

SUN LIFE MPF COMPREHENSIVE SCHEME

FORM GUIDE



BRONZE RATING

A fair value for money MPF scheme that is well regarded across only some key assessment criteria

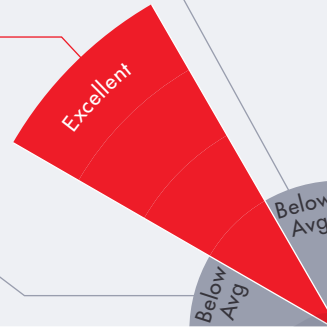
AWARDS



Employers' Choice Voted by employers and is given to the MPF scheme provider demonstrating the highest level of employer satisfaction

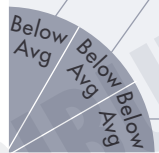
INVESTMENT

Absolute Performance
 Risk Rating
 Risk Adjusted Performance



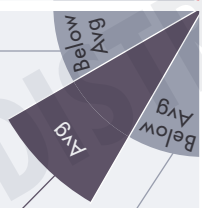
FEES & CHARGES

Management Fee Competitiveness
 Fund Expense Ratio Competitiveness
 Investment Performance vs Fees



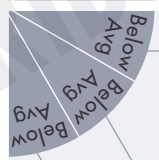
Employer Servicing
 Member Servicing
 Communication & Education

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 **Sun Life MPF Comprehensive Scheme** (formerly known as the FWD MPF Master Trust Comprehensive Scheme) is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money and are generally well regarded across only **some** key assessment criteria. The Scheme Sponsor is the same sponsor of the Sun Life Rainbow MPF Scheme; a 2020 Gold rated scheme. The same Scheme Sponsor was awarded the Employers' Choice award in both 2019 and 2020.

SCHEME FACTS

Trustee
Sun Life Pension Trust Limited

Administrator
BestServe Financial Limited

Scheme Size (\$m)¹
2,528.05

Scheme Website
www.sunlife.com.hk

Commencement Date
1 Dec 2000

Contact Number
3183 1900

No. of Fund Choices
12

Member Complaint Hotline
3183 1900



SUN LIFE MPF COMPREHENSIVE SCHEME - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

Hong Kong Equity Portfolio

EQUITY FUND (ASIA)

Asian Equity Portfolio

EQUITY FUND (GLOBAL)

International Equity Portfolio

US & Hong Kong Equity Portfolio

MIXED ASSET FUND (81-100% EQUITY)³

Growth Portfolio



MIXED ASSET FUND (61-80% EQUITY)³

Balanced Growth Portfolio

DEFAULT INVESTMENT STRATEGY FUND

Core Accumulation Portfolio



MIXED ASSET FUND (41-60% EQUITY)³

Stable Growth Portfolio



MIXED ASSET FUND (21-40% EQUITY)³

Stable Portfolio

DEFAULT INVESTMENT STRATEGY FUND

Age 65 Plus Portfolio

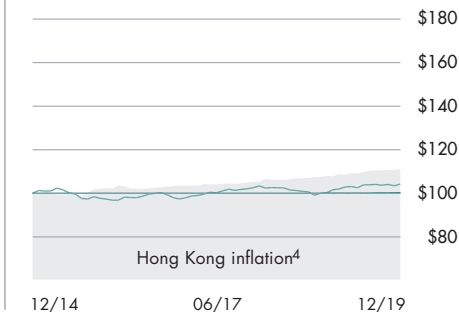
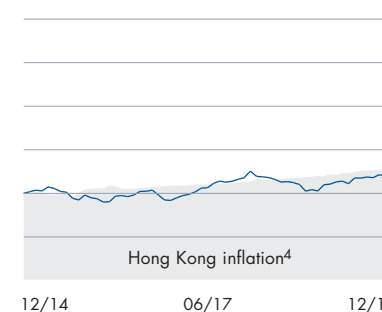
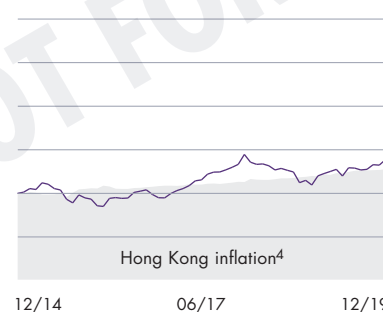
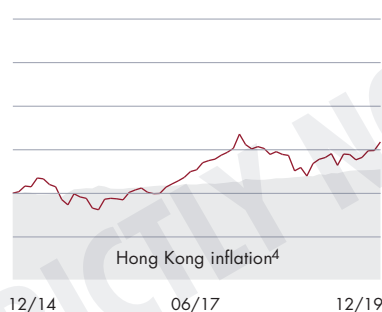
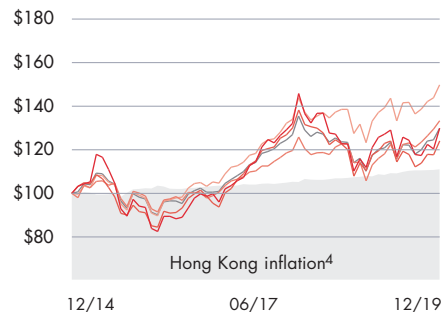


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

MPF Conservative Portfolio

GUARANTEED FUND

Capital Guaranteed Portfolio



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

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