

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

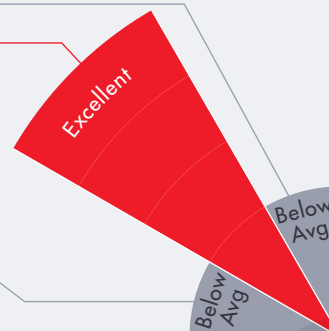
AWARDS



Socially Responsible An MPF scheme that publically promotes socially responsible outcomes that benefit the Hong Kong public

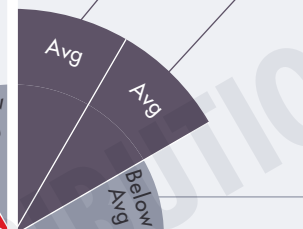
INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

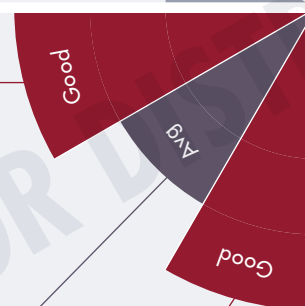


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

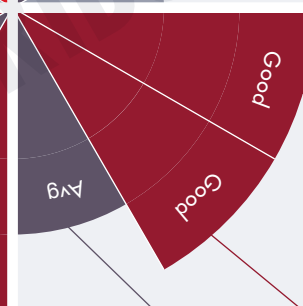


Employer Servicing
Member Servicing
Communication & Education



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** (formerly known as the AXA MPF - Simple Plan) is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money and are generally well regarded across only **some** key assessment criteria. The Scheme is a Socially Responsible Scheme in 2020 for supporting the Hong Kong Cancer Fund (HKCF) and Pink Revolution. The Scheme Sponsor is the same sponsor of the Principal MPF Scheme Series 600 and 800; 2020 Silver rated schemes.

SCHEME FACTS

Trustee
Principal Trust Company (Asia) Limited

Scheme Size (\$m)¹
3,254.51

Commencement Date
20 Jan 2005

No. of Fund Choices
10

Administrator
Principal Trust Company (Asia) Limited

Scheme Website
www.principal.com.hk

Contact Number
2802 2812

Member Complaint Hotline
2802 2812




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% EQUITY)³

 Principal Growth Fund



MIXED ASSET FUND (61-80% EQUITY)³

 Principal Balanced Fund

DEFAULT INVESTMENT STRATEGY FUND

 Principal Core Accumulation Fund



MIXED ASSET FUND (41-60% EQUITY)³



MIXED ASSET FUND (21-40% EQUITY)³

 Principal Stable Fund

DEFAULT INVESTMENT STRATEGY FUND

 Principal Age 65 Plus Fund

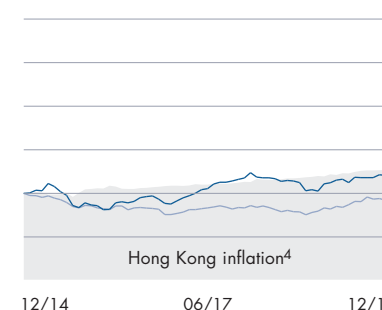
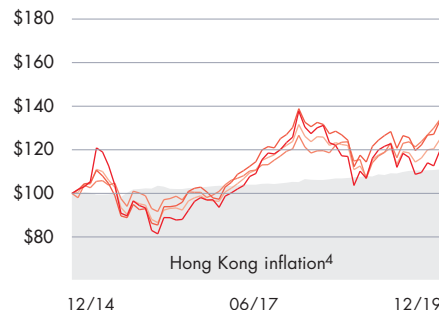
BOND FUND

 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) | 13.77 | 13.77 | 11.12 | 5.24 | 4.03 |
| MPFR INDEX - MIXED ASSET FUND (81-100) | 16.81 | 16.81 | 9.15 | 5.07 | 5.11 |
| MPFR INDEX - MIXED ASSET FUND (61-80) | 14.18 | 14.18 | 7.87 | 4.26 | 4.43 |
| MPFR INDEX - MIXED ASSET FUND (41-60) | 11.46 | 11.46 | 6.31 | 3.37 | 3.42 |
| MPFR INDEX - MIXED ASSET FUND (21-40) | 8.70 | 8.70 | 4.79 | 2.29 | 2.36 |
| CONSUMER PRICE INDEX (CPI) | 2.86 | 2.86 | 2.38 | 2.12 | 3.20 |

¹As at 31 December 2019

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

mpf@f-p.hk

FURTHER INFORMATION

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www.mpratings.com.hk/ratings-methodology

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