

Plan retirement better with

Principal MPF Personal Account

Applicable to New Personal Account members of
Principal MPF Scheme Series 800

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.

What is Personal Account?

A personal account in relation to a member of an MPF scheme, means an account (not a contribution account) within the scheme, (a) into which special contributions (if any) are paid in respect of the member; (b) in which the member's accrued benefits (if any) in respect of any former employment or former self-employment of the member are held; (c) in which the member's accrued benefits (that are deriving from employee mandatory contributions only, if any) in respect of any current employment of the member are held; and (d) in which the member's Minimum MPF Benefits (if any) transferred to the scheme from an ORSO exempted scheme or an ORSO registered scheme are held.

With Principal MPF Personal Account, you can enjoy a flexible, affordable and convenient way which may help you reach your retirement goals.

Why Principal MPF Services?

Diversified Investment Options

With solid experience in investment management, we offer diversified investment options, providing different characteristics and risk levels to meet different investment objectives and retirement needs of members.

Retirement Services Specialists

Our experienced retirement services specialists possess high level of technical know-how in managing/administering pension schemes, and are committed to helping members select the right approach to achieve your financial goals.

Reliable Administration and Quality Customer Services

Our sophisticated administrative and advanced I.T. systems are designed to accommodate your unique personal requirements, while providing flexibility for change. Besides, we also provide quality customer services to members and they can take advantage of them to manage their MPF accounts efficiently.

Convenient Information Access

Members can obtain their individual account information conveniently through the round-the-clock Principal TeleTouch® interactive voice response system or internet-based **Principal Retirement Service Centre** (www.principal.com.hk). With these, members can access their account balances, daily fund prices, investment performance and even switch funds anytime and anywhere. In addition, members may also obtain their account balances, daily fund prices and investment performance via the **Principal Mobile App**. Both members and non-members can take advantage of the budget planning tool, where this Mobile App also offers "Fund Price Alert" function. Lastly, by subscribing the **Principal E-Notification Service**, members will receive member benefit statement and other MPF related notices issued by Principal via email, members can also subscribe for Quarterly Account Balance SMS service.

How to make a Transfer?

Transfer your accrued benefits to Principal MPF Personal Account by completing and returning the following forms:

- > the Personal Account Member Application Form and/or
- > Scheme Member's Request for Fund Transfer Form MPF(S)-P(M) and/or
- > Scheme Member's Request for Account Consolidation Form MPF(S)-P(C) and/or
- > Employee Choice Arrangement ("ECA") - Transfer Election Form MPF(S)-P(P)

The forms can be downloaded at www.principal.com.hk.

**For details of Principal MPF Personal Account,
please call our Customer Service Hotline: (852) 2827 1233
or visit our website www.principal.com.hk**





Delightful Reward¹

From now on, as a new MPF Personal Account members with Principal², who have successfully transferred their accrued benefit with minimum HK\$40,000 to MPF Personal Account of Principal MPF Scheme Series 800³, may enjoy management fee offer (“Effective Management Fee”, please refer to the table below for details) of up to **0.36%** management fee discount by way of bonus unit rebate on a monthly basis.

The above offer is subject to the relevant terms. Please refer to the Terms and Conditions in this leaflet for further details.

Name of Constituent Fund	Standard Management Fee (% p.a. of NAV) [#]	Effective Management Fee after discount (% p.a. of NAV) [#]	Management Fee Discount (% p.a. of NAV) [#]
Principal China Equity Fund	1.44%	1.14%	0.30%
Principal Hong Kong Equity Fund	1.35%	1.14%	0.21%
Principal Hang Seng Index Tracking Fund ^{^n}	0.77%	0.77%	0.00%
Principal Asian Equity Fund	1.44%	1.14%	0.30%
Principal US Equity Fund	1.44%	1.14%	0.30%
Principal International Equity Fund	1.44%	1.14%	0.30%
Principal Aggressive Strategy Fund	1.45%	1.11%	0.34%
Principal Global Growth Fund	1.45%	1.09%	0.36%
Principal Core Accumulation Fund ⁿ	0.75%	0.75%	0.00%
Principal Long Term Accumulation Fund	1.45%	1.09%	0.36%
Principal Stable Yield Fund	1.45%	1.09%	0.36%
Principal Age 65 Plus Fund ⁿ	0.75%	0.75%	0.00%
Principal Asian Bond Fund ⁿ	0.94%	0.94%	0.00%
Principal International Bond Fund	1.25%	0.99%	0.26%
Principal Hong Kong Bond Fund ⁿ	0.99%	0.99%	0.00%
Principal HK Dollar Savings Fund	0.99%	0.84%	0.15%
Principal MPF Conservative Fund ⁿ	0.95%	0.84%	0.11%

[#] Management fees at the constituent fund level is deducted from relevant constituent fund assets.

ⁿ Management fee current level refers 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 refers to Class I units instead.

[^] Plus management fee of 0.03% to 0.09% p.a. of NAV payable out of the underlying funds.

The bonus unit rebate forms part of the account value and are therefore subject to the relevant fees and charges as set out in section 5 (*fees and charges*) of the MPF Scheme Brochure of Principal MPF Scheme Series 800.

Types of transfer to be included in this promotion:

- I. Accrued benefits transferred from MPF schemes with other trustee(s) under the Employee Choice Arrangement (“ECA”) to Principal MPF Scheme Series 800; or
- II. Accrued benefits transferred from MPF schemes with other trustee(s) through Fund Transfer Form MPF(S)-P(M)/ Account Consolidation Form MPF(S)-P(C) to Principal MPF Scheme Series 800; or
- III. The accrued benefits transferred from an ORSO scheme to Principal MPF Scheme Series 800.

You must consider your risk tolerance level and the level of risks associated with your investment before making any investment decision. For further details including product features, fees and charges and risk factors, please refer to the MPF Scheme Brochure of Principal MPF Scheme Series 800, which can be downloaded from our website www.principal.com.hk.

Terms and Conditions:

1. This promotional offer cannot be enjoyed in conjunction with any other bonus unit promotional program, including but not limited to preferential rate and other offer for Personal Account under Principal MPF Scheme Series 800.
2. This promotional offer is applicable to new Personal Account Members of the Principal MPF Scheme Series 800. The applicants must submit a new application form within promotion period (please see clause 3 in this Terms and Conditions) and successfully transfer-in accrued benefits with minimum HK\$40,000 to Principal MPF Scheme Series 800 on or before 13 January 2025.
3. The promotion period will be from 1 January 2024 to 31 December 2024 (both dates inclusive).
 - (a) The promotional offer is applicable to customers whose signed and duly completed required form(s) is submitted to and received by Principal Pension Administrator – Principal Trust Company (Asia) Limited between 1 January 2024 and 31 December 2024 (both dates inclusive). For details about the required form(s) to be submitted, please refer to “How to make a Transfer?” section in this leaflet. For further details, you may call our customer service hotline or visit our website. You are suggested to submit the application forms promptly to ensure there is sufficient time for accrued benefits transfer-in.
 - (b) The accrued benefits with minimum HK\$40,000 must have been successfully transferred into Personal Account of Principal MPF Scheme Series 800 from other MPF service providers or from your ORSO scheme on or before 13 January 2025. Accrued benefits transferred between Principal MPF Schemes are not eligible for this offer.
4. In determining whether a Personal Account Member is entitled to bonus unit rebate for a Calendar Month, Principal will take account of whether the Member has fulfilled clause 2 in this Terms and Conditions with any balance standing to his/her Personal Account (“Account Balance”) as at the Specific Cut-off Date pertinent to that Calendar Month. If there is none, then he/she will not be entitled to bonus unit.
5. If a Member has Account Balance in his/her Personal Account as at the Specific Cut-off Date pertinent to a Calendar Month, the Effective Management Fee for Personal Account applicable to each of the constituent funds in which he/she invests shall be applied and the value of bonus units will be determined by reference to the amount of his/her Personal Account’s balance as at that Specific Cut-off Date.
6. The applicable bonus unit rebate in respect of a constituent fund in which a Member invests equals the Standard Management Fee minus the Effective Management Fee for Personal Account applicable to that constituent fund.
7. The value of the bonus unit for each of the constituent funds that a Member invests will be used to subscribe for units of the constituent funds. Such units will be subscribed and credited to the corresponding sub-accounts of the Member’s Personal Account for each of those constituent funds on or before mid of next month, except the last bonus unit rebate in January 2025, which will be subscribed and credited at the same month.
8. In the event of any subsequent changes being made to the Standard Management Fee of the constituent funds, the Effective Management Fee for Personal Account applicable to a Member shall remain unchanged.
9. **For the avoidance of doubt, if a Member has submitted a written request to Principal to transfer or withdraw his/her entire Account Balance on or before the Specific Cut-off Date, the Member shall NOT be entitled to bonus units under this reward even though he/she has Account Balance as at the Specific Cut-off Date.**
10. Definitions:
 - (a) Specific Cut-off Date means the **last working day of each Calendar Month from January to December 2024. For the month in January 2025, the Specific Cut-off Date is 13 January 2025.** If that day is not a business day, the Specific Cut-off Date will be the immediately preceding business day; and if a black rainstorm or typhoon no. 8 signal or above is hoisted on that day and hence business is closed on the whole of that day, the Specific Cut-off Date will be the immediately following business day.
 - (b) Standard Management Fee means the management fees of the constituent funds under the Scheme as disclosed in the “Fees and Charges” section of the MPF Scheme Brochure and Addendum (if any) of the Scheme.
11. Principal Insurance Company (Hong Kong) Limited has absolute right to change or cancel this promotional offer and/or amend these Terms and Conditions at any time without prior notice. Applications approved will not be affected by subsequent amendments to the Terms and Conditions. In the event of any dispute, Principal Insurance Company (Hong Kong) Limited’s decision shall be final and conclusive. In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

For details of Principal MPF Personal Account, please call our Customer Service Hotline: (852) 2827 1233 or visit our website www.principal.com.hk



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