

Principal MPF smart plan &
simple plan

信安強積金明智之選及
易富之選



mandatory provident fund 強制性公積金

Looking for the best
solution to consolidate
your MPF personal
accounts?

尋找整合強積金
個人賬戶最
妥善方案?



Exclusive Distributor
獨家分銷商



安盛

Important: If you are in doubt about the meaning or effect of the contents of this marketing material, you should seek independent professional advice.

重要提示：如閣下對本宣傳品內容的涵義或效力有任何疑問，請尋求獨立專業意見。

Important to note:

重要資料：

- i. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds, you are in doubt as to whether certain constituent 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 constituent fund(s) most suitable for you taking into account your circumstances.

您在作出投資選擇前，必須衡量個人可承受風險的程度及您的財政狀況。在揀選成分基金時，如您就某一項成分基金是否適合您（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成分基金。

- ii. The Principal Guaranteed Fund under Principal MPF – Smart Plan (the “Smart Plan”) invests solely in a single insurance policy based APIF, the Principal Guaranteed Fund Policy, issued by the Sponsor. The guarantee of the Principal Guaranteed Fund Policy is given by the Sponsor. Your investments (if any) in the Principal Guaranteed Fund are therefore subject to the credit risks of the Sponsor. The guarantee applies in specified circumstances only. Please refer to section 3.4.6 (*Principal Guaranteed Fund*) and Appendix 1 (*Insurance policy based APIF*) of the MPF Scheme Brochure for Smart Plan for details of the credit risk, guarantee features and guarantee conditions. The proceeds of realisation of units in the Principal Guaranteed Fund other than under the guarantee conditions are subject to a reduction by the Sponsor of a certain percentage of the member’s account balance (or the relevant part of the account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time. The current maximum rate of reduction is 5%. Subject to the approval of MPFA, the maximum rate may be increased.

信安強積金－明智之選（「明智之選」）內的信安保證基金只投資於由保薦人發行以保單形式成立的單一核准匯集投資基金，即信安保證基金保單。信安保證基金保單之保證由保薦人提供。因此，您對信安保證基金的投資（如有）會受保薦人的信用風險所影響。此項保證只適用於特定情況。有關信用風險、保證特點及保證條件的詳情，請參閱明智之選的強積金計劃說明書第3.4.6部分（*信安保證基金*）及附錄一（*以保單形式成立的核准匯集投資基金*）。在保證條件以外的情況變現信安保證基金的單位的收益將會受制於保薦人的扣減，此扣減將相等於成員的帳戶結餘（或帳戶結餘之有關部份）之若干百分比。扣減比率由保薦人全權決定，並可隨時更改而不會另行通知。現時扣減比率最高為5%，而此最高比率經積金局批准可定為更高之百分比。

- iii. The Principal MPF Conservative Fund does not guarantee the repayment of capital. Fees and charges of a MPF conservative fund can be deducted from either: (i) the assets of the constituent fund; or (ii) members’ accounts by way of unit deduction. The Principal – MPF Conservative Fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.

信安－強積金保守基金的回報並非本金保證。強積金保守基金的費用及收費可(i)透過扣除成分基金資產收取；或(ii)透過扣除成員帳戶中的單位收取。信安－強積金保守基金採用方式(i)收費，故所列之單位價格／資產淨值／基金表現已反映費用及收費之影響。

- iv. Please be reminded that in the event that you do not make any investment choices or if you submit an investment mandate which is invalid in the circumstances set out in Smart Plan and Simple Plan enrolment forms, your contributions made and/or benefits transferred into Smart Plan and Simple Plan will be invested into the DIS as stated in section 3.3 (*MPF default investment strategy (the “DIS”)*) of the MPF Scheme Brochures of Smart Plan and Simple Plan.

請謹記，若閣下沒有作出任何投資選擇或若閣下提交的投資授權書在明智之選及易富之選的登記表格內所列的情況下屬無效，則閣下所作出的供款及／或轉移至明智之選及易富之選的累算權益，將根據明智之選及易富之選強積金計劃說明書的第3.3部分（*強積金預設投資策略（「預設投資策略」）*）的規定，投資於預設投資策略。

- v. You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the DIS CFs may not be suitable for you, and there may be a risk mismatch between the DIS CFs and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.

在投資於預設投資策略前，閣下應考慮個人可承受風險的程度及財政狀況。閣下應注意，預設投資策略成分基金未必適合閣下，而且預設投資策略成分基金和閣下的風險狀況之間可能存在風險錯配（所導致的投資組合風險或會高於閣下的風險偏好）。若閣下對於預設投資策略是否適合閣下存有任何疑問，閣下應徵詢財務及／或專業人士的意見，並因應閣下的個人狀況作出最適合閣下的投資決定。

- vi. You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. You should consult with the Trustee if you have doubts on how you are being affected.

閣下應注意，預設投資策略的實施或會影響閣下的強積金投資及累算權益。若閣下對於會如何受到影響存有疑問，閣下應諮詢受託人。

- vii. Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested.

投資涉及風險。基金價值可升可跌。過往表現並不表示將來會有類似表現。您的投資可能須承受重大虧損。投資回報並無保證，投資者未必能取回全部投資本金。

- viii. You should not invest in reliance on this marketing material alone. You should read the MPF Scheme Brochures of the relevant Schemes for further details (including investment policy, risk factors, fee and charges of the constituent funds).

您不應單靠本宣傳品作出投資決定。您必須參閱相關強積金計劃說明書，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）。

Investment involves risks. Past performance information presented is not indicative of future performance. For further details including product features, fees and charges and risk factors, please refer to the relevant MPF Scheme Brochure.

投資涉及風險，過往業績並非未來業績的指標。如欲獲取進一步資料，包括產品特徵，收費及風險因素，請參閱相關強積金計劃說明書。

Step 1 Choose the Principal MPF scheme that fits you best

第一步 揀選最適合您的信安強積金計劃

Principal MPF schemes are designed to help you comply with the Mandatory Provident Fund Schemes Ordinance and to offer comprehensive MPF services, from your enrolment to contribution management to daily operations. Principal MPF – Smart Plan and Principal MPF – Simple Plan offer 15 and 10 constituent funds respectively to provide flexibility with a variety of fund options ranging from conservative to aggressive investments.

信安強積金計劃旨在幫助您履行強制性公積金條例下的責任，並為您提供全面的強積金服務，由參加計劃、供款管理至日常運作都一應俱全。我們的信安強積金——明智之選及信安強積金——易富之選分別提供15項及10項成分基金，涵蓋了審慎至進取的投資，給予您更具彈性的選擇。

Principal MPF – Smart Plan 信安強積金——明智之選	Principal MPF – Simple Plan 信安強積金——易富之選
Name of constituent fund 成分基金名稱	Name of constituent fund 成分基金名稱
1. Principal Age 65 Plus Fund 信安65歲後基金	1. Principal Age 65 Plus Fund 信安65歲後基金
2. Principal Core Accumulation Fund 信安核心累積基金	2. Principal Core Accumulation Fund 信安核心累積基金
3. Principal Dynamic Global Equity Fund 信安動力環球股票基金	3. Principal Dynamic Global Equity Fund 信安動力環球股票基金
4. Principal Dynamic Asia Pacific Equity Fund 信安動力亞太股票基金	4. Principal Dynamic Asia Pacific Equity Fund 信安動力亞太股票基金
5. Principal Dynamic Hong Kong Equity Fund 信安動力香港股票基金	5. Principal Dynamic Hong Kong Equity Fund 信安動力香港股票基金
6. Principal – Hang Seng Index Tracking Fund 信安 – 恒指基金	6. Principal Growth Fund 信安增長基金
7. Principal Dynamic Greater China Equity Fund 信安動力大中華股票基金	7. Principal Balanced Fund 信安均衡基金
8. Principal Growth Fund 信安增長基金	8. Principal Stable Fund 信安平穩基金
9. Principal Balanced Fund 信安均衡基金	9. Principal Dynamic Global Bond Fund 信安動力環球債券基金
10. Principal Stable Fund 信安平穩基金	10. Principal – MPF Conservative Fund 信安 – 強積金保守基金
11. Principal Dynamic Global Bond Fund 信安動力環球債券基金	—
12. Principal Dynamic Asian Bond Fund 信安動力亞洲債券基金	—
13. Principal – MPF Conservative Fund 信安 – 強積金保守基金	—
14. Principal Cash Fund 信安流動基金	—
15. Principal Guaranteed Fund 信安保證基金	—

For detailed information of the above MPF schemes, please refer to the relevant MPF Scheme Brochure of Principal MPF – Smart Plan or Principal MPF – Simple Plan, which can be downloaded from our website www.principal.com.hk.

有關上述強積金計劃的詳情，請參閱信安強積金——明智之選或信安強積金——易富之選的強積金計劃說明書。上述強積金計劃說明書可於我們的網頁www.principal.com.hk下載。

Step 2 Check out how many bonus units rebates you can earn

第二步 看看您可賺取多少紅利單位回贈

New Principal MPF Customer¹

From now on, you may enjoy bonus units rebates from HK\$100 up to **HK\$38,888** by submitting the required form(s) by 31 December 2020² and successfully transferring your accrued benefits of HK\$40,000 or above to either Principal MPF – Smart Plan or Principal MPF – Simple Plan by 28 February 2021². Check out the below table for the amount of bonus units rebates you will be entitled to.

The above offer is subject to relevant terms. Please refer to the Terms and Conditions in this leaflet for further details.

信安強積金新客戶¹

由即日起，您只需於2020年12月31日或之前遞交所需表格²，並於2021年2月28日或之前成功轉入港幣40,000元或以上之累算權益至信安強積金—明智之選或信安強積金—易富之選（任擇其一）²，便有機會獲取港幣100元至高達**38,888**元之紅利單位回贈，請從下表找出您可賺取的紅利單位回贈。

以上優惠須受有關條款約束，詳情請參閱此單張內的條款及細則。

Transferred Amount ² 轉移金額 ² (HK\$港幣)	Bonus Units Rebates ³ 紅利單位回贈 ³ (HK\$港幣)
\$40,000 – \$49,999	\$100
\$50,000 – \$59,999	\$200
\$60,000 – \$69,999	\$500
\$70,000 – \$249,999	\$1,000
\$250,000 – \$349,999	\$4,000
\$350,000 – \$999,999	\$6,000
\$1,000,000 – \$1,999,999	\$18,888
\$2,000,000 or above 或以上	\$38,888

If you are an existing Principal MPF Customer⁴

From now on, simply submit the required form(s) by 31 December 2020² and successfully transfer your accrued benefits of HK\$30,000 or above to either Principal MPF – Smart Plan or Principal MPF – Simple Plan by 28 February 2021² to receive bonus units rebates from HK\$500 up to **HK\$38,888**. Check out the below table for the amount of bonus units rebates you will be entitled to.

The above offer is subject to relevant terms. Please refer to the Terms and Conditions in this leaflet for further details.

假若您已是信安強積金現有客戶⁴

由即日起，您只需於2020年12月31日或之前遞交所需表格²，並於2021年2月28日或之前成功轉入港幣30,000元或以上的累算權益至信安強積金—明智之選或信安強積金—易富之選（任擇其一）²，便有機會獲取港幣500元至高達**38,888**元之紅利單位回贈，請從下表找出您可賺取的紅利單位回贈。

以上優惠須受有關條款約束，詳情請參閱此單張內的條款及細則。

Transferred Amount ² 轉移金額 ² (HK\$港幣)	Bonus Units Rebates ³ 紅利單位回贈 ³ (HK\$港幣)
\$30,000 – \$69,999	\$500
\$70,000 – \$249,999	\$1,000
\$250,000 – \$349,999	\$4,000
\$350,000 – \$999,999	\$6,000
\$1,000,000 – \$1,999,999	\$18,888
\$2,000,000 or above 或以上	\$38,888

The bonus units rebates form part of the account value and are therefore subject to the relevant fees and charges as set out in section 5 (Fees and Charges) of the relevant MPF Scheme Brochure.

紅利單位回贈將成為戶口價值的一部份，因此會被徵收相關的強積金費用及收費，費用及收費詳情已載列於相關強積金計劃說明書第5部分（費用與收費）部份。

Types of transfer to be included in this promotion:

- The accrued benefits transferred from MPF schemes with other service providers under the Employee Choice Arrangement (“ECA”) to Principal MPF – Smart Plan or Principal MPF – Simple Plan. Please refer to the relevant MPF Scheme Brochure for details of ECA transfer into Principal MPF – Smart Plan or Principal MPF – Simple Plan; or
- for accrued benefits transferred from MPF schemes with other service providers to Principal MPF – Smart Plan or Principal MPF – Simple Plan other than under the ECA, the accrued benefits must be transferred from members’ **personal account(s)*** (or alternatively transferred from members’ contribution account(s) under the circumstances whereby the accrued benefits of the members have not yet been transferred from members’ contribution account(s) to their personal account(s)* after the members cease to be employed with their previous employers); or
- for Self-employed Persons, the accrued benefits transferred from their contribution account(s) or personal account(s)* under MPF schemes with other service providers to Principal MPF – Smart Plan or Principal MPF – Simple Plan; or
- the accrued benefits transferred from an ORSO scheme administered by Principal Trust Company (Asia) Limited to Principal MPF – Smart Plan or Principal MPF – Simple Plan.

可享有此優惠的轉移類別：

- 透過「僱員自選安排」從其他強積金服務機構的強積金計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益。請參閱相關強積金計劃說明書透過「僱員自選安排」轉移至信安強積金—明智之選或信安強積金—易富之選的詳情；或
- 如非透過「僱員自選安排」從其他強積金服務機構的強積金計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益，該等累算權益必須轉移自會員/ 成員的**個人賬戶***（或者在僱員停止受僱於前僱主而累算權益仍未由僱員的供款賬戶轉移至其個人賬戶*的情況下，則該等累算權益亦可由僱員的供款賬戶轉入）；或
- 就自僱人士，從其他強積金服務機構的強積金計劃內的供款賬戶或個人賬戶*轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益；或
- 由信安信託（亞洲）有限公司作為行政人的職業退休計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益。

You must consider your risk tolerance level and the level of risks associated with your investment before making any investment decisions. For further details including product features, fees and charges and risk factors, please refer to the relevant MPF Scheme Brochure.

在作出投資決定前，您必須考慮自己可承受的風險程度，以及相關投資的風險水平。如欲獲取進一步資料，包括產品特徵，收費及風險因素，請參閱相關強積金計劃說明書。

Step 3 Apply and transfer in your other accrued benefits 第三步 申請及轉入您其他的累算權益

HOW TO APPLY 如何申請？

- Contact your **AXA MPF advisor** or our Principal Employee Choice Arrangement Hotline at **(852) 2251 9690**
- Visit **www.principal.com.hk** to download and complete the required form(s) according to the following table:
- 聯絡您的**AXA強積金顧問**或致電信安僱員自選安排專線：**(852) 2251 9690**
- 瀏覽 **www.principal.com.hk** 並按下載及填妥所需表格：

If you wish to 如您需要	Form(s) to be filled in 需填寫的相關表格	The form(s) are to be submitted to 表格需交予
1 set up a new Personal Account* and transfer your accrued benefits to Principal 成立新個人賬戶*及轉入您的累算權益至信安	a) “Application for Membership - Personal Account* Member” of the scheme you select 您所選擇的強積金計劃下的「會員/成員申請表 - 個人賬戶*會員」 PLUS 及 b) For benefits transferred by Self-employed Person, Personal Account* holder or Employee ceasing employment: 自僱人士、個人賬戶*持有人或終止受僱的僱員之資金轉移： “Scheme Member’s Request for Fund Transfer Form (Form MPF(S)-P(M))” 「計劃會員/成員資金轉移申請表 (第MPF(S)-P(M)號表格)」 “Scheme Member’s Request for Account Consolidation Form (Form MPF(S)-P(C))” 「計劃會員/成員整合個人賬戶申請表 (第MPF(S)-P(C)號表格)」 OR 或 c) For benefits transferred under Employee Choice Arrangement (“ECA”): 「僱員自選安排」之資金轉移： “Employee Choice Arrangement (“ECA”) - Transfer Election Form (Form MPF(S) - P(P))” 「僱員自選安排」- 轉移選擇表格 (第MPF(S)-P(P)號表格)	Principal Pension Administrator - Principal Trust Company (Asia) Limited (Postal address: 30/F Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong) 信安退休計劃行政管理人 - 信安信託(亞洲)有限公司 (郵遞地址：香港九龍觀塘觀塘道 392號創紀之城 6期30樓)
2 transfer accrued benefits to an existing Principal MPF account 把累算權益轉移至現有信安強積金賬戶	a) For benefits transferred by Self-employed Person, Personal Account* holder or Employee ceasing employment: 自僱人士、個人賬戶*持有人或終止受僱的僱員之資金轉移： “Scheme Member’s Request for Fund Transfer Form (Form MPF(S)-P(M))” 「計劃會員/成員資金轉移申請表 (第MPF(S)-P(M)號表格)」 “Scheme Member’s Request for Account Consolidation Form (Form MPF(S)-P(C))” 「計劃會員/成員整合個人賬戶申請表 (第MPF(S)-P(C)號表格)」 OR 或 b) For benefits transferred under ECA: 「僱員自選安排」之資金轉移： “Employee Choice Arrangement (“ECA”) - Transfer Election Form (Form MPF(S) - P(P))” 「僱員自選安排」- 轉移選擇表格 (第MPF(S)-P(P)號表格)	Principal Pension Administrator - Principal Trust Company (Asia) Limited (Postal address: 30/F Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong) 信安退休計劃行政管理人 - 信安信託(亞洲)有限公司 (郵遞地址：香港九龍觀塘觀塘道 392號創紀之城 6期30樓)

* “Personal Accounts” was formerly named as “Preserved Accounts”
 * 「個人賬戶」前稱為「保留賬戶」

TERMS AND CONDITIONS 條款及細則

1. New Principal MPF customers refer to those customers who do not have any accounts with Principal MPF – Smart Plan and Principal MPF – Simple Plan on 31 December 2019.

「信安強積金新客戶」指於2019年12月31日當天，沒持有任何信安強積金——明智之選及信安強積金——易富之選賬戶的客戶。

2. The promotion period will be from 1 January 2020 to 31 December 2020, both days inclusive.

(a) The promotion is applicable to customers whose duly completed required form(s) has/ have been submitted to and received by Principal Pension Administrator – Principal Trust Company (Asia) Limited during 1 January 2020 to 31 December 2020. For details about the required form(s) to be submitted, please refer to the table under section “Step 3 – Apply and transfer in your other accrued benefits” in this leaflet. You are suggested to submit the application forms promptly to ensure there is sufficient time for assets transfer-in.

(b) The accrued benefits must have been successfully transferred into the account(s) of Principal MPF – Smart Plan or Principal MPF – Simple Plan from MPF scheme(s) with other MPF service providers or from your ORSO scheme administered by Principal Insurance Company (Hong Kong) Limited by 28 February 2021. Assets transferred between Principal MPF schemes are not eligible for this offer.

Members who successfully transfer in their accrued benefits will receive a “Member Transfer-In Confirmation” to confirm the transfer.

推廣期由2020年1月1日至2020年12月31日，包括上述兩天。

(a) 此優惠適用於客戶在2020年1月1日至2020年12月31日期間遞交所需表格予信安強積金的行政管理人——信安信託（亞洲）有限公司（以信安信託（亞洲）有限公司收受表格之日期為準）。有關遞交所需表格的詳情，請參閱本單張內「第三步——申請及轉入您其他的累算權益」部份下的列表。為確保您有足夠時間轉入資金，我們建議您儘早提交所需表格。

(b) 會員/成員須於2021年2月28日或之前從其他強積金服務機構的強積金計劃或由美國信安保險有限公司作為行政人的職業退休計劃成功轉移累算權益至信安強積金——明智之選或信安強積金——易富之選的賬戶內。如客戶從其中一個信安強積金計劃轉移資產至另一個信安強積金計劃，則不能享有此優惠。成功轉入累算權益的會員/成員將接獲一份「會員/成員轉入確認書」以確認有關轉移。

3. Bonus units rebates will be calculated based on the aggregate amount of assets transferred into each account of Principal MPF schemes during 1 January 2020 to 28 February 2021 (both dates inclusive) separately (i.e. for members with assets transferred into more than one account, the bonus units will be calculated for each account separately).

The bonus units will be credited as part of member mandatory contribution of former employment under the respective account(s) and invested based on the members' investment mandates of the time according to the following schedule:

紅利單位回贈將以信安強積金計劃個別賬戶內的轉入資產總值作獨立計算（即會員/成員如有資產轉入至多於一個賬戶，則每個賬戶內的紅利單位將作獨立計算），而有關資產須於2020年1月1日至2021年2月28日（包括上述兩天）轉入。

紅利單位將根據以下時間表，按會員/成員當時的投資授權組合，存入相關賬戶，作為以往工作的僱員強積金供款的一部份：

Bonus Units Rebates(HK\$) 紅利單位回贈 (港幣)	Bonus Units to be Credited by 紅利單位將於以下日期或之前存入有關賬戶
\$100 – \$6,000	31 March 2021 2021年3月31日
\$18,888	Half of the bonus units rebates will be credited by 31 March 2021 and the remaining half by 31 March 2022. 半數的紅利單位回贈將於2021年3月31日或之前存入，而餘下的紅利單位回贈將於2022年3月31日或之前存入。
\$38,888	

Please refer to point 5 of Terms and Conditions regarding the bonus units refund mechanism.

有關紅利單位退回機制，請參閱條款及細則第5點。

4. Existing Principal MPF customers refer to customers who have one or more account(s) with Principal MPF – Smart Plan and/or Principal MPF – Simple Plan on 31 December 2019.

「信安強積金現有客戶」指於2019年12月31日當天，已持有信安強積金——明智之選及/或信安強積金——易富之選賬戶的客戶。

5. (a) The bonus units credited to an account must be refunded to the Sponsor if customers whose aggregate amount of accrued benefits transferred-in under this promotion is less than HK\$1,000,000 withdraw or transfer the relevant transferred-in accrued benefits to another MPF service provider on or before 31 March 2022.

(b) The bonus units credited to an account must be refunded to the Sponsor if customers whose aggregate amount of accrued benefits transferred-in under this promotion is HK\$1,000,000 or above withdraw or transfer the relevant transferred-in accrued benefits to another MPF service provider on or before 31 March 2023.

(a) 在此推廣下，如客戶轉入累算權益總額少於港幣1,000,000元，並於2022年3月31日或之前提取或把相關轉入累算權益轉移至其他強積金服務機構，客戶須退回已存入該賬戶的紅利單位予「保薦人」。

(b) 在此推廣下，如客戶轉入累算權益總額為港幣1,000,000元或以上，並於2023年3月31日或之前提取或把相關轉入累算權益轉移至其他強積金服務機構，客戶須退回已存入該賬戶的紅利單位予「保薦人」。

6. Principal Insurance Company (Hong Kong) Limited reserves the sole right to change or cancel this promotion and/or amend or alter these Terms and Conditions at any time without prior notice. Application previously approved will not be affected by subsequent amendments to the Terms and Conditions. In the event of any dispute, Principal Insurance Company (Hong Kong) Limited's decision shall be final and conclusive.

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