



HSBC MANDATORY PROVIDENT FUND - VALUECHOICE

FORM GUIDE



SILVER RATING

A good value for money MPF scheme that is well regarded across most key assessment criteria

AWARDS



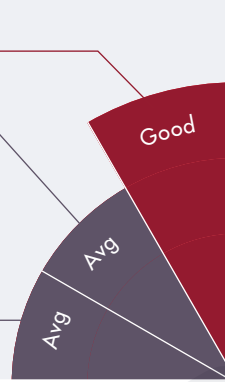
5 Year Consistent Performer - Bond Fund The best 5 year risk-adjusted performance within the Bond Fund category



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

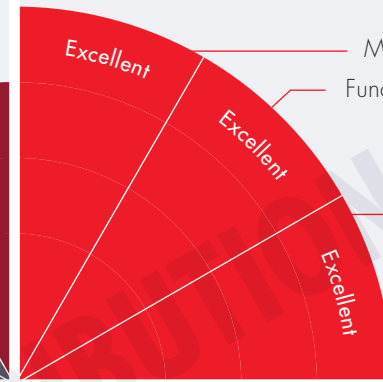
INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

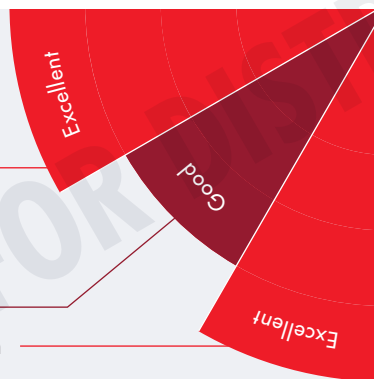


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

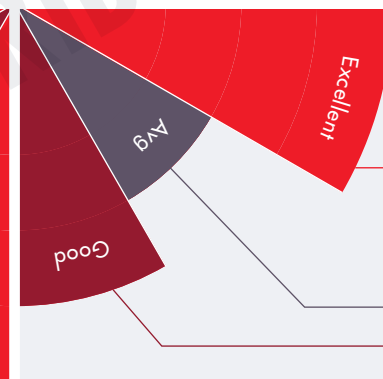


Employer Servicing
Member Servicing
Communication & Education



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 - ValueChoice is a Silver rated scheme. Silver rated MPF Schemes offer members good value for money. These schemes are generally well regarded across most key assessment criteria. The Scheme was awarded the Good Governance award and the 5 Year Consistent Performer award for Bond Fund in 2018. The Scheme Sponsor is the same sponsor of the HSBC Mandatory Provident Fund - SuperTrust Plus; a 2018 Gold rated scheme.

SCHEME FACTS

Scheme Size (\$m) ¹	6,653.83	Website	www.hsbc.com.hk/mpf
Commencement Date	24 Mar 2011	Contact Number	3128 0128
No. of Fund Choices	11	Member Complaint Hotline	3128 0128
No. of Member Benefit Statements (Per Year)	1	Fund Fact Sheets	Click here for fund fact sheets



HSBC MANDATORY PROVIDENT FUND - VALUECHOICE - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- Hang Seng China Enterprises Index Tracking Fund
- Hang Seng Index Tracking Fund

EQUITY FUND (ASIA)

- ValueChoice Asia Pacific Equity Fund

EQUITY FUND (GLOBAL)

- Global Equity Fund

EQUITY FUND (REGIONAL EX ASIA)

- ValueChoice European Equity Fund
- ValueChoice US Equity Fund



MIXED ASSET FUND (61-80)³

- ValueChoice Balanced Fund

DEFAULT INVESTMENT STRATEGY FUND

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



MIXED ASSET FUND (41-60)³



DEFAULT INVESTMENT STRATEGY FUND

- Age 65 Plus Fund

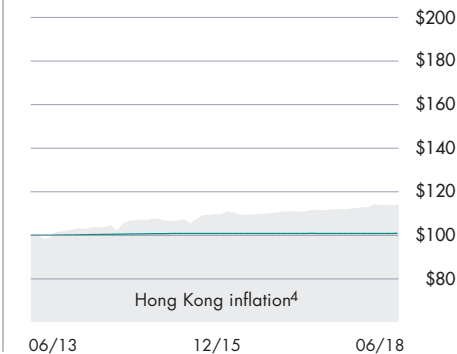
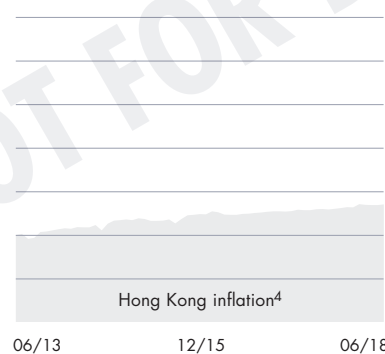
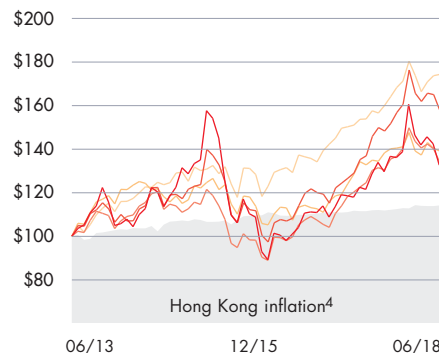
BOND FUND

- Global Bond Fund



MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- MPF Conservative Fund



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

³ Represents percentage of equity or equity like investment within the fund

INDUSTRY PERFORMANCE TABLE¹

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

¹As at 30 June 2018

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

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FURTHER INFORMATION

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