

- ▶ *This statement provides you with key information about Principal Hong Kong Equity Fund (“Sub-Fund”).*
本概要提供信安香港股票基金（「子基金」）的重要資料。
- ▶ *This statement is a part of the offering document.*
本概要是銷售文件的一部分。
- ▶ *You should not invest in the Sub-Fund based on this statement alone.*
請勿單憑本概要作出投資決定。

Quick facts 資料便覽

Fund Manager 基金經理	Principal Asset Management Company (Asia) Limited 信安資金管理（亞洲）有限公司
Delegate of the Manager 基金經理的獲轉授人	
Investment Manager 基金經理	Principal Global Investors, LLC (internal delegation, registered in USA), and Principal Global Investors (Hong Kong) Limited (internal sub-delegation, registered in Hong Kong) Principal Global Investors, LLC（內部委託，在美國登記），信安環球投資（香港）有限公司（內部再委託，在香港登記）
Custodian 保管人	Principal Trust Company (Asia) Limited 信安信託（亞洲）有限公司
Dealing frequency 交易頻密程度	Every business day 每一營業日
Base currency 基本貨幣	Hong Kong Dollar 港元
Dividend policy 派息政策	Dividend, if declared, will be reinvested 已宣佈之股息（如有），將再作投資
Financial year end of this fund 財政年度終結日	31 December / 12月31日
Min. investment 最低投資額	HK\$ 10,000 initial, HK\$ 5,000 additional 首次10,000港元，其後每次5,000港元

What is this product? 本基金是什麼產品？

The Sub-Fund is a fund constituted in the form of a unit trust. 本子基金以單位信託形式組成。

Objectives and Investment Strategy 目標及投資策略**Objective 目標**

To achieve capital growth over the long-term by investing mainly in Hong Kong equity markets.
通過主要投資於香港股票市場以獲得長期的資本增值。

Investment Strategy 投資策略

The Sub-Fund will invest primarily in listed equities issued by companies established in Hong Kong or by companies whose shares are listed in Hong Kong (including but not limited to H shares and shares of red-chip companies listed on the Hong Kong Stock Exchange). The Sub-Fund may also invest in listed equities issued by companies which have business in Hong Kong. The Sub-Fund may hold cash and short-term investments.

主要投資於由在香港成立的公司或股份在香港上市的公司發行的上市股票（包括但不限於在香港聯合交易所上市的公司之H股和紅籌股）。本子基金還可投資於在香港有業務的公司所發行的上市股票。本子基金可持有現金和短期投資。

What are the key risks? 本基金有哪些主要風險？

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.
投資涉及風險。請參閱基金說明書，了解風險因素等資料。

Concentration risk 集中風險

- ▶ The Sub-Fund invests in a single country. Compared with a well-diversified fund, its concentration risk is relatively high and hence it might be more volatile than a well-diversified fund.

本子基金投資於單一國家，與投資較為分散的基金比較，其集中風險相對較高，因此其價格可以較為波動。

Market risk 市場風險

Market risk includes such factors as changes in economic environment, consumption pattern and investors' expectation etc. which may have significant impact on the value of the investments. Market movement may therefore result in substantial fluctuation in the net asset value per unit of the Sub-Fund.

市場風險包括經濟環境、消費方式以及投資者期望變化等因素，這些因素對投資的價值可能產生重大影響。因此市場走勢可能導致本子基金每單位的資產淨值出現大幅波動。

Is there any guarantee? 本基金有否提供保證?

Like most funds, this Sub-Fund does not have any guarantees. You may not get back the full amount of the money you invest. 本子基金與大部分基金一樣，並不提供任何保證。閣下未必能取回投資本金。

What are the fees and charges? 投資本基金涉及哪些費用及收費?

Charges which may be payable by you 閣下或須繳付的收費

You may have to pay the following fees when dealing in the units of the fund.

基金單位交易或須繳付以下費用。

Fee 費用	What you pay 金額
Subscription fee 認購費	Up to 5% of the amount you buy 不多於認購額的5%
Switching fee 轉換費	4 free switches per year, up to 1% of the issue price of the new class of units to be issued may be levied for subsequent switches 每年4次免費，其後的基金轉換，轉換費最高為新類別發行價的1%
Redemption fee 贖回費	N/A 不適用

Ongoing fees payable by the fund 基金持續繳付的收費

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

以下收費將從基金總值中扣除，閣下的投資回報將會因而減少。

	Annual rate (as a % of the Sub-Fund's net asset value) 每年收費率 (佔子基金資產淨值百分比)
Management fee 管理費 The fund pays a management fee to the fund manager 向基金經理支付的管理費	1.20%
Valuation fee 估值費 The fund pays a valuation fee to the fund trustee 向受託人支付的估值費	Up to HK\$1,000 / month 不超過每月1,000港元
Trustee fee 信託費 The fund pays a trustee fee to the fund trustee 向信託人支付的信託費	0.20%
Custodian fee 保管費 The fund pays a custodian fee to the custodian 向保管人支付的保管費	0.01% to 0.50% 0.01% 至 0.50%
Performance fee 業績表現費 The fund pays a performance fee to the fund manager 向基金經理支付的業績表現費	N/A 不適用
Administration fee 行政費 The fund pays an administration fee to the fund administrator 向基金行政管理人支付的行政費	N/A 不適用

➤ **Other fees 其他費用**

You may have to pay other fees when dealing in the units of the Sub-Fund. The Sub-Fund will bear the costs which are directly attributable to it. Please refer to the section “Charges and Expenses” of the Explanatory Memorandum for details.

當進行子基金單位交易時，閣下或須支付其他費用。子基金將承擔直接歸屬於該子基金的費用。詳情請參閱基金說明書的「收費及支出」部分。

Additional Information 其他資料

- You generally buy and/or redeem units at the Sub-Fund’s next-determined net asset value (NAV) after the Manager receives your request in good order on or before 5:00 p.m. (Hong Kong time) on a dealing day being the dealing cut-off time. Before placing your subscription or redemption orders, please check with your distributor for the distributor’s internal dealing cut-off time (which may be earlier than the fund’s dealing cut-off time).

在交易日截止時間即下午五時正（香港時間）或之前經基金經理收妥的認購及/或贖回要求，一般按隨後釐定的單位價格執行。在提出單位認購或贖回申請前，你應向分銷商查詢其交易日截止時間（因可能會早於本子基金的交易日截止時間）。

- The net asset value per unit for the Sub-Fund will be published on each dealing day.
本子基金的每單位資產淨值將於每個交易日刊登。

Important 重要提示

- If you are in doubt, you should seek professional advice.

閣下如有疑問，應諮詢專業意見。

- The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

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