

信安強積金計劃 Principal MPF Schemes

重要事項 Important Notes

1. 信安強積金計劃800系列、信安強積金計劃600系列及信安強積金計劃500系列（統稱「強積金計劃」）內的所有成分基金（除了信安香港股票基金及信安中國股票基金外）全部或部份只投資於由美國信安保險有限公司（「信安」）所發行的保單。因此，您在該等基金內的投資會受信安的信用風險所影響。
All constituent funds (except for Principal Hong Kong Equity Fund and Principal China Equity Fund) under Principal MPF Scheme Series 800, Principal MPF Scheme Series 600 and Principal MPF Scheme Series 500 (collectively the "MPF Schemes") invest solely or partly in insurance policies issued by Principal Insurance Company (Hong Kong) Limited ("Principal"). Your investments in these funds are therefore subject to the credit risk of Principal.
2. 信安，作為信安強積金計劃600及800系列內的信安長線保證基金及信安強積金計劃500系列內的保證基金之擔保人，只於符合所列的保證條件的情況下提供本金保證及訂明的保證回報率。有關強積金計劃600及800系列的內容，請參閱主要推銷刊物第7頁及第8頁有關「保證的提供」部份以了解保證條件的詳情。而強積金計劃500系列的內容，請參閱計劃說明書第31頁有關「保證的提供」部份以了解保證條件的詳情。
Principal, the Guarantor of the Principal Long Term Guaranteed Fund under Principal MPF Scheme Series 600 & 800 and Guaranteed Fund under Principal MPF Scheme Series 500, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. For Principal MPF Scheme Series 600 & 800, please refer to page 7 and page 9 of the Principal Brochures respectively under the section "Provision of Guarantee" for details of the guarantee conditions. For Principal MPF Scheme Series 500, please refer to page 31 of the Explanatory Memorandum under the section "Provision of Guarantee" for details of the guarantee conditions.
3. 信安，作為信安強積金計劃800系列內的信安資本保證基金之擔保人，會提供保證本基金單位價格不會下跌。對採用間接收費選擇而言，部份基金管理費是按資產值計算並於基金資產淨值中扣除，另一部份則從成員帳戶以單位扣除的方式支付。因此，對採用間接收費的計劃成員而言，其資本可能不能得到實際數額的保證。有關詳情，請參閱信安強積金計劃800系列的主要推銷刊物第7頁及第21頁有關「保證結構如何運作」及「費用及收費」部份。
Principal, the Guarantor of the Principal Capital Guaranteed Fund under Principal MPF Scheme Series 800, will provide a guarantee to ensure the unit value of the fund will never decrease. Under the Indirect Charge Option, part of the management fee is asset-based which is deducted from the net asset value of the fund, while the remaining part is payable by deducting units from member's account. As such, capital may not be guaranteed in absolute term for scheme members under the Indirect Charge Option. For details, please refer to pages 7 and 21 of the Principal Brochure of Principal MPF Scheme Series 800 under the section "How the guarantee works" and "Fees and Charges" respectively.
4. 投資於信安港元儲蓄基金或信安美元儲蓄基金並不同存款於銀行或接受存款公司及並不受存款保障計劃所保障。投資該等基金將受投資風險影響。
Investment in Principal HK Dollar Savings Fund or Principal US Dollar Savings Fund is different from placing deposits with a bank or deposit-taking company and is not protected by the Deposit Protection Scheme. Investments in these funds will be subject to investment risks.
5. 強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員帳戶中的單位收取。信安強積金計劃600及800系列內的信安強積金保守基金及信安強積金計劃500系列內的強積金保守基金採用方式（一）收費，故所列之單位價格/資產淨值/基金表現已反映收費之影響。
Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The Principal MPF Conservative Fund under Principal MPF Scheme Series 600 & 800 and MPF Conservative Fund under Principal MPF Scheme Series 500 use method (i) and, therefore, unit prices/net asset value/fund performance quoted have incorporated the impact of fees and charges.
6. 當您作出投資選擇前，您必須衡量個人可承受風險的程度及財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
You should consider your own risk tolerance level and financial circumstances before making any investment choice. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
7. 如您沒有指明投資選擇，您作出的供款及／或轉移至強積金計劃的權益將投資於信安強積金計劃600及800系列內的信安港元儲蓄基金及信安強積金計劃500系列內的平穩增長基金，而該等基金並不一定是一項適合您的投資。
In the event that you do not make any investment choices, please be reminded that any contributions made and/or benefits transferred into the MPF Schemes will be invested into Principal HK Dollar Savings Fund under Principal MPF Scheme Series 600 & 800 and Stable Growth Fund under Principal MPF Scheme Series 500, and such funds may not necessarily be a suitable investment for you.
8. 您不應單靠此宣傳品作出投資決定。您必須參閱有關強積金計劃的主要推銷刊物/計劃說明書，以便獲得進一步資料（包括投資政策、風險因素、費用、收費及成分基金資料）。
You should not invest in reliance on this marketing material alone. You should read the Principal Brochure/Explanatory Memorandum of the MPF Schemes for further details (including investment policy, risk factors, fees and charges, and constituent fund information).

信安信託(亞洲)有限公司退休計劃

Principal Trust Company (Asia) Limited Retirement Scheme

重要事項 Important Notes

1. 信安信託(亞洲)有限公司退休計劃(「計劃」)是配合職業退休計劃條例設計的集成信託。
Principal Trust Company (Asia) Limited Retirement Scheme ("Scheme") is a master trust designed to comply with the Occupational Retirement Schemes Ordinance.
2. 除了信安香港股票基金及信安中國股票基金外，本計劃內的每一項成分基金均投資於由美國信安保險有限公司(「信安」)所發行的保單。因此您在該等基金內的投資會受信安的信用風險所影響。
With the exception of Principal Hong Kong Equity Fund and Principal China Equity Fund, each of the constituent funds under this Scheme invests solely in an insurance policy issued by Principal Insurance Company (Hong Kong) Limited ("Principal"). Your investments in these funds are therefore subject to the credit risk of Principal.
3. 信安，作為本計劃內的信安長線保證基金之擔保人，只於符合所列的保證條件的情況下提供本金保證及訂明的保證回報率。您的投資會受信安的信用風險所影響。請參閱本計劃的主要推銷刊物第6頁有關「保證的提供」部份以了解保證條件的詳情。
Principal, the Guarantor of the Principal Long Term Guaranteed Fund under this Scheme, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. Your investments are subject to the credit risk of Principal. Please refer to page 6 of the Principal Brochure of the Scheme under the section "Provision of Guarantee" for details of the guarantee conditions.
4. 信安，作為本計劃內的信安保本基金之擔保人，會提供保證本基金單位價格不會下跌。您的投資會受信安的信用風險所影響。有關詳情，請參閱本計劃的主要推銷刊物第11頁有關「保證結構如何運作」部份。
Principal, the Guarantor of the Principal Capital Guaranteed Fund under this Scheme, will provide a guarantee to ensure the unit value of the fund will never decrease. Your investments are subject to the credit risk of Principal. For details, please refer to page 11 of the Principal Brochure of the Scheme under the section "How the guarantee works".
5. 投資於信安貨幣市場基金或信安美國貨幣市場基金並不同存款於銀行或接受存款公司及並不受存款保障計劃所保障。投資該等基金將受投資風險影響。
Investment in Principal Money Market Fund or Principal U.S. Dollar Money Market Fund is different from placing deposits with a bank or deposit-taking company and is not protected by the Deposit Protection Scheme. Investments in these funds will be subject to investment risks.
6. 當您作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您(包括是否符合您的投資目標)而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you, taking into account your own circumstances.
7. 如您沒有指明投資選擇，您作出的供款及／或轉移至本計劃的權益將投資於信安貨幣市場基金，而該基金並不一定適合您。
In the event that you do not make any investment choices, please be reminded that your contributions made and/or benefits transferred into this Scheme will be invested into Principal Money Market Fund, and such fund may not necessarily be suitable for you.
8. 您不應單靠此宣傳品內所列的資料而投資於某一項基金。您必須參閱本計劃的主要推銷刊物，以便獲得進一步資料(包括投資政策、風險因素、費用、收費及成分基金資料)。
You should not invest in reliance on this marketing material alone. You should read the Principal Brochure of the Scheme for further details (including investment policy, risk factors, fees and charges and constituent funds information).

轉工要留意處理強積金保留帳戶

Manage Your MPF Preserved Accounts When Changing Job



積金局

僱員轉工時，緊記要處理原有的強積金帳戶，否則會出現擁有多個強積金帳戶的情況。打工仔可以有三種方法處理強積金帳戶，包括：

- (一) 轉往新僱主參與的強積金計劃；
- (二) 轉至另一指定強積金計劃，開設保留帳戶；
- (三) 保留在原來的強積金計劃，並開設保留帳戶。

保留帳戶是指那些不會再有新供款的強積金帳戶，但受託人會繼續為已有的供款投資，故會收取費用。如果僱員有多個保留帳戶，不妨考慮將它們整合起來，方便處理。而在整合保留帳戶時，僱員應留意因整合而可能涉及的相關費用及基金買賣的差價。

如果僱員過往沒有處理自己的強積金帳戶，或因轉工頻密而忘記自己有多少個保留帳戶及它們的所屬受託人，可帶同身份證明文件親臨積金局總部、位於中環、葵芳和觀塘的辦事處，及設於勞資審裁處的諮詢處查詢，僱員亦可以郵寄方式查詢，但必須在信中附上身份證明文件副本，積金局以專函回覆有關查詢。

積金局設有成員保留帳戶的中央資料庫，載有各成員名下的保留帳戶數目和有關強積金計劃的資料，但資料不包括帳戶號碼、所投資的基金和帳戶結餘等詳情。如有疑問可致電積金局熱線2918 0102。至於個別帳戶的詳細資料，則須向有關受託人查閱。

There are three ways for employees to handle their MPF accrued benefits when changing jobs, namely:

- 1) transfer the accrued benefits to the MPF scheme provided by the new employer;
- 2) transfer the accrued benefits to any other MPF scheme of your own choice and open a preserved account; or
- 3) keep the accrued benefits in the existing scheme and open a preserved account.

A preserved account receives no further mandatory contribution, but the trustee will continue to invest the money in the account and charges will therefore be involved. Employees are advised to consider consolidating preserved accounts for easy management if they have multiple preserved accounts. When consolidating preserved accounts, employees should take note of the fees and trading spreads involved.

If an employee has not handled his/her MPF accounts before or fails to remember the number of preserved accounts possessed and with whom the preserved accounts are maintained, he/she can visit the MPFA Head Office, Central Office, Kwai Fong Office, Kwun Tong Office and Enquiry Counter at the Labour Tribunal. An employee can also send a written enquiry by post together with the photocopy of his/her identity card, and the MPFA will give a written reply.

The MPFA keeps a centralized database of members' preserved accounts, containing information on the number of preserved accounts under a member's name and the relevant information of the MPF scheme(s) concerned. However, account details, such as account number(s), funds invested and account balance(s), are not available. For enquiry, you can call the MPFA hotline at 2918 0102. For detailed information of each preserved account, please check with the relevant trustee(s).

基金表現一覽 Fund Performance at a Glance

信安強積金計劃500系列 Principal MPF Scheme Series 500

累積回報 Cumulative Return

成分基金 Constituent Fund	成立日 Launch Date	累積回報 Cumulative Return (截至 As of 30/9/2009)	
		年初至今 YTD	成立至今 Since Launch
進取增長基金 Aggressive Growth Fund - A	01/12/2000	29.75%	29.10%
進取增長基金 Aggressive Growth Fund - B	01/12/2000	29.86%	30.90%
進取增長基金 Aggressive Growth Fund - C	01/12/2000	29.88%	31.70%
進取增長基金 Aggressive Growth Fund - T	01/12/2000	29.98%	31.80%
平衡增長基金 Balanced Growth Fund - A	01/12/2000	24.25%	40.90%
平衡增長基金 Balanced Growth Fund - B	01/12/2000	24.39%	42.80%
平衡增長基金 Balanced Growth Fund - C	01/12/2000	24.50%	43.80%
平衡增長基金 Balanced Growth Fund - T	01/12/2000	24.54%	47.70%
保證基金* Guaranteed Fund* - G	01/12/2000	12.63%	0.80%
強積金保守基金** MPF Conservative Fund** - A	01/12/2000	0.00%	9.60%
強積金保守基金** MPF Conservative Fund** - T	01/12/2000	0.09%	11.00%
平穩增長基金 Stable Growth Fund - A	01/12/2000	12.77%	43.10%
平穩增長基金 Stable Growth Fund - B	01/12/2000	12.93%	45.00%
平穩增長基金 Stable Growth Fund - C	01/12/2000	13.00%	46.00%
平穩增長基金 Stable Growth Fund - T	01/12/2000	13.15%	46.30%

每年回報 Individual Year Return

成分基金 Constituent Fund	成立日 Launch Date	每年回報 Individual Year Return (截至 As of 30/9/2009)				
		30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
進取增長基金 Aggressive Growth Fund - A	01/12/2000	22.44%	18.14%	42.64%	-32.24%	6.26%
進取增長基金 Aggressive Growth Fund - B	01/12/2000	22.68%	18.39%	42.90%	-32.12%	6.42%
進取增長基金 Aggressive Growth Fund - C	01/12/2000	22.86%	18.51%	43.01%	-32.05%	6.38%
進取增長基金 Aggressive Growth Fund - T	01/12/2000	22.96%	18.67%	43.19%	-32.03%	6.55%
平衡增長基金 Balanced Growth Fund - A	01/12/2000	17.52%	14.47%	33.84%	-26.02%	7.72%
平衡增長基金 Balanced Growth Fund - B	01/12/2000	17.73%	14.72%	34.06%	-25.91%	7.86%
平衡增長基金 Balanced Growth Fund - C	01/12/2000	17.78%	14.84%	34.13%	-25.84%	7.96%
平衡增長基金 Balanced Growth Fund - T	01/12/2000	17.90%	15.02%	34.35%	-25.79%	8.05%
保證基金* Guaranteed Fund* - G	01/12/2000	3.02%	2.73%	8.28%	-15.01%	7.92%
強積金保守基金** MPF Conservative Fund** - A	01/12/2000	0.49%	2.44%	2.38%	1.58%	0.37%
強積金保守基金** MPF Conservative Fund** - T	01/12/2000	0.49%	2.51%	2.55%	1.66%	0.45%
平穩增長基金 Stable Growth Fund - A	01/12/2000	8.25%	7.54%	16.90%	-11.73%	8.00%
平穩增長基金 Stable Growth Fund - B	01/12/2000	8.48%	7.73%	17.05%	-11.67%	8.21%
平穩增長基金 Stable Growth Fund - C	01/12/2000	8.54%	7.87%	17.13%	-11.54%	8.23%
平穩增長基金 Stable Growth Fund - T	01/12/2000	8.76%	7.97%	17.31%	-11.54%	8.45%

基金表現一覽 Fund Performance at a Glance

信安強積金計劃600及800系列 Principal MPF Scheme Series 600 & 800

累積回報 Cumulative Return

成分基金 Constituent Fund	成立日 Launch Date	收費選擇 Charge Option	Series 600 系列 累積回報 Cumulative Return (截至 As of 30/9/2009)		Series 800 系列 累積回報 Cumulative Return (截至 As of 30/9/2009)	
			年初至今 YTD	成立至今 Since Launch	年初至今 YTD	成立至今 Since Launch
信安亞洲股票基金 Principal Asian Equity Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	51.12%	139.64%
		間接收費 Indirect Charge	N/A	N/A	50.89%	137.45%
信安資本保證基金*** Principal Capital Guaranteed Fund***	01/12/2000	直接收費 Direct Charge	N/A	N/A	0.10%	13.88%
		間接收費 Indirect Charge	N/A	N/A	-0.11%	12.58%
信安環球增長基金 Principal Global Growth Fund	01/12/2000	直接收費 Direct Charge	24.93%	50.94%	24.93%	51.32%
		間接收費 Indirect Charge	24.58%	48.14%	24.75%	50.10%
信安港元儲蓄基金 Principal HK Dollar Savings Fund	01/12/2000	直接收費 Direct Charge	-0.24%	9.08%	-0.23%	9.60%
		間接收費 Indirect Charge	-0.41%	7.18%	-0.35%	8.65%
信安國際債券基金 Principal International Bond Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	6.91%	58.94%
		間接收費 Indirect Charge	N/A	N/A	6.71%	57.03%
信安國際股票基金 Principal International Equity Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	20.57%	-5.41%
		間接收費 Indirect Charge	N/A	N/A	20.38%	-6.77%
信安長線增長基金 Principal Long Term Accumulation Fund	01/12/2000	直接收費 Direct Charge	19.11%	34.86%	19.11%	35.32%
		間接收費 Indirect Charge	18.76%	32.00%	18.94%	34.30%
信安長線保證基金* Principal Long Term Guaranteed Fund*	01/12/2000	直接收費 Direct Charge	13.13%	8.61%	13.14%	9.03%
		間接收費 Indirect Charge	12.81%	6.22%	12.94%	7.00%
信安強積金保守基金** Principal MPF Conservative Fund**	01/12/2000	直接收費 Direct Charge	0.05%	12.01%	0.05%	11.99%
		間接收費 Indirect Charge	0.05%	12.01%	0.05%	11.99%
信安平穩回報基金 Principal Stable Yield Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	12.91%	40.24%
		間接收費 Indirect Charge	N/A	N/A	12.73%	38.88%
信安美元儲蓄基金 Principal US Dollar Savings Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	-1.60%	-0.37%
		間接收費 Indirect Charge	N/A	N/A	-1.73%	-1.87%
信安美國股票基金 Principal US Equity Fund	01/12/2000	直接收費 Direct Charge	N/A	N/A	14.86%	-26.92%
		間接收費 Indirect Charge	N/A	N/A	14.65%	-28.45%
信安中國股票基金 Principal China Equity Fund	01/08/2007	直接收費 Direct Charge	N/A	N/A	50.08%	-6.25%
		間接收費 Indirect Charge	N/A	N/A	49.88%	-6.50%
信安香港股票基金 Principal Hong Kong Equity Fund	01/09/2006	直接收費 Direct Charge	N/A	N/A	52.16%	45.96%
		間接收費 Indirect Charge	N/A	N/A	51.94%	45.43%

基金表現一覽 Fund Performance at a Glance

信安強積金計劃600及800系列 Principal MPF Scheme Series 600 & 800

每年回報 Individual Year Return

成分基金 Constituent Fund	成立日 Launch Date	收費選擇 Charge Option	Series 600 系列 每年回報 Individual Year Return (截至 As of 30/9/2009)				
			30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安環球增長基金 Principal Global Growth Fund	01/12/2000	直接收費 Direct Charge	17.73%	14.60%	34.77%	-25.46%	8.19%
		間接收費 Indirect Charge	17.27%	14.18%	34.27%	-25.87%	7.80%
信安港元儲蓄基金 Principal HK Dollar Savings Fund	01/12/2000	直接收費 Direct Charge	0.33%	3.10%	2.73%	0.36%	0.02%
		間接收費 Indirect Charge	-0.10%	2.68%	2.30%	0.06%	-0.20%
信安長線增長基金 Principal Long Term Accumulation Fund	01/12/2000	直接收費 Direct Charge	6.98%	9.12%	25.12%	-18.70%	9.16%
		間接收費 Indirect Charge	6.55%	8.71%	24.64%	-19.13%	8.76%
信安長線保證基金* Principal Long Term Guaranteed Fund*	01/12/2000	直接收費 Direct Charge	3.57%	3.32%	8.92%	-14.52%	8.60%
		間接收費 Indirect Charge	3.13%	2.89%	8.48%	-14.94%	8.19%
信安強積金保守基金** Principal MPF Conservative Fund**	01/12/2000	直接收費 Direct Charge	0.50%	2.65%	2.67%	1.78%	0.44%
		間接收費 Indirect Charge	0.50%	2.65%	2.67%	1.78%	0.44%

成分基金 Constituent Fund	成立日 Launch Date	收費選擇 Charge Option	Series 800 系列 每年回報 Individual Year Return (截至 As of 30/9/2009)				
			30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安亞洲股票基金 Principal Asian Equity Fund	01/12/2000	直接收費 Direct Charge	28.82%	27.37%	62.56%	-40.82%	22.14%
		間接收費 Indirect Charge	28.44%	27.06%	62.15%	-41.03%	21.91%
信安資本保證基金*** Principal Capital Guaranteed Fund***	01/12/2000	直接收費 Direct Charge	0.51%	2.61%	2.94%	2.05%	0.36%
		間接收費 Indirect Charge	0.16%	2.23%	2.54%	1.78%	0.09%
信安環球增長基金 Principal Global Growth Fund	01/12/2000	直接收費 Direct Charge	17.70%	14.57%	34.71%	-25.45%	8.24%
		間接收費 Indirect Charge	17.33%	14.25%	34.35%	-25.64%	8.04%
信安港元儲蓄基金 Principal HK Dollar Savings Fund	01/12/2000	直接收費 Direct Charge	0.38%	3.12%	2.74%	0.39%	0.04%
		間接收費 Indirect Charge	0.07%	2.78%	2.36%	0.20%	-0.12%
信安國際債券基金 Principal International Bond Fund	01/12/2000	直接收費 Direct Charge	1.08%	1.90%	6.28%	0.88%	9.20%
		間接收費 Indirect Charge	0.70%	1.56%	5.91%	0.60%	8.94%
信安國際股票基金 Principal International Equity Fund	01/12/2000	直接收費 Direct Charge	28.38%	15.28%	21.89%	-27.99%	-8.44%
		間接收費 Indirect Charge	27.96%	14.92%	21.49%	-28.23%	-8.63%
信安長線增長基金 Principal Long Term Accumulation Fund	01/12/2000	直接收費 Direct Charge	7.03%	9.16%	25.15%	-18.68%	9.17%
		間接收費 Indirect Charge	6.68%	8.86%	24.81%	-18.87%	8.98%
信安長線保證基金* Principal Long Term Guaranteed Fund*	01/12/2000	直接收費 Direct Charge	3.61%	3.35%	8.93%	-14.50%	8.60%
		間接收費 Indirect Charge	3.17%	2.92%	8.48%	-14.76%	8.35%
信安強積金保守基金** Principal MPF Conservative Fund**	01/12/2000	直接收費 Direct Charge	0.50%	2.66%	2.70%	1.80%	0.45%
		間接收費 Indirect Charge	0.50%	2.66%	2.70%	1.80%	0.45%
信安平穩回報基金 Principal Stable Yield Fund	01/12/2000	直接收費 Direct Charge	4.65%	6.11%	16.75%	-11.00%	8.39%
		間接收費 Indirect Charge	4.28%	5.79%	16.38%	-11.24%	8.17%
信安美元儲蓄基金 Principal US Dollar Savings Fund	01/12/2000	直接收費 Direct Charge	0.49%	3.62%	2.66%	-4.90%	-5.47%
		間接收費 Indirect Charge	0.11%	3.26%	2.28%	-5.11%	-5.63%
信安美國股票基金 Principal US Equity Fund	01/12/2000	直接收費 Direct Charge	13.00%	8.27%	13.72%	-22.95%	-9.53%
		間接收費 Indirect Charge	12.59%	7.87%	13.26%	-23.22%	-9.74%

基金表現一覽 Fund Performance at a Glance

信安強積金計劃600及800系列 Principal MPF Scheme Series 600 & 800

每年回報 Individual Year Return

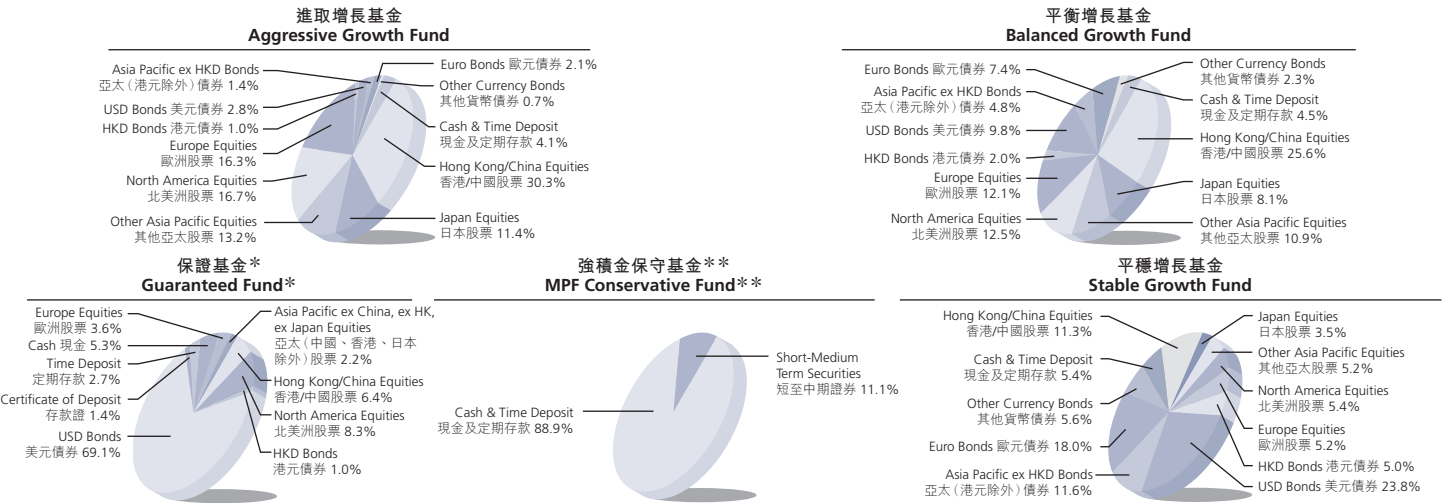
成分基金 Constituent Fund	成立日 Launch Date	收費選擇 Charge Option	Series 800 系列 每年回報 Individual Year Return (截至 As of 30/9/2009)					
			由成立至 From launch to 30/9/2007	30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安香港股票基金 Principal Hong Kong Equity Fund	01/09/2006	直接收費 Direct Charge	1.60%	N/A	N/A	91.88%	-41.19%	27.32%
		間接收費 Indirect Charge	1.56%	N/A	N/A	91.63%	-41.34%	27.10%

成分基金 Constituent Fund	成立日 Launch Date	收費選擇 Charge Option	Series 800 系列 每年回報 Individual Year Return (截至 As of 30/9/2009)					
			由成立至 From launch to 30/9/2008	30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安中國股票基金 Principal China Equity Fund	01/08/2007	直接收費 Direct Charge	27.63%	N/A	N/A	N/A	-44.75%	32.94%
		間接收費 Indirect Charge	27.57%	N/A	N/A	N/A	-44.87%	32.73%

資料來源: 按信安資金管理(亞洲)有限公司所彙集的數據而定。數據以成分基金之淨資產值計算。
Source: Based on data compiled by Principal Asset Management Company (Asia) Limited. Figures are calculated based on net asset value of the constituent funds.

500系列資產分佈 Series 500 Fund Portfolio

截至 as of 30/9/2009



資料來源: 按信安資金管理(亞洲)有限公司所彙集的數據而定。數據以成分基金之淨資產值計算。
Source: Based on data compiled by Principal Asset Management Company (Asia) Limited. Figures are calculated based on net asset value of the constituent funds.

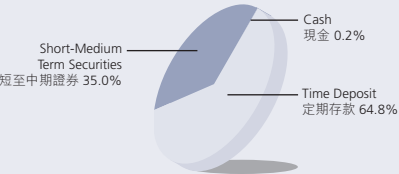
投資涉及風險，過往業績並不代表將來表現。基金價值可升可跌。有關成分基金及計劃詳情，包括費用、收費及風險，請參閱強積金計劃的主要推銷刊物/ 計劃說明書。
Investment involves risks and past performance is not indicative of future performance. The value of the funds may go up or down. Please refer to the Principal Brochure/Explanatory Memorandum of the MPF Schemes for more details, including fees, charges and the risk factors of the constituent funds and the Schemes.

600及800系列資產分佈 Series 600 & 800 Fund Portfolio

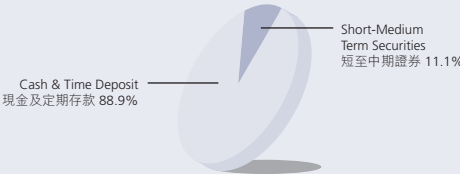
截至 as of 30/9/2009

低風險
Low Risk

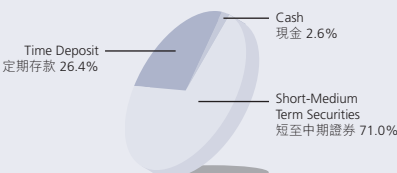
800系列一信安資本保證基金***
Series 800 – Principal Capital Guaranteed Fund***



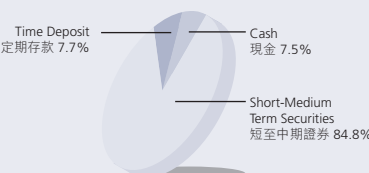
600及800系列一信安強積金保守基金**
Series 600 & 800 – Principal MPF Conservative Fund**



600及800系列一信安港元儲蓄基金
Series 600 & 800 – Principal HK Dollar Savings Fund



800系列一信安美元儲蓄基金
Series 800 – Principal US Dollar Savings Fund

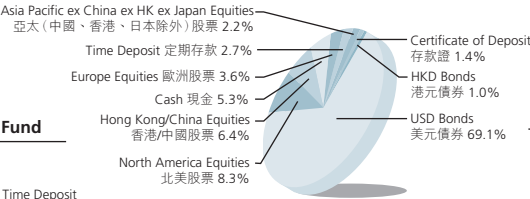


600及800系列資產分佈 Series 600 & 800 Fund Portfolio

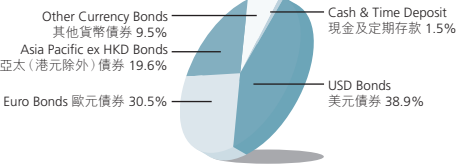
截至 as of 30/9/2009

中風險 Moderate Risk

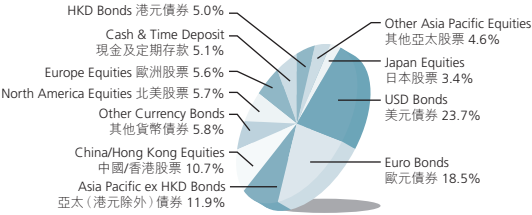
600及800系列—信安長線保證基金* Series 600 & 800 – Principal Long Term Guaranteed Fund*



800系列—信安國際債券基金 Series 800 – Principal International Bond Fund

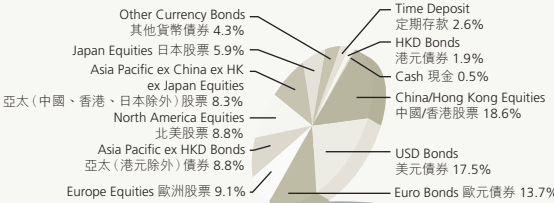


800系列—信安平穩回報基金 Series 800 – Principal Stable Yield Fund

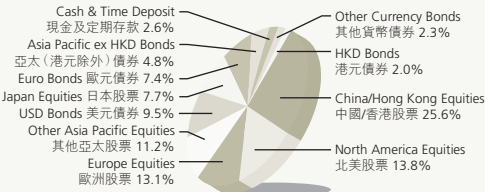


中至高風險 Moderate to High Risk

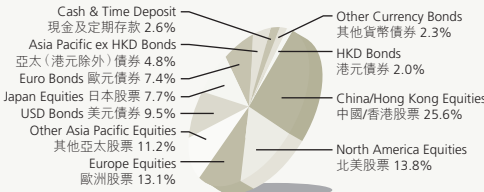
600及800系列—信安長線增值基金 Series 600 & 800 – Principal Long Term Accumulation Fund



600系列—信安環球增長基金 Series 600 – Principal Global Growth Fund

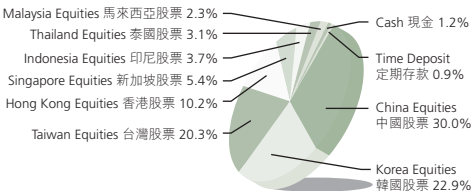


800系列—信安環球增長基金 Series 800 – Principal Global Growth Fund

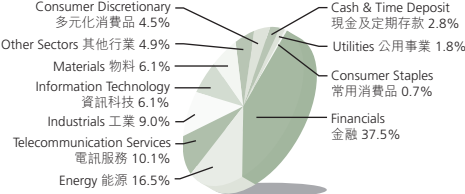


高風險 High Risk

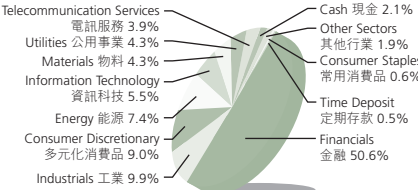
800系列—信安亞洲股票基金 Series 800 – Principal Asian Equity Fund



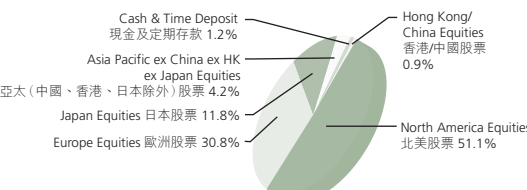
800系列—信安中國股票基金 Series 800 – Principal China Equity Fund



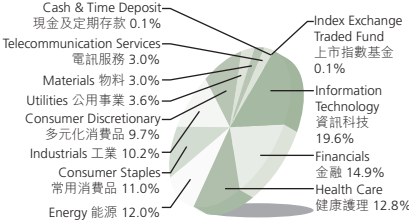
800系列—信安香港股票基金 Series 800 – Principal Hong Kong Equity Fund



800系列—信安國際股票基金 Series 800 – Principal International Equity Fund



800系列—信安美國股票基金 Series 800 – Principal US Equity Fund



資料來源: 按信安資產管理(亞洲)有限公司所彙集的數據而定。數據以成分基金之淨資產價值計算。

Source: Based on data compiled by Principal Asset Management Company (Asia) Limited. Figures are calculated based on net asset value of the constituent funds.

投資涉及風險，過往業績並不代表將來表現。基金價值可升可跌。有關成分基金及計劃詳情，包括費用、收費及風險，請參閱強積金計劃的主要推銷刊物/計劃說明書。

Investment involves risks and past performance is not indicative of future performance. The value of the funds may go up or down. Please refer to the Principal Brochure/Explanatory Memorandum of the MPF Schemes for more details, including fees, charges and the risk factors of the constituent funds and the Schemes.

基金表現一覽 Fund Performance at a Glance

信安強積金計劃500、600及800系列 Principal MPF Scheme Series 500, 600 & 800

***信安長線保證基金及保證基金**

信安，作為信安強積金計劃600及800系列內的信安長線保證基金及信安強積金計劃500系列內的保證基金之擔保人，只於符合所列的保證條件的情況下提供本金保證及訂明的保證回報率。您的投資會受信安的信用風險所影響。

本金和回報保證只有在發生「合乎規定事項」的情況下提取基金供款方會提供。發生合乎規定事項，是指在符合下述任何條件的情況下，受託人收到就成員所有累算權益提出的有效申索：

- (a) 達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡後但在正常退休年齡前退休
- (b) 完全喪失工作能力
- (c) 身故
- (d) 永久性離港
- (e) 申索「小額結餘」

以上 (a) 至 (e) 項條件適用於僱員成員、自僱人士及「保留帳戶持有人」。

(f) 成員終止受僱（不論因何理由終止），而且成員持續投資於基金的期間（直至並包括其受僱的最後一日）（「合乎規定期間」）須至少為36個整月。若成員（或其代理人）在並非發生合乎規定事項的情況下進行基金單位的贖回、轉出或提取，則該成員的合乎規定期間也可能被重訂為零。為免生疑問，條件 (f) 並不適用於自僱人士或保留帳戶持有人。

倘若在並非發生上述之合乎規定事項的情況下贖回、轉出或提取基金單位，保證將受影響，而成員於該基金的投資將受市場波動及投資風險影響。有關信安強積金計劃600及800系列的內容，請參閱主要推銷刊物第7頁及第8頁有關「保證的提供」部份以了解保證條件的詳情。就信安強積金計劃500系列的內容，請參閱計劃說明書第31頁有關「保證的提供」部份以了解保證條件的詳情。

***Principal Long Term Guaranteed Fund and Guaranteed Fund**

Principal, the Guarantor of the Principal Long Term Guaranteed Fund under Principal MPF Scheme Series 600 & 800 and Guaranteed Fund under Principal MPF Scheme Series 500, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. Your investments are subject to the credit risk of Principal.

The guarantee of capital and return will only be offered if the contributions in the fund are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Trustee of a valid claim of all the accrued benefits of the member upon satisfying any of the following conditions:

- (a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age
- (b) Total incapacity
- (c) Death
- (d) Permanent departure from Hong Kong
- (e) Claim of "small balance"

The above conditions (a) to (e) apply to employee members, self-employed persons and "preserved account holders".

(f) Termination of the member's employment (regardless of the reason of termination) and the continuous period for which the member has been investing in the fund up to and including the last date of his employment ("qualifying period") is at least 36 complete months. The qualifying period in respect of a member may also be re-set to zero if the member (or his personal representative) effects a redemption, switching out or withdrawal of the units of the fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed persons or preserved account holders.

If a redemption, switching out or withdrawal of units of the fund is effected by a member other than upon the occurrence of a qualifying event as stated above, the guarantee will be affected and the member's investments in this fund will be subject to market fluctuation and investment risks. For Principal MPF Scheme Series 600 and 800, please refer to page 7 and page 9 of the Principal Brochures respectively under the section "Provision of Guarantee" for details of the guarantee conditions. For Principal MPF Scheme Series 500, please refer to page 31 of the Explanatory Memorandum under the section "Provision of Guarantee" for details of the guarantee conditions.

****信安強積金保守基金及強積金保守基金**

強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員帳戶中的單位收取。信安強積金計劃600及800系列內的信安強積金保守基金及信安強積金計劃500系列內的強積金保守基金採用方式（一）收費，故所列之單位價格/資產淨值/基金表現已反映收費之影響。

****Principal MPF Conservative Fund and MPF Conservative Fund**

Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The Principal MPF Conservative Fund under Principal MPF Scheme Series 600 & 800 and MPF Conservative Fund under Principal MPF Scheme Series 500 uses method (i) and, therefore, unit prices/net asset value/fund performance quoted have incorporated the impact of fees and charges.

*****信安資本保證基金**

信安，作為信安強積金計劃800系列內的信安資本保證基金之擔保人，會提供保證本基金單位價格不會下跌。您的投資會受信安的信用風險所影響。

本計劃提供兩種收費方式，分別為直接收費選擇及間接收費選擇。對採用間接收費選擇而言，部份基金管理費是按資產值計算並於基金資產淨值中扣除，另一部份則從成員帳戶以單位扣除的方式支付。因此，對採用間接收費的計劃成員而言，其資本可能不能得到實際數額的保證。有關詳情，請應參閱信安強積金計劃800系列的主要推銷刊物第7頁及第21頁有關「保證結構如何運作」及「費用及收費」部份。

在受限於受託人的全權酌情權的前提下，(i) 直接收費選擇將不會提供給於2004年10月1日或該日之後加入本計劃的僱主、僱員及自僱人士；及 (ii) 保留帳戶成員及SVC成員只可選擇間接收費選擇。

*****Principal Capital Guaranteed Fund**

Principal, the Guarantor of the Principal Capital Guaranteed Fund under Principal MPF Scheme Series 800, will provide a guarantee to ensure the unit value of the fund will never decrease. Your investments are subject to the credit risk of Principal.

There are two charge options available in this Scheme, namely the Direct Charge Option and Indirect Charge Option. Under the Indirect Charge Option, part of the management fee is asset-based which is deducted from the net asset value of the fund, while the remaining part is payable by deducting units from member's account. As such, capital may not be guaranteed in absolute term for scheme members under the Indirect Charge Option. For details, please refer to pages 7 and 21 of the Principal Brochure of Principal MPF Scheme Series 800 under the section "How the guarantee works" and "Fees and Charges" respectively.

Subject to the sole discretion of the Trustee, (i) the Direct Charge Option will not be available to employers, employees and self-employed persons who join the Scheme on or after 1 October 2004; and (ii) preserved members and SVC members will be subject to the Indirect Charge Option only.

投資涉及風險，過往業績並不代表將來表現。基金價值可升可跌。有關成分基金及計劃詳情，包括費用、收費及風險，請參閱強積金計劃的主要推銷刊物/計劃說明書。

Investment involves risks and past performance is not indicative of future performance. The value of the funds may go up or down. Please refer to the Principal Brochure/Explanatory Memorandum of the MPF Schemes for more details, including fees, charges and the risk factors of the constituent funds and the Schemes.

基金表現一覽 Fund Performance at a Glance

信安信託(亞洲)有限公司退休計劃 Principal Trust Company (Asia) Limited Retirement Scheme

累積回報 Cumulative Return

基金選擇 Fund Option	成立日 Launch Date	累積回報 Cumulative Return (截至 As of 30/9/2009)			
		年初至今 YTD	三年 3 Years	五年 5 Years	成立至今 Since Launch
信安亞洲股票基金 Principal Asian Equity Fund	01/11/1996	51.47%	18.61%	95.98%	48.17%
信安資產增值基金 Principal Asset Accumulation Fund	31/12/1998	0.15%	3.89%	6.97%	19.24%
信安保本基金# Principal Capital Guaranteed Fund#	31/12/1998	0.23%	6.29%	10.30%	28.44%
信安國際債券基金 Principal International Bond Fund	01/11/1996	7.18%	18.18%	22.61%	71.68%
信安國際股票基金 Principal International Equity Fund	01/11/1996	20.87%	-18.88%	20.91%	44.96%
信安長線保證基金## Principal Long Term Guaranteed Fund##	01/11/1996	15.17%	1.92%	9.93%	39.64%
信安貨幣市場基金 Principal Money Market Fund	01/11/1996	0.21%	4.42%	8.88%	34.90%
信安美國股票基金 Principal U.S. Equity Fund	01/11/1996	15.13%	-19.99%	-1.41%	32.45%
信安美國貨幣市場基金 Principal U.S. Dollar Money Market Fund	31/12/1998	-1.22%	-6.64%	-2.07%	12.63%
信安中國股票基金 Principal China Equity Fund	03/11/2006	50.62%	N/A	N/A	41.62%
信安環球增長基金 Principal Global Growth Fund	03/11/2006	25.09%	N/A	N/A	49.19%
信安香港股票基金 Principal Hong Kong Equity Fund	03/11/2006	53.36%	N/A	N/A	40.76%
信安長線增值基金 Principal Long Term Accumulation Fund	03/11/2006	19.17%	N/A	N/A	8.57%
信安平穩回報基金 Principal Stable Yield Fund	03/11/2006	12.97%	N/A	N/A	10.22%

每年回報 Individual Year Return

基金選擇 Fund Option	成立日 Launch Date	每年回報 Individual Year Return (截至 As of 30/9/2009)				
		30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安亞洲股票基金 Principal Asian Equity Fund	01/11/1996	29.29%	27.80%	63.04%	-40.63%	22.54%
信安資產增值基金 Principal Asset Accumulation Fund	31/12/1998	0.50%	2.46%	2.21%	0.94%	0.70%
信安保本基金# Principal Capital Guaranteed Fund#	31/12/1998	0.78%	2.98%	3.27%	2.34%	0.57%
信安國際債券基金 Principal International Bond Fund	01/11/1996	1.46%	2.26%	6.62%	1.17%	9.56%
信安國際股票基金 Principal International Equity Fund	01/11/1996	28.85%	15.67%	22.27%	-27.78%	-8.13%
信安長線保證基金## Principal Long Term Guaranteed Fund##	01/11/1996	4.03%	3.69%	11.75%	-16.25%	8.90%
信安貨幣市場基金 Principal Money Market Fund	01/11/1996	0.75%	3.49%	3.07%	0.69%	0.62%
信安美國股票基金 Principal U.S. Equity Fund	01/11/1996	13.41%	8.65%	14.07%	-22.73%	-9.23%
信安美國貨幣市場基金 Principal U.S. Dollar Money Market Fund	31/12/1998	0.87%	3.99%	3.00%	-4.60%	-4.98%

基金選擇 Fund Option	成立日 Launch Date	每年回報 Individual Year Return (截至 As of 30/9/2009)					
		由成立至 From launch to 30/9/2007	30/9/2004 – 30/9/2005	30/9/2005 – 30/9/2006	30/9/2006 – 30/9/2007	30/9/2007 – 30/9/2008	30/9/2008 – 30/9/2009
信安中國股票基金 Principal China Equity Fund	03/11/2006	93.34%	N/A	N/A	N/A	-45.50%	34.40%
信安環球增長基金 Principal Global Growth Fund	03/11/2006	83.87%	N/A	N/A	N/A	-25.16%	8.41%
信安香港股票基金 Principal Hong Kong Equity Fund	03/11/2006	86.42%	N/A	N/A	N/A	-40.32%	26.51%
信安長線增值基金 Principal Long Term Accumulation Fund	03/11/2006	21.96%	N/A	N/A	N/A	-18.54%	9.29%
信安平穩回報基金 Principal Stable Yield Fund	03/11/2006	14.14%	N/A	N/A	N/A	-10.92%	8.40%

資料來源: 按信安資金管理(亞洲)有限公司所彙集的數據而定。數據以成分基金之淨資產值計算。
Source: Based on data compiled by Principal Asset Management Company (Asia) Limited. Figures are calculated based on net asset value of the fund options.

基金表現一覽 Fund Performance at a Glance

信安信託(亞洲)有限公司退休計劃 Principal Trust Company (Asia) Limited Retirement Scheme

<p># 信安保本基金</p> <p>信安，作為本計劃內的信安保本基金之擔保人，會提供保證本基金單位價格不會下跌。您的投資會受信安的信用風險所影響。有關詳情，請參閱本計劃的主要推銷刊物第11頁有關「保證結構如何運作」部份。</p> <p># Principal Capital Guaranteed Fund</p> <p>Principal, the Guarantor of the Principal Capital Guaranteed Fund under this Scheme, will provide a guarantee to ensure the unit value of the fund will never decrease. Your investments are subject to the credit risk of Principal. For details, please refer to pages 11 of the Principal Brochure of the Scheme under the section "How the guarantee works".</p> <p>## 信安長線保證基金</p> <p>信安，作為本計劃內的信安長線保證基金之擔保人，只於符合所列的保證條件的情況下提供本金保證及訂明的保證回報率。您的投資會受信安的信用風險所影響。</p> <p>本金和回報保證只有在發生「合乎規定事項」的情況下提取基金供款方會提供。發生合乎規定事項，是指在符合下述任何條件的情況下，受託人收到就成員所有累積權益提出的有效申索：</p> <p>(a) 達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡後但在正常退休年齡前退休</p> <p>(b) 完全喪失工作能力</p> <p>(c) 身故</p> <p>(d) 成員終止受僱（不論因何理由終止），而且成員持續投資於基金的期間（直至並包括其受僱的最後一日）（「合乎規定事項」）須至少為36個整月。</p> <p>倘若在並非發生上述之合乎規定事項的情況下贖回、轉出或提取基金單位，保證將受影響，而成員於該基金的投資將受市場波動及投資風險影響。請參閱本計劃的主要推銷刊物第6頁有關「保證的提供」部份以了解保證條件的詳情。</p> <p>## Principal Long Term Guaranteed Fund</p> <p>Principal, the Guarantor of the Principal Long Term Guaranteed Fund under this Scheme, will only provide a guarantee of capital and a prescribed guarantee rate of return in certain specified circumstances. Your investments are subject to the credit risk of Principal.</p> <p>The guarantee of capital and return will only be offered if the contributions in the fund are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Trustee of a valid claim of all the accrued benefits of the member upon satisfying any of the following conditions:</p> <p>(a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age</p> <p>(b) Total incapacity</p> <p>(c) Death</p> <p>(d) Termination of the member's employment (regardless of the reason of termination) and the continuous period for which the member has been investing in the fund up to and including the last date of his employment ("qualifying period") is at least 36 complete months.</p> <p>If a redemption, switching out or withdrawal of units of the fund is effected by a member other than upon the occurrence of a qualifying event as stated above, the guarantee will be affected and the member's investments in this fund will be subject to market fluctuation and investment risks. Please refer to page 6 of the Principal Brochure of the Scheme under the section "Provision of Guarantee" for details of the guarantee conditions.</p> <p>投資涉及風險，過往業績並不代表將來表現。基金價值可升可跌。有關成分基金及計劃詳情，包括費用、收費及風險，請參閱本計劃的主要推銷刊物。</p> <p>Investment involves risks and past performance is not indicative of future performance. The value of the funds may go up or down. Please refer to the Principal Brochure of the Scheme for more details, including fees, charges and the risk factors of the constituent funds and the Scheme.</p>
--

市況回顧及展望 Market Review and Outlook

環球股市本季市況上揚，發展中和已發展市場均承接早前升勢，走勢強勁，本地貨幣回報率及貨幣兌美元匯價上升，為股市帶來更佳回報率。所有市場的新股發行量均大幅增加，本季MSCI全球指數錄得17.5%升幅，巴克萊環球綜合指數則升6.2%。信貸市場方面，巴克萊資本美國信貸指數本季報升6.1%，造好主因是信貸息差大幅收窄。

於第三季，香港股票及債券投資組合均超越指數，亞洲(日本除外)股票投資組合則落後於指數。

各國推行的利好政策，包括寬鬆貨幣政策、振興方案等，現已開始收到成效，環球經濟學家持續將2010及2011年世界國內生產總值預測增長率向上修訂，然而「退市」問題仍構成疑慮，在不久的將來決策領導人將會商討這個問題。

Equity markets had a positive quarter. Both developing and developed markets continued a good run for the quarter. Higher returns came from a combination of better domestic currency returns and currency appreciation relative to the greenback. All markets continued to witness sizeable jumps in equity issuance. In the quarter, the MSCI World Index returned +17.5%, while the Barclays Global Aggregate Index returned +6.2%. For credits market, the Barclays Capital US Credit Index returned +6.1% in the quarter, helped by a sharp compression in credit spreads.

During the quarter, our Hong Kong equity and bond portfolios outperformed their respective indices, while Asian ex Japan equity underperformed its respective index.

Favourable policies like loose monetary policies, stimulus packages around the world are beginning to bear some fruits. Global economists have continually upped their global GDP forecasts for 2010 and 2011. But the issue of “exit strategies” is still on the table for policy makers to discuss in the not-too-distant future.

信安強積金保留帳戶 實現退休目標

Achieve Your Retirement Goals with Principal MPF Preserved Account



有關保留帳戶優惠詳情（包括條款與細則），歡迎致電客戶服務熱線：(852) 2827 1233查詢或瀏覽本公司網頁 www.principal.com.hk

For details including terms and conditions of Preserved Account, please call our Customer Service Hotline: (852) 2827 1233 or visit our website www.principal.com.hk

投資涉及風險。基金價值可升可跌。請參閱強積金計劃的主要推銷刊物/計劃說明書，以便獲得進一步資料（包括投資政策、風險因素、費用、收費及成分基金資料）。

Investment involves risks. The value of the funds may go up or down. Please refer to the Principal Brochures/Explanatory Memorandum of the MPF Schemes for further details (including investment policy, risk factors, fee and charges and constituent funds information).

信安強積金計劃 — 新成員講座及投資講座

Principal MPF Scheme – Member Enrolment Seminar & Investment Seminar

主題：

- 信安強積金計劃概覽
- 投資選擇
- 回顧基金表現
- 強積金最新資訊－強積金「半自由行」
- 如何使用「信安退休理財通®」及網上「信安退休服務中心」
- 如何解讀「成員權益報表」
- 投資入門
- 如何填寫成員申請表格（新成員登記）

講座均以廣東話主講。如有任何查詢，請與我們的客戶服務主任聯絡**2827 1233**。名額有限，請即填妥以下回條並傳真至**2827 4770**留座。

Topics:

- Overview of Principal MPF Scheme
- Investment Choices
- Fund Performance Review
- MPF Updates – MPF Member Choice
- How to Manage your MPF Account via Principal TeleTouch® & Principal Retirement Service Centre
- How to read Member Benefit Statement
- Investor Education
- How to complete the Enrolment Form (For new member enrolment)

Seminars are conducted in Cantonese. For English Session or other enquiries, please contact our customer service representatives at **2827 1233**. Seats are limited. For registration, please complete the following Reply Slip and fax it to **2827 4770**.

參加回條 Reply Slip

公司名稱 Company Name	成員姓名 Member Name	成員編號 Member No.	聯絡電話 Contact No.
1			
2			
3			

場次選擇 Section	日期及時間 Date and Time	參加講座 Register
選擇 Section 1	25/2/2010 (星期四 Thu) 下午 6:00-7:30p.m.	<input type="checkbox"/>
選擇 Section 2	29/4/2010 (星期四 Thu) 下午 6:00-7:30p.m.	<input type="checkbox"/>
選擇 Section 3	24/6/2010 (星期四 Thu) 下午 6:00-7:30p.m.	<input type="checkbox"/>
選擇 Section 4	26/8/2010 (星期四 Thu) 下午 6:00-7:30p.m.	<input type="checkbox"/>
選擇 Section 5	28/10/2010 (星期四 Thu) 下午 6:00-7:30p.m.	<input type="checkbox"/>
地點 Venue	香港北角英皇道510號港運大廈十一樓 (港鐵北角站B3出口) 11/F, Island Place Tower, 510 King's Road, North Point, Hong Kong (Exit B3 of MTR North Point Station)	



重要提示 / Important Notes

1. 信安新興四喜動力基金把至少60%的資產投資於巴西、俄羅斯、印度和大中華區（合稱「BRIC」）的股票證券，或者投資於其收入之顯著部份源於BRIC 經濟體或其資產之顯著部份於BRIC經濟體的公司的股票證券。基金的投資組合還可能不時包括以任何貨幣為面額的現金、存款和浮息或定息票據，如存款證、銀行承兌票據及商業票據。
Principal BRIC Emerging Economies Fund will invest at least 60% of the assets in equity securities of companies in Brazil, Russia, India and Greater China Region (collectively referred to as "BRIC") or in equity securities of companies that derive a significant portion of their revenues from BRIC economies or that have a significant portion of their assets in BRIC economies. The portfolio of the Fund may also from time to time include cash, deposits and instruments with floating or fixed interest rates such as certificates of deposits, bankers' acceptances and commercial paper, which may be denominated in any currency.
2. 由於投資於新興市場較波動不定、缺乏流動性及受額外監管風險所影響，有關投資一般附帶較高風險。本基金主要投資於新興市場，因此可視為一種投機性的投資，並附帶重大風險。
Generally, emerging market investments carry higher risk due to risks associated with higher volatility, inadequate liquidity and additional regulatory risks. As such, the Fund that predominantly invests into such markets may be considered speculative and carries significant risk.
3. 投資涉及風險。投資回報並無保證，而您的投資或會承受重大損失。
Investment involves risk. There is no assurance on investment returns and your investments may suffer significant loss.
4. 此項投資乃閣下之決定，如向您推銷本基金的中介人未有向您建議本基金是適合您作投資並向您解釋本基金如何符合您的投資目標，您不應投資於本基金。
The investment decision is yours but you should not invest in this Fund unless the intermediary who sells it to you has advised you that it is suitable for you and explained how it is consistent with your investment objectives.
5. 您不應只依賴本宣傳品作出投資決定。您必須參閱信安環球精選基金系列基金說明書，以便獲得進一步資料（包括投資政策、風險因素、費用、收費及基金資料）。
You should not invest in reliance on this marketing material alone. You should read the Explanatory Memorandum of Principal Global Selection Fund Series for further details (including investment policy, risk factors, fees and charges, and fund information).



捕捉新興四國增長潛力，
由**信安新興四喜動力基金**開始！

Capture the growing potential of BRIC through
Principal BRIC Emerging Economies Fund!

- 靈活資產調配，不受市場指標投資範圍限制
- 豐富的選股經驗及具規律的風險管理，致力爭取良好表現
- 合乎預算的投資金額，最低投資額只需美元**\$2,000**
- 信安資金管理（亞洲）有限公司 – 專業管理
- **Flexible management without benchmark restrictions**
- **Experienced stock selection and disciplined risk management aim to achieve strong performance**
- **Affordable entry cost, minimum investment of US\$2,000**
- **Principal Asset Management Company (Asia) Limited – expertise and professionalism**

信安新興四喜動力基金，由美國信安金融集團旗下成員公司 - 信安資金管理（亞洲）有限公司管理。美國信安金融集團是《財富》雜誌500大公司之一，管理資產達\$2,577億美元¹，全球擁有1,880萬名¹企業、個人及機構客戶，為客戶提供多元化金融產品及服務。

Principal BRIC Emerging Economies Fund is managed by Principal Asset Management Company (Asia) Limited. It is a wholly owned subsidiary of the Principal Financial Group®. As a member of the Fortune 500®, the Principal Financial Group has US\$257.7 billion¹ in assets under management and serves some 18.8 million¹ customers worldwide with a large spectrum of financial products and services.

¹ 截至 as of 31/6/2009

查詢熱線 Enquiry hotline : (852) 2117 8383 www.principal.com.hk

* 資料來源：理柏，數據截至2009年5月29日。基金成立日為2006年12月1日。風險程度：高。年初至今回報：+45.98%，6個月回報：+51.68%，1年回報：-38.55%，2年回報：-17.75%及成立至今回報：-5.88%。
Source: Lipper, figures as of 29 May 2009. Fund launch date: 1 December 2006. Risk profile: high. Return - year-to-date: +45.98%; 6-month: +51.68%; 1-year: -38.55%; 2-year: -17.75% and since launch: -5.88%.

投資涉及風險，過往業績並不代表將來表現。基金價格可升可跌。詳情請參閱「信安環球精選基金系列」的基金說明書，以便獲得進一步資料（包括投資政策、風險因素、費用、收費及基金資料）。投資者在投資前應閱讀及理解有關的基金說明書。本宣傳品並未經證券及期貨事務監察委員會審核。

Investment involves risks and past performance is not indicative of future performance. The value of the Fund may go up or down. Please refer to the offering document of "Principal Global Selection Fund Series" for further details (including investment policy, risk factors, fees and charges and fund information). Investors are advised to read and understand the contents of the offering documents before investing. This material has not been reviewed by the Securities and Futures Commission.

信安推出戶外廣告宣傳活動

Principal Kicks Off Outdoor Advertising Campaign



繼去年首次推出的The Principal Edge® & Eddie宣傳活動，信安將由今年九月起於銅鑼灣柏寧酒店推出另一項戶外廣告宣傳活動。為配合剛在七月通過的《2009年強制性公積金計劃（修訂）條例》（俗稱強積金半自由行），是次推廣主題為「信安強積金服務•退休投資新角度」。信安致力提供優質的強積金服務，讓客戶對強積金相關條例的修訂、投資環境和退休計劃有更清楚的理解，並與客戶攜手走進香港強積金歷史的新時代。

Following the debut of The Principal Edge® & Eddie marketing campaign last year, Principal launched another outdoor advertising campaign at the Park Lane Hotel in Causeway Bay starting from September 2009. The slogan of the billboard is "信安強積金服務•退休投資新角度", which coincides with the Mandatory Provident Fund Scheme (Amendment) Bill Ordinance 2009 (more commonly known as MPF Member Choice) passed in July this year. At Principal, we are committed to delivering quality MPF service, helping our clients to better understand the evolving regulatory and investment environment as well as their retirement plans, progressing into the new era of the MPF history in Hong Kong



信安全力支持6.21夠照•熄燈

Principal Supports Dim It 6.21 Lights Out



信安香港在努力拓展業務的同時，亦不忘作為企業公民應有的責任，響應香港地球之友的號召，參加第二屆熄燈活動「6.21夠照•熄燈」。我們亦希望能透過是次參與，喚醒香港市民對能源使用的關注，並為我們下一代設想，珍惜及節約能源。

活動當日同為父親節，全港共有超過3,500座建築和機構響應熄燈。信安位於海富中心一座的霓虹廣告牌亦熄燈兩小時，以示支持。

今年，香港地球之友與「2009國際天文年香港聯盟」攜手合辦「今夜星光夠照」大型觀星活動，於尖沙咀星光大道擺放100支天文望遠鏡供市民使用，當中包括多支放大倍數達500的4.5米折射望遠鏡。在熄燈後的夜空下觀賞著久違了的星星，讓公眾歡度一個綠色的父親節。

While striving for business success, Principal Hong Kong never forgets to play its role as a responsible corporate citizen. We supported the second annual Dim It campaign - "Dim It 6.21" organized by Friends of the Earth (HK). We hope to increase the general awareness on energy consumption within the local community with a view to harnessing support for the efficient use of resources and energy for the betterment of our future generations.

The event, coinciding with Father's Day, was supported by more than 3,500 buildings and organizations in Hong Kong. Our rooftop signage located at Tower One, Admiralty Centre along the Victoria Harbour went off for two hours to support this meaningful event.

This year, Friends of the Earth (HK) co-organized the Dim It Brighten Up event with International Year of Astronomy 2009 Hong Kong League. They organized a large-scale stargazing event open to the public along the Avenue of Stars at Tsim Sha Tsui with 100 telescopes including 4.5-meter super-refractor telescope, capable of 500 times magnification. Stars could be seen in less-lit area for the celebration of a green Father's Day.



- 以優惠價港幣\$88首次試享極速爆脂王。
- Enjoy a special price of HK\$88 for a treatment of Cavitlipo System.

查詢及預約 Enquires and Booking

8106 8633

條款及細則

- 1) 優惠期至2010年2月28日。
- 2) 此優惠適用於全線悅榕莊分店。
- 3) 此優惠只供一人使用，並只限首次享用悅榕莊服務之客戶。
- 4) 服務前必須預約。
- 5) 請於護理前出示此電子優惠券。
- 6) 此電子優惠券不可兌換現金。
- 7) 此優惠不可與其他優惠同時使用。
- 8) 每張電子優惠券只限使用一次。
- 9) 悅榕莊保留修改所有條款及細則之權利而毋須事先通知。
- 10) 如有任何爭議，悅榕莊保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 28 February 2010
- 2) This e-coupon can be used at all About Beauty branches.
- 3) This e-coupon is redeemable by one new customer to enjoy the said offer once.
- 4) Advanced booking is required.
- 5) Please present this e-coupon before treatment.
- 6) This e-coupon is not exchangeable and not redeemable for cash.
- 7) This e-coupon cannot be used in conjunction with other promotional offers.
- 8) Each e-coupon can be redeemed once only.
- 9) About Beauty reserves the right to amend these terms and conditions at any time without prior notice.
- 10) In case of disputes, About Beauty reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by About Beauty and is a deal between About Beauty and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由悅榕莊提供，並為悅榕莊與客戶的交易。美國信安保險有限公司毋須承擔任何責任。

- 憑券惠顧於指定項目，可作港幣\$50使用。
- Enjoy HK\$50 discount for a selected item.



查詢及預約 Enquires and Booking

尖沙咀 Tsim Sha Tsui
旺角 Mong Kok2312 2812
2391 8862

條款及細則

- 1) 優惠期至2010年2月28日。
- 2) 此優惠適用於全線水云莊分店。
- 3) 此優惠只供一人使用，並只限首次享用水云莊服務之客戶。
- 4) 服務前必須預約。
- 5) 請於護理前出示此電子優惠券。
- 6) 此電子優惠券不可兌換現金及必須繳付現金方可享有優惠。
- 7) 此電子優惠券不可累積使用及不可與其他優惠同時使用。
- 8) 每張電子優惠券只限使用一次。
- 9) 此優惠適用於指定項目。
- 10) 所有指定項目均以單項原價計算。
- 11) 水云莊保留修改所有條款及細則之權利而毋須事先通知。
- 12) 如有任何爭議，水云莊保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 28 February 2010
- 2) This e-coupon can be used at all Top Comfort branches.
- 3) This e-coupon is redeemable by one new customer to enjoy the said offer once.
- 4) Advanced booking is required.
- 5) Please present this e-coupon before treatment.
- 6) This e-coupon is not exchangeable and not redeemable for cash and the payment must be settled in cash to enjoy the offer.
- 7) This e-coupon cannot be accumulated use or used in conjunction with other promotional offers.
- 8) Each e-coupon can be redeemed once only.
- 9) This e-coupon is applicable to selected items only.
- 10) All charges on selected items are based on original price.
- 11) Top Comfort reserves the right to amend these terms and conditions at any time without prior notice.
- 12) In case of disputes, Top Comfort reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by Top Comfort and is a deal between Top Comfort and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由水云莊提供，並為水云莊與客戶的交易。美國信安保險有限公司毋須承擔任何責任。



- 以優惠價港幣\$300購買Yashica DDR200數碼錄音筆(原價港幣\$699)。
- Enjoy a special offer of HK\$300 for purchase of Yashica DDR200 Digital Voice Recorder (worth HK\$699).

主要功能 Major Features

內置256MB記憶體，錄音最長可達124小時，內置喇叭，語音錄音功能，雜音消除功能及使用AAA電池 x 2
詳情請瀏覽 www.yashica.com

Built-in 256MB, Recording Time 124 Hours max., Internal Speaker, Voice Activated System, Noise Reduction and AAA Battery x 2
For more details, please visit www.yashica.com

查詢及訂購 Enquiries and Ordering

2926 6120

條款及細則

- 1) 優惠期至2010年1月31日。
- 2) 訂購及取貨必須預約。
- 3) 取貨時必須繳付現金。
- 4) 此電子優惠券不可兌換現金。
- 5) 此優惠不可與其他優惠同時使用。
- 6) 每張電子優惠券只限使用一次。
- 7) 捷訊電器保留修改所有條款及細則之權利而毋須事先通知。
- 8) 如有任何爭議，捷訊電器保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 31 January 2010
- 2) Advanced booking is required for ordering and redemption.
- 3) Payment should be settled in cash during collection of goods.
- 4) This e-coupon is not exchangeable and not redeemable for cash.
- 5) This e-coupon cannot be used in conjunction with other promotional offers.
- 6) Each e-coupon can be redeemed once only.
- 7) JNC Datum Tech. reserves the right to amend these terms and conditions at any time without prior notice.
- 8) In case of disputes, JNC Datum Tech. reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by JNC Datum Tech. and is a deal between JNC Datum Tech. and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由捷訊電器提供，並為捷訊電器與客戶的交易。美國信安保險有限公司毋須承擔任何責任。

- 以9折優惠購買JNC DVD1612UH DVD/RMVB播放機(原價港幣\$399)。
- Enjoy 10% off for purchase of JNC DVD1612UH DVD/RMVB Player (worth HK\$399).



主要功能 Major Features

支援播放DVD, VCD, CD, MP3, WMA, HDCD, CD-R/RW, DVD+/-R/RW Kodak picture CD及MPEG4 RMVB 光碟、USB直插播放、色差輸出及逐行掃描
詳情請瀏覽 www.jnc-digital.com

Support playback DVD, VCD, CD, MP3, WMA, HDCD, CD-R/RW, DVD+/-R/RW Kodak picture CD and MPEG4 RMVB discs, USB Plug & Play, Component output and Progressive Scan
For more details, please visit www.jnc-digital.com

查詢及訂購 Enquiries and Ordering

2926 6120

條款及細則

- 1) 優惠期至2010年1月31日。
- 2) 訂購及取貨必須預約。
- 3) 取貨時必需繳付現金。
- 4) 此電子優惠券不可兌換現金。
- 5) 此優惠不可與其他優惠同時使用。
- 6) 每張電子優惠券只限使用一次。
- 7) 捷訊電器保留修改所有條款及細則之權利而毋須事先通知。
- 8) 如有任何爭議，捷訊電器保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 31 January 2010
- 2) Advanced booking is required for ordering and redemption.
- 3) Payment should be settled in cash during collection of goods.
- 4) This e-coupon is not exchangeable and not redeemable for cash.
- 5) This e-coupon cannot be used in conjunction with other promotional offers.
- 6) Each e-coupon can be redeemed once only.
- 7) JNC Datum Tech. reserves the right to amend these terms and conditions at any time without prior notice.
- 8) In case of disputes, JNC Datum Tech. reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by JNC Datum Tech. and is a deal between JNC Datum Tech. and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由捷訊電器提供，並為捷訊電器與客戶的交易。美國信安保險有限公司毋須承擔任何責任。



- 購買任何二人同行的旅遊套票，每人消費滿港幣\$5,000或以上，可享港幣\$200折扣優惠。
- **HK\$200 Discount Travel Voucher** for 2 persons. This voucher is valid for purchase of any Leisure Travel Package with a selling price of HK\$5,000 per person or above.

查詢及訂購 Enquiries and Booking

3180 6111
leisure.travel@bcdtravel.hk.

Bar code-Serial No. 1351

條款及細則

- 1) 有效期至2010年2月28日。
- 2) 必需繳付現金，方可享有優惠。
- 3) 此優惠券不可兌換現金及遺失不獲補發。
- 4) 此優惠券不可與其他優惠或折扣產品同時使用。
- 5) 每張優惠券只限使用一次。
- 6) 捷成商務旅遊管理有限公司保留修改所有條款及細則之權利而毋須事先通知。
- 7) 如有任何爭議，捷成商務旅遊管理有限公司保留最終決定權。

Terms and Conditions

- 1) Date of expiry: 28 February 2010
- 2) Payment on cash basis only.
- 3) This voucher cannot be redeemed for cash and is not replaceable if lost.
- 4) This voucher cannot be used in conjunction with any other promotions or discount products.
- 5) This voucher is applicable for one time use only.
- 6) Jebsen Travel Management Limited reserves the right to amend these terms and conditions at any time without prior notice.
- 7) Jebsen Travel Management Limited reserves the right of final decision in the event of any disputes.

This offer is directly provided by Jebsen Travel Management Limited and is a deal between Jebsen Travel Management Limited and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由捷成商務旅遊管理有限公司提供，並為捷成商務旅遊管理有限公司與客戶的交易。美國信安保險有限公司毋須承擔任何責任。



- 憑券於太極用膳，可享88折優惠。
- Enjoy **12% off** at Tai Ji.



查詢 Enquires

灣仔 Wanchai
2330 4886

條款及細則

- 1) 優惠期至2010年3月31日。
- 2) 優惠適用於任何時段。
- 3) 優惠不適用於所有特價套餐。
- 4) 請於付款前出示此電子優惠券。
- 5) 此電子優惠券不可兌換現金。
- 6) 此優惠不可與其他優惠同時使用。
- 7) 每張電子優惠券只限使用一次。
- 8) 每檔只限享用優惠一次。
- 9) 太極保留修改所有條款及細則之權利而毋須事先通知。
- 10) 如有任何爭議，太極保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 31 March 2010
- 2) The offer is applicable at any time zone.
- 3) The offer is not applicable to all special set menus.
- 4) Please present this e-coupon before payment.
- 5) This e-coupon is not exchangeable and not redeemable for cash.
- 6) This e-coupon cannot be used in conjunction with other promotional offers.
- 7) Each e-coupon can be redeemed once only.
- 8) Each table can enjoy the offer once per visit.
- 9) Tai Ji reserves the right to amend these terms and conditions at any time without prior notice.
- 10) In case of disputes, Tai Ji reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by Tai Ji and is a deal between Tai Ji and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由太極提供，並為太極與客戶的交易。美國信安保險有限公司毋須承擔任何責任。

YaCa Beauty



- 以優惠價港幣\$128享用香薰D.I.Y.面部護理乙次。
- Enjoy a special price at **HK\$128** for an Aromatherapy D.I.Y. Facial Treatment.

查詢及預約 Enquires and Booking

銅鑼灣 Causeway Bay 3184 0933

條款及細則

- 1) 優惠期至2010年3月31日。
- 2) 此優惠只供一人使用，並只限首次惠顧之客戶。
- 3) 服務前必須預約。
- 4) 請於護理前出示此電子優惠券。
- 5) 此電子優惠券不可兌換現金。
- 6) 此優惠不可與其他優惠同時使用。
- 7) 每張電子優惠券只限使用一次。
- 8) YaCa Beauty保留修改所有條款及細則之權利而毋須事先通知。
- 9) 如有任何爭議，YaCa Beauty保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 31 March 2010
- 2) This e-coupon is redeemable by one new customer to enjoy the said offer once.
- 3) Advanced booking is required.
- 4) Please present this e-coupon before treatment.
- 5) This e-coupon is not exchangeable and not redeemable for cash.
- 6) This e-coupon cannot be used in conjunction with other promotional offers.
- 7) Each e-coupon can be redeemed once only.
- 8) YaCa Beauty reserves the right to amend these terms and conditions at any time without prior notice.
- 9) In case of disputes, YaCa Beauty reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by YaCa Beauty and is a deal between YaCa Beauty and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由YaCa Beauty提供，並為YaCa Beauty與客戶的交易。美國信安保險有限公司毋須承擔任何責任。

YaCa Beauty



- 以優惠價港幣\$298享用熱石香薰按摩及面部護理乙次。
- Enjoy a special price at **HK\$298** for a Hot Stone Facial Treatment.



查詢及預約 Enquires and Booking

銅鑼灣 Causeway Bay 3184 0933

條款及細則

- 1) 優惠期至2010年3月31日。
- 2) 此優惠只供一人使用，並只限首次惠顧之客戶。
- 3) 服務前必須預約。
- 4) 請於護理前出示此電子優惠券。
- 5) 此電子優惠券不可兌換現金。
- 6) 此優惠不可與其他優惠同時使用。
- 7) 每張電子優惠券只限使用一次。
- 8) YaCa Beauty保留修改所有條款及細則之權利而毋須事先通知。
- 9) 如有任何爭議，YaCa Beauty保留最終決定權。

Terms and Conditions

- 1) Offer valid until: 31 March 2010
- 2) This e-coupon is redeemable by one new customer to enjoy the said offer once.
- 3) Advanced booking is required.
- 4) Please present this e-coupon before treatment.
- 5) This e-coupon is not exchangeable and not redeemable for cash.
- 6) This e-coupon cannot be used in conjunction with other promotional offers.
- 7) Each e-coupon can be redeemed once only.
- 8) YaCa Beauty reserves the right to amend these terms and conditions at any time without prior notice.
- 9) In case of disputes, YaCa Beauty reserves the right of final decision in all matters relating to the offer.

This offer is directly provided by YaCa Beauty and is a deal between YaCa Beauty and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

本優惠是由YaCa Beauty提供，並為YaCa Beauty與客戶的交易。美國信安保險有限公司毋須承擔任何責任。