

# SUN LIFE MPF COMPREHENSIVE SCHEME

## FORM GUIDE



### BRONZE RATING

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

## INVESTMENT

Absolute Performance  
 Risk Rating  
 Risk Adjusted Performance



## FEES & CHARGES

Management Fee Competitiveness  
 Fund Expense Ratio Competitiveness  
 Investment Performance vs Fees



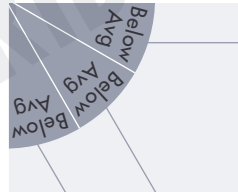
Employer Servicing  
 Member Servicing  
 Communication & Education

## 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 **Sun Life MPF Comprehensive Scheme** (formerly known as The FWD MPF Master Trust Comprehensive 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 Scheme Sponsor is the same sponsor of the Sun Life Rainbow MPF Scheme; a 2019 Gold rated scheme.

## SCHEME FACTS

Scheme Size (\$m)<sup>1</sup>  
**2,241.97**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**12**

No. of Member Benefit Statements (Per Year)  
**1**

Website  
**[www.sunlife.com.hk](http://www.sunlife.com.hk)**

Contact Number  
**3183 1900**

Member Complaint Hotline  
**3183 1900**

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



# SUN LIFE MPF COMPREHENSIVE SCHEME - AVAILABLE FUND CHOICES<sup>2</sup>



## 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)<sup>3</sup>

Growth Portfolio



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

Balanced Growth Portfolio

## DEFAULT INVESTMENT STRATEGY FUND

Core Accumulation Portfolio



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

Stable Growth Portfolio



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

Stable Portfolio

## DEFAULT INVESTMENT STRATEGY FUND

Age 65 Plus Portfolio

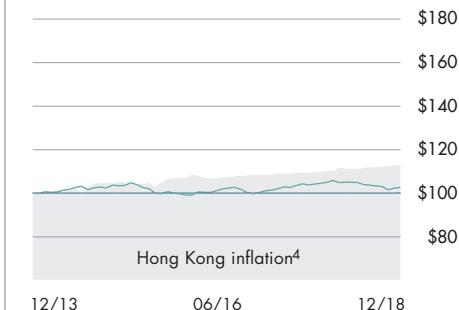
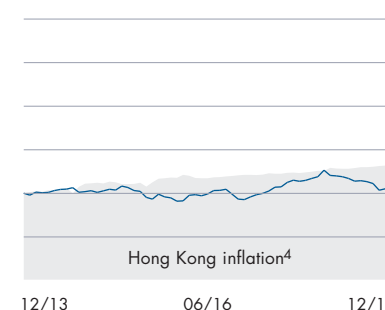
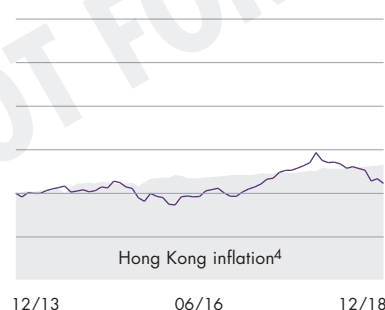
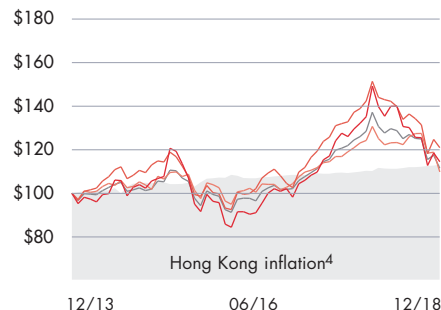


## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

MPF Conservative Portfolio

## GUARANTEED FUND

Capital Guaranteed Portfolio



<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)	-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

<sup>1</sup>As at 31 December 2018

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

## DO YOU NEED ADVICE?

[mpf@f-p.hk](mailto:mpf@f-p.hk)

## FURTHER INFORMATION

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

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

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