

Sun Life MPF Comprehensive Scheme Form Guide



Bronze Rating

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

Scheme Summary

The Sun Life MPF Comprehensive Scheme is **Bronze rated**. Bronze rated MPF schemes offer members **fair** "Value for Money" and are likely to deliver **fair** value across key assessment criteria. The Scheme Sponsor is the same sponsor of the Sun Life Rainbow MPF Scheme; a 2021 Gold rated scheme. The same Scheme Sponsor was awarded the Employers' Choice award in both 2019 and 2020.

Scheme Facts

Scheme Size (\$m)¹
3,045.66

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

Trustee
Sun Life Pension Trust Limited

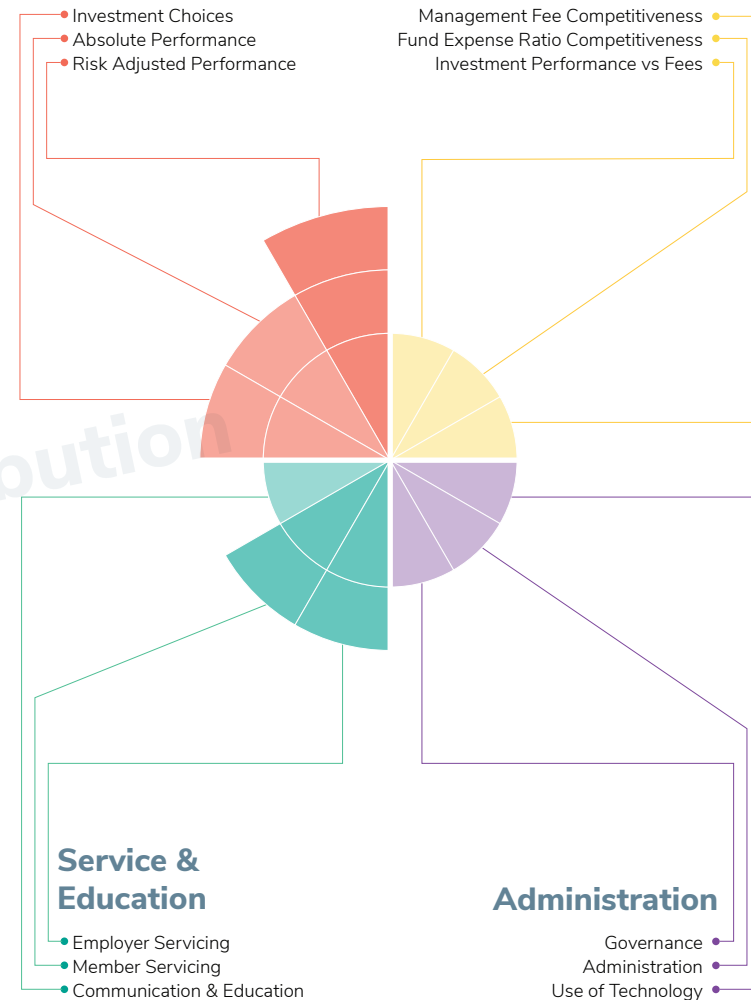
Administrator
BestServe Financial Limited

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%

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)
 Growth Portfolio



Mixed Asset Fund (61-80% Equity)
 Balanced Growth Portfolio

Default Investment Strategy Fund
 Core Accumulation Portfolio



Mixed Asset Fund (41-60% Equity)
 Stable Growth Portfolio



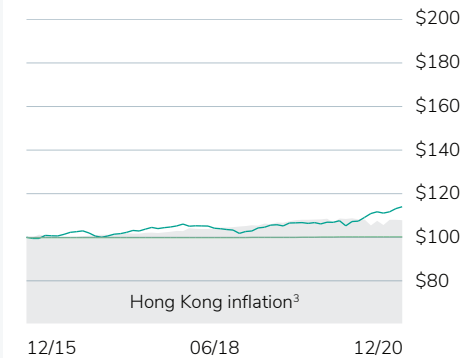
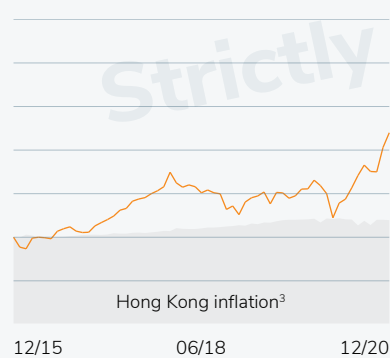
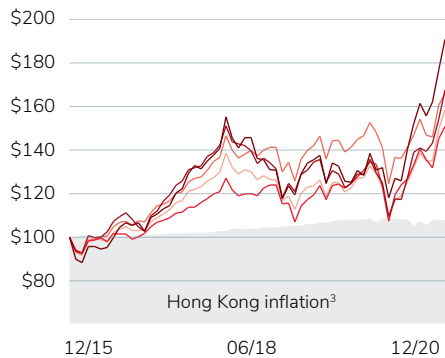
Mixed Asset Fund (21-40% Equity)
 Stable Portfolio

Default Investment Strategy Fund
 Age 65 Plus Portfolio



Money Market Fund (MPF Conservative Fund)
 MPF Conservative Portfolio

Guaranteed Fund
 Capital Guaranteed Portfolio



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)