



HSBC MANDATORY PROVIDENT FUND - SUPERTRUST PLUS

FORM GUIDE



GOLD RATING

A best value for money MPF scheme that is well balanced across all key assessment criteria

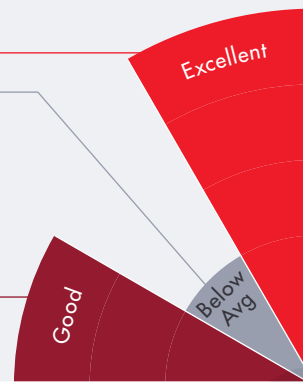
AWARDS



Good Governance An MPF scheme that demonstrates a leading standard in integrity, as demonstrated by, sound business management practices and the willingness of MPF scheme sponsor to share information on their business practices

INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

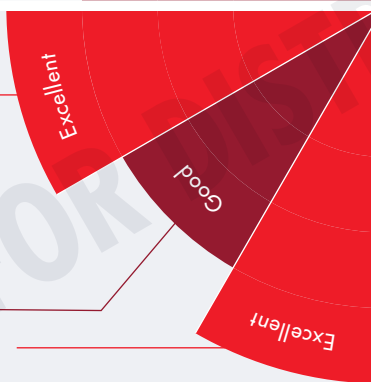


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

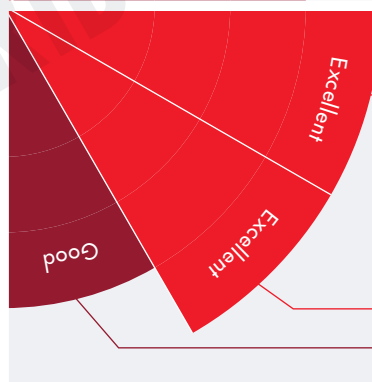


Employer Servicing
Member Servicing
Communication & Education



SERVICE & EDUCATION

Governance
Administration Efficiency
Use of Technology



ADMINISTRATION

Compared to all MPF Schemes:

Excellent - Top 25%

Good - Top 50%

Avg - Top 75%

Below Avg - Other 25%

SCHEME SUMMARY

The **HSBC Mandatory Provident Fund - SuperTrust Plus** is Gold rated. Gold rated MPF schemes offer members the **best value** and are generally well regarded across **all** key assessment criteria. 2020 is the fourth year in succession the Scheme has been issued with a Gold rating. The Scheme was awarded the Good Governance award in 2018 and 2020. The Good Governance award is awarded to a scheme who demonstrates a leading standard in integrity, sound business management practices and the willingness to share information on business practices.

SCHEME FACTS

Trustee
HSBC Provident Fund Trustee (Hong Kong) Limited

Scheme Size (\$m)¹
191,134.14

Commencement Date
1 Dec 2000

No. of Fund Choices
20

Administrator
The Hongkong and Shanghai Banking Corporation Limited

Scheme Website
www.hsbc.com.hk/mpf

Contact Number
3128 0128

Member Complaint Hotline
3128 0128



STRICTLY NOT FOR PUBLICATION

HSBC MANDATORY PROVIDENT FUND - SUPERTRUST PLUS - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- Hang Seng Index Tracking Fund
- Hong Kong and Chinese Equity Fund
- Chinese Equity Fund
- Hang Seng China Enterprises Index Tracking Fund

EQUITY FUND (ASIA)

- Asia Pacific Equity Fund
- ValueChoice Asia Pacific Equity Fund

EQUITY FUND (GLOBAL)

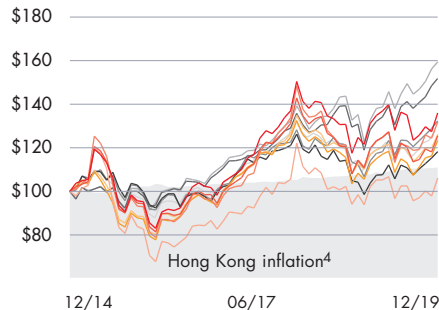
- Global Equity Fund

EQUITY FUND (REGIONAL EX ASIA)

- European Equity Fund
- North American Equity Fund
- ValueChoice European Equity Fund
- ValueChoice US Equity Fund

MIXED ASSET FUND (81-100% EQUITY)³

- Growth Fund

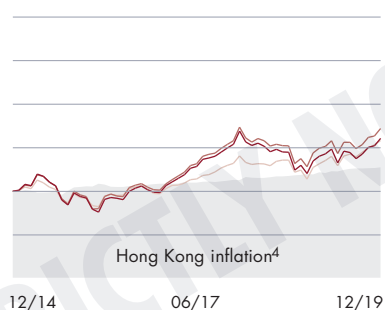


MIXED ASSET FUND (61-80% EQUITY)³

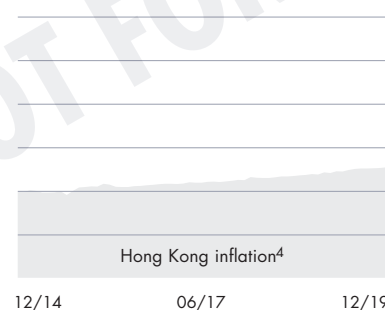
- Balanced Fund
- ValueChoice Balanced Fund

DEFAULT INVESTMENT STRATEGY FUND

- Core Accumulation Fund (formerly known as Stable Growth Fund)



MIXED ASSET FUND (41-60% EQUITY)³



MIXED ASSET FUND (21-40% EQUITY)³

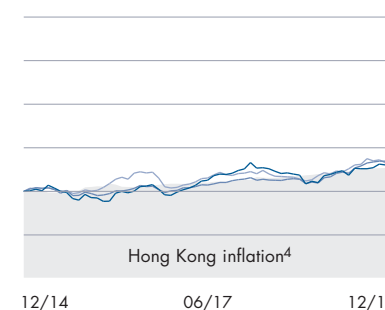
- Stable Fund

DEFAULT INVESTMENT STRATEGY FUND

- Age 65 Plus Fund (formerly known as Flexi-Managed Fund)

BOND FUND

- Global Bond Fund

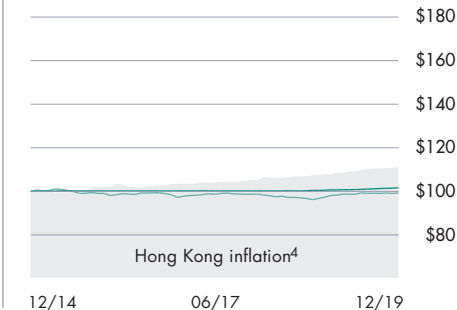


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- MPF Conservative Fund

GUARANTEED FUND

- Guaranteed Fund



² Funds with less than 5 year track record have not been compared to Hong Kong inflation

³ Represents percentage of equity or equity like investment within the fund

INDUSTRY PERFORMANCE TABLE¹

This table shows year-to-date cumulative returns, 1yr, 3yr, 5yr and 10yr annualised returns of the MPFR Equity Fund (HK & China), Mixed Asset Funds 81-100, 61-80, 41-60 & 21-40 Indices, compared to Hong Kong inflation over the same periods. Inflation is measured by Hong Kong Consumer Price Index (CPI).

	FYTD	1 Year	3 Years	5 Years	10 Years
MPFR INDEX - EQUITY FUND (HK & CHINA)	13.77	13.77	11.12	5.24	4.03
MPFR INDEX - MIXED ASSET FUND (81-100)	16.81	16.81	9.15	5.07	5.11
MPFR INDEX - MIXED ASSET FUND (61-80)	14.18	14.18	7.87	4.26	4.43
MPFR INDEX - MIXED ASSET FUND (41-60)	11.46	11.46	6.31	3.37	3.42
MPFR INDEX - MIXED ASSET FUND (21-40)	8.70	8.70	4.79	2.29	2.36
CONSUMER PRICE INDEX (CPI)	2.86	2.86	2.38	2.12	3.20

¹As at 31 December 2019

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

mpf@f-p.hk

FURTHER INFORMATION

For ratings methodology :
www.mpratings.com.hk/ratings-methodology

For awards methodology :
www.mpratings.com.hk/awards-methodology

www.mpratings.com.hk

DISCLAIMER

Information provided by MPF Ratings Limited does not constitute financial product advice & does not take into account individual financial situation, objectives or needs. Although every effort has been made to ensure accuracy of the information, & the information is believed to be correct, accuracy cannot be guaranteed. Before acting on the information, consider appropriateness, having regard for financial objectives, situation & needs. Individuals should consider obtaining independent advice before making any financial decision. Before making a decision regarding any of the products mentioned, individuals should obtain & consider a copy of the relevant principal brochures & fund fact sheet from the product issuer. No responsibility is accepted for any loss arising (including due to negligence) from anyone acting, or refraining from acting as a result of this material.

