

摘要 Highlights :

- 信安新推出交易所買賣基金及收費減價
- 信安多元化的選擇，配合你不同的投資需要
- 信安強積金計劃 – 成員投資講座
- 強積金論壇2010
- 信安參加「無國界醫生日2010」
- 電影獻禮：《全城戒備》
- 兼職僱員也享強積金權益
- Principal's New ETF Fund Launch and Fee Reduction
- Principal Offers Diversified Choices for Your Different Investment Needs
- Principal MPF Scheme – Member Investment Seminar
- MPF Forum 2010
- Principal Participated in MSF Day 2010
- Movie Show: *City under Siege*
- MPF Rights of Part-Time Employees

信安新推出交易所買賣基金及收費減價

Principal's New ETF Fund Launch and Fee Reduction



有關新推出的交易所買賣基金及收費減價詳情（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。

投資涉及風險。基金價值可升可跌。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（包括成分基金的投資政策、風險因素、費用及收費）。

For details including terms and conditions of the newly launched ETF fund and fee reduction, please call our Customer Service Hotline: (852) 2827 1233 or visit our website www.principal.com.hk.

Investment involves risks. The value of the funds may go up or down. 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, fee and charges of the constituent funds).

商界展關懷

caringcompany 2009/10
Awarded by The Hong Kong Council of Social Service
香港社會服務聯會頒發

信安多元化的選擇，配合你不同的投資需要 Principal Offers Diversified Choices for Your Different Investment Needs



信安明白到不同投資者各有其投資需要。因此，信安提供多樣化的基金產品，當中包括：信安亞太高息股票基金、信安新興四喜動力基金、信安中國股票基金和信安香港股票基金。有關基金詳情，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。

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「信安豐盛投資系列」、「信安環球精選基金系列」及「信安豐裕人生基金」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）。投資者不應只依賴本宣傳品作出投資決定。投資者在投資前應閱讀及理解有關的基金說明書。

At Principal, the investment needs of different investors are well addressed to by offering wide array of mutual funds, including Principal Asia Pacific High Dividend Equity Fund, Principal BRIC Emerging Economies Fund, Principal China Equity Fund and Principal Hong Kong Equity Fund. For details of the funds, please call our Customer Service Hotline: (852) 2827 1233 or visit our website www.principal.com.hk.

Investment involves risks and past performance is not indicative of future performance. The value of funds may go up or down. Please refer to the Explanatory Memorandum of "Principal Prosperity Series", "Principal Global Selection Fund Series" and "Principal Life Style Fund" for further details (including investment policy, risk factors, fees and charges and fund information). Investors should not invest solely in reliance on this marketing material alone. Investors are advised to read and understand the contents of the Explanatory Memorandum before investing.

信安多元化的選擇
配合你不同的投資需要

- 信安亞太高息股票基金
- 信安新興四喜動力基金
- 信安中國股票基金
- 信安香港股票基金

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

Principal 信安
一步 穩 登 富
Steady Growth Will Win

信安強積金計劃 – 成員投資講座 Principal MPF Scheme – Member Investment Seminar



主題：

- 為何需要管理您的強積金投資？
- 瞭解及控制您的投資風險
- 信安強積金計劃概覽、基金選擇及表現
- 信安提供的客戶服務
- 強積金最新資訊

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:

- Why you need to Manage Your MPF Investments?
- Understanding and Managing Your Investment Risks
- Overview of Principal MPF Schemes, Fund Choices and Fund Performance
- Principal Services
- MPF Updates

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				
4				

場次選擇 Section	日期及時間 Date and Time	參加講座 Register
選擇 Section 1	17/02/2011 (星期四 Thu) 下午 6:15-7:30p.m.	<input type="checkbox"/>
選擇 Section 2	21/04/2011 (星期四 Thu) 下午 6:15-7:30p.m.	<input type="checkbox"/>
選擇 Section 3	16/06/2011 (星期四 Thu) 下午 6:15-7:30p.m.	<input type="checkbox"/>
選擇 Section 4	18/08/2011 (星期四 Thu) 下午 6:15-7:30p.m.	<input type="checkbox"/>
選擇 Section 5	20/10/2011 (星期四 Thu) 下午 6:15-7:30p.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)	



政府為保障僱員的利益，決定押後「僱員自選安排」，並尋求立法規管中介人。作為強積金服務提供機構，信安認為我們亦有責任讓大眾更了解這項新的強積金措施。

為了讓僱主及僱員對「僱員自選安排」有更佳的準備，信安以及其他四大強積金服務提供機構，於2010年9月21日參加了由強積金顧問機構駿隆集團假香港麗麗酒店舉行的強積金論壇2010。各服務提供機構代表於論壇上與觀眾交流他們對「僱員自選安排」的準備和挑戰的看法。信安大中華區首席營運官袁時奮先生則與大家分享他對「理想選擇的開始」的意見。

While the government decided to postpone the Employee Choice Arrangement ("ECA") to protect the interest of employees by regulating the MPF intermediaries through legislation, as a MPF service provider, we have the responsibility to provide the public with a better understanding on this new MPF plan.

In order to allow both the employers and employees to better prepare for the ECA, Principal together with four other major MPF service providers, participated in the MPF Forum 2010 organized by Gain Miles, an independent MPF consultant, at Conrad Hong Kong on September 21, 2010. The representatives of each service provider shared their views on the Challenges and Preparation of ECA with the audience at the Forum. Keith Yuen, Principal's Chief Operating Officer of Greater China, shared his opinions on "Making the Optimal Choice!" with everyone.



信安參加「無國界醫生日2010」 Principal Participated in MSF Day 2010



信安向來重視社會企業責任，因此我們非常鼓勵員工透過積極參與不同的社區及慈善活動，幫助和關懷有需要的人。

今年，我們於7月7日參加了由無國界醫生香港辦事處舉辦的「無國界醫生日2010」。無國界醫生每年派出超過2,000名志願人員到全球多個地方，為有需要的人提供醫療援助。此活動的目的是呼籲全港大眾市民加入無國界醫生的救援行動，在日常工作的地方體驗他們的志願工作精神。參加者只需捐出一天收入予「無國界醫生日」，便可以支持他們的全球醫療救援工作。為了實踐作為「商界展關懷」公司的精神，信安決定員工每捐出一元，公司亦同時捐出同等的數目。我們很高興在員工和公司的支持下，信安為是次活動成功籌得5萬港元。參與活動的員工當天均扣上「無國界醫生日」救援行動襟章，以表揚他們對活動的參與。

Corporate social responsibilities are taken seriously at Principal. We strongly encourage our staff to participate in different community and charity events to help and show care to the people who are in need.

This year, we participated in the "MSF Day 2010" on July 7, organized by Médecins Sans Frontières Hong Kong (MSF-HK). Every year, MSF sends more than 2,000 field workers to different parts of the world to provide medical assistance to population in danger. The campaign aims to raise support from the general public in Hong Kong and share their volunteering spirit at their daily working area. Supporters are encouraged to donate a day's income to MSF to support their worldwide medical relief work. To demonstrate our commitment to the spirit of a "caring company", Principal donated the same amount for every dollar our staff donated to this campaign. We are glad that with our staff and the Company's matching donation, Principal successfully raised a total of HK\$50,000 for this event. In recognition of our support, MSF provided each of the participants a specially designed MSF Day Badge to wear on the "MSF Day 2010".



電影獻禮：《全城戒備》 Movie Show: *City under Siege*



信安客戶一向以客為先。除了提供優質客戶服務及屢獲殊榮的基金選擇*，我們亦致力為成員帶來獨家禮遇及優惠。信安在2010年8月22日假UA iSquare舉行電影《全城戒備》欣賞會，並邀請了我們的成員及生意伙伴出席。未來，我們將會陸續為客戶和生意伙伴呈獻更多精彩的活動。

Customers always come first at Principal. We not only provide quality customer services and award-winning funds* but also endeavor to provide members with exclusive benefits and rewards. We hosted a movie show, *City under Siege*, for our members and business partners on August 22, 2010 at UA iSquare. We will continue to bring new excitement to our customers and business partners.

* 獲獎基金及評選方法的資料來源：亞洲投資人、理柏及南華早報。有關各獎項的詳情，請瀏覽信安 (www.principal.com.hk) 網址。

* Source of fund awards and the methodologies: AsianInvestor, Lipper and South China Morning Post. For the details on the fund awards, please refer to the website of Principal (www.principal.com.hk).



兼職僱員也享強積金權益 MPF Rights of Part-Time Employees



強積金制度下，不論是全職或兼職僱員，只要年滿18歲但未滿65歲，受僱期不少於60日，都受到強積金制度保障，有關僱主必須為其僱員參加強積金計劃，並按照法例定時供款。

「60日」受僱期是按曆日計算，以僱員和僱主的僱傭關係而定，與實際工作日數或時數無關，亦與是否全職或兼職無關。

此外，僱主不可連續與僱員簽署不足60日的合約，以逃避強積金的責任。假如僱主與僱員連續簽署僱傭合約，而有證據顯示僱員與僱主的僱傭關係不少於60日，僱主仍須為僱員參加強積金計劃及作出供款。

積金局亦提醒計劃成員，如果同時有兩份兼職工作，便應有兩個強積金帳戶，兩位僱主須分別按每份工作的「有關入息」進行供款。

最後，僱員一旦發現僱主沒有替自己參加強積金計劃或供款，亦可致電2918 0102向積金局舉報，以便積金局盡快派員跟進，保障成員的強積金權益。

積金局就兼職僱員的強積金權益印製了一份單張《兼職僱員 如何保障強積金權益》。有關單張已上載在積金局網頁www.mpfa.org.hk，市民亦可在各積金局辦事處和民政事務處索取。

資料來源：積金局

The MPF System covers employees aged 18 to below 65 and employed for 60 days or more, be they full-time or part-time employees. Employers must enrol them in MPF schemes and make timely contributions in accordance with the law.

The "60-day" rule is counted by calendar days and determined by the employment relationship between the employee and employer. The number of the employee's actual working days or hours, or whether he is working full-time or part-time is irrelevant.

Employers cannot evade their MPF obligations by breaking up an employee's employment into periods of less than 60 days. If an employer and an employee enter into a series of such employment contracts and there is evidence that the employment relationship is not less than 60 days, the employer must enrol the employee in an MPF scheme and make contributions.

The Mandatory Provident Fund Schemes Authority (MPFA) reminds scheme members that if he currently has two part-time jobs, both of his employers must enrol him in an MPF scheme. Accordingly, the scheme member should have two MPF contribution accounts and the two employers must make contributions according to the member's "relevant income".

Scheme members are suggested to report to the MPFA (hotline: 2918 0102) if they find out that their employers have not enrolled them in MPF schemes or have failed to make contributions. This will enable MPFA to take immediate follow up actions to protect their MPF interests.

The MPFA has published a leaflet "MPF rights of part-time employees" to provide more information on the subject. The leaflet has been posted on the MPFA website (www.mpfa.org.hk) and is available for collection at the MPFA offices or District Offices.

Source: 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，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.

本宣傳品並未經證券及期貨事務監察委員會審核。

This marketing material has not been reviewed by the Securities and Futures Commission.

© 2010版權屬美國信安保險有限公司所有。

Copyright © 2010 Principal Insurance Company (Hong Kong) Limited.

本宣傳品之發行人：美國信安保險有限公司及信安資金管理(亞洲)有限公司

Issuer of this material: Principal Insurance Company (Hong Kong) Limited and Principal Asset Management Company (Asia) Limited

English Courses for
Everyone

Small Group Teaching Guaranteed.

NATIVE ENGLISH TEACHERS



h N 0
0
Æ d* ¥

h Enjoy a **HK\$300 discount** when joining any of our English Courses. We offer classes for primary and secondary school students as well as adult courses.

Terms and Conditions

- 1) Date of expiry: 31 December 2010.
- 2) This e-coupon is redeemable by one new customer only.
- 3) Please present this e-coupon before course registration.
- 4) This e-coupon cannot be combined with any other sale, promotion or coupon.
- 5) This e-coupon cannot be exchanged, refunded, replaced or redeemed for cash.
- 6) Each e-coupon can be redeemed once only.
- 7) These terms and conditions are subject to change at any time without prior written notice.
- 8) In case of dispute, Abbey English Centre reserves the right of final decision in all matters relating to this offer.

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

1122 (06/%) (000)



Enjoy **special offer at HK\$518** to purchase ONE set of Homemade Soup Coupon AND ONE set of Herbal Tortoise Plastron Jelly (Original Price: HK\$780) by presenting the tear-off coupon.

Terms and Conditions

- 1) Offer valid until: 31 December 2010.
- 2) The offer is applicable to Hung Fook Tong stores in Hong Kong SAR (except the counters at supermarkets and department stores).
- 3) Customer is required to present this e-coupon before settling the transaction.
- 4) This e-coupon cannot be exchanged for cash or used in conjunction with any other HFT cash coupons, discount coupons and promotions.
- 5) Products are available while stock last.
- 6) Hung Fook Tong reserves the right to change the contents and prices without prior notice.
- 7) All matters and disputes will be subject to the final decision of Hung Fook Tong Holdings Ltd.

This offer is directly provided by Hung Fook Tong Holdings Ltd. and is a deal between Hung Fook Tong Holdings Ltd. and the customer. No liability is accepted by Principal Insurance Company (Hong Kong) Limited.

1122 (06/%) (000)



h NC
h 美
Present this coupon to enjoy the following for the first visit
h **25% off** on Haircut Service

Terms and Conditions

- 1) Offer valid until 31 Jan 2011.
- 2) Advance booking is required and applicable on Sunday to Thursday (excluding public holidays and holiday eves, 15 - 31 Dec 2010, 15 - 31 Jan 2011).
- 3) Applicable for designated stylists and technicians only (excluding Artistic Director).
- 4) Offer can be used in above-listed PRIVATE i SALON only (including KEN Qi, hm, the mira and i PRIVATE i SALON).
- 5) This e-coupon is applicable for first visit client only.
- 6) This e-coupon is not transferable or redeemable for cash and no cash exchange will be given.
- 7) This e-coupon is not valid in conjunction with any other discount offers or cash coupons.
- 8) Each e-coupon can be redeemed once only.
- 9) PS GROUP reserves the right to amend these terms and conditions at any time without prior notice.
- 10) In case of any disputes, PS GROUP reserves the right of final decision.

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

1122 (06/%) (000)

NC.
h .8 > Q ūfy7
, Pd.),
\$-0
h 00+
.X.XE

Present this coupon to enjoy
h **HK\$50 Cash Discount** upon ordering of Selected Hand Made Cookie Gift Boxes valued HK\$150 or above
h **Extra 5% Off Discount** upon ordering of X'mas or New Year Cookie Hamper



Terms and Conditions

- 1) Offer valid until 31 Jan 2011.
- 2) This e-coupon is not exchangeable for cash or used in conjunction with other promotions.
- 3) Each e-coupon can be redeemed once only and only one coupon can be used per transaction.
- 4) PS GROUP reserves the right to amend these terms and conditions at any time without prior notice.
- 5) In case of any disputes, PS GROUP reserves the right of final decision.

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

1122 (06/%) (000)