



**Principal Trust Company (Asia) Ltd.**  
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30 November 2007

**This document is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional financial advice.**

**This notice should be read by all the participating employers and employee members of Principal Trust Company (Asia) Limited Retirement Scheme. Participating employers should notify their employees of the content of this notice upon receipt.**

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Dear Participating Employers and Scheme Members,

**Re: Principal Trust Company (Asia) Limited Retirement Scheme**  
**信安信託（亞洲）有限公司退休計劃 (the “Scheme”)**

Thank you for your continual support to the Principal Trust Company (Asia) Limited Retirement Scheme.

We would like to inform you that with effect from 1 March 2008, the investment structures of the Principal Long Term Accumulation Fund, Principal Stable Yield Fund and Principal Global Growth Fund will be changed so that each of investment funds invested by these three constituent funds may also invest in one or more SFC-authorized investment fund(s) and/or index-tracking collective investment scheme(s) approved by the Mandatory Provident Fund Schemes Authority or make direct investments. There will be no change in the level of fees and charges payable by the members under the Scheme.

The above changes are also fully discussed in the Second Addendum attached. This Second Addendum should be read in conjunction with and forms part of the Principal Brochure of the Scheme. Please read the Second Addendum carefully. If you have any queries on the changes made to the Scheme, please contact our Customer Hotline at 2827-1233.

Yours faithfully,

Principal Trust Company (Asia) Limited

*This is a computer generated printout and no signature is required*

**PRINCIPAL TRUST COMPANY (ASIA) LIMITED RETIREMENT SCHEME**  
信安信託（亞洲）有限公司退休計劃 (the “SCHEME”)  
**SECOND ADDENDUM**

This Second Addendum should be read in conjunction with and forms part of the Principal Brochure dated August 2006 (the “**Principal Brochure**”) and the First Addendum dated 15 May 2007 for the Principal Trust Company (Asia) Limited Retirement Scheme. All capitalised terms in this Second Addendum have the same meaning as in the Principal Brochure, unless otherwise stated.

Principal Trust Company (Asia) Limited accepts responsibility for the information contained in this Second Addendum as being accurate as at the date of publication.

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With effect from 1 March 2008, the Principal Brochure shall be amended as follows :

- (a) The second sentence of the first paragraph of the “Principal Long Term Accumulation Fund” section on page 15 shall be deleted in its entirety and replaced by the following:

“This fund will invest in one or more SFC-authorized investment funds (in the form of one or more insurance policies or unit trusts) which may in turn make direct investments or invest in one or more SFC-authorized investment fund(s) and/or index-tracking collective investment scheme(s) approved by the Mandatory Provident Fund Schemes Authority.”

- (b) The second sentence of the first paragraph of the “Principal Stable Yield Fund” section on page 16 shall be deleted in its entirety and replaced by the following:

“Each investment fund may in turn invest in one or more SFC-authorized investment fund(s) and/or index-tracking collective investment scheme(s) approved by the Mandatory Provident Fund Schemes Authority or make direct investments.”

- (c) The second sentence of the first paragraph of the “Principal Global Growth Fund” section on page 17 shall be deleted in its entirety and replaced by the following:

“Each investment fund may in turn invest in one or more SFC-authorized investment fund(s) and/or index-tracking collective investment scheme(s) approved by the Mandatory Provident Fund Schemes Authority or make direct investments.”

- (d) The fifth paragraph of the “Fund Option Level” section on page 23 shall be amended by inserting the following sentence at the end of the paragraph :

“The percentages shown below will remain unchanged where a Constituent Fund invests in underlying SFC-authorized investment fund(s) and/or index-tracking collective investment scheme(s) approved by the Mandatory Provident Fund Schemes Authority pursuant to its investment policy.”