

SUN LIFE MPF MASTER TRUST

FORM GUIDE



BRONZE RATING

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

AWARDS



Employers' Choice Voted by employers and is given to the MPF scheme provider demonstrating the highest level of employer satisfaction



10 Year Consistent Performer - Mixed Asset Fund (81-100) The best 10 year risk-adjusted performance within the Mixed Asset Fund (81-100) category

INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

Excellent

Avg

Avg

Avg

Avg

Avg

Employer Servicing
Member Servicing
Communication & Education

SERVICE & EDUCATION

FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

Avg

Avg

Avg

Avg

Avg

Avg

Avg

Avg

Excellent

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 Master Trust (formerly known as the Schroder MPF Master Trust) is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money and are generally well regarded across only **some** key assessment criteria. The Scheme was awarded the 10 Year Consistent Performer award for Mixed Asset Fund (81-100) category in 2020. The Scheme Sponsor is the same sponsor of the Sun Life Rainbow MPF Scheme; a 2020 Gold rated scheme. The same Scheme Sponsor was awarded the Employers' Choice award in both 2019 and 2020.

SCHEME FACTS

Trustee
HSBC Provident Fund Trustee (Hong Kong) Limited

Scheme Size (\$m)¹
1,918.57

Commencement Date
1 Dec 2000

No. of Fund Choices
13

Administrator
BestServe Financial Limited

Scheme Website
www.sunlife.com.hk

Contact Number
2971 0200

Member Complaint Hotline
2971 0200



SUN LIFE MPF MASTER TRUST - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

Schroder MPF Hong Kong Portfolio

EQUITY FUND (ASIA)

Schroder MPF Asian Portfolio

EQUITY FUND (GLOBAL)

Schroder MPF International Portfolio

MIXED ASSET FUND (81-100% EQUITY)³

Schroder MPF Growth Portfolio



MIXED ASSET FUND (61-80% EQUITY)³

Schroder MPF Balanced Investment Portfolio

DEFAULT INVESTMENT STRATEGY FUND

Schroder MPF Core Accumulation Fund



MIXED ASSET FUND (41-60% EQUITY)³

Schroder MPF Stable Growth Portfolio



MIXED ASSET FUND (21-40% EQUITY)³

Schroder MPF Capital Stable Portfolio

DEFAULT INVESTMENT STRATEGY FUND

Schroder MPF Age 65 Plus Fund

BOND FUND

Schroder MPF RMB and HKD Fixed Income Portfolio

Schroder MPF Global Fixed Income Portfolio

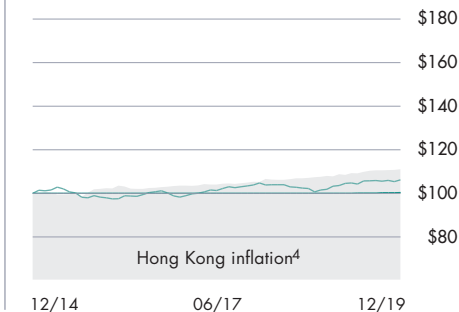
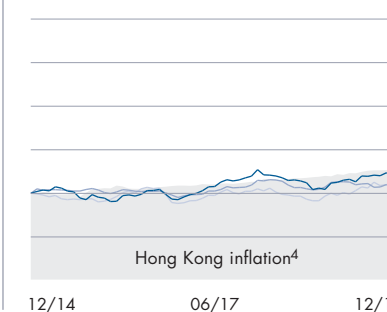
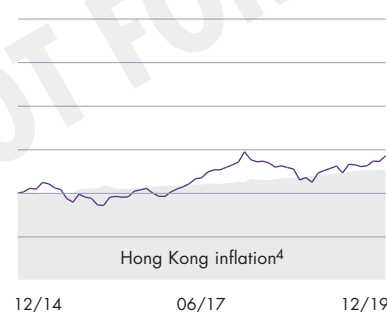
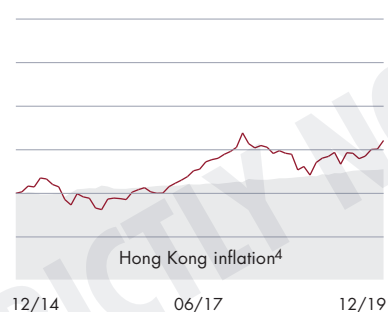
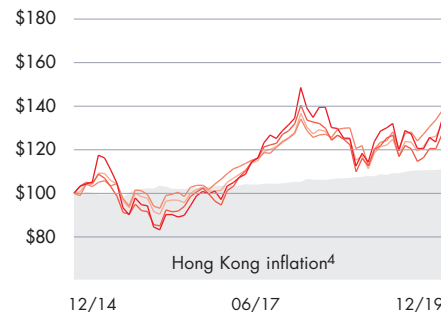


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

Schroder MPF Conservative Portfolio

GUARANTEED FUND

Schroder MPF Capital Guaranteed Portfolio



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)	13.77	13.77	11.12	5.24	4.03
MPFR INDEX - MIXED ASSET FUND (81-100)	16.81	16.81	9.15	5.07	5.11
MPFR INDEX - MIXED ASSET FUND (61-80)	14.18	14.18	7.87	4.26	4.43
MPFR INDEX - MIXED ASSET FUND (41-60)	11.46	11.46	6.31	3.37	3.42
MPFR INDEX - MIXED ASSET FUND (21-40)	8.70	8.70	4.79	2.29	2.36
CONSUMER PRICE INDEX (CPI)	2.86	2.86	2.38	2.12	3.20

¹As at 31 December 2019

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

mpf@f-p.hk

FURTHER INFORMATION

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

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

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