactions related to the Schemes of Principal Mutual Fund directly initiated by the Unitholders/Investors.
- 11) As per SEBI regulations, you are not entitled to commission on your own investments. Please note that receiving commission on own investments will be violation of SEBI Regulations and you are required to immediately bring any such instances to our attention so that the same can be recovered immediately.
- 12) AMC reserves the right to recover any amounts due to the AMC from the Distributor, against any commission payable to the Distributor.
- 13) **Principal Mutual Fund communicates all Distributor Commission/Incentive Structures only through pmfdistributorcommission@principalindia.com. Principal Mutual Fund shall not take liability for any commission/incentive structure communicated through any other email id, or, through any other medium, unless such communication has been confirmed by pmfdistributorcommission@principalindia.com**

Performance of Schemes Managed by Fund Manager - Mr. P.V.K. Mohan (As on December 31, 2013)

Principal Tax Savings Fund

| Performance Date | Scheme | | Scheme's Benchmark (S&P BSE 200 Index) | | Additional Benchmark (CNX Nifty Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 8.55 | 10,854.65 | 4.38 | 10,438.05 | 6.76 | 10,675.52 |
| 30-Dec-11 to 31-Dec-12 | 46.51 | 14,651.12 | 30.98 | 13,098.46 | 27.70 | 12,769.72 |
| 31-Dec-10 to 30-Dec-11 | -30.38 | 6,961.65 | -26.95 | 7,304.51 | -24.62 | 7,538.19 |
| Since Inception 31-Mar-96 to 31-Dec-13 | 15.96 | 138,902.40 | 11.86 | 73,265.20 | 11.01 | 63,980.51 |

Principal Growth Fund

| Performance Date | Scheme | | Scheme's Benchmark (S&P BSE 200 Index) | | Additional Benchmark (CNX Nifty Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 8.31 | 10,831.16 | 4.38 | 10,438.05 | 6.76 | 10,675.52 |
| 30-Dec-11 to 31-Dec-12 | 46.01 | 14,600.96 | 30.98 | 13,098.46 | 27.70 | 12,769.72 |
| 31-Dec-10 to 30-Dec-11 | -30.91 | 6,908.80 | -26.95 | 7,304.51 | -24.62 | 7,538.19 |
| Since Inception 25-Oct-00 to 31-Dec-13 | 14.89 | 62,420.00 | 14.84 | 62,034.66 | 13.52 | 53,247.74 |

Principal Retail Equity Savings Fund

| Performance Date | Scheme | | Scheme's Benchmark (S&P BSE 100 Index) | | Additional Benchmark (CNX Nifty Index) | |
|--|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | -2.96 | 9,703.91 | 5.87 | 10,587.34 | 6.76 | 10,675.52 |
| 30-Dec-11 to 31-Dec-12 | 22.36 | 12,236.26 | 29.96 | 12,995.80 | 27.70 | 12,769.72 |
| 31-Dec-10 to 30-Dec-11 | -22.65 | 7,735.42 | -25.73 | 7,426.64 | -24.62 | 7,538.19 |
| Since Inception 7-Jan-98 to 31-Dec-13 | 14.36 | 85,540.00 | 12.73 | 67,918.97 | 11.65 | 58,240.95 |

Principal Balanced Fund

| Performance Date | Scheme | | Scheme's Benchmark (Crisil Balanced Fund Index) | | Additional Benchmark (CNX Nifty Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 7.22 | 10,722.43 | 6.05 | 10,604.69 | 6.76 | 10,675.52 |
| 30-Dec-11 to 31-Dec-12 | 34.18 | 13,418.37 | 21.28 | 12,127.97 | 27.70 | 12,769.72 |
| 31-Dec-10 to 30-Dec-11 | -22.03 | 7,796.82 | -14.39 | 8,560.75 | -24.62 | 7,538.19 |
| Since Inception 14-Jan-00 to 31-Dec-13 | 9.74 | 36,660.00 | N.A. | N.A. | 10.20 | 38,847.64 |

Performance of Schemes Managed by Fund Manager - Mr. Pankaj Jain (As on December 31, 2013)

Principal Cash Management Fund

| Performance Date | Scheme | | Scheme's Benchmark (CRISIL Liquid Fund Index) | | Additional Benchmark (CRISIL 1 Year T-Bill Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 9.17 | 10,917.45 | 9.03 | 10,903.13 | 5.86 | 10,586.45 |
| 31-Dec-11 to 31-Dec-12 | 9.68 | 10,968.01 | 8.54 | 10,854.31 | 8.11 | 10,810.71 |
| 31-Dec-10 to 30-Dec-11 | 8.91 | 10,891.32 | 8.15 | 10,814.83 | 6.42 | 10,642.32 |
| Since Inception 30-Aug-04 to 31-Dec-13 | 7.41 | 19,506.14 | 6.80 | 18,496.20 | 5.48 | 16,454.50 |

Principal Retail Money Manager Fund

| Performance Date | Scheme | | Scheme's Benchmark (CRISIL Liquid Fund Index) | | Additional Benchmark (CRISIL 1 Year T-Bill Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|---|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 9.78 | 10,978.23 | 9.03 | 10,903.13 | 5.86 | 10,586.45 |
| 31-Dec-11 to 31-Dec-12 | 10.04 | 11,004.41 | 8.54 | 10,854.31 | 8.11 | 10,810.71 |
| 31-Dec-10 to 30-Dec-11 | 6.91 | 10,691.07 | 8.15 | 10,814.83 | 6.42 | 10,642.32 |
| Since Inception 28-Dec-07 to 31-Dec-13 | 5.90 | 14,114.93 | 7.34 | 15,311.38 | 5.78 | 14,019.50 |

Principal Debt Savings Fund - Monthly Income Plan

| Performance Date | Scheme | | Scheme's Benchmark (Crisil MIP Blended Index) | | Additional Benchmark (Crisil 10 year Gilt Index) | |
|---|-----------------------------|---------------------------------|---|---------------------------------|--|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 1.24 | 10,123.90 | 4.41 | 10,441.40 | -0.68 | 9,932.21 |
| 30-Dec-11 to 31-Dec-12 | 10.28 | 11,027.79 | 12.12 | 11,211.77 | 10.67 | 11,066.79 |
| 31-Dec-10 to 30-Dec-11 | 2.59 | 10,259.41 | 1.72 | 10,172.33 | 1.91 | 10,191.37 |
| Since Inception 23-May-02 to 31-Dec-13 | 8.00 | 24,439.70 | 8.09 | 24,682.19 | 5.92 | 19,502.34 |

Principal Debt Savings Fund - Retail Plan

| Performance Date | Scheme | | Scheme's Benchmark (Crisil Short Term Bond Fund Index) | | Additional Benchmark (Crisil 10 year Gilt Index) | |
|---|-----------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) | [^] Returns (%) | [§] PTP Returns (₹) |
| 31-Dec-12 to 31-Dec-13 | 6.11 | 10,610.65 | 8.27 | 10,827.20 | -0.68 | 9,932.21 |
| 30-Dec-11 to 31-Dec-12 | 11.88 | 11,188.30 | 9.15 | 10,914.85 | 10.67 | 11,066.79 |
| 31-Dec-10 to 30-Dec-11 | -1.92 | 9,808.30 | 7.84 | 10,784.33 | 1.91 | 10,191.37 |
| Since Inception 30-Dec-03 to 31-Dec-13 | 8.12 | 21,853.90 | 6.65 | 19,046.14 | 4.00 | 14,812.46 |

Past performance may or may not be sustained in future. Since Inception Returns (in %) are calculated on Compounded Annualised Basis.

[§] PTP (Point to Point) Returns is 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.

[^] Regular Plan - Growth Option [Direct Plan - N.A., Since launched on January 1, 2013]

Principal Pnb Asset Management Company Pvt. Ltd.

Regd. Off.: Exchange Plaza, 'B' Wing, Gr. Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.



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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.