

MASS MANDATORY PROVIDENT FUND SCHEME

FORM GUIDE



BRONZE RATING

A fair value for money MPF scheme that is well regarded across only some key assessment criteria

AWARDS



1 Year Consistent Performer - Equity Fund (International) The best 1 year absolute performance within the Equity Fund (International) category



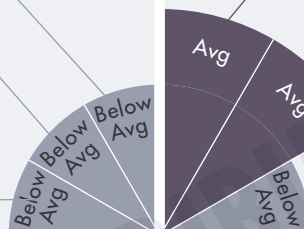
10 Year Consistent Performer - Equity Fund (Asia) The best 10 year risk-adjusted performance within the Equity Fund (Asia) category



10 Year Consistent Performer - Equity Fund (International) The best 10 year risk-adjusted performance within the Equity Fund (International) category

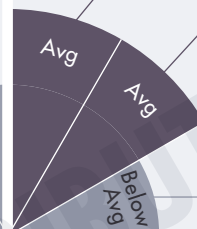
INVESTMENT

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 **Mass Mandatory Provident Fund Scheme** is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money. They are generally well regarded across only **some** key assessment criteria. The performance of the Scheme has been competitive in niche areas. The Scheme was awarded the 1 Year and 10 Year Consistent Performer awards for Equity Fund (International) category, and the 10 Year Consistent Performer award for Equity Fund (Asia) category in 2019.

SCHEME FACTS

Scheme Size (\$m) ¹
2,720.26

Commencement Date
1 Dec 2000

No. of Fund Choices
14

No. of Member Benefit Statements (Per Year)
2

Website
www.massmutualasia.com

Contact Number
2533 5522

Member Complaint Hotline
2533 5522

Fund Fact Sheets
[Click here for fund fact sheets](#)



MASS MANDATORY PROVIDENT FUND SCHEME - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- Hong Kong Equities Fund
- Greater China Equity Fund

EQUITY FUND (ASIA)

- Asian Pacific Equity Fund

EQUITY FUND (GLOBAL)

- Global Equity Fund

EQUITY FUND (REGIONAL EX ASIA)

- European Equity Fund
- US Equity Fund



MIXED ASSET FUND (61-80)³

- Asian Balanced Fund
- Global Growth Fund

DEFAULT INVESTMENT STRATEGY FUND

- Core Accumulation Fund



MIXED ASSET FUND (41-60)³

- Global Stable Fund



DEFAULT INVESTMENT STRATEGY FUND

- Age 65 Plus Fund

BOND FUND

- Global Bond Fund

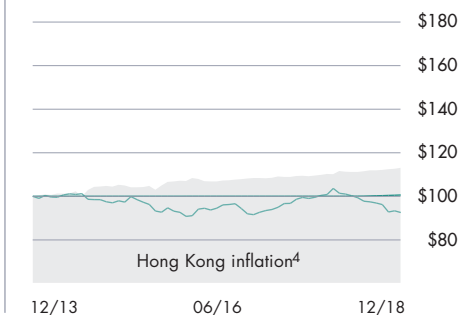
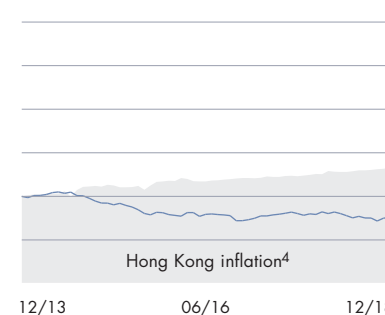
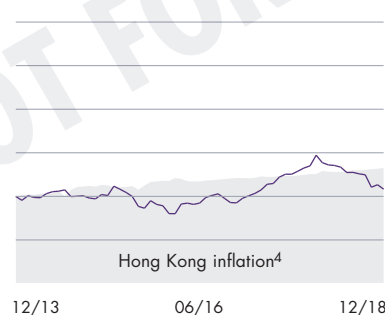
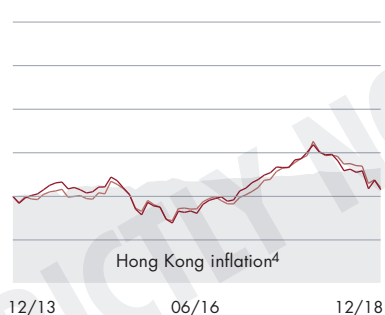
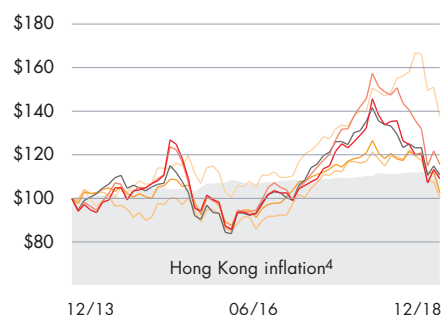


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- MPF Conservative Fund

GUARANTEED FUND

- Guaranteed 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)	-13.30	-13.30	6.52	3.09	7.61
MPFR INDEX - MIXED ASSET FUND (81-100)	-13.27	-13.27	4.10	1.97	6.67
MPFR INDEX - MIXED ASSET FUND (61-80)	-10.35	-10.35	3.62	1.66	5.64
MPFR INDEX - MIXED ASSET FUND (41-60)	-7.97	-7.97	2.94	1.21	4.24
MPFR INDEX - MIXED ASSET FUND (21-40)	-5.92	-5.92	2.10	0.68	2.77
CONSUMER PRICE INDEX (CPI)	2.56	2.56	1.82	2.51	3.04

¹As at 31 December 2018

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

mpf@f-p.hk

FURTHER INFORMATION

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www.mpratings.com.hk/ratings-methodology

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

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