

# PRINCIPAL MPF - SIMPLE PLAN

## FORM GUIDE

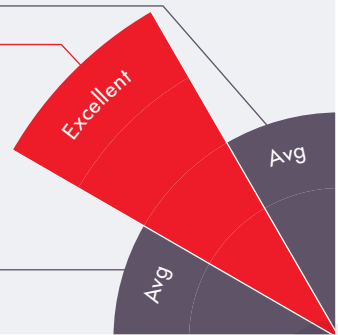


### BRONZE RATING

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

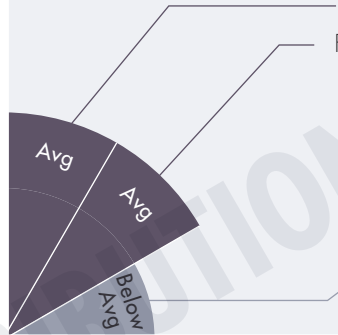
## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

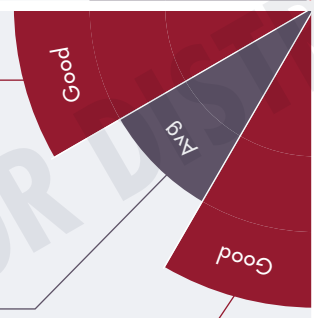


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

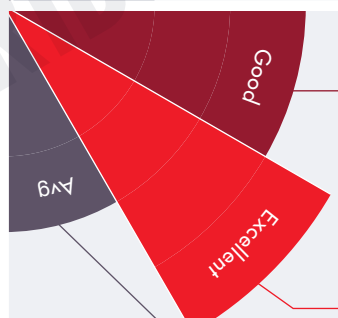


Employer Servicing  
Member Servicing  
Communication & Education



## 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 - Simple Plan** is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money. They are generally well regarded across only **some** key assessment criteria. The Scheme Sponsor is the same sponsor of the Principal MPF Scheme Series 600; a 2019 Gold rated scheme.

### SCHEME FACTS

Scheme Size (\$m) <sup>1</sup>	<b>2,962.02</b>	Website	<b><a href="http://www.principal.com.hk">www.principal.com.hk</a></b>
Commencement Date	<b>20 Jan 2005</b>	Contact Number	<b>2802 2812</b>
No. of Fund Choices	<b>10</b>	Member Complaint Hotline	<b>2827 8112</b>
No. of Member Benefit Statements (Per Year)	<b>1</b>	Fund Fact Sheets	<b><a href="#">Click here for fund fact sheets</a></b>



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



## 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)<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

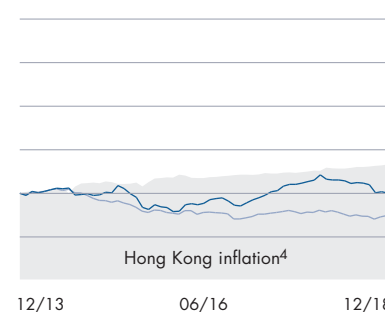
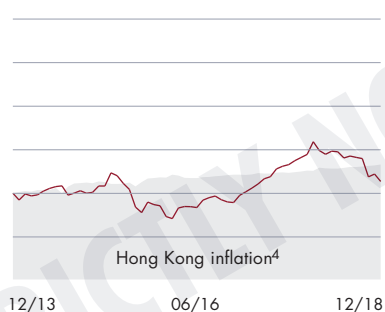
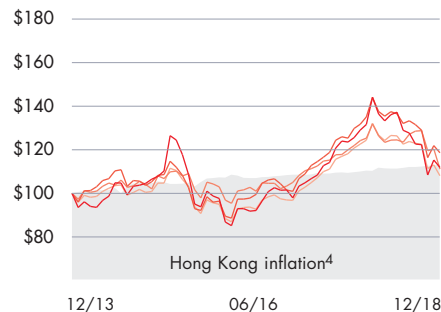
## BOND FUND

Principal Dynamic Global Bond Fund



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

Principal - MPF Conservative 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

## 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)

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