

# China Life MPF Master Trust Scheme Form Guide



## Silver Rating

A good "Value for Money" MPF scheme delivering good aggregate value across the key assessment criteria

## Scheme Summary

The China Life MPF Master Trust Scheme is Silver rated. Silver rated MPF schemes offer members **good** "Value for Money" and are likely to deliver **good** value across key assessment criteria. The Scheme was awarded the 5 and 10 Year **Consistent Performer (CP)** awards for Guaranteed Fund category in 2021.

## Scheme Facts

**Scheme Size (\$m)<sup>1</sup>**  
4,306.95

**Scheme Website**  
[www.chinalifetrustees.com.hk](http://www.chinalifetrustees.com.hk)

**Commencement Date**  
1 Dec 2000

**Contact Number**  
3999 5555

**No. of Fund Choices**  
8

**Member Complaint Hotline**  
2891 3613

**Trustee**  
China Life Trustees Limited

**Administrator**  
China Life Insurance (Overseas) Company Limited Hong Kong Branch

## Awards



### 5 Year Consistent Performer - Guaranteed Fund

The best 5 year risk-adjusted performance within the Guaranteed Fund category



### 10 Year Consistent Performer - Guaranteed Fund

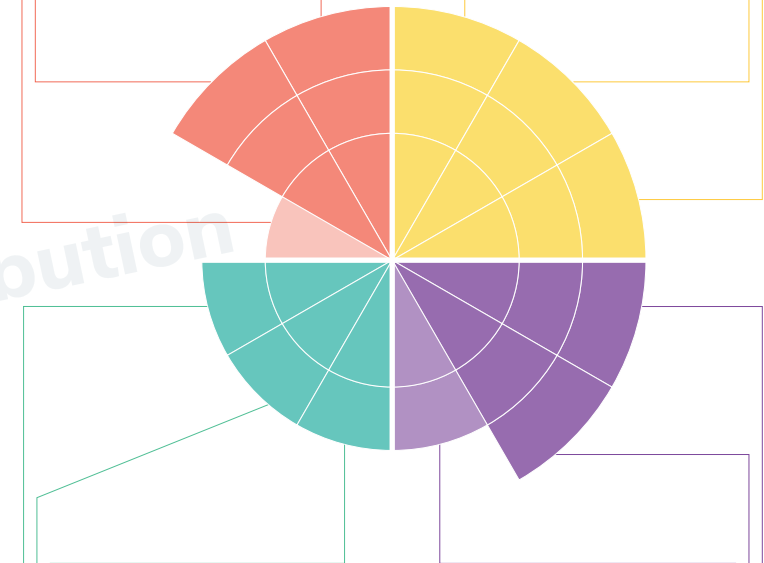
The best 10 year risk-adjusted performance within the Guaranteed Fund category

## Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

## Fees & Charges

- Management Fee Competitiveness
- Fund Expense Ratio Competitiveness
- Investment Performance vs Fees



## Service & Education

- Employer Servicing
- Member Servicing
- Communication & Education

## Administration

- Governance
- Administration
- Use of Technology

## Compared to all MPF Schemes:

**Outer Ring:**  
Excellent  
Top 25%

**2nd Outer Ring:**  
Good  
Top 50%

**2nd Inner Ring:**  
Average  
Top 75%

**Inner Ring:**  
Below Average  
Other 25%

# China Life MPF Master Trust Scheme

## Available Fund Choices<sup>2</sup>



### Equity Fund (HK & China)

China Life Hong Kong Equity Fund

### Equity Fund (Global)

China Life Retire-Easy Global Equity Fund

### Mixed Asset Fund (81-100% Equity)

China Life Growth Fund



### Mixed Asset Fund (61-80% Equity)

China Life Balanced Fund

### Default Investment Strategy Fund

China Life Core Accumulation Fund



### Default Investment Strategy Fund

China Life Age 65 Plus Fund

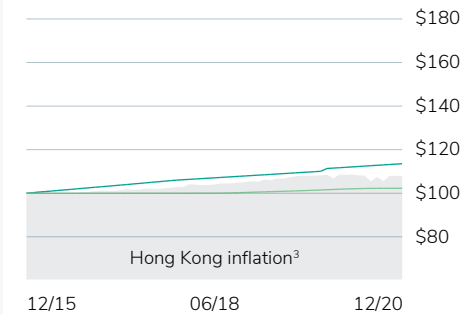
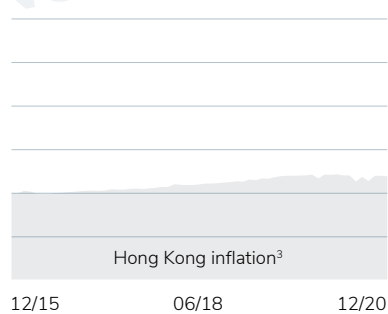
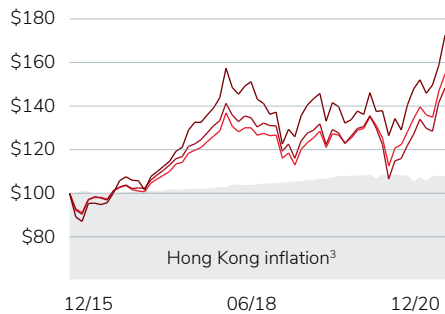


### Money Market Fund (MPF Conservative Fund)

China Life MPF Conservative Fund

### Guaranteed Fund

China Life Joyful Retirement Guaranteed Fund



### Industry Performance Table<sup>1</sup>

MPFR Index Returns	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)	10 Years (% p.a.)
Equity Fund (HK & China)	15.85	15.85	5.22	10.08	4.61
Mixed Asset Fund (81-100% Equity)	15.23	15.23	5.37	8.67	5.42
Mixed Asset Fund (61-80% Equity)	14.67	14.67	5.42	7.78	4.83
Mixed Asset Fund (41-60% Equity)	13.13	13.13	5.06	6.57	3.97
Mixed Asset Fund (21-40% Equity)	10.19	10.19	4.03	4.91	2.74
Consumer price index (CPI)	-0.63	-0.63	1.58	1.53	2.84

### Do You Need Advice?

[mpf@bis.hk](mailto:mpf@bis.hk)

### Further Information

[www.mpfratings.com.hk](http://www.mpfratings.com.hk)

### Methodology

For ratings methodology:  
[www.mpfratings.com.hk/ratings-methodology/](http://www.mpfratings.com.hk/ratings-methodology/)

For awards methodology:  
[www.mpfratings.com.hk/awards-methodology/](http://www.mpfratings.com.hk/awards-methodology/)

### 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 MPF scheme brochures & fund fact sheets 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.

<sup>1</sup>As at 31 December 2020

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

<sup>3</sup>Hong Kong inflation = Consumer Price Index (CPI)

Strictly Not For Distribution