

Sun Life Rainbow MPF Scheme Form Guide



Gold Rating

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

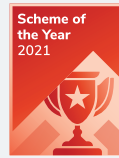
Scheme Summary

The Sun Life Rainbow MPF Scheme is the 2021 MPF Scheme of the Year. The Scheme is also one of five schemes rated Gold for 5 consecutive years. Gold rated schemes offer members the best "Value for Money" and are likely to deliver exceptional value across key assessment criteria. The Scheme Sponsor was awarded the Employers' Choice award in 2019 and 2020. Additionally, the Scheme was also awarded the Fast Mover award in both 2020 and 2021 and the 1 and 10 Year Consistent Performer (CP) awards for Mixed Asset Fund (21-40% Equity), the 5 and 10 Year CP awards for Mixed Asset Funds (61-80% Equity), and the 10 Year CP award for Mixed Asset Fund (41-60% Equity) categories in 2021.

Scheme Facts

Scheme Size (\$m)¹ 107,201.20	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
Trustee Sun Life Trustee Company Limited	Administrator BestServe Financial Limited

Awards



Scheme of the Year

The highest Gold rated MPF scheme, the most well diversified MPF Scheme across all key criteria assessed by MPF Ratings



5 Year Consecutive Gold Rating

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



Fast Mover

The highest growth MPF Scheme in net new assets over a calendar year



1 Year Consistent Performer - Mixed Asset Fund (21-40% Equity)

The best 1 year absolute performance within the Mixed Asset Fund (21-40% Equity) category



5 Year Consistent Performer - Mixed Asset Fund (61-80% Equity)

The best 5 year risk-adjusted performance within the Mixed Asset Fund (61-80% Equity) category



10 Year Consistent Performer - Mixed Asset Fund (21-40% Equity)

The best 10 year risk-adjusted performance within the Mixed Asset Fund (21-40% Equity) category



10 Year Consistent Performer - Mixed Asset Fund (41-60% Equity)

The best 10 year risk-adjusted performance within the Mixed Asset Fund (41-60% Equity) category



10 Year Consistent Performer - Mixed Asset Fund (61-80% Equity)

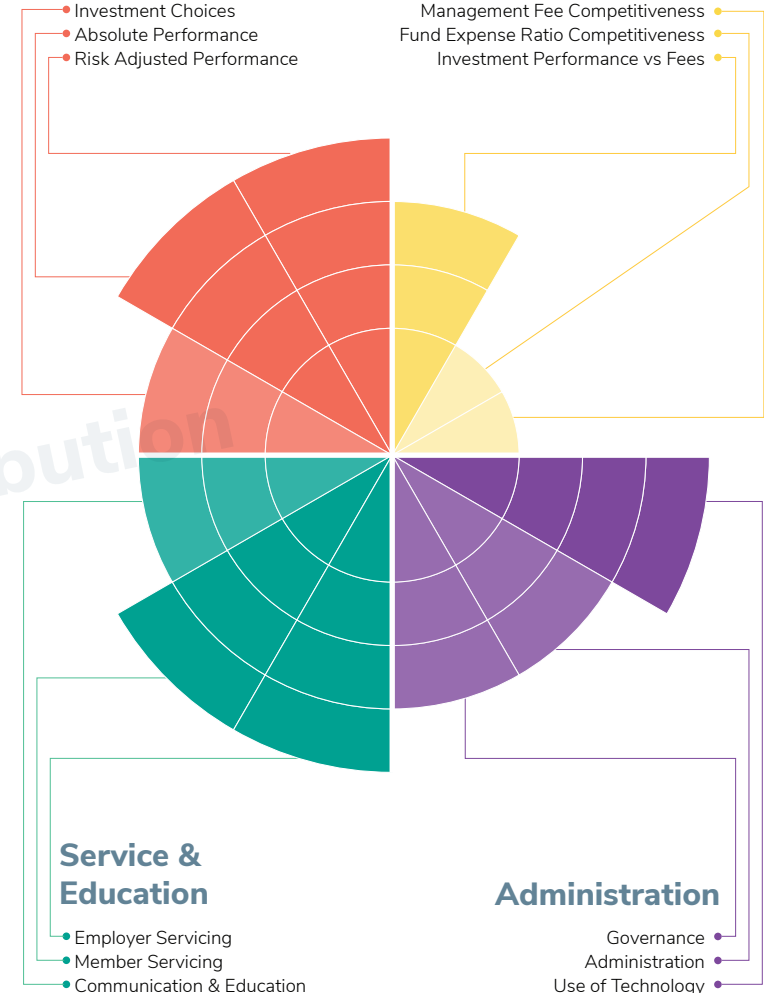
The best 10 year risk-adjusted performance within the Mixed Asset Fund (61-80% Equity) category

Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

Fees & Charges

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



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%
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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)

- Sun Life MPF Growth Fund

Default Investment Strategy Fund

- Sun Life MPF Core Accumulation Fund



Mixed Asset Fund (41-60% Equity)

- Sun Life MPF Balanced Fund



Mixed Asset Fund (21-40% Equity)

- 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

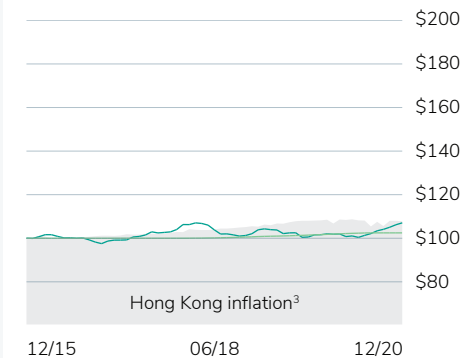
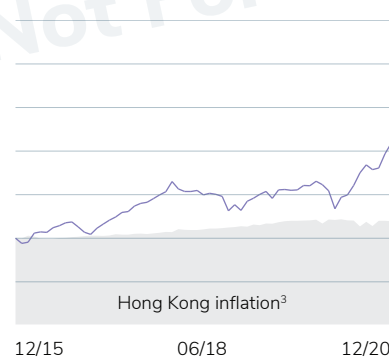
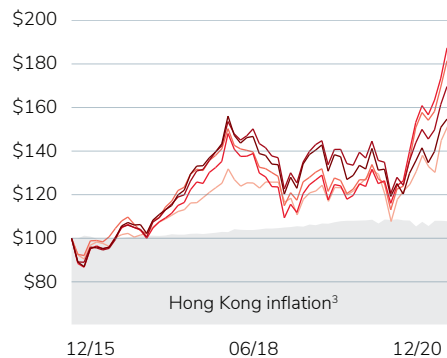


Money Market Fund (MPF Conservative Fund)

- Sun Life MPF Conservative Fund

Money Market Fund (Non MPF Conservative Fund)

- Sun Life MPF RMB and HKD Fund



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/

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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)