

# PRINCIPAL MPF - SMART 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  
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 - Smart 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)<sup>1</sup>  
**18,150.78**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**15**

No. of Member Benefit Statements (Per Year)  
**1**

Website  
**[www.principal.com.hk](http://www.principal.com.hk)**

Contact Number  
**2802 2812**

Member Complaint Hotline  
**2827 8112**

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



# PRINCIPAL MPF - SMART PLAN - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

- Principal Dynamic Hong Kong Equity Fund
- Principal Dynamic Greater China Equity Fund
- Principal - Hang Seng Index Tracking Fund

## EQUITY FUND (ASIA)

- Principal Dynamic Asia Pacific Equity Fund

## EQUITY FUND (GLOBAL)

- Principal Dynamic Global Equity Fund

## MIXED ASSET FUND (81-100)<sup>3</sup>

- Principal Growth Fund



## MIXED ASSET FUND (61-80)<sup>3</sup>

- Principal Balanced Fund

## DEFAULT INVESTMENT STRATEGY FUND

- Principal Core Accumulation Fund



## MIXED ASSET FUND (41-60)<sup>3</sup>



## MIXED ASSET FUND (21-40)<sup>3</sup>

- Principal Stable Fund

## DEFAULT INVESTMENT STRATEGY FUND

- Principal Age 65 Plus Fund

## BOND FUND

- Principal Dynamic Global Bond Fund
- Principal Dynamic Asian Bond Fund



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

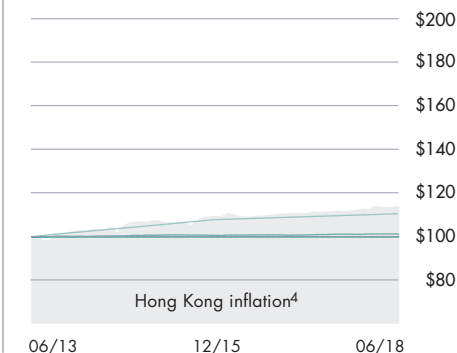
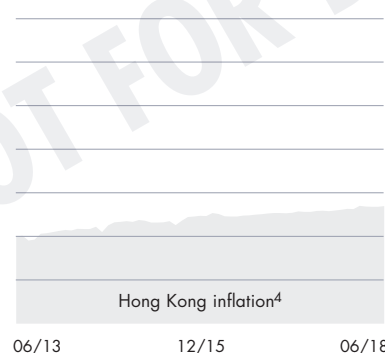
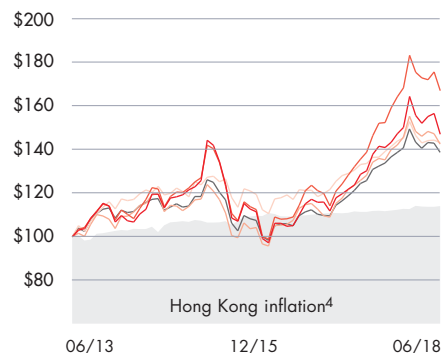
- Principal - MPF Conservative Fund

## MONEY MARKET FUND (NON MPF CONSERVATIVE FUND)

- Principal Cash Fund

## GUARANTEED FUND

- Principal Guaranteed Fund



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

<sup>3</sup> Represents percentage of equity or equity like investment within the fund

## INDUSTRY PERFORMANCE TABLE<sup>1</sup>

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

<sup>1</sup>As at 30 June 2018

<sup>4</sup>Hong 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](http://www.mpratings.com.hk/ratings-methodology)

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