

This Notice is important and requires your immediate attention. It should be read by all participating employers, employee members, self-employed persons, SVC members, TVC members and personal account members of Principal MPF Scheme Series 800 (collectively, “Scheme Participants”). If you are in any doubt about the contents of this Notice, you should seek independent professional advice.

Principal Trust Company (Asia) Limited (the “Trustee”, “we” or “our”) accepts full responsibility for the accuracy of the information contained in this Notice and confirms, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other material facts the omission of which would make any statement herein misleading as at the date of issuance.

Dear Scheme Participants,

Re: Principal MPF Scheme Series 800 (the “Scheme”)

Thank you for your continuous support to the Scheme.

We would like to inform you that the following changes (the “**Changes**”) shall be made to the Scheme with effect from 1 April 2026 (the “**Effective Date**”).

Terms not defined in this Notice shall have the same meanings as in the MPF Scheme Brochure for the Scheme dated 7 August 2025, as amended by the First Addendum dated 31 December 2025 (the “**MPF Scheme Brochure**”) unless otherwise specified herein.

This table summarises the Changes that shall be made to the Scheme with effect from the Effective Date.

Reduction in fee payable to eMPF Platform Company Limited

Due to the reduction in the general fee level charged by eMPF Platform Company Limited from 0.37% to 0.29% with effect from the Effective Date, the fee payable to eMPF Platform Company Limited of all Constituent Funds shall be reduced correspondingly. Please refer to the first table under section 1 of this Notice for details of the fee payable to eMPF Platform Company Limited of all Constituent Funds before and from the Effective Date. As a result of the above fee reductions, the management fees at the constituent fund level and the underlying fund level (“**aggregate management fees**”) of all Constituent Funds shall be reduced accordingly. Please refer to section 1 of this Notice for details.

The Changes above are elaborated in the main body of this Notice. Save for the Changes described above, there are no other changes to the fees level or fees and charges structure of any Constituent Fund under the Scheme on the Effective Date. We are of the view that the Changes will not have any adverse impact on Scheme Participants. No action is required of Scheme Participants in relation to the Changes.

If you have any questions or concerns about the Changes set out in this Notice, please contact our customer service hotline at (852) 2827 1233.

1. Reduction in fee payable to eMPF Platform Company Limited

Due to the reduction in the general fee level charged by eMPF Platform Company Limited from 0.37% to 0.29% with effect from the Effective Date, the fee payable to eMPF Platform Company Limited of all Constituent Funds shall be reduced correspondingly as follows:

Constituent Fund	Fee payable to eMPF Platform Company Limited before the Effective Date (% p.a. of net asset value)	Fee payable to eMPF Platform Company Limited from the Effective Date (% p.a. of net asset value)
Principal Core Accumulation Fund	0.36	0.29
Principal Age 65 Plus Fund	0.36	
Remaining 15 Constituent Funds	0.37	

As a result of the above fee reductions, the aggregate management fees of all Constituent Funds shall be reduced as follows with effect from the Effective Date:

Constituent Fund	Aggregate management fees before the Effective Date (% p.a. of net asset value)			Aggregate management fees from the Effective Date (% p.a. of net asset value)		
	Class D units	Class I units	Class N units	Class D units	Class I units	Class N units
Principal MPF Conservative Fund	N/A	N/A	0.81	N/A	N/A	0.73
Principal Hang Seng Index Tracking Fund	N/A	N/A	Up to 0.798	N/A	N/A	Up to 0.718
Principal Hong Kong Bond Fund	N/A	N/A	0.96	N/A	N/A	0.88
Principal Asian Bond Fund	N/A	N/A	0.91	N/A	N/A	0.83
Principal HK Dollar Savings Fund	0.81	0.81	N/A	0.73	0.73	N/A
Principal Global Growth Fund	1.06	1.06	N/A	0.98	0.98	N/A
Principal Long Term Accumulation Fund	1.06	1.06	N/A	0.98	0.98	N/A
Principal Stable Yield Fund	1.06	1.06	N/A	0.98	0.98	N/A
Principal International Bond Fund	0.96	0.96	N/A	0.88	0.88	N/A
Principal Hong Kong Equity Fund	1.11	1.11	N/A	1.03	1.03	N/A
Principal Asian Equity Fund	1.11	1.11	N/A	1.03	1.03	N/A
Principal China Equity Fund	1.11	1.11	N/A	1.03	1.03	N/A
Principal International Equity Fund	1.11	1.11	N/A	1.03	1.03	N/A
Principal US Equity Fund	1.11	1.11	N/A	1.03	1.03	N/A
Principal Aggressive Strategy Fund	1.08	1.08	N/A	1.00	1.00	N/A
Principal Core Accumulation Fund	N/A	N/A	0.75	N/A	N/A	0.68
Principal Age 65 Plus Fund	N/A	N/A	0.75	N/A	N/A	0.68

2. Impact of the Changes

Save for the Changes described in section 1 above, there are no other changes to the fees level or fees and charges structure of any Constituent Fund under the Scheme on the Effective Date.

We are of the view that the Changes will not have any adverse impact on Scheme Participants.

3. Action required of Scheme Participants

No action is required of Scheme Participants in relation to the Changes.

* * *

The MPF Scheme Brochure will be amended in due course to reflect the Changes and miscellaneous updates by means of a second addendum (the “**Second Addendum**”). The Second Addendum should be read in conjunction with and forms part of the MPF Scheme Brochure. The Key Scheme Information Document will also be amended to reflect the Changes. Changes set out in this Notice are in summary form only.

The latest MPF Scheme Brochure and Key Scheme Information Document are available on our website at www.principal.com.hk or you may request a copy of it by contacting our customer service hotline at (852) 2827 1233.

If you have any questions or concerns about the Changes set out in this Notice, please contact our customer service hotline at (852) 2827 1233.

Principal Trust Company (Asia) Limited

1 April 2026