



HSBC MPF - SuperTrust Plus Form Guide



Gold Rating

A best "Value for Money" MPF scheme delivering exceptional aggregate value across key assessment criteria

Scheme Summary

The HSBC Mandatory Provident Fund - SuperTrust Plus is one of five schemes **rated Gold** for 5 consecutive years. Gold rated MPF schemes offer members the **best** "Value for Money" and are likely to deliver **exceptional** value across key assessment criteria. The Scheme was awarded the **Good Governance** award in 2018, 2020 and 2021. Good Governance is awarded to a scheme demonstrating a leading standard in integrity, sound business management practices and transparency. Additionally, in 2021, the Scheme received a **Socially Responsible** award for its Clean Waterways Programme and a **5 Year Consistent Performer (CP)** award for Bond Fund category.

Scheme Facts

Scheme Size (\$m)¹
212,875.69

Scheme Website
www.hsbc.com.hk/mpf

Commencement Date
1 Dec 2000

Contact Number
3128 0128

No. of Fund Choices
20

Member Complaint Hotline
3128 0128

Trustee
HSBC Provident Fund Trustee (Hong Kong) Limited

Administrator
The Hongkong and Shanghai Banking Corporation Limited

Awards



5 Year Consecutive Gold Rating

A best "Value for Money" MPF scheme for 5 consecutive years



Good Governance

The MPF Scheme that demonstrates a leading standard in integrity, as demonstrated by, sound business management practices and the willingness of MPF scheme sponsors to share information on their business practices



Socially Responsible

The MPF Scheme that introduces initiatives that promotes socially responsible outcomes that visibly benefit the people of Hong Kong



5 Year Consistent Performer - Bond Fund

The best 5 year risk-adjusted performance within the Bond 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%

HSBC MPF - 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 (US)

- North American Equity Fund
- ValueChoice US Equity Fund

Equity Fund (Europe)

- European Equity Fund
- ValueChoice European Equity Fund

Mixed Asset Fund (81-100% Equity)

- Growth Fund



Mixed Asset Fund (61-80% Equity)

- Balanced Fund
- ValueChoice Balanced Fund

Default Investment Strategy Fund

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



Mixed Asset Fund (21-40% Equity)

- Stable Fund

Default Investment Strategy Fund

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

Bond Fund

- Global Bond Fund

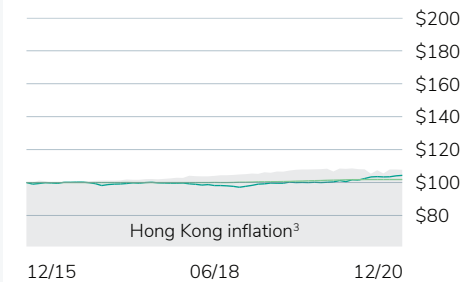
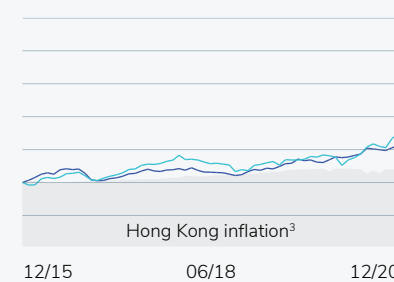
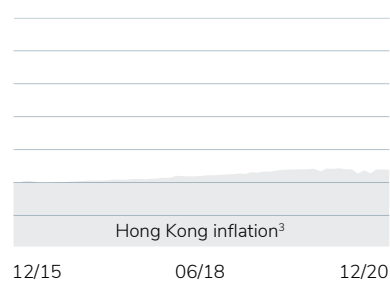
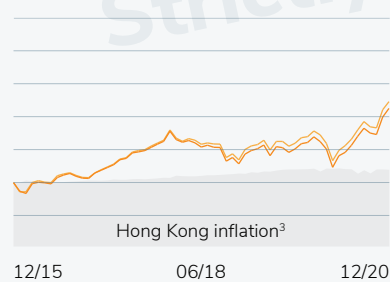
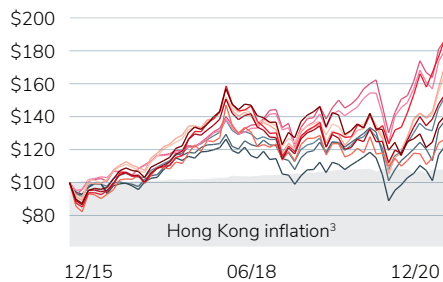


Money Market Fund (MPF Conservative Fund)

- MPF Conservative Fund

Guaranteed Fund

- Guaranteed Fund



Industry Performance Table¹

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

Further Information

www.mpfratings.com.hk

Methodology

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

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

Disclaimer

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¹As at 31 December 2020

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

³Hong Kong inflation = Consumer Price Index (CPI)