

信步攜手 安享退休

Principal

信安「尊信會」通訊 Club Update

摘要 Highlights :

- 信安勇奪理柏香港基金年獎2008八項殊榮
- 信安推出強積金保留帳戶獎賞計劃2008
- 信安調低強積金計劃收費
- 信安智富會呈獻電影欣賞活動
- 房屋津貼將納入計算強積金供款
- Principal Clinches Eight Lipper Fund Awards
- Principal MPF Preserved Account Bonus Program 2008 Unveiled
- Principal Reduces Fees for MPF Schemes
- Smart-Wealth Club Presents Exclusive Movie Show
- Inclusion of Housing Allowance in MPF "Relevant Income"

信安勇奪理柏香港基金年獎2008八項殊榮 Principal Clinches Eight Lipper Fund Awards

信安於三月初舉行的理柏香港基金年獎2008*頒獎禮上，共獲八項殊榮，成績斐然。得獎基金包括：

Principal won top industry honor again by clinching 8 awards at the Lipper Fund Awards Hong Kong 2008* in early March. Our award-winning funds include:

強積金組別 MPF Group

信安強積金計劃800系列 — 信安亞洲股票基金 Principal MPF Scheme Series 800 – Principal Asian Equity Fund

- 亞洲太平洋(日本除外)股票最佳基金 — 3年及5年獎
- Best Fund over 3 & 5 Years – Equity Asia Pacific Ex Japan

信安強積金計劃800系列 — 信安美國股票基金 Principal MPF Scheme Series 800 – Principal US Equity Fund

- 北美洲股票最佳基金 — 3年及5年獎
- Best Fund over 3 & 5 Years – Equity North America

信安強積金計劃800系列 — 信安國際債券基金 Principal MPF Scheme Series 800 – Principal International Bond Fund

- 環球債券最佳基金 — 3年獎
- Best Fund over 3 Years – Bond Global

信安強積金計劃600系列 — 信安環球增長基金 Principal MPF Scheme Series 600 – Principal Global Growth Fund

- 港元進取混合型最佳基金 — 3年獎
- Best Fund over 3 Years – Mixed Asset HKD Aggressive

互惠基金組別 Mutual Fund Group

信安豐盛投資系列 — 信安亞太高息股票基金 Principal Prosperity Series – Principal Asia Pacific High Dividend Equity Fund

- 亞洲太平洋股票最佳基金 — 3年及5年獎
- Best Fund over 3 & 5 Years – Equity Asia Pacific



我們透過報章雜誌廣告、宣傳單張及新聞稿等，與大眾分享卓越成就。To share our splendid performance, we engineered a promotional campaign with printed advertisements, flyers and press release.



信安香港行政總裁葉志良先生(右)在頒獎典禮上接過獎座。Mr. Stanley Yip (right), Chief Executive Officer of Principal Hong Kong, received a trophy at the ceremony.

* 理柏香港基金年獎2008乃根據截至2007年12月31日之表現計算。

* The calculation of Lipper Fund Awards Hong Kong 2008 is based on performance as at 31 December 2007.

投資涉及風險，基金價格可跌亦可升，過往業績不能作為未來表現之指標。詳情已刊載於有關之基金說明書或主要推銷刊物，投資者在投資前應索取及閱讀有關資料。Investment involves risks. The value of the funds may go down as well as up. Past performance is not indicative of future performance. Details are contained in the relevant Explanatory Memorandum or Principal Brochure. Investors are advised to obtain and read a copy before investing.

基金表現一覽 Fund Performance at a Glance

| 信安強積金計劃 Principal MPF Scheme | Series 600系列 | | Series 800系列 | | |
|--|--------------|--|--------------|--|---------------------|
| 成分基金 Constituent Fund | 年初至今 YTD | 成立日至今 [^] Since Inception Date [^] | 年初至今 YTD | 成立日至今 [^] Since Inception Date [^] | 成立日期 Inception Date |
| 保守 Conservative | | | | | |
| 信安資本保證基金 Principal Capital Guaranteed Fund | | | 0.60% | 12.66% | 1/12/2000 |
| 信安保本基金 Principal Capital Preservation Fund | 0.55% | 11.20% | 0.55% | 11.16% | 1/12/2000 |
| 信安港元儲蓄基金 Principal HK Dollar Savings Fund | -0.22% | 9.57% | -0.21% | 10.06% | 1/12/2000 |
| 信安長線保證基金 [#] Principal Long Term Guaranteed Fund [#] | -4.38% | 12.54% | -4.38% | 12.96% | 1/12/2000 |
| 信安美元儲蓄基金 Principal US Dollar Savings Fund | | | -2.88% | 8.14% | 1/12/2000 |
| 穩定 Stable | | | | | |
| 信安國際債券基金 Principal International Bond Fund | | | 5.20% | 56.67% | 1/12/2000 |
| 信安平穩回報基金 Principal Stable Yield Fund | | | -1.14% | 45.81% | 1/12/2000 |
| 平穩 Moderate | | | | | |
| 信安長線增值基金 Principal Long Term Accumulation Fund | -5.13% | 44.78% | -5.13% | 45.25% | 1/12/2000 |
| 進取 Dynamic | | | | | |
| 信安環球增長基金 Principal Global Growth Fund | -8.66% | 70.26% | -8.69% | 70.54% | 1/12/2000 |
| 信安美國股票基金 Principal US Equity Fund | | | -10.81% | -8.25% | 1/12/2000 |
| 積極 Aggressive | | | | | |
| 信安亞洲股票基金 Principal Asian Equity Fund | | | -14.00% | 178.92% | 1/12/2000 |
| 信安中國股票基金 Principal China Equity Fund | | | -23.45% | -3.82% | 1/8/2007 |
| 信安香港股票基金 Principal Hong Kong Equity Fund | | | -20.00% | 54.79% | 1/9/2006 |
| 信安國際股票基金 Principal International Equity Fund | | | -11.09% | 26.00% | 1/12/2000 |

* 資料來源：按美國信安保險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 Insurance Company (Hong Kong) Limited. Figures are calculated based on net asset value of the constituent funds.

淨回報率 Net Return**

| 信安信託 (亞洲) 有限公司退休計劃 Principal Trust Company (Asia) Limited Retirement Scheme | 年初至今 Year-to-Date (31/3/2008) | 成立日至今 Since Inception Date (31/3/2008) | 過去五年 Last 5 Years (1/4/2003-31/3/2008) | 成立日期 Inception Date |
|---|-------------------------------|--|--|---------------------|
| 基金選擇 Fund Option | | | | |
| 信安亞洲股票基金 Principal Asian Equity Fund | -13.94% | 71.60% | 260.02% | 1/11/1996 |
| 信安資產增值基金 Principal Asset Accumulation Fund | 0.37% | 18.40% | 6.11% | 31/12/1998 |
| 信安保本基金 Principal Capital Guaranteed Fund | 0.66% | 26.62% | 9.07% | 31/12/1998 |
| 信安中國股票基金 Principal China Equity Fund | -24.72% | 42.94% | N.A. | 3/11/2006 |
| 信安環球增長基金 Principal Global Growth Fund | -8.60% | 67.52% | N.A. | 3/11/2006 |
| 信安香港股票基金 Principal Hong Kong Equity Fund | -19.98% | 48.31% | N.A. | 3/11/2006 |
| 信安國際債券基金 Principal International Bond Fund | 5.27% | 68.41% | 31.59% | 1/11/1996 |
| 信安國際股票基金 Principal International Equity Fund | -11.03% | 92.16% | 125.76% | 1/11/1996 |
| 信安長線增值基金 Principal Long Term Accumulation Fund | -5.07% | 16.37% | N.A. | 3/11/2006 |
| 信安長線保證基金 [#] Principal Long Term Guaranteed Fund [#] | -4.88% | 46.43% | 36.69% | 1/11/1996 |
| 信安貨幣市場基金 Principal Money Market Fund | -0.15% | 34.46% | 8.39% | 1/11/1996 |
| 信安平穩回報基金 Principal Stable Yield Fund | -1.08% | 14.70% | N.A. | 3/11/2006 |
| 信安美國貨幣市場基金 Principal US Dollar Money Market Fund | -2.81% | 21.42% | 5.80% | 31/12/1998 |
| 信安美國股票基金 Principal US Equity Fund | -10.75% | 65.49% | 62.84% | 1/11/1996 |

**資料來源：按美國信安保險有限公司所彙集的數據而定。數據以基金選擇之淨資產值計算。

Source: Based on data compiled by Principal Insurance Company (Hong Kong) Limited. Figures are calculated based on net asset value of the fund options.

[#] 特定的條款及情況適用於保證運作，請參閱有關之主要推銷刊物及說明例子以得悉保證運作的詳情。
 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：
 (一)達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡前但在正常退休年齡前退休(二)完全喪失工作能力(三)身故(四)永久性離港(五)申索「小額結餘」(只適用於信安強積金計劃)
 以上(一)至(五)項條件適用於僱員成員、自僱人士及「保留帳戶持有人」。(六)成員終止受僱(不論任何理由終止)，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(六)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合乎規定事項的情況下贖回、轉出或提取基金單位，保證將不適用。基金的資本及回報保證人乃美國信安保險有限公司。

[#] Special terms and conditions apply regarding how the guarantee operates. Please refer to the Principal Brochure of the relevant scheme including the illustrative examples for full details of how the guarantee operates.

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" (only applicable to Principal MPF Scheme)

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 the units of the fund is effected other than the occurrence of a qualifying event as stated above, the guarantee will not apply. The Guarantor of the capital and the return for this fund is Principal Insurance Company (Hong Kong) Limited.

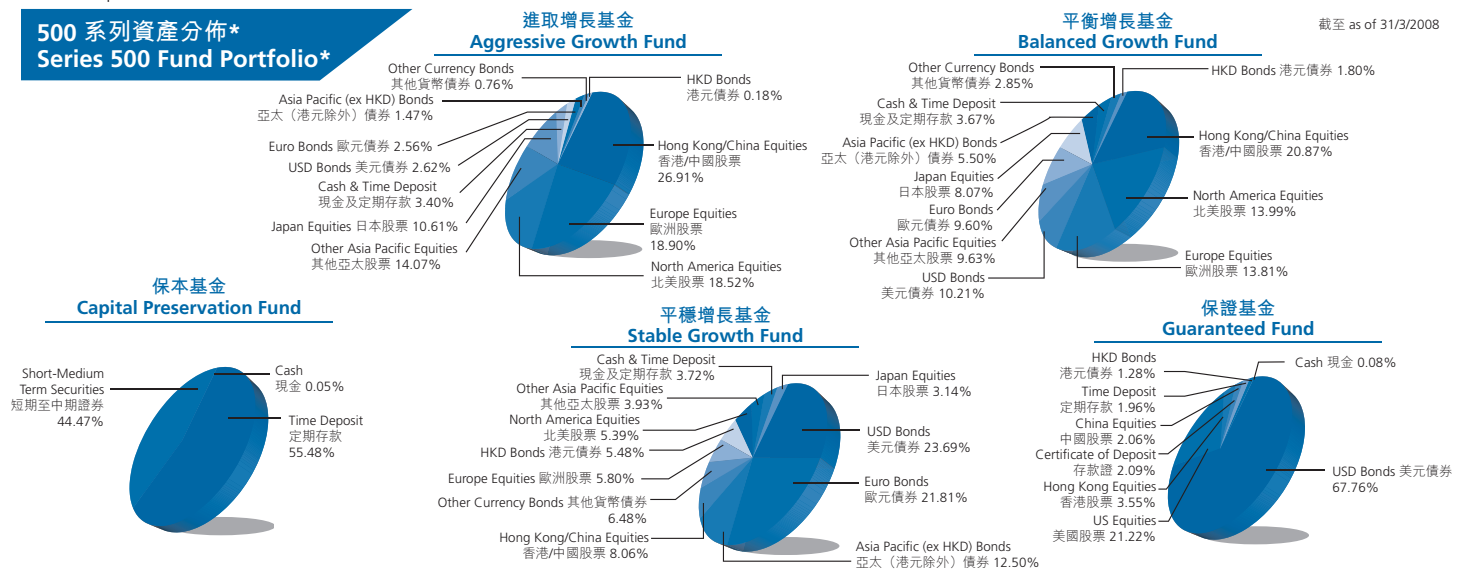
投資涉及風險，所有數字僅供參考。過往業績不能作為未來表現之指標。基金價格可升可跌。有關信安強積金計劃/信安信託 (亞洲) 有限公司退休計劃之詳情，請參閱有關之計劃說明書及主要推銷刊物。
 Investment involves risks. Past performance figures are not indicative of future performance. The value of the funds may go up and down. For more details on Principal MPF Scheme/ Principal Trust Company (Asia) Limited Retirement Scheme, please refer to the Explanatory Memoranda and Principal Brochures of the relevant schemes.

基金表現一覽 Fund Performance at a Glance

| 信安強積金計劃 Principal MPF Scheme | Series 500 系列 | |
|------------------------------------|---------------|--|
| 成份基金 Constituent Fund | 年初至今 YTD | 成立日至今 [^] Since Inception Date [^] |
| 進取增長基金 Aggressive Growth Fund - A | -12.81% | 54.50% |
| 進取增長基金 Aggressive Growth Fund - B | -12.78% | 56.30% |
| 進取增長基金 Aggressive Growth Fund - C | -12.76% | 57.20% |
| 進取增長基金 Aggressive Growth Fund - T | -12.72% | 57.10% |
| 平衡增長基金 Balanced Growth Fund - A | -9.13% | 60.20% |
| 平衡增長基金 Balanced Growth Fund - B | -9.14% | 62.00% |
| 平衡增長基金 Balanced Growth Fund - C | -9.15% | 62.90% |
| 平衡增長基金 Balanced Growth Fund - T | -9.08% | 67.20% |
| 保本基金 Capital Preservation Fund - A | 0.46% | 9.00% |
| 保本基金 Capital Preservation Fund - T | 0.46% | 10.20% |
| 平穩增長基金 Stable Growth Fund - A | -1.51% | 50.10% |
| 平穩增長基金 Stable Growth Fund - B | -1.49% | 51.80% |
| 平穩增長基金 Stable Growth Fund - C | -1.48% | 52.70% |
| 平穩增長基金 Stable Growth Fund - T | -1.36% | 52.80% |
| 保證基金 Guaranteed Fund - G | -4.53% | 5.40% |

[^] 以上基金成立的日期為2000年12月1日。
The inception date for the above funds are 1 December 2000.

500 系列資產分佈* Series 500 Fund Portfolio*



**資料來源：按美國信安保險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 Insurance Company (Hong Kong) Limited. Figures are calculated based on net asset value of the constituent funds.

市況回顧及展望 Market Review and Outlook

2008年第1季，經濟承接2007年底趨勢發展，消費市道放緩，金融市場苦渡時艱。全季市場焦點均放在美國衰退問題，樓市則繼續顯示放緩跡象。美國聯邦儲備局一直積極應對，調低利率2%，最新報2.25%；英倫銀行亦跟隨減息，歐洲央行則維持利率不變。本季，MSCI環球指數跌9.1%，另雷曼環球綜合指數回報率為6.63%。

2008年首季，亞洲及美國股票投資組合表現落後，而環球債券投資組合亦落後指數。

亞洲本地經濟雖大致保持穩健，但全球已發展市場消費市道放緩，出口增長料會偏軟，本年度經濟局勢將較去年具挑戰性。由於我們認為日本利率短期內不會上升，而日債曲線陡斜，因此日本債券投資組合會維持較長存續期。

The first quarter of 2008 has continued the same patterns seen at the end of 2007, with consumer spending slowing and the financial markets feeling significant pain. The fear of a US recession has been the theme throughout the quarter. The housing market has also continued to show more signs of weakness. The US Federal Reserve has remained engaged, cutting rates by 2% to 2.25%. The Bank of England also cut rates while the European Central Bank kept its rates unchanged. During the quarter, the MSCI World Index fell 9.1%, while the Lehman Global Aggregate Index returned 6.63%.

The Asian and US equity portfolios underperformed, and the global bond portfolio also underperformed their indexes respectively in the first quarter.

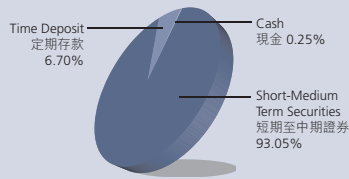
Although the Asian domestic economies should remain generally strong, exports are likely to soften in tandem with slowing consumption in global developed markets and that will make a more challenging year. As we do not believe the interest rates in Japan will rise in the near future, the steepness of the Japanese curves causes the bond portfolio to continue with its duration overweight.

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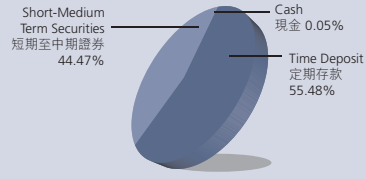
資產分佈* Fund Portfolio*

保守 Conservative

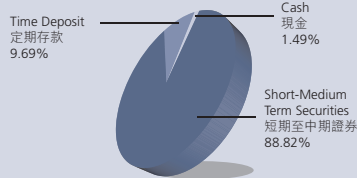
800系列－信安資本保證基金
Series 800 – Principal Capital Guaranteed Fund



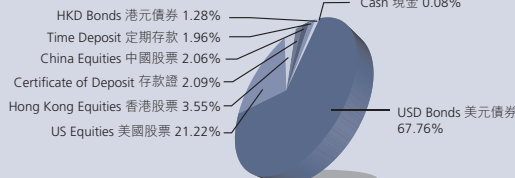
600及800系列－信安保本基金
Series 600 & 800 – Principal Capital Preservation Fund



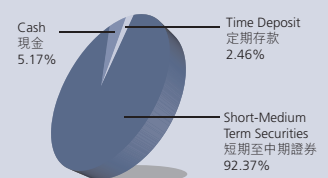
600及800系列－信安港元儲蓄基金
Series 600 & 800 – Principal HK Dollar Savings Fund



600及800系列－信安長線保證基金[#]
Series 600 & 800 – Principal Long Term Guaranteed Fund[#]

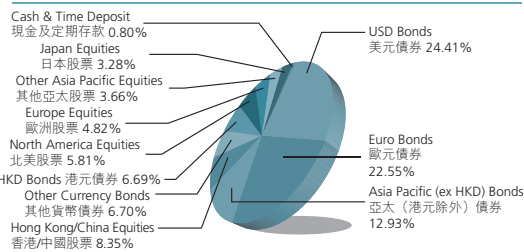


800系列－信安美元儲蓄基金
Series 800 – Principal US Dollar Savings Fund

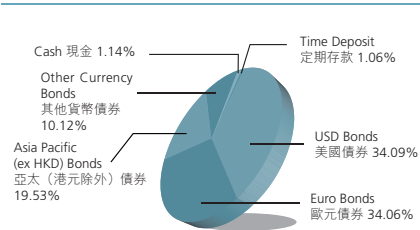


穩定 Stable

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

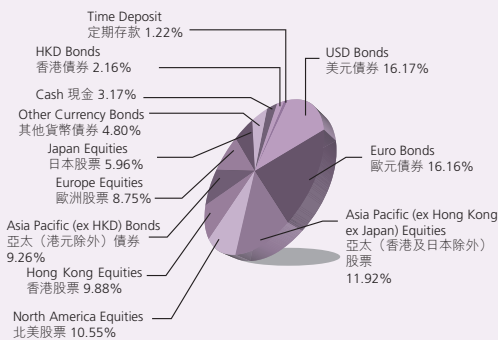


800系列－信安國際債券基金
Series 800 – Principal International Bond Fund



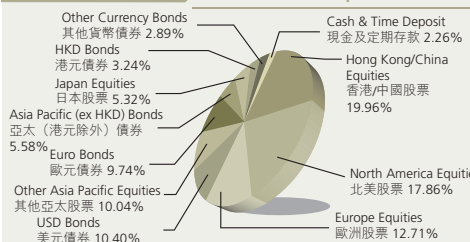
平穩 Moderate

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

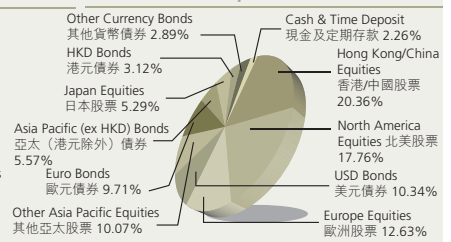


進取 Dynamic

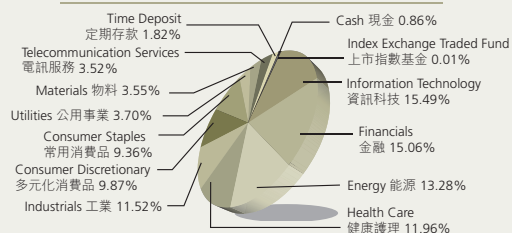
600系列－信安環球增長基金
Series 600 – Principal Global Growth Fund



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Series 800 – Principal Global Growth Fund

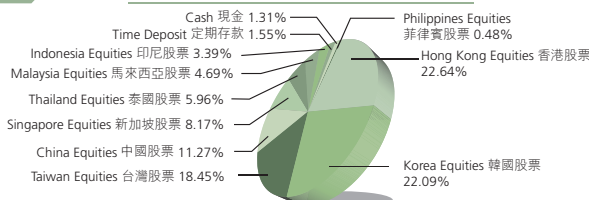


800系列－信安美國股票基金
Series 800 – Principal US Equity Fund

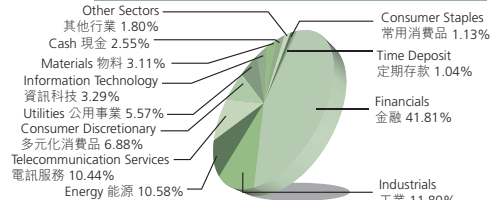


積極 Aggressive

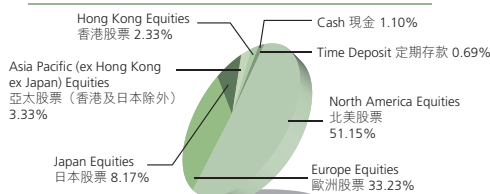
800系列－信安亞洲股票基金
Series 800 – Principal Asian Equity Fund



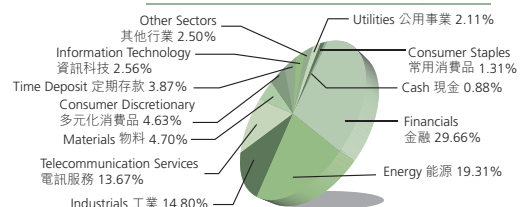
800系列－信安香港股票基金
Series 800 – Principal Hong Kong Equity Fund



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



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



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信安推出強積金保留帳戶獎賞計劃2008 Principal MPF Preserved Account Bonus Program 2008 Unveiled

新保留帳戶客戶尊享獎賞 For New Preserved Account Customers

2008年1月至12月期間，開設全新信安強積金保留帳戶，即可尊享以下獎賞：

From January to December 2008, set up a new MPF Preserved Account with Principal to enjoy the following:

- 首次轉帳金額達港幣\$30,000或以上，即可獲贈高達港幣\$1,000的超級市場現金券
Receive up to HK\$1,000 supermarket cash coupons for your first transfer-in amount with HK\$30,000 or above.
- 帳戶結存達港幣\$50,000或以上，即可獲贈每年高達0.45%的基金單位獎賞
Receive bonus units up to 0.45% per annum with a minimum account balance of HK\$50,000 or above.

現有保留帳戶成員尊享獎賞 For Existing Preserved Account Members

2008年1月至12月期間，將其他強積金服務機構的累算權益轉移至信安，即可尊享以下獎賞：

From January to December 2008, transfer your accrued benefits from other MPF service providers to Principal to enjoy the following:

- 每次轉帳金額達港幣\$15,000或以上，即可獲贈高達港幣\$1,000的超級市場現金券
Receive up to HK\$1,000 supermarket cash coupons for every asset transfer-in from other MPF service providers in a single amount of HK\$15,000 or above.
- 帳戶結存達港幣\$50,000或以上，即可獲贈每年高達0.45%的基金單位獎賞
Receive bonus units up to 0.45% per annum with a minimum account balance of HK\$50,000 or above.

有關查詢保留帳戶優惠詳情，請瀏覽信安網頁www.principal.com.hk。

For details on our preserved account offers, please visit our website at www.principal.com.hk.

投資涉及風險。有關強積金計劃及保留帳戶詳情(包括費用及收費)，請參閱600系列及800系列主要推銷刊物/500系列計劃說明書。

Investment involves risks. Please refer to the Principal Brochures of S600 & S800/the Explanatory Memorandum of S500 for more details of MPF schemes and preserved account (including fees and charges).



信安調低強積金計劃收費 Principal Reduces Fees for MPF Schemes

信安致力為強積金成員提供優質服務，貫徹以客為先的宗旨，由2008年1月1日起，已調減強積金計劃收費。詳情如下：

Principal strives to provide MPF members with premier services and offerings. With our long commitment to client interest, we have shaved MPF management fees since January 1, 2008. Details are as follows:

| 600及800系列 (間接收費) S600 & S800 (indirect charge option) | 現行收費 Current Fee | 調減後收費 Reduced Fee |
|--|---------------------|----------------------|
| 保本基金(600及800系列) Capital Preservation Fund (S600 & S800) | 1.50% | 1.25% |
| 港元儲蓄基金(600及800系列) HK Dollar Savings Fund (S600 & S800) | 1.75% | 1.50% |
| 美元儲蓄基金(800系列) US Dollar Savings Fund (S800) | 1.75% | 1.50% |

有關詳情，請瀏覽信安網頁www.principal.com.hk或致電(852) 2827 1233與我們的客戶服務代表聯絡。

For details, please visit our website at www.principal.com.hk or contact our Customer Service Hotline at (852) 2827 1233.

投資涉及風險。有關強積金計劃詳情(包括費用及收費)，請參閱600系列及800系列主要推銷刊物。

Investment involves risks. Please refer to the Principal Brochures of S600 & S800 for more details of MPF schemes (including fees and charges).

信安智富會呈獻電影欣賞活動 Smart-Wealth Club Presents Exclusive Movie Show

「信安智富會」成立於2005年，一直為尊貴客戶提供個人化財務狀況分析服務、舉辦多項高質素消閒活動及獻上多項精彩優惠。本會於2007年12月16日假PALACE IFC舉行電影《投名狀》欣賞會，招待會員及親屬。另外，為答謝會員支持，於早前推廣期內登記成為信安e-Channel的「信安智富會」會員，亦獲贈咖啡禮券。

Since its establishment in 2005, Principal Smart-Wealth Club has provided tailor-made financial services to our valued customers, organized a wide variety of lifestyle activities and brought our members a myriad of exclusive benefits. We hosted a movie show, *The Warlords*, for our members and guests at Palace IFC on December 16, 2007. As an incentive program, complimentary coffee coupons were given away to Club members who had registered for Principal e-Channel Service during the promotional period.



觀眾入場前領取信安紀念品。
Moviegoers received Principal souvenirs at the registration counter.



房屋津貼將納入計算強積金供款 Inclusion of Housing Allowance in MPF "Relevant Income"

立法會已於2008年1月9日三讀通過《2007年強制性公積金計劃（修訂）條例草案》，當中包括將房屋津貼納入計算強積金供款，以進一步完善強積金制度及為僱員提供更佳的保障。

在修訂法例生效前，「有關入息」是指以金錢形式支付的任何工資、薪金、假期津貼、佣金、花紅、約滿酬金或津貼，但不包括房屋津貼或房屋利益。積金局發現有僱主蓄意將僱員部份薪金列作房屋津貼，以逃避供款責任，因此建議修例。

在法例生效後，在計算強制性供款的有關入息時，所有以金錢形式支付的薪酬項目，包括房屋津貼或其他房屋利益均會計算在內。

僱員應小心留意僱傭合約上有關強積金的條款，若發現有不合理之處，或遇到僱主無理更改合約內容以逃避強積金供款，應盡早向積金局熱線2918 0102舉報，並挺身作證，以保障本身的強積金權益。

有關詳情，請瀏覽積金局網頁 www.mpfa.org.hk。

積金局

With a view to refining the MPF System and further protecting scheme members' interests, the Legislative Council passed the "Mandatory Provident Fund Schemes (Amendment) Bill 2007" on 9 January 2008, which encompassed the inclusion of housing allowance as "relevant income" in MPF contributions.

Before enactment of the amendment, "relevant income" refers to all wages in money form given to employees, including wage, holiday pay, commission, bonus, gratuity and allowance, but does not include housing allowance or housing benefits. The MPFA proposed the amendment as it noted that some employers have deliberately evaded their responsibilities to pay MPF contributions by labelling part of their employees' salary as housing allowance.

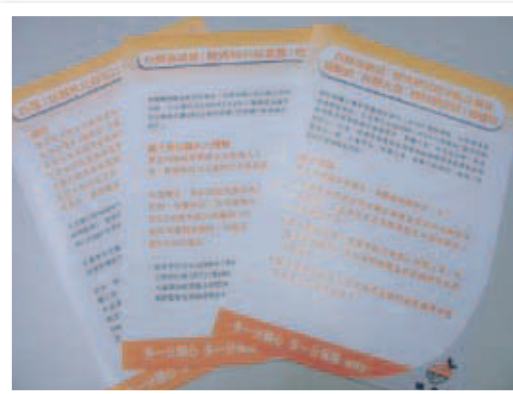
After the amendment has become effective, all payment items in money form, including housing allowance and housing benefits, will be included as "relevant income" for MPF contribution purpose.

Employees should be wary of the details of their employment contracts. If you note that there are unreasonable provisions relating to MPF in the contract, or your employer has deliberately altered the terms of the contract to evade MPF responsibilities, please call the MPFA hotline at 2918 0102. It is important

that you act to protect your own MPF rights.

For more details, please visit the MPFA website at www.mpfa.org.hk.

MPFA



如對信安「尊信會」通訊有任何查詢或意見，請致電 (852) 2827 1233 或電郵至 hkinfo@exchange.principal.com，與我們的客戶服務代表聯絡。歡迎瀏覽信安網頁 www.principal.com.hk 以獲得更多關於信安的資訊。

For questions or comments on Principal Club Update, please contact our Customer Service Hotline at (852) 2827 1233 or email us at hkinfo@exchange.principal.com. You can also visit www.principal.com.hk to know more about Principal.

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