

PRINCIPAL MPF - SIMPLE PLAN

FORM GUIDE



BRONZE RATING

A fair value for money MPF scheme that is well regarded across only some key assessment criteria

INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

Below Avg
Below Avg
Below Avg

FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

Avg
Avg
Below Avg

Employer Servicing
Member Servicing
Communication & Education

Good
Avg
Good

SERVICE & EDUCATION

Governance
Administration Efficiency
Use of Technology

Good
Avg
Good

ADMINISTRATION

Compared to all MPF Schemes: **Excellent - Top 25%** **Good - Top 50%** **Avg - Top 75%** **Below Avg - Other 25%**

SCHEME SUMMARY

The Principal MPF - Simple Plan is a Bronze rated scheme. Bronze rated MPF schemes offer members fair value for money. These schemes are generally well regarded across only some key assessment criteria.

SCHEME FACTS

Scheme Size (\$m)¹
3,333.34

Commencement Date
20 Jan 2005

No. of Fund Choices
10

No. of Member Benefit Statements (Per Year)
1

Website
www.principal.com.hk

Contact Number
2802 2812

Member Complaint Hotline
2827 8112

Fund Fact Sheets
[Click here for fund fact sheets](#)



PRINCIPAL MPF - SIMPLE PLAN - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

Principal Dynamic Hong Kong Equity Fund

EQUITY FUND (ASIA)

Principal Dynamic Asia Pacific Equity Fund

EQUITY FUND (GLOBAL)

Principal Dynamic Global Equity Fund

MIXED ASSET FUND (81-100)³

Principal Growth Fund



MIXED ASSET FUND (61-80)³

Principal Balanced Fund

DEFAULT INVESTMENT STRATEGY FUND

Principal Core Accumulation Fund



MIXED ASSET FUND (41-60)³



MIXED ASSET FUND (21-40)³

Principal Stable Fund

DEFAULT INVESTMENT STRATEGY FUND

Principal Age 65 Plus Fund

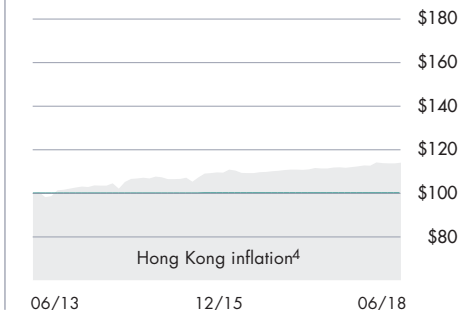
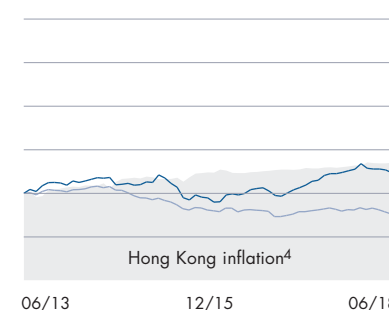
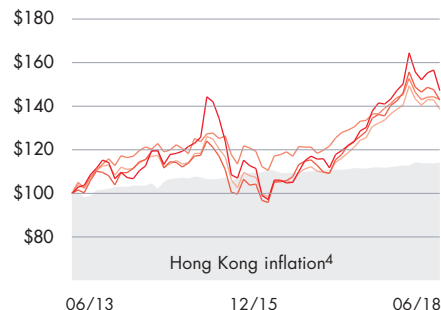
BOND FUND

Principal Dynamic Global Bond Fund



MONEY MARKET FUND (MPF CONSERVATIVE FUND)

Principal - MPF Conservative Fund



² Funds with less than 5 year track record have not been compared to Hong Kong inflation

³ Represents percentage of equity or equity like investment within the fund

INDUSTRY PERFORMANCE TABLE¹

This table shows year-to-date cumulative returns, 1yr, 3yr, 5yr and 10yr annualised returns of the MPFR Equity Fund (HK & China), Mixed Asset Funds 81-100, 61-80, 41-60 & 21-40 Indices, compared to Hong Kong inflation over the same periods. Inflation is measured by Hong Kong Consumer Price Index (CPI).

	FYTD	1 Year	3 Years	5 Years	10 Years
MPFR INDEX - EQUITY FUND (HK & CHINA)	-1.83	14.72	4.50	8.32	4.50
MPFR INDEX - MIXED ASSET FUND (81-100)	-2.33	9.89	5.04	7.11	3.77
MPFR INDEX - MIXED ASSET FUND (61-80)	-2.05	7.67	4.15	5.51	3.59
MPFR INDEX - MIXED ASSET FUND (41-60)	-1.84	5.59	3.37	4.10	2.97
MPFR INDEX - MIXED ASSET FUND (21-40)	-1.96	3.27	2.33	2.53	2.07
CONSUMER PRICE INDEX (CPI)	1.14	2.40	2.29	2.68	2.89

¹As at 30 June 2018

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

mpf@f-p.hk

FURTHER INFORMATION

For ratings methodology :
www.mpratings.com.hk/ratings-methodology

For awards methodology :
www.mpratings.com.hk/awards-methodology

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