

Principal[®]

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21 September 2015

Dear Valued Scheme Participants,

Principal MPF – Smart Plan and Principal MPF – Simple Plan (the “Plans”)

We refer to our notice to Scheme Participants dated 18 June 2015 (the “**Notice**”). Terms used in this notice have the same meaning as in the Notice unless otherwise defined.

We are pleased to announce that the Transaction involving AXA’s disposal of its Mandatory Provident Fund and Occupational Retirement Schemes Ordinance business in Hong Kong to Principal has been completed on 1 September 2015. As a result, the changes to the Plans stated in the Notice became effective from 1 September 2015.

As our valued Scheme Participants, you may continue to access your account information and use administrative services through the MPF eAdmin online system at our website www.principal.com.hk. You can also update your e-mail address and mobile phone number on the MPF eAdmin online system if you would like to receive MPF information or relevant services (including regular updates of your personal pension account balance) via email/SMS for free. Please refer to the enclosed leaflet for more information.

If you have any queries, please contact our Customer Service Hotline at 2802 2812.

Principal Trust Company (Hong Kong) Limited

Exclusive Distributor

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