

Principal MPF Scheme Series 800

Quick Guide



Principal
Financial
Group



140+ years
of experience in
financial services



75+ years
of experience
in retirement



Principal
Global
Investors



14
specialized
investment teams



An investor base
spanning
across 72 countries



Principal
Hong Kong

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 Trust Company (Hong Kong) Limited, Principal Asset Management Company (Asia) Limited, Principal Investment & Retirement Services Limited, Principal Nominee Company (Hong Kong) Limited and Principal Insurance Company (Hong Kong) Limited

MPF



"The 2022 MPF Awards"
by MPF Ratings³

Silver Rated Schemes
Bronze Rated Scheme
Rising Star

1 Year Consistent Performers – Bond (Asia)
5 year Consistent Performers – Bond (Asia)

2021 Refinitiv Lipper Fund Awards
Winner Hong Kong⁴
Group Awards - Best MPF Group - Bond

Service



Hong Kong Customer Contact Association
(HKCCA) Award 2021⁵
Gold Award - Mystery Caller Assessment Award –
Finance and Insurance (4th Consecutive Year)

Mutual Funds



Financial Education



投資者及理財教育獎⁶
Investor and Financial
Education Award 2021

Note: 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

Important: If you are in doubt about the meaning or effect of the contents of this marketing material, you should seek independent professional advice.

1. Investment in the Principal HK Dollar Savings Fund is different from placing deposits with a bank or deposit-taking company and is not protected by the Deposit Protection Scheme. Investments in the Principal HK Dollar Savings Fund will be subject to investment risks.
2. Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the Constituent Fund or (ii) members' account by way of unit deduction. The Principal MPF Conservative Fund uses method (i) and, therefore, unit prices/net asset value/fund performance quoted have incorporated the impact of fees and charges.
3. You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the Principal Core Accumulation Fund and the Principal Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the Principal Core Accumulation Fund and the Principal Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
4. You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. You should consult with the Trustee if you have doubts on how you are being affected.
5. You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of Constituent Fund(s), when you are in doubt as to whether a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the Constituent Fund(s) most suitable for you, taking into account your own circumstances.
6. In the event that you do not make any investment choices, please be reminded that any contributions made and/or benefits transferred into the Scheme will be invested into the DIS.
7. 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.
8. You should not invest in reliance on this marketing material alone. You should read the relevant MPF Scheme Brochure for further details (including investment policy, risk factors, fee and charges of the Constituent Funds).

“Scheme” means Principal MPF Scheme Series 800.

“Constituent Fund” means the constituent funds covered under the Scheme.

“Trustee” refers to Principal Trust Company (Asia) Limited.



1. All-round services that cater to your needs

Member Services

Enjoy value-added **Principal E-Notification Service** for free, including:

E-mail	SMS
e-ABS (e-Annual Member Benefit Statement)	Monthly personal MPF/ORSO account balance
Other MPF related notices	Other services offering

✓ **Not yet registered?**
Register **Principal E-Notification Service** now!



[Learn More](#)

Download **Principal Mobile MPF Centre** for free! Manage your MPF accounts conveniently at fingertips anytime with your mobile phone:

Popular Features	Suggested Navigation Path
Fund Price Alert	MPF Schemes > Constituent Fund Prices > Tab the Alarm
Fund Switching	Login Principal Member Section> Make changes> Submit desirable changes
Latest Market Update	What's News> Market Updates

✓ **Learn more and download **Principal Mobile MPF Centre!****

More Value-added Services



Subscribe **Principal Hong Kong YouTube Channel**



Login to **Principal Retirement Service Centre**

Forgot your login ID and password?
Please contact 2827 1233.

Employer Services



Employer Service Hotline: 2251 9322



Employer website: To allow authorized person to access to MPF information easily



Various contribution methods & software available (e.g.: Alpha HRMS, e-Contribution, Principal Direct Connect Service etc)



2. Wide Range of Constituent Funds Satisfies Different Investment Appetite

Name of Constituent Fund	Management Fee at Current Level (% p.a. of NAV) [#]	Name of Constituent Fund	Management Fee at Current Level (% p.a. of NAV) [#]
Equity Fund		Bond Fund	
Principal China Equity Fund	1.44%	Principal Asian Bond Fund ⁿ	0.94%
Principal Hong Kong Equity Fund	1.35%	Principal International Bond Fund	1.25%
Principal Hang Seng Index Tracking Fund ⁿⁿ	0.77%	Principal Hong Kong Bond Fund ⁿ	0.99%
Principal Asian Equity Fund	1.44%	Money Market Fund	
Principal US Equity Fund	1.44%	Principal HK Dollar Savings Fund	0.99%
Principal International Equity Fund	1.44%	MPF Conservative Fund	
Mixed Asset Fund		Principal MPF Conservative Fund ⁿ	0.95%
Principal Aggressive Strategy Fund	1.45%		
Principal Global Growth Fund	1.45%		
Principal Core Accumulation Fund ⁿ	0.75%		
Principal Long Term Accumulation Fund	1.45%		
Principal Stable Yield Fund	1.45%		
Principal Age 65 Plus Fund ⁿ	0.75%		



3. Fabulous Offers

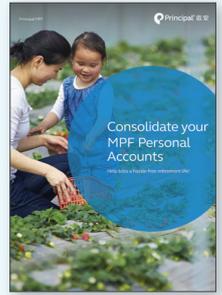
Consolidate your MPF Personal Accounts (PA)

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.



[Learn More](#)

Forgot how many MPF PA do you have? You may go to MPFA **e-Enquiry of Personal Account (ePA)**.

Rewards for Principal new PA members

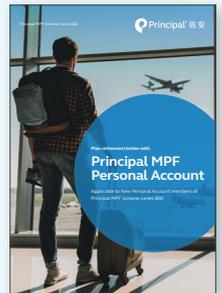
Join **Principal MPF Scheme Series 800 PA Campaign**, eligible new PA members of Principal MPF Scheme Series 800 may enjoy

- 🎁 **bonus units rebates from HK\$100 up to HK\$38,888[†]**

[†] For details please refer to **Principal MPF Scheme Series 800 PA Campaign Leaflet**.



[Learn More](#)



Footnotes:

1. BENCHMARK Mutual Funds - House Awards received are based on qualitative methodology and tools determined by BENCHMARK and reflects the performance data between 1 July 2020 and 30 June 2021. For details of source and assessment criteria, please refer to <https://www.benchmark.today/fund-awards/>. BENCHMARK MPF Investment Manager Awards and BENCHMARK MPF Trustee Awards received are based on qualitative methodology and tools determined by BENCHMARK and reflects the performance data between 1 July 2020 and 30 June 2021. BENCHMARK Top MPF Awards received are based on performance data provided by FE fundinfo to BENCHMARK between 1 October 2020 and 30 September 2021. For details of source and assessment criteria, please refer to <https://www.benchmark.today/mpf-awards/>.
 2. Bloomberg BusinessWeek/Chinese Edition Top Fund Awards 2021's Mandatory Provident Fund Awards were assessed with 1-year, 5-years and 10-years total return figures. For details of source and assessment criteria, please refer to <http://www.bbwhkevent.com>.
 3. "The 2022 MPF Awards" by MPF Ratings are based on quantitative assessment (investment choices and performance, fees and charges), and qualitative assessment of an MPF Scheme as of 31 December 2021. Rising Star is assessed as the most improved MPF Scheme from the previous assessment cycle, as measured overall, across all key criteria assessed by MPF Ratings: investment choices and performance, fees and charges, as well as an assessment of overall services within the schemes. The end date for the investment choices and performance, fees and qualitative assessments is December 31 for the relevant year. MPF Ratings' Consistent Performers recognize constituent funds which deliver the best fund performance within their respective fund categories in MPF Ratings MPF performance survey. 1 Year Consistent Performers recognize the constituent funds with the best 1 year absolute performance. In the case of 5 year performance, performance is calculated on a risk adjusted basis. Risk is defined as standard deviation calculated based on monthly performance of the constituent funds. For details of the source and assessment criteria, please refer to <https://mpfratings.com.hk/ratings-and-awards/>.
 4. The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. Lipper Leaders fund ratings do not constitute and are not intended to constitute investment advice or an offer to sell or the solicitation of an offer to buy any security of any entity in any jurisdiction. For more information, see lipperfundawards.com.
 5. The HKCCA Award 2021 - Mystery Caller Assessment Awards were presented by Hong Kong Customer Contact Association (HKCCA) in 2021. For details, please refer to <https://hkcca.com/>.
 6. Investor and Financial Education Award (IFEFA) is a territory-wide award to acknowledge the enthusiasm and efforts of parties who advance financial literacy in Hong Kong. Principal is a recipient of the Certificate of Appreciation for IFEFA 2021, recognising its investor and financial education project in enhancing Financial Education in Hong Kong implemented from 1 July 2020 to 30 September 2021 while fulfilling all the eligibility requirements set by IFEC. For details, please refer to <https://www.ifec.org.hk/web/common/pdf/about-ifec/fls/ifea/2021/ifea2021-application-guide.pdf>.
- [#] Management fees at the constituent fund level is deducted from relevant constituent fund assets.
ⁿ 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, Principal Age 65 Plus Fund and Principal Asian Bond Fund. For the rest of the constituent funds, the current level is refer to Class I units instead.
[^] Plus management fee of 0.05% to 0.10% p.a. of NAV payable out of the underlying funds.

Disclosure:

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Issuer of this material: Principal Trust Company (Asia) Limited



(852) 2827 1233



www.principal.com.hk
hkinfo@principal.com



30/F, Millennium City 6
392 Kwun Tong Road, Kwun Tong
Kowloon, Hong Kong



Principal Hong Kong