

SUN LIFE RAINBOW MPF SCHEME

FORM GUIDE



GOLD RATING

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

AWARDS



5 Year Consecutive Gold Rating A best value for money MPF scheme for 5 consecutive years



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



Fast Mover The highest growth MPF scheme in net new assets over a calendar year



5 Year Consistent Performer - Equity Fund (HK & China) The best 5 year risk-adjusted performance within the Equity Fund (HK & China) category



5 Year Consistent Performer - Mixed Asset Fund (41-60) and Mixed Asset Fund (61-80) The best 5 year risk-adjusted performance within the Mixed Asset Fund (41-60) and Mixed Asset Fund (61-80) categories



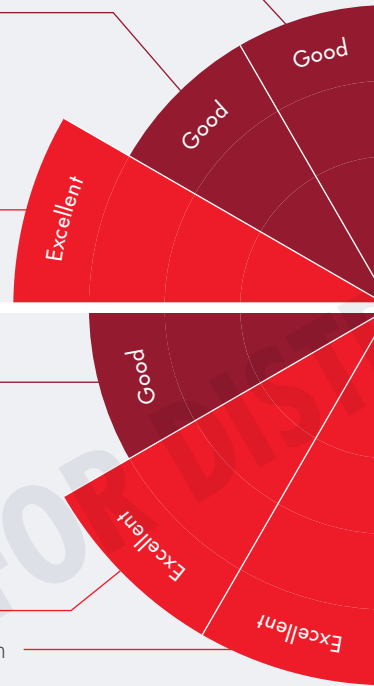
10 Year Consistent Performer - Equity Fund (HK & China) The best 10 year risk-adjusted performance within the Equity Fund (HK & China) category



10 Year Consistent Performer - Mixed Asset Fund (21-40), Mixed Asset Fund (41-60) and Mixed Asset Fund (61-80) The best 10 year risk-adjusted performance within the Mixed Asset Fund (21-40), Mixed Asset Fund (41-60) and Mixed Asset Fund (61-80) categories

INVESTMENT

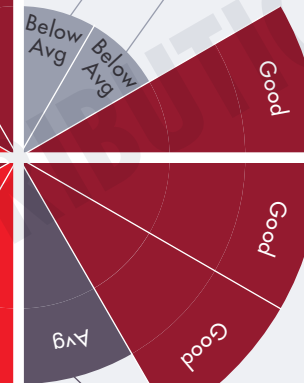
Absolute Performance
Risk Rating
Risk Adjusted Performance



SERVICE & EDUCATION

FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees



ADMINISTRATION

Compared to all MPF Schemes:

Excellent - Top 25%

Good - Top 50%

Avg - Top 75%

Below Avg - Other 25%

SCHEME SUMMARY

The Sun Life Rainbow MPF Scheme is one of only five schemes to be issued a Gold rating for 5 consecutive years. Gold rated MPF schemes offer members the **best value** for money and are generally well regarded across **all** key assessment criteria. The Scheme was the 2018 MPF Scheme of the Year and the Scheme Sponsor was awarded the Employers' Choice award in both 2019 and 2020. In 2020, the Scheme was also awarded the Fast Mover award, the 5 Year and 10 Year Consistent Performer awards for Equity Fund (HK & China), Mixed Asset Funds (41-60) and (61-80) categories, and the 10 Year Consistent Performer award for Mixed Asset Fund (21-40) category.

SCHEME FACTS

Trustee
Sun Life Trustee Company Limited

Administrator
BestServe Financial Limited

Scheme Size (\$m)¹
80,823.05

Scheme Website
www.sunlife.com.hk

Commencement Date
1 Dec 2000

Contact Number
3183 1888

No. of Fund Choices
14

Member Complaint Hotline
3183 1888



SUN LIFE RAINBOW MPF SCHEME - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- Sun Life FTSE MPF Hong Kong Index Fund
- Sun Life MPF Hong Kong Equity Fund
- Sun Life MPF Greater China Equity Fund

EQUITY FUND (ASIA)

- Sun Life MPF Asian Equity Fund

EQUITY FUND (GLOBAL)

- Sun Life MPF Multi-Sector Equity Fund



MIXED ASSET FUND (61-80% EQUITY)³

- Sun Life MPF Growth Fund

DEFAULT INVESTMENT STRATEGY FUND

- Sun Life MPF Core Accumulation Fund



MIXED ASSET FUND (41-60% EQUITY)³

- Sun Life MPF Balanced Fund



MIXED ASSET FUND (21-40% EQUITY)³

- Sun Life MPF Stable Fund

DEFAULT INVESTMENT STRATEGY FUND

- Sun Life MPF Age 65 Plus Fund

BOND FUND

- Sun Life MPF Hong Kong Dollar Bond Fund
- Sun Life MPF Global Bond Fund

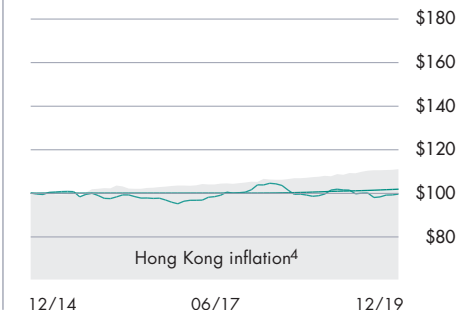
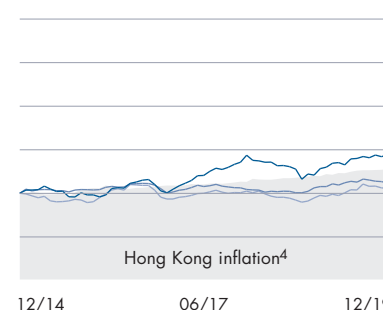
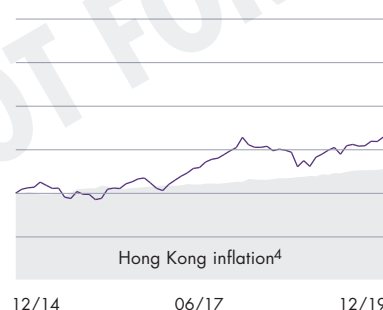
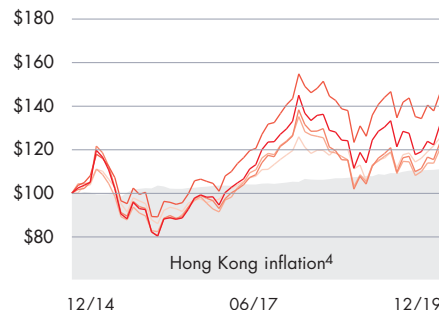


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- Sun Life MPF Conservative Fund

MONEY MARKET FUND (NON MPF CONSERVATIVE FUND)

- Sun Life MPF RMB and HKD 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.

