

PRINCIPAL MPF - SMART PLAN

FORM GUIDE

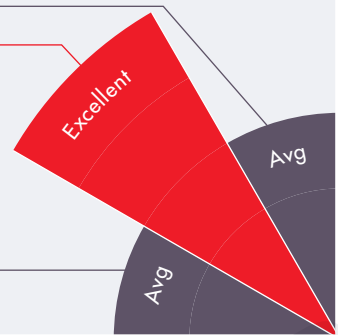


BRONZE RATING

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

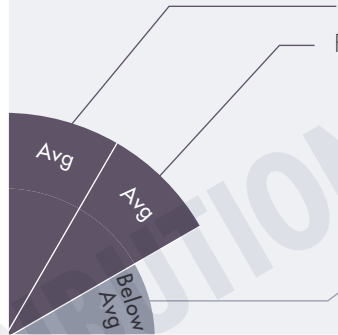
INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

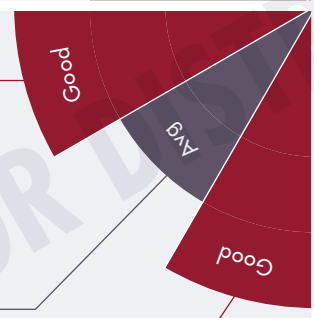


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

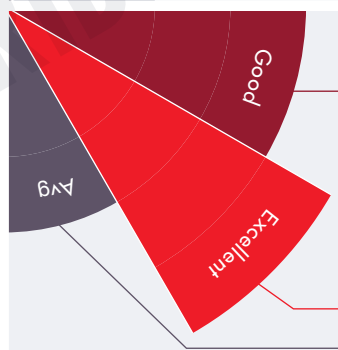


Employer Servicing
Member Servicing
Communication & Education



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 - Smart 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) ¹	16,871.31	Website	www.principal.com.hk
Commencement Date	1 Dec 2000	Contact Number	2802 2812
No. of Fund Choices	15	Member Complaint Hotline	2827 8112
No. of Member Benefit Statements (Per Year)	1	Fund Fact Sheets	Click here for fund fact sheets



PRINCIPAL MPF - SMART PLAN - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

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



MONEY MARKET FUND (MPF CONSERVATIVE FUND)

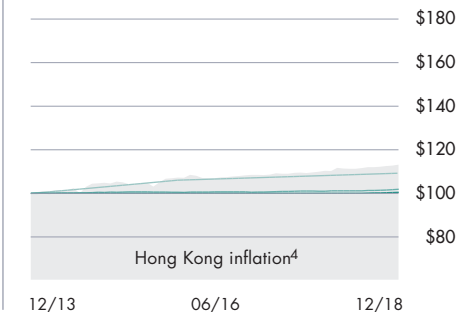
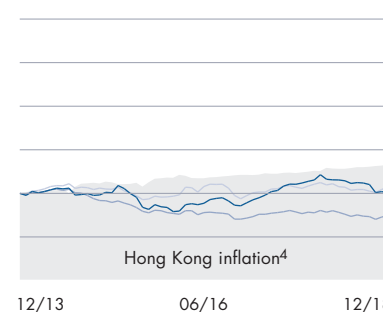
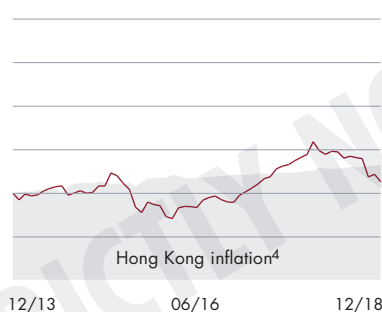
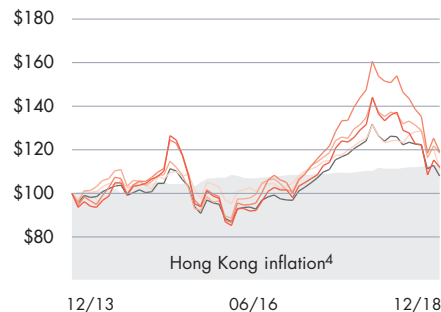
- Principal - MPF Conservative Fund

MONEY MARKET FUND (NON MPF CONSERVATIVE FUND)

- Principal Cash Fund

GUARANTEED FUND

- Principal Guaranteed Fund



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)	-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

¹As at 31 December 2018

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

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FURTHER INFORMATION

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

For awards methodology :
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