

# PRINCIPAL MPF SCHEME SERIES 600

## FORM GUIDE



### GOLD RATING

A best value for money MPF scheme that is well balanced across all key assessment criteria

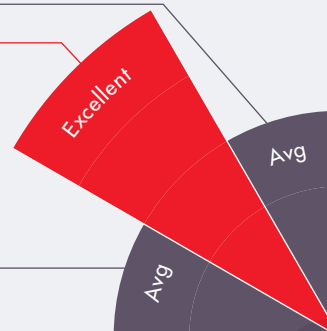
### AWARDS



**5 Year Consecutive Gold Rating** A best value for money MPF scheme for 5 consecutive years

## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

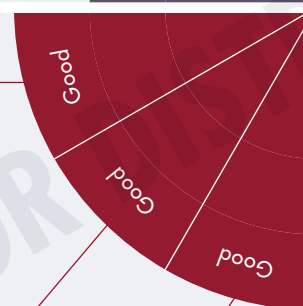


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

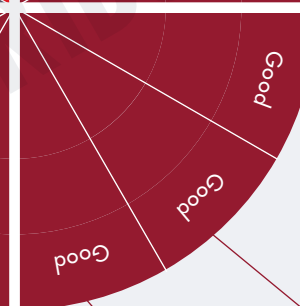


Employer Servicing  
Member Servicing  
Communication & Education



## SERVICE & EDUCATION

Governance  
Administration Efficiency  
Use of Technology



## ADMINISTRATION

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

## SCHEME SUMMARY

The **Principal MPF Scheme Series 600** is one of only five schemes to have been issued a Gold rating for 5 consecutive years. Gold rated MPF schemes offer members the **best value** which means they are generally well regarded across **all** key assessment criteria. The Scheme was the 2016 MPF Scheme of the Year. The Scheme assesses well across key areas including administration, use of technology, services to employers and members, as well as, effective communication and education to their customers.

## SCHEME FACTS

Scheme Size (\$m)<sup>1</sup>  
**6,281.17**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**11**

No. of Member Benefit Statements (Per Year)  
**2**

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

Contact Number  
**2827 1233**

Member Complaint Hotline  
**2827 8112**

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



# PRINCIPAL MPF SCHEME SERIES 600 - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

Principal Hang Seng Index Tracking Fund

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

Principal Aggressive Strategy Fund



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

Principal Global Growth Fund

## DEFAULT INVESTMENT STRATEGY FUND

Principal Core Accumulation Fund



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

Principal Long Term Accumulation Fund



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

Principal Stable Yield Fund

## DEFAULT INVESTMENT STRATEGY FUND

Principal Age 65 Plus Fund

## BOND FUND

Principal Asian Bond Fund

## OTHER

Principal HK Dollar Savings Fund

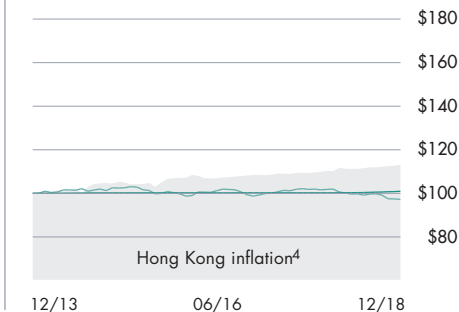
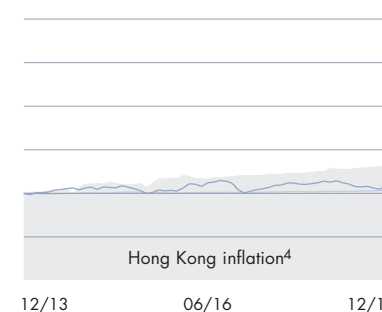
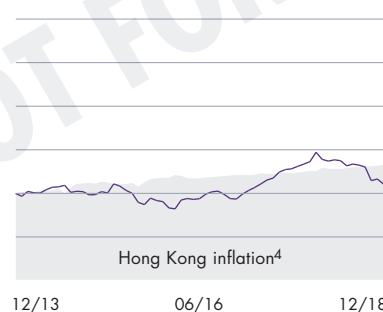
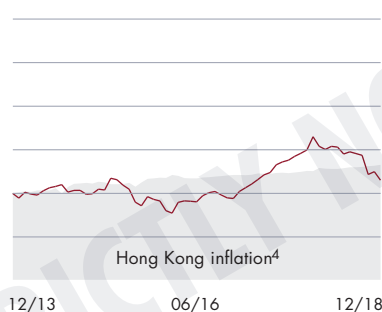


## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

Principal MPF Conservative Fund

## GUARANTEED FUND

Principal Long Term 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)	-13.30	-13.30	6.52	3.09	7.61
MPFR INDEX - MIXED ASSET FUND (81-100)	-13.27	-13.27	4.10	1.97	6.67
MPFR INDEX - MIXED ASSET FUND (61-80)	-10.35	-10.35	3.62	1.66	5.64
MPFR INDEX - MIXED ASSET FUND (41-60)	-7.97	-7.97	2.94	1.21	4.24
MPFR INDEX - MIXED ASSET FUND (21-40)	-5.92	-5.92	2.10	0.68	2.77
CONSUMER PRICE INDEX (CPI)	2.56	2.56	1.82	2.51	3.04

<sup>1</sup>As at 31 December 2018

<sup>4</sup>Hong Kong inflation = Consumer Price Index (CPI)

## DO YOU NEED ADVICE?

[mpf@f-p.hk](mailto:mpf@f-p.hk)

## FURTHER INFORMATION

For ratings methodology :  
[www.mpratings.com.hk/ratings-methodology](http://www.mpratings.com.hk/ratings-methodology)

For awards methodology :  
[www.mpratings.com.hk/awards-methodology](http://www.mpratings.com.hk/awards-methodology)

[www.mpratings.com.hk](http://www.mpratings.com.hk)

## DISCLAIMER

Information provided by MPF Ratings Limited does not constitute financial product advice & does not take into account individual financial situation, objectives or needs. Although every effort has been made to ensure accuracy of the information, & the information is believed to be correct, accuracy cannot be guaranteed. Before acting on the information, consider appropriateness, having regard for financial objectives, situation & needs. Individuals should consider obtaining independent advice before making any financial decision. Before making a decision regarding any of the products mentioned, individuals should obtain & consider a copy of the relevant principal brochures & fund fact sheet from the product issuer. No responsibility is accepted for any loss arising (including due to negligence) from anyone acting, or refraining from acting as a result of this material.

