Principal MPF Scheme Series 800
Quick Guide

Combines our capabilities in global investment management, retirement leadership and asset allocation expertise to provide retirement and asset management services, as well as award-winning mutual funds and investment products, our member companies include: Principal Trust Company (Asia) Limited, Principal Asset Management Company (Asia) Limited, Principal Investment & Retirement Services Limited, Principal Global Investors (Asia) Limited, Principal Nominee Company (Hong Kong) Limited and Principal Insurance Company (Hong Kong) Limited.

* The above awards information is for reference only, and is not representing the actual return of Principal MPF Scheme Series 800 and its Constituent Funds.
Important Notes

• Principal MPF Scheme Series 800 (“Scheme”) is an MPF Scheme. The Scheme consists of 17 constituent funds, comprising the following fund types: equity fund, bond fund, money market fund, guaranteed fund, mixed assets fund and others. Each of the Principal Capital Guaranteed Fund and the Principal Long Term Guaranteed Fund under this Scheme invests solely in an approved pooled investment fund in the form of an insurance policy issued by Principal Insurance Company (Hong Kong) Limited (“Principal”). The guarantee is also provided by Principal. Your investments in the Principal Capital Guaranteed Fund and the Principal Long Term Guaranteed Fund, if any, are therefore subject to the credit risk of Principal. Please refer to the “Principal Capital Guaranteed Fund” and “Principal Long Term Guaranteed Fund” sections of the Principal Brochure of the Scheme for details of the credit risk, guarantee features and guarantee conditions.

• Principal, the Guarantor of the Principal Long Term Guaranteed Fund under this Scheme, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. Please note that you may lose the guarantee entitlement if you have elected to transfer your accrued benefits in the Scheme (i) from an account within the Scheme to another account within the Scheme; (ii) from the Principal Long Term Guaranteed Fund to another constituent fund in the Scheme; or (iii) to another MPF scheme as described in the sub-section (B) “Transferring benefits from or within the Scheme” under the section “Employee’s Choice – Transferring accrued benefits to and from the Scheme” of the Principal Brochure. Please refer to page 19 of the Principal Brochure under the section “Provision of Guarantee” for details of the guarantee conditions. Please also note that a partial withdrawal of accrued benefits may affect your guarantee entitlement under the Principal Long Term Guaranteed Fund. For details, please refer to the section “Provision of Guarantee” on page 19 and the section “Guarantee entitlement in respect of partial withdrawal of accrued benefits upon retirement or early retirement” on page 22 of the Principal Brochure of the Scheme.

• If you are currently investing in Principal Long Term Guaranteed Fund, a withdrawal of the accrued benefits on ground of terminal illness may affect your entitlement to the guarantee and you may lose your guarantee. For details please check the Principal Brochure of the Scheme or consult with the Trustee if you have doubts on how you are being affected.

• Principal, the Guarantor of the Principal Capital Guaranteed Fund under this Scheme, will provide a guarantee to ensure the unit value of the fund will never decrease. Prior to 30 December 2011, under the indirect charge option (i.e. the Class I Units after 30 December 2011), part of the management fee is asset based which is deducted from the net asset value of the fund, while the remaining part is payable by deducting units from member’s account. As such, capital may not be guaranteed; thus the term “Capital Guaranteed Fund” is not suitable for you (including whether it is consistent with your investment objectives). You should seek financial and/or professional advice and choose the fund(s) or DIS most suitable for you, taking into account your own circumstances.

• You should consider your own risk tolerance level and financial circumstances before making any investment choices. When in your sphere of funds, you will either have an intended choice (i.e. the Default Investment Strategy (“DIS”)) or a suitable choice for you (including whether it is consistent with your investment objectives). You should consult with the Trustee if you have doubts on how you are being affected.

• In the event that you do not make any investment choices, please be reminded that any contributions made and/or benefits transferred into this Scheme will be invested into the DIS.

• Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested. You should not invest in reliance on this marketing material alone. You should read the Principal Brochure of the Scheme for further details (including investment policy, risk factors, fee and charges of the constituent funds).

Regarding provision of guarantee of Principal Long Term Guaranteed Fund:

Principal, the Guarantor of the Principal Long Term Guaranteed Fund under the Scheme, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. Your investments are subject to the credit risk of Principal. The guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances is subject to the credit risk of Principal. The guarantee is also provided by Principal. Your investments in the Principal Capital Guaranteed Fund and the Principal Long Term Guaranteed Fund, if any, are therefore subject to the credit risk of Principal. Please refer to the “Principal Capital Guaranteed Fund” and “Principal Long Term Guaranteed Fund” sections of the Principal Brochure of the Scheme for details of the credit risk, guarantee features and guarantee conditions.

If you are currently investing in Principal Long Term Guaranteed Fund, a withdrawal of the accrued benefits on ground of terminal illness may affect your entitlement to the guarantee and you may lose your guarantee. For details please check the Principal Brochure of the Scheme or consult with the Trustee if you have doubts on how you are being affected.

• You should consider your own risk tolerance level and financial circumstances before making any investment choices. When in your sphere of funds, you will either have an intended choice (i.e. the Default Investment Strategy (“DIS”)) or a suitable choice for you (including whether it is consistent with your investment objectives). You should seek financial and/or professional advice and choose the fund(s) or DIS most suitable for you, taking into account your own circumstances.

• You should consult with the Trustee if you have doubts on how you are being affected.

• In the event that you do not make any investment choices, please be reminded that any contributions made and/or benefits transferred into this Scheme will be invested into the DIS.

• Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested. You should not invest in reliance on this marketing material alone. You should read the Principal Brochure of the Scheme for further details (including investment policy, risk factors, fee and charges of the constituent funds).
1. All-round services that cater to your needs

**Member Services**
Enjoy value-added Principal e-Communication Service for free, including:

<table>
<thead>
<tr>
<th>E-mail</th>
<th>SMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Economic Insights</td>
<td>Monthly personal MPF/ORSO account balance</td>
</tr>
<tr>
<td>e-ABS (Annual Benefit Statement)</td>
<td>Other services offering</td>
</tr>
<tr>
<td>Invitations to member event</td>
<td></td>
</tr>
</tbody>
</table>

**More Value-added Services**

- **Subscribe** Principal Hong Kong YouTube Channel
- **Login** to Principal Retirement Service Centre

**Employer Services**

- **Employer Service Hotline:** 2251 9322
- **Employer website** to allow HR to access to MPF information easily
- **Various Contribution Methods & software available** e.g.: Alpha HRMS, e-Contribution

2. Wide Range of Constituent Funds Satisfies Different Investment Appetite

<table>
<thead>
<tr>
<th>Name of Constituent Fund</th>
<th>Management Fee at Current Level (% p.a. of NAV)</th>
<th>Name of Constituent Fund</th>
<th>Management Fee at Current Level (% p.a. of NAV)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity Fund</td>
<td></td>
<td>Bond Fund</td>
<td></td>
</tr>
<tr>
<td>Principal China Equity Fund</td>
<td>1.59%</td>
<td>Principal International Bond Fund</td>
<td>1.25%</td>
</tr>
<tr>
<td>Principal Hong Kong Equity Fund</td>
<td>1.35%</td>
<td>Principal Hong Kong Bond Fund</td>
<td>0.99%</td>
</tr>
<tr>
<td>Principal Hang Seng Index Tracking Fund</td>
<td>0.89%</td>
<td>Principal Capital Guaranteed Fund</td>
<td>1.40%</td>
</tr>
<tr>
<td>Principal Asian Equity Fund</td>
<td>1.59%</td>
<td>Principal Long Term Guaranteed Fund</td>
<td>2.00%</td>
</tr>
<tr>
<td>Principal US Equity Fund</td>
<td>1.59%</td>
<td>Principal HK Dollar Savings Fund</td>
<td>0.99%</td>
</tr>
<tr>
<td>Principal International Equity Fund</td>
<td>1.59%</td>
<td>Principal MPF Conservative Fund</td>
<td>0.95%</td>
</tr>
<tr>
<td>Mixed Asset Fund</td>
<td></td>
<td>Money Market Fund</td>
<td></td>
</tr>
<tr>
<td>Principal Global Growth Fund</td>
<td>1.49%</td>
<td>Principal</td>
<td></td>
</tr>
<tr>
<td>Principal Core Accumulation Fund</td>
<td>0.75%</td>
<td>Global Growth Fund</td>
<td></td>
</tr>
<tr>
<td>Principal Long Term Accumulation Fund</td>
<td>1.49%</td>
<td>Principal</td>
<td></td>
</tr>
<tr>
<td>Principal Stable Yield Fund</td>
<td>1.49%</td>
<td>Core Accumulation Fund</td>
<td></td>
</tr>
<tr>
<td>Principal Age 65 Plus Fund</td>
<td>0.75%</td>
<td>Conservative Fund</td>
<td></td>
</tr>
</tbody>
</table>
3. Fabulous Offers

Consolidate your MPF Personal Accounts (PA)

Consolidate all your MPF accrued benefits in one account to make your MPF accounts more manageable. Simply fill in the below forms and send to us:

- Personal Account Member Application Form and/or
- Scheme Member’s Request for Account Consolidation Form and/or
- Scheme Member’s Request for Fund Transfer Form and/or
- Employee Choice Arrangement (“ECA”) - Transfer Election Form

You may also download the relevant administration forms from www.principal.com.hk.

Rewards for Principal PA members

Join Principal MPF Scheme Series 800 PA Program, eligible PA members of Principal MPF Scheme Series 800 will enjoy:

- management fee offer† and/or
- one-off bonus units†

† For details please refer to Principal MPF Scheme Series 800 PA Program promotional leaflet.

1. The information is provided by The Principal Financial Group (PFG) as of 30 June 2019, unless otherwise noted.
2. The information is provided by The Principal Global Investor (PGI) as of 30 June 2019, unless otherwise noted. PGI is the investment management division of PFG and the delegate of Principal Asset Management Company (Asia) Limited (PAM).
4. BENCHMARK House Awards received are based on the qualitative methodology and tools determined by BENCHMARK, Top Fund Awards received are based on performance data provided by Refinitiv to BENCHMARK between 1 October 2017 and 30 September 2018. For details of source and assessment criteria, please refer to https://www.fundawards.asia/hk/result-announcement-2018.
5. The 2019 MPF Awards are based on Investment, Fees and Charges, and an assessment of overall services within the schemes as of 31 December 2018. For details of the source and assessment criteria, please refer to https://www.mpfratings.com.hk/ratings-and-awards/.
6. The calculation of 2018 Thomson Reuters Lipper Fund Awards Hong Kong is based on performance as of 31 December 2017. For details of methodology, please refer to www.lipperfundawards.com/Awards/HongKong.
7. Bloomberg BusinessWeek/Chinese Edition Top Fund Awards 2018’s Mutual Fund Awards were measured by market performance in the 12 months ended 30 September 2018 and the Mandatory Provident Fund Awards were assessed with 1-year, 5-year and 10-year total return figures. For details of source and assessment criteria, please refer to http://www.bbwkevent.com/.

† Management fees at the constituent fund level is deducted from relevant constituent fund assets.

†† Management fee current level is refer to Class N units of following constituent funds - Principal MPF Conservative Fund, Principal Hang Seng Index Tracking Fund, Principal Hong Kong Bond Fund, Principal Core Accumulation Fund and Principal Age 65 Plus Fund. For the rest of the constituent funds, the current level is refer to Class I units instead.

* Plus a guarantee charge of up to 1%.

^ Plus management fee of 0.05% to 0.10% p.a. of NAV payable out of the underlying funds.

Disclosure:

1. This material is the property of Principal Trust Company (Asia) Limited (“the Company”) that no part of the material may be modified, reproduced, transmitted, stored or distributed to any other person or incorporation in any format for any purposes without the Company’s prior written consent.
2. The information in this material has been derived from sources believed to be accurate and reliable. The content is for informational purpose only and is not a recommendation to buy or sell any securities nor a solicitation to deal in the products referred to. The information is subject to change without notice. The Company will not warrant or guarantee the accuracy and/or completeness of third-party content.
3. Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested. Investors should not invest in reliance on this marketing material alone. Investors should consider their own risk tolerance level, investment objective, individual needs and financial circumstances before making any investment choice. Investors should read the Principal Brochures of Principal MPF Scheme Series 800 and the related offering document for further details (including investment policy, risk factors, fee and charges of the constituent funds) before making any investment choice.

Issuer of this material: Principal Trust Company (Asia) Limited
Website: www.principal.com.hk
MPF Customer Service Hotline: 2827 1233
Address: 30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong