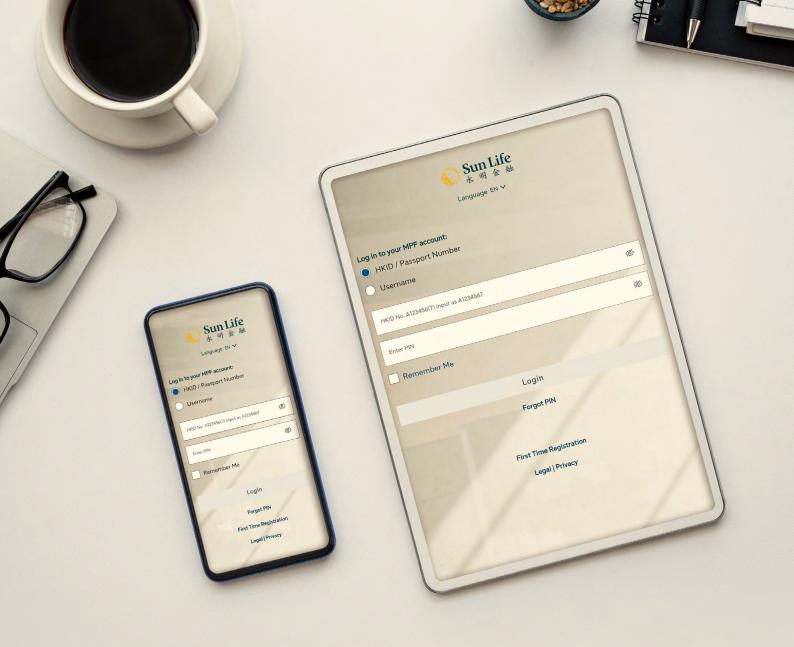


## Sun Life MPF Mobile App

Guide for Members





# Getting Started

Whenever and wherever, always be there for you

#### **Sun Life MPF**

Welcome to Sun Life MPF! Want to enjoy carefree MPF account management?

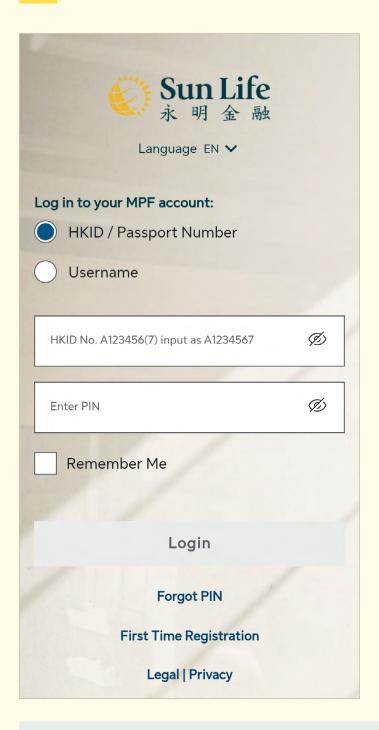
At the Sun Life MPF, we partner with you to make your MPF managing experience quick and convenient.

Follow this step-by step guide and be prepared to be surprised by how simple this can be.

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### 1 Download the App







- Scan the above QR code or Search for "Sun Life MPF" in App Store.
- 2. **Download** the App.
- 3. **Open Sun Life MPF** mobile App after the download is completed.





- Scan the above QR code or Search for "Sun Life MPF" in Google Play Store.
- 2. Download the App.
- 3. Open Sun Life MPF mobile App after the download is completed.



**Tips: You're ready to go!** Explore more of the features of **Sun Life MPF** below.

### **2** First Time Registration

For first time users, please follow the steps below to complete registration. If you have already registered at the Online Pension Services Centre, please login directly by entering your HKID/Passport Number or Username and PIN.



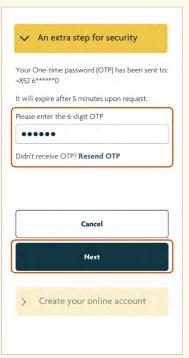


- Select "First Time Registration" at the login page.
- Input your HKID/Passport Number and date of birth with your registered mobile no. / e-mail for receiving One-time password (OTP) → Select Next



**Tips:** If you have not provided us with your mobile no. or email address, you are not able to register the online service.

Please complete the **Change Form** to update your record.





You will receive your One-time password
 (OTP) via SMS/e-mail. Enter the 6-digit OTP
 → Select

Next



**Remarks:** To secure your personal information, the OTP will expire after 5 minutes upon request. Please select **"Resend OTP"** if necessary.

4. Create your username and PIN →
Confirm PIN → Select Submit

Congratulations!
Your registration has completed.



Tips: You can create your own username. It only takes you a few minutes!

### 3 Login and Logout

Almost there! Once you have finished the first time registration, you'll be on the way to enjoy our mobile services.



- 1. Open Sun Life MPF mobile App.
- 2. Input your HKID/Passport Number or Username and PIN.



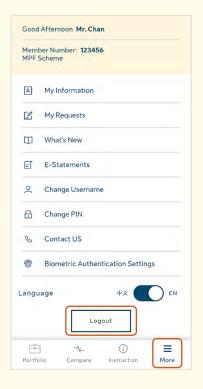
**Tips:** We care about data privacy. Your login details are hidden by default but you can view them whenever needed by selecting the  $\cancel{\text{D}}$  icon.

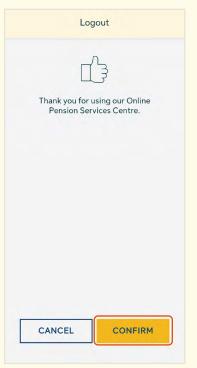
- 3. Check the "Remember Me" box if you want to keep your login details in your device for simpler and faster future login.
- 4. Select Login, that's it!



**Remarks:** If you have forgotten your PIN, you can select **"Forgot PIN"** to receive a One-time password and reset your PIN.

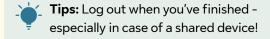








- In the navigation bar at the bottom, select "More".
- 2. Scroll down and select Logout



3. Select **CONFIRM** if you are sure to logout.

### 4 My Account Information

Let's take a deeper look into the functions of Sun Life MPF! Here you can check your account balance, gain/(loss), MPF account portfolio and account details.



1. After logging in, you will be directly taken to the My Portfolio page.



Tips: You can always go back to this page by selecting **Portfolio** in the navigation bar at the bottom.



Tips: You may have more than one MPF account under Sun Life Rainbow MPF Scheme and /or SHKP MPF Employer Sponsored Scheme (if applicable). You can view your overall portfolio under the administration of BestServe Financial Limited ("BestServe"), the administrator of the Scheme at a glance.

2. Tap on particular scheme to view account summary of the scheme.

#### Scroll left and right to view

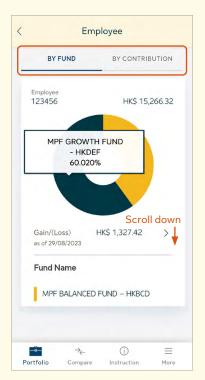


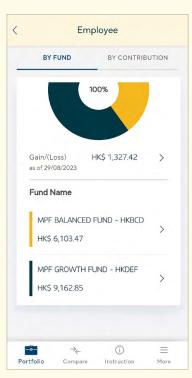
- 3. If you have more than one account under the scheme, you can **view the** information of all accounts here.
- 4. If you have accounts under more than one scheme, you can also **scroll left and right to switch between schemes** after selecting particular scheme.
- 5. Tap on Account Summary to view account details.



**Tips:** You can view details of your MPF Account **by fund** or **by contribution** here, including fund price, asset balance by contribution types, asset allocation and balance by constituent fund, etc.

#### View Account Details by Fund



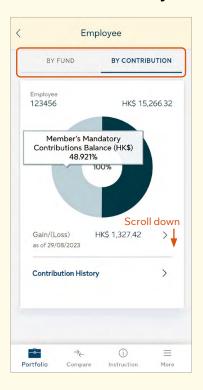


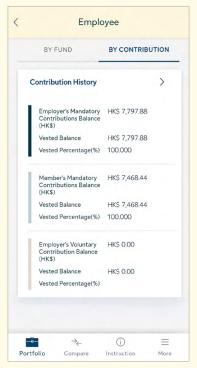
- Tap on the pie to view fund allocation percentage.
- Scroll down to view more constituent fund holdings (if applicable) →
   Tap on > of particular constituent fund to view Fund Price Trend.



**Remarks:** The gain / (loss) here refers to the investment period since account setup date.

#### **View Account Details by Contribution**





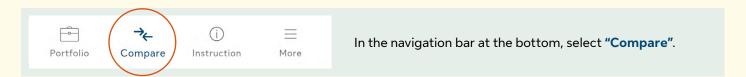
- Tap on the pie to view fund allocation percentage.
- Scroll down to view more contribution history
   → Tap on > to view Contribution Details
   Records.



**Tips:** Here you can view your contribution records in the past **24 months**.

### **5** Compare Funds

The Compare Funds function helps you to get a quick look on comparison of the constituent fund performance under the same scheme.





- 1. You will be taken to the "Compare Funds" page.
- 2. Check the boxes of the constituent funds you would like to compare.



**Tips:** You are allowed to compare up to 5 constituent funds at once.

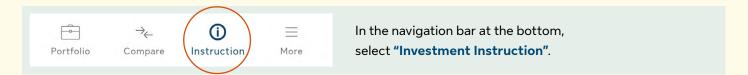
- 3. Select **COMPARE**
- 4. Scroll down to view more details.



**Remarks:** You can also choose the period of comparison, and tap the graph to zoom in.

### 6 Investment Instruction

If you need to change your investment, the following part will walk you through each section of investment instructions step by step to ensure you get the most out of Sun Life MPF.



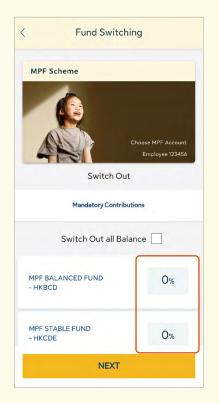


- 1. You will be taken to the Investment Instruction dashboard.
- 2. Here you can see:
  - a Fund Switching
    (Existing Account Balance Only)
  - b Change of Investment Mandate (Future Contributions Only)
  - c Joining Default Investment Strategy (DIS)
  - d Joining Fund Cruiser

    (Only applicable to Sun Life Rainbow MPF
    Scheme members)
- 3. Select the investment instruction you would like to make.

#### 6.1 Investment Instruction - Fund Switching (Existing Account Balance Only)

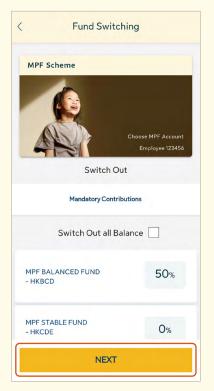
MPF is an investment, so we understand that you may want to change your existing constituent fund holdings from time to time, due to change in life stage, or simply got some investment insight.



- Select "Fund Switching (Existing Account Balance Only)" in the Investment Instruction dashboard.
- 2. Select "OK" after reading the Important Notes.



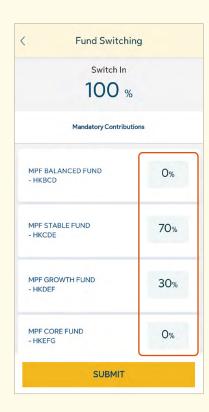
**Important:** Read the "**Important Notes**" carefully before commencing any investment instruction.



- 3. Scroll down to view more constituent funds from your current investment (if any).
- 4. Investment Switch Out: Select your switch out percentage for particular constituent fund(s) by taping the percentage field, or check the "Switch Out all Balance" box → Select NEXT.



**Tips:** You can decide your switch out percentage **by fund / by contribution** type (if applicable).

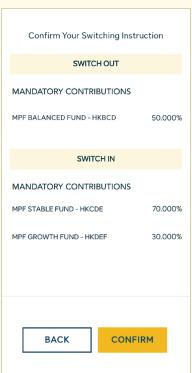


5. **Investment Switch In:** Select your switch in percentage for particular constituent fund(s) by tapping the percentage field → Select SUBMIT.



**Tips:** The total switch-in percentage in each contribution type should equal to 100%.

- 6. Repeat Step 4 and 5 for other contribution type(s) if necessary.
- 7. You will be taken to the **Fund Switching Data Confirmation** page.



8. Read carefully and select **CONFIRM** if you would like to confirm the switching instruction.



**Tips:** If you have second thought after submitting the Fund Switching instruction, please go to "My Requests" to cancel the request by cut-off time. The cut-off time of your MPF scheme has been stated in the "Important Notes" section.



**Remarks:** Fund Switching can only change the investment mix of your current account balance. Investment of any new monies / contributions follows the "Investment Mandate".

#### 6.2 Investment Instruction - Change of Investment Mandate (Future Contributions Only)

If you want/need to change your investment mandate for your future contribution, you can use the **Change Investment Mandate** function.



- Select "Change of Investment Mandate (Future Contributions Only)" in the Investment Instruction dashboard.
- 2. Select "OK" after reading the Important Notes.



**Important:** Read the "**Important Notes**" carefully before commencing any investment instruction.



- 3. Scroll down to view more constituent funds you can choose.
- Select the percentage of your new investment choice(s) by tapping the percentage field → Select NEXT



**Tips:** The total investment mandate percentage in each contribution type should equal to 100%.



5. Repeat Step 3 and 4 for other contribution type(s) if necessary.



**Tips:** You can decide new investment choice(s) **by fund / by contribution type**.

- 6. Select **SUBMIT**.
- 7. You will be taken to the **Change of Investment Mandate Data Confirmation** page.

If your instruction is correct, please click 'Confirm'. If you want to make any changes, please click 'Back'.

Employer's Mandatory Contributions

MPF STABLE FUND - HKCDE 50.000%

MPF GROWTH FUND - HKDEF 50.000%

Change of Investment Mandate will not be applied to Member's Mandatory Contributions, Member's Voluntary Contributions and Employer's Voluntary Contributions.

BACK

CONFIRM

8. Read carefully and select **CONFIRM** if you would like to Confirm the Change of Investment Mandate instruction.



**Tips:** If you have second thought after submitting the Change Investment Mandate, please go to **"My Requests"** to cancel the request by cut-off time. The cut-off time of your MPF scheme has been stated in the **"Important Notes"** section.



**Remarks:** Not just new contributions, any new transfer-in assets from other MPF account(s) will also follow the **Investment Mandate**.

#### 6.3 Investment Instruction - Joining Default Investment Strategy (DIS)

DIS is a ready-made investment arrangement as stipulated in accordance with the Mandatory Provident Fund Schemes Ordinance, consists of two mixed constituent funds.

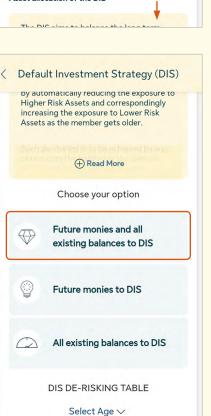


 Select "Joining Default Investment Strategy (DIS)" in the Investment Instruction dashboard.

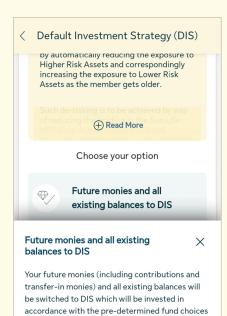
Important: Read the "Important Notes" carefully before

2. Select "OK" after reading the Important Notes.

commencing any investment instruction.



- 3. Scroll down to view the options.
- Choose from the 3 options, "Future monies and all existing balances to DIS", "Future monies to DIS" or "All existing balances to DIS" → Select your chosen option.



Tips: For all DIS options, your investment mandate for future monies and/or existing balances will be changed automatically on your birthday or the business day after your birthday

\_\_\_\_

5. Select **SELECT** 

(for non-business day).

Future monies and all existing balances to DIS

based on your age. The investment mandate for future monies will be changed and existing balance will be switched automatically on your birthday or the business day after your birthday (if

**SELECT** 

the birthday on a non-business day).

I understand my future monies (including contributions and transfer-in monies) and all existing balances will be switched to DIS which will be invested in accordance with the pre-determined fund choices based on my age. The investment mandate for future monies will be changed and existing balance will be switched automatically on my birthday or the business day after my birthday (if the birthday on a non-business day).

Are you sure to join Default Investment Strategy?

Cancel

Confirm

6. Select Confirm to submit your option.

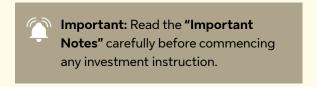
### 6.4 Investment Instruction - Joining Fund Cruiser (Only applicable to Sun Life Rainbow MPF Scheme members)

The Fund Cruiser is a pre-determined asset allocation program, which automatically rebalances your MPF portfolio every year according to your age on your birthday.



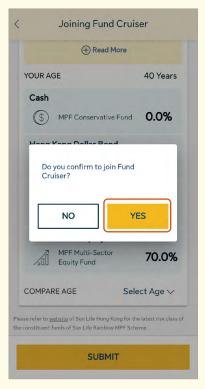


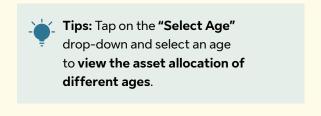
- Select "Joining Fund Cruiser" in the Investment Instruction dashboard.
- Select "OK" after reading the Important Notes.



3. Scroll down to view the **details of asset** allocation based on your current age.



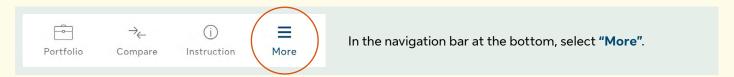


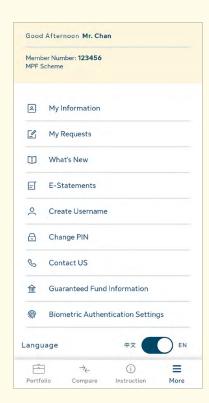


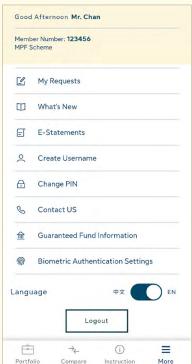
- 4. Select SUBMIT
- 5. Select **YES** to confirm joining fund cruiser.

### 7 More

Can't wait to explore Sun Life MPF mobile App? At the More function, we have integrated with more functions fitting in your need.





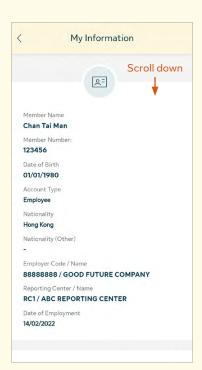


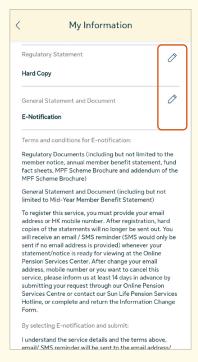
- 1. You will be taken to the **More dashboard**.
- 2. Here you can see:
  - a My Information
  - **b** My Requests
  - c What's New
  - d E-Statements
  - e Change Username
  - f Change PIN
  - g Contact US
  - h Guaranteed Fund Information (applicable to SHKP MPF Employer Sponsored Scheme members only)
  - i Biometric Authentication Settings / Face ID Settings
  - j Language
  - k Logout
- 3. Select what you would like to view or manage.

#### 7.1 More - My Information

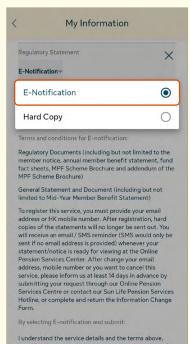
You can view your existing personal information in **My Information**. To change and update your current personal information, you can submit a request to us for all accounts under the same scheme of BestServe's administration at once. Here you can also change how you would like to receive your regulatory / non-regulatory statement.

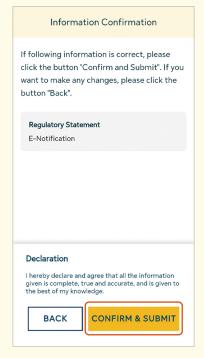






- Here you will see your basic information.
   Scroll down to view more.
- 2. If you have any update, tap the  $\bigcirc$  button of the field.
- Update your information by entering new information or selecting your option from the drop-down menu.
- 4. Select **SUBMIT**
- You will be taken to the Information Confirmation page.
- 6. Select CONFIRM & SUBMIT







**Tips: Go green!** Here you can choose to receive your statements by e-notification.

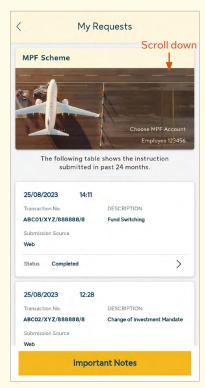


Remarks: If you have registered e-notification, remember to check your designated electronic mail box regularly, including the junk mail box (SMS would only be sent if email address is not provided).

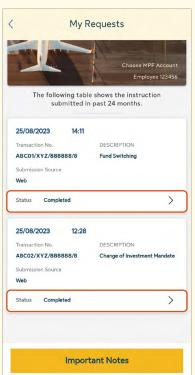
#### 7.2 More - My Requests

**Sun Life MPF** keeps you ahead of your every instruction made within the account via all channels (e.g. web; mobile; paper or IVRS) submitted in the past 24 months.





- 1. Scroll down to view more.
- 2. For particular investment instructions and personal information update, you can view details by selecting  $\gt$ .





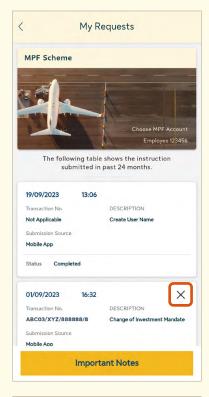
**Tips:** You can view and monitor the below requests in My Requests:

- Create / Change Username
- Change / Forgot PIN
- Fund Switching
- Change of Investment Mandate
- Joining Default Investment Strategy (DIS)
- Joining Fund Cruiser (Only available to Sun Life Rainbow MPF Scheme members)
- Update Personal Information



**Tips: "Status"** is shown for you to monitor the transaction progress.

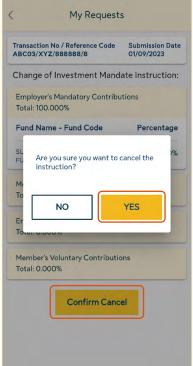
#### **Instruction Cancellation**



- 1. Select  $\times$  to cancel the instruction submitted.
- 2. Select Confirm Cancel



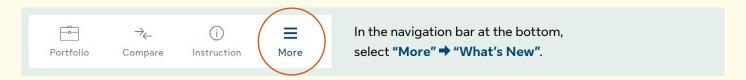
**Tips:** Submitted instructions can only be cancelled before cut-off time. Instructions submitted after the cut-off time will be processed with status changed to "In Progress". Instructions with status of "In Progress" or "Completed" can not be cancelled. The cut-off time of your MPF scheme has been stated in the MPF Scheme Brochure.

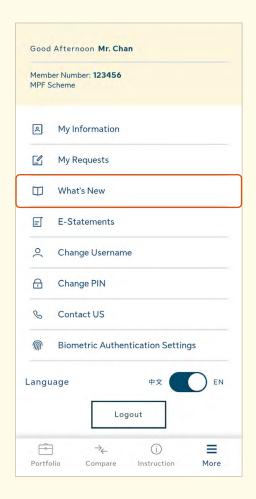


- 3. Select YES if you are sure to cancel the instruction.
- 4. You will see the status changes from "Submitted" to "Cancelled".

#### 7.3 More - What's New

Here we will keep you posted on news and any amendments. Keep an eye on our updates!









**Tips:** Scroll left to view more messages (if applicable).

#### 7.4 More - E-Statements

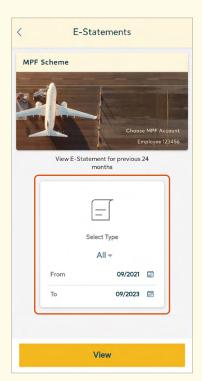
You can now instantly view and download your digital statements in the most eco-friendly and convenient way.

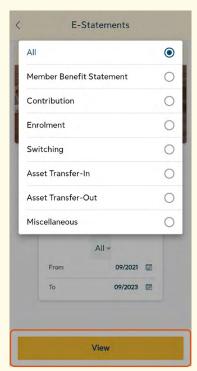


**Tips:** Here you can view your statements issued in the past **24 months**.



In the navigation bar at the bottom, select "More" → "E-Statements".



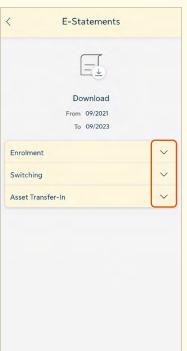


- 1. Choose the **type and period** of the statement.
- 2. Select VIEW



**Remarks:** Do you know what kind of statement you can view here?

- Member Benefit Statement
- Contribution
- Enrolment
- Switching
- Asset Transfer-In/Out
- Miscellaneous

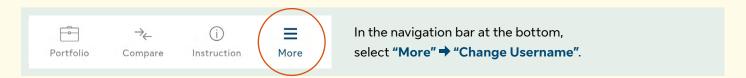


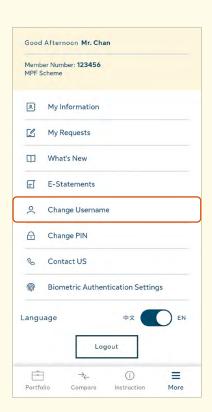


 You can now download to view your e-statement and letters sorted by statement type.

#### 7.5 More - Change Username and PIN

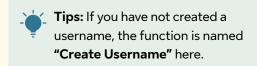
#### **Change Username**







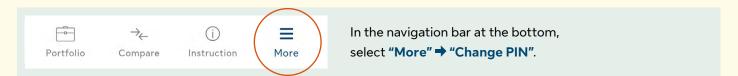
- 1. Input your **new username**.
- 2. Select **CONFIRM**.

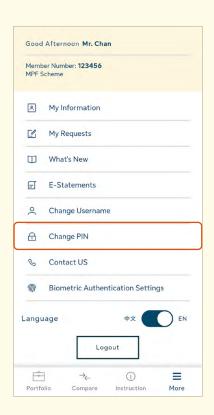




**Tips:** You can read the "Hint" for the requirements of setting a new username.

#### **Change PIN**







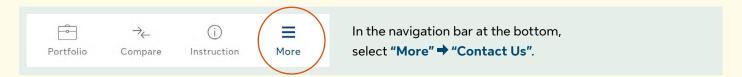
- 1. Input your existing and new PIN.
- 2. Confirm **new PIN** → Select CONFIRM

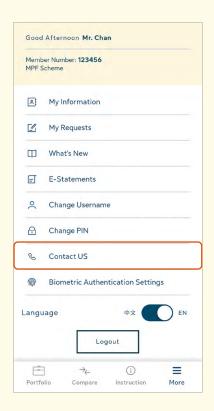


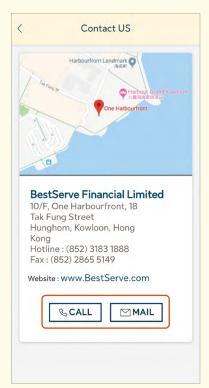
**Tips:** You can read the "Hint" for the requirements of setting a new PIN.

#### 7.6 More - Contact Us

It's always a privilege to serve you. If you have any questions, you can view our contact information in the **Contact Us** page.







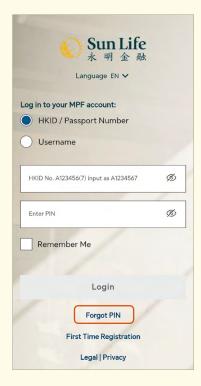
- 1. Here you can view our contact information.
- 2. Select CALL to contact us by phone.
- 3. Select MAIL to contact us by leaving a message.

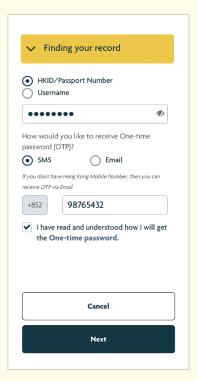


**Tips:** Tap on the map and you will be directly taken to the **Google Map** connected with our location.

### 8 Forgot PIN

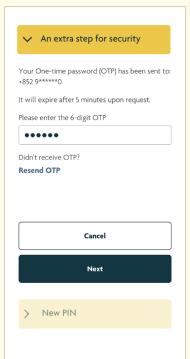
If you have forgotten your password, now you can easily reset a new one by using the One-time password - as simple as the first time registration!

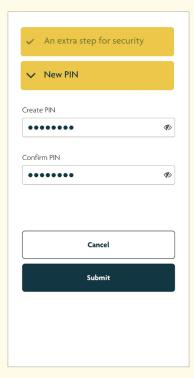




- 1. Select "Forgot PIN" at the login page.
- Input your HKID / Passport Number /
  Username with your registered mobile no. /
  e-mail for receiving One-time password (OTP)

  → Select Next





- Your OTP will be sent to your mobile/e-mail.
   Enter the 6-digit OTP → Select Next
- 4. Create PIN → Confirm PIN → Select Submit

Download and login the Sun Life MPF now to experience more!

Administrator:

**BestServe Financial Limited** 

10<sup>th</sup> Floor, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong

Sun Life Pension Services Hotline: (852) 3183 1888

**SHKP MPF Hotline:** (852) 3183 3183