



# HSBC MANDATORY PROVIDENT FUND - SUPERTRUST PLUS

## FORM GUIDE



### GOLD RATING

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

### AWARDS



**5 Year Consistent Performer - Bond Fund** The best 5 year risk-adjusted performance within the Bond Fund category



**Good Governance** A scheme that demonstrates a leading standard in integrity, as demonstrated by, sound business management practices and the willingness of MPF scheme sponsors to share info on their business practices

## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

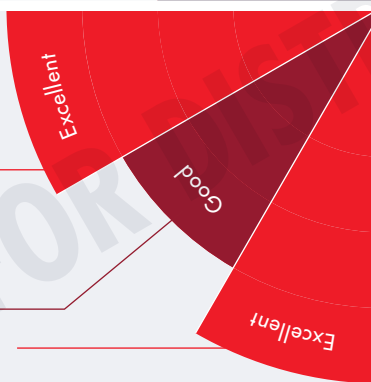


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

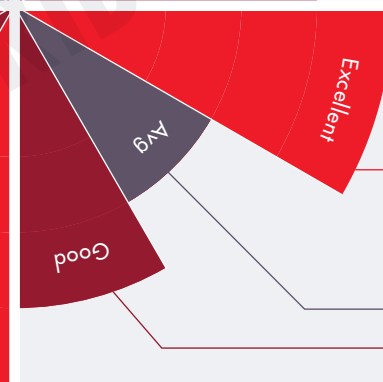


Employer Servicing  
Member Servicing  
Communication & Education



## SERVICE & EDUCATION

Governance  
Administration Efficiency  
Use of Technology



## ADMINISTRATION

Compared to all MPF Schemes: **Excellent - Top 25%** **Good - Top 50%** **Avg - Top 75%** **Below Avg - Other 25%**

## SCHEME SUMMARY

The HSBC Mandatory Provident Fund - SuperTrust Plus is a Gold rated scheme. Gold rated MPF schemes offer members the best value which means it is generally well regarded across all key assessment criteria. 2018 is the second year in succession the Scheme has been issued with a Gold rating. The Scheme was awarded the Good Governance award and the 5 Year Consistent Performer award for Bond Fund in 2018.

## SCHEME FACTS

|   |            |                          |  |
|---|------------|--------------------------|--|
| Scheme Size (\$m) <sup>1</sup>              | 170,033.25 | Website                  | <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> |
| Commencement Date                           | 1 Dec 2000 | Contact Number           | 3128 0128  |
| No. of Fund Choices                         | 14         | Member Complaint Hotline | 3128 0128  |
| No. of Member Benefit Statements (Per Year) | 1          | Fund Fact Sheets         | <a href="#">Click here for fund fact sheets</a>              |



# HSBC MANDATORY PROVIDENT FUND - SUPERTRUST PLUS - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

- Hang Seng Index Tracking Fund
- Hong Kong and Chinese Equity Fund
- Chinese Equity Fund

## EQUITY FUND (ASIA)

- Asia Pacific Equity Fund

## EQUITY FUND (REGIONAL EX ASIA)

- European Equity Fund
- North American Equity Fund

## MIXED ASSET FUND (81-100)<sup>3</sup>

- Growth Fund



## MIXED ASSET FUND (61-80)<sup>3</sup>

- Balanced Fund

## DEFAULT INVESTMENT STRATEGY FUND

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



## MIXED ASSET FUND (41-60)<sup>3</sup>



## MIXED ASSET FUND (21-40)<sup>3</sup>

- Stable Fund

## DEFAULT INVESTMENT STRATEGY FUND

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

## BOND FUND

- Global Bond Fund

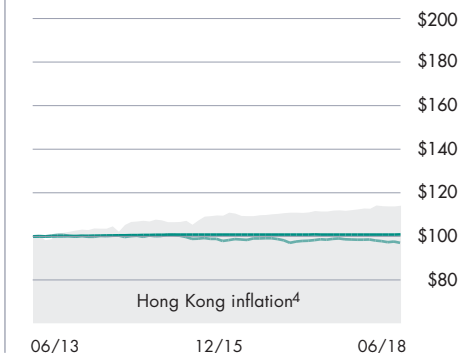
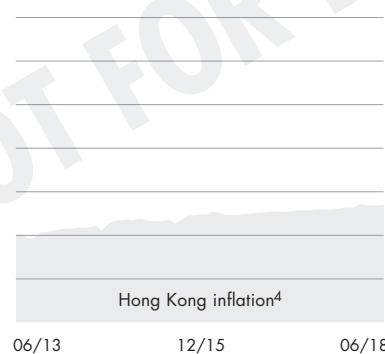
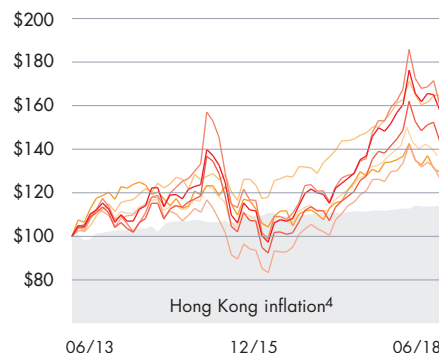


## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- MPF Conservative Fund

## GUARANTEED FUND

- Guaranteed Fund



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

<sup>3</sup> Represents percentage of equity or equity like investment within the fund

## INDUSTRY PERFORMANCE TABLE<sup>1</sup>

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)  | -1.83 | 14.72  | 4.50    | 8.32    | 4.50     |
| MPFR INDEX - MIXED ASSET FUND (81-100) | -2.33 | 9.89   | 5.04    | 7.11    | 3.77     |
| MPFR INDEX - MIXED ASSET FUND (61-80)  | -2.05 | 7.67   | 4.15    | 5.51    | 3.59     |
| MPFR INDEX - MIXED ASSET FUND (41-60)  | -1.84 | 5.59   | 3.37    | 4.10    | 2.97     |
| MPFR INDEX - MIXED ASSET FUND (21-40)  | -1.96 | 3.27   | 2.33    | 2.53    | 2.07     |
| CONSUMER PRICE INDEX (CPI)             | 1.14  | 2.40   | 2.29    | 2.68    | 2.89     |

<sup>1</sup>As at 30 June 2018

<sup>4</sup>Hong Kong inflation = Consumer Price Index (CPI)

## DO YOU NEED ADVICE?

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## FURTHER INFORMATION

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

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