

## On-going cost illustrations for Principal MPF Scheme Series 800

30 June 2024

### About This Illustration

This is an illustration of the total effect of fees, expenses and charges on each HK\$1,000 contributed in the funds named below. The fees, expenses and charges of a fund are one of the factors that you should consider in making investment decisions across funds. You should however also consider other important information such as the risks of the fund, the nature of the fund, the attributes of relevant parties, the range and quality of services being offered and, most importantly, your own personal circumstances and expectations. The information about fees, expenses and charges set out in this table is intended to help you compare the cost of investing in one constituent fund with the cost of investing in other constituent funds.

The illustration has been prepared based on some assumptions that are the same for all funds. The illustration assumes the following:

- (a) a gross contribution of HK\$1,000 is made in the respective constituent fund now and, being eligible to do so, you withdraw all of your accrued benefits arising from this contribution at the end of each time period indicated;
- (b) for the purpose of this illustration only, the contribution has a 5% gross return each year [It is important that you note that the assumed rate of return used in this document is for illustrative and comparative purposes only. The return is neither guaranteed nor based on past performance. The actual return may be different.]; and
- (c) the expenses of the funds (expressed as a percentage called the “fund expense ratio” below) remain the same for each fund for all the periods shown in this illustration.

Based on the above assumptions, your costs on each HK\$1,000 contributed are illustrated in the following table. Please note that the actual costs will depend on various factors and may be different from numbers shown below.

| Principal MPF Scheme Series 800         |         | Fund expense ratio for financial period ended 12/2023 | Cost on each HK\$1,000 contributed |                      |                      |
|---|---------|---|------------------------------------|----------------------|----------------------|
|   |         |   | After 1 year (HK\$)                | After 3 years (HK\$) | After 5 years (HK\$) |
| Principal Age 65 Plus Fund              | N Class | 0.80777%  | 8                                  | 27                   | 46                   |
| Principal Aggressive Strategy Fund      | D Class | 1.31949%  | 14                                 | 43                   | 74                   |
|   | I Class | 1.51822%  | 16                                 | 49                   | 85                   |
| Principal Asian Bond Fund               | N Class | 1.03586%  | 11                                 | 34                   | 59                   |
| Principal Asian Equity Fund             | D Class | 1.34542%  | 14                                 | 44                   | 76                   |
|   | I Class | 1.53540%  | 16                                 | 50                   | 86                   |
| Principal China Equity Fund             | D Class | 1.32899%  | 14                                 | 43                   | 75                   |
|   | I Class | 1.51940%  | 16                                 | 50                   | 85                   |
| Principal Core Accumulation Fund        | N Class | 0.82229%  | 9                                  | 27                   | 47                   |
| Principal Global Growth Fund            | D Class | 1.32086%  | 14                                 | 43                   | 75                   |
|   | I Class | 1.52105%  | 16                                 | 50                   | 85                   |
| Principal Hong Kong Bond Fund           | N Class | 1.05105%  | 11                                 | 34                   | 60                   |
| Principal HK Dollar Savings Fund        | D Class | 1.00415%  | 11                                 | 33                   | 57                   |
|   | I Class | 1.04404%  | 11                                 | 34                   | 59                   |
| Principal Hong Kong Equity Fund         | D Class | 1.30354%  | 14                                 | 43                   | 74                   |
|   | I Class | 1.40353%  | 15                                 | 46                   | 79                   |
| Principal Hang Seng Index Tracking Fund | N Class | 0.94739%  | 10                                 | 31                   | 54                   |
| Principal International Bond Fund       | D Class | 1.32263%  | 14                                 | 43                   | 75                   |
|   | I Class | 1.32264%  | 14                                 | 43                   | 75                   |
| Principal International Equity Fund     | D Class | 1.34160%  | 14                                 | 44                   | 76                   |
|   | I Class | 1.53202%  | 16                                 | 50                   | 86                   |
| Principal Long Term Accumulation Fund   | D Class | 1.31784%  | 14                                 | 43                   | 74                   |
|   | I Class | 1.51802%  | 16                                 | 49                   | 85                   |
| Principal Stable Yield Fund             | D Class | 1.31635%  | 14                                 | 43                   | 74                   |
|   | I Class | 1.51652%  | 16                                 | 49                   | 85                   |
| Principal US Equity Fund                | D Class | 1.31400%  | 14                                 | 43                   | 74                   |
|   | I Class | 1.50358%  | 16                                 | 49                   | 85                   |

**Note:**

This example does not take into account any fee rebates that may be offered to certain employers / members of the scheme.

## 信安強積金計劃800系列 持續成本列表

2024年6月30日

### 有關本列表

本列表旨在說明就下列基金每供款港元1,000所須支付的費用總額。基金的收費是選擇基金的考慮因素之一，但您亦須考慮其他重要的資料，如基金的風險、基金的性質、受託人及服務提供者的基本資料、服務範疇及質素等，而最重要的一項，是您個人的情況及期望。下表載列的收費資料，旨在協助您比較投資於不同成分基金的成本。

本列表按下列假設因素編製，而各基金的假設因素均相同：

- (a) 向成分基金供款總計港元1,000，並在符合資格的情況下，於以下每個時段結束時提取累算權益；
- (b) 純就本列表的目的而言，供款的總投資回報率為每年5%。（請注意，該5%為本列表採用的模擬回報率，僅作解說及比較資料用。該項回報並非保證回報，亦非過往回報。實際回報與模擬回報或有差異）；及
- (c) 在本列表所示的整段投資期內，各基金的開支（以百分比表示，稱為「基金開支比率」）均沒有改變。

根據以上假設因素，您每供款港元1,000所須承擔的成本載列如下。請注意，實際成本視乎不同因素而定，與下列數字或有差異：

| 信安強積金計劃800系列 |      | 截至2023年12月止<br>財政年度的基金開支比率 | 每供款港元1,000所須承擔的成本 |             |             |
|--------------|------|----------------------------|-------------------|-------------|-------------|
|              |      |                            | 1年後<br>(港元)       | 3年後<br>(港元) | 5年後<br>(港元) |
| 信安65歲後基金     | N類單位 | 0.80777%                   | 8                 | 27          | 46          |
| 信安進取策略基金     | D類單位 | 1.31949%                   | 14                | 43          | 74          |
|              | I類單位 | 1.51822%                   | 16                | 49          | 85          |
| 信安亞洲債券基金     | N類單位 | 1.03586%                   | 11                | 34          | 59          |
| 信安亞洲股票基金     | D類單位 | 1.34542%                   | 14                | 44          | 76          |
|              | I類單位 | 1.53540%                   | 16                | 50          | 86          |
| 信安中國股票基金     | D類單位 | 1.32899%                   | 14                | 43          | 75          |
|              | I類單位 | 1.51940%                   | 16                | 50          | 85          |
| 信安核心累積基金     | N類單位 | 0.82229%                   | 9                 | 27          | 47          |
| 信安環球增長基金     | D類單位 | 1.32086%                   | 14                | 43          | 75          |
|              | I類單位 | 1.52105%                   | 16                | 50          | 85          |
| 信安香港債券基金     | N類單位 | 1.05105%                   | 11                | 34          | 60          |
| 信安港元儲蓄基金     | D類單位 | 1.00415%                   | 11                | 33          | 57          |
|              | I類單位 | 1.04404%                   | 11                | 34          | 59          |
| 信安香港股票基金     | D類單位 | 1.30354%                   | 14                | 43          | 74          |
|              | I類單位 | 1.40353%                   | 15                | 46          | 79          |
| 信安恒指基金       | N類單位 | 0.94739%                   | 10                | 31          | 54          |
| 信安國際債券基金     | D類單位 | 1.32263%                   | 14                | 43          | 75          |
|              | I類單位 | 1.32264%                   | 14                | 43          | 75          |
| 信安國際股票基金     | D類單位 | 1.34160%                   | 14                | 44          | 76          |
|              | I類單位 | 1.53202%                   | 16                | 50          | 86          |
| 信安長線增值基金     | D類單位 | 1.31784%                   | 14                | 43          | 74          |
|              | I類單位 | 1.51802%                   | 16                | 49          | 85          |
| 信安平穩回報基金     | D類單位 | 1.31635%                   | 14                | 43          | 74          |
|              | I類單位 | 1.51652%                   | 16                | 49          | 85          |
| 信安美國股票基金     | D類單位 | 1.31400%                   | 14                | 43          | 74          |
|              | I類單位 | 1.50358%                   | 16                | 49          | 85          |

**註：**

上述例子並無計及僱主/計劃成員或可取得的費用回扣。