

Sun Life

Rainbow MPF Scheme

**Online Pension
Services Centre
Guide for Members**

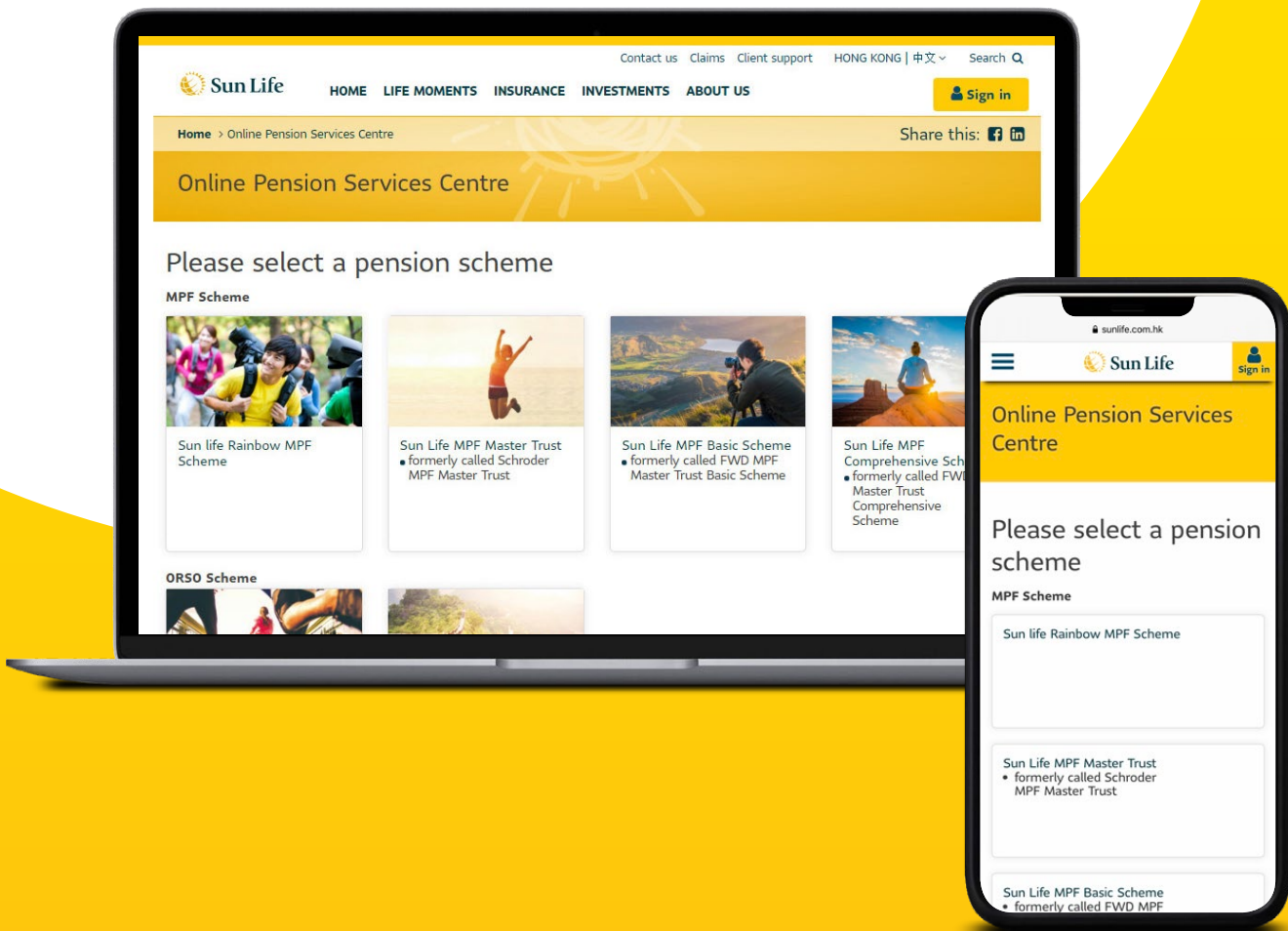


Getting Started

Whenever and Wherever, Always Be There for You

Online Pension Services Centre

Welcome to Online Pension Services Centre! Want to enjoy carefree MPF account management? At the online portal Online Pension Services Centre, we partner with you to make your MPF experience quick and convenient. Follow this step-by-step guide and be prepared to be surprised by how simple this can be.

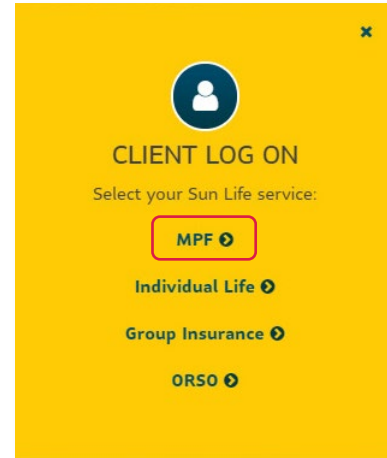
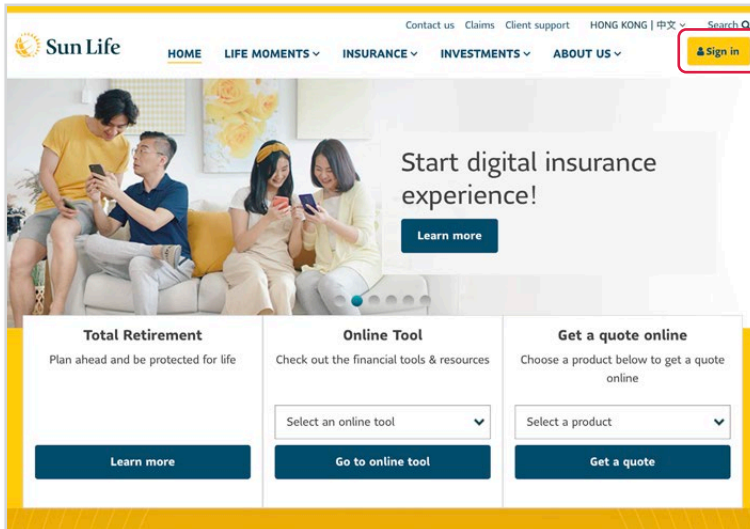


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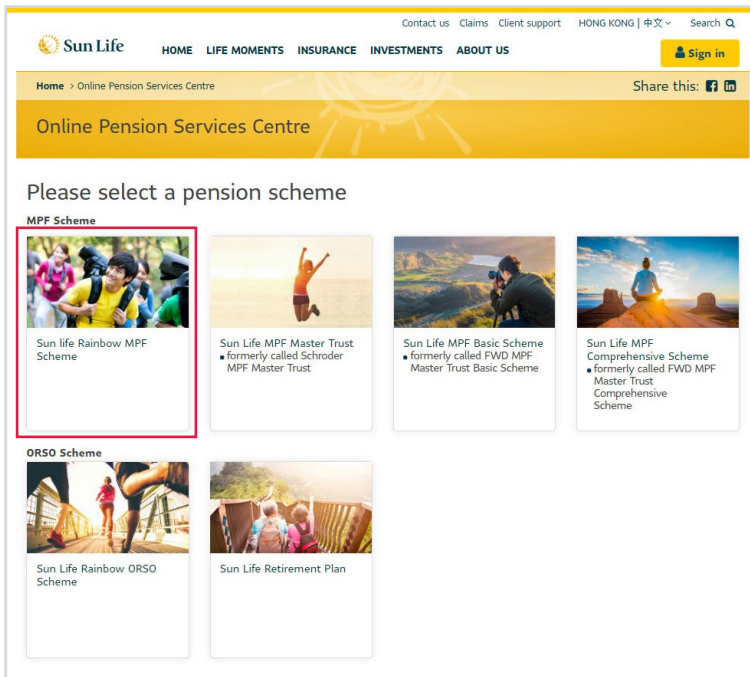
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1 Visit Online Pension Services Centre

1. Visit Sun Life Hong Kong's homepage www.sunlife.com.hk.
2. Select **Sign in** in the navigation bar → select **"MPF"**.



3. Select **"Sun Life Rainbow MPF Scheme"**.

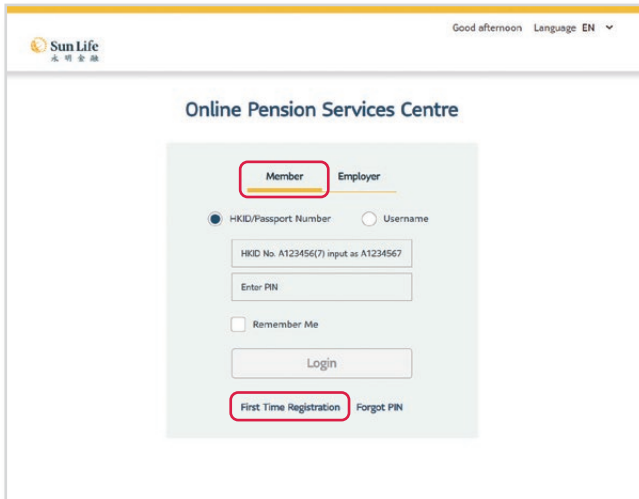


4. Then you have landed to the **Online Pension Services Centre!**

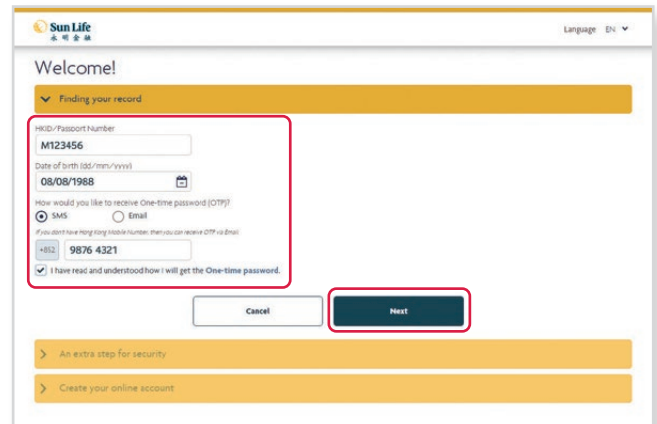
2 First Time Registration

For first time users, please follow the steps below to complete registration. If you have already registered, please login directly.

1. Select **"Member"** at the login page → Select **"First Time Registration"**.

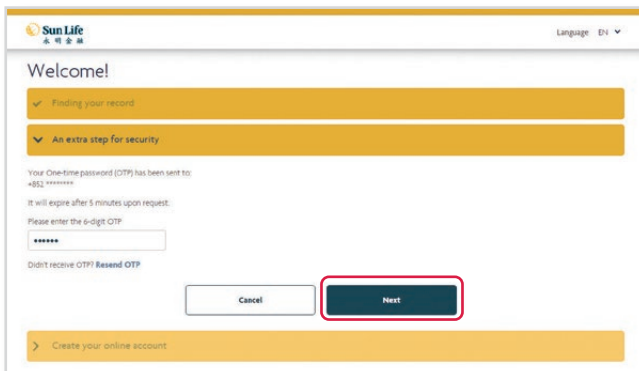


2. Input your **HKID/Passport Number** and **date of birth** with your **registered mobile no. / e-mail** for receiving One-time password (OTP) → Select **Next**.

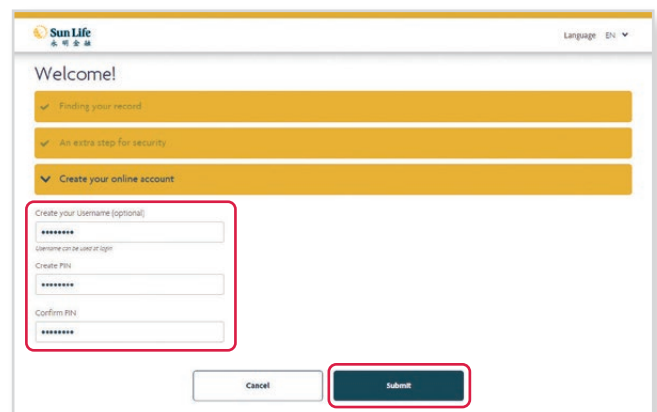


Tips: If you have not provided us with your mobile no. or email address, you are not able to register the online service. Please complete the **"Change of Personal Particular Form"** to update your record.

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



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



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

Congratulations!
Your registration has completed.



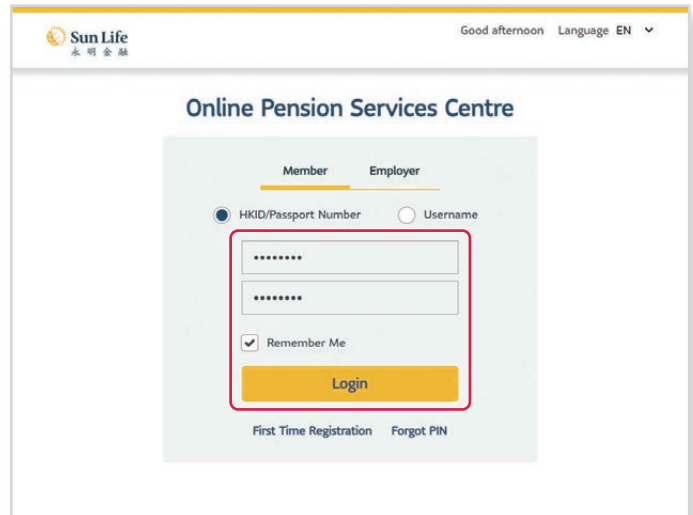
Tips: You can create your own username. **It only takes you a few minutes!**

3 Login and Logout

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

Login

1. Go to **Online Pension Services Centre**.
2. Input your **HKID/Passport Number** or **Username** and **PIN**.
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.

Logout

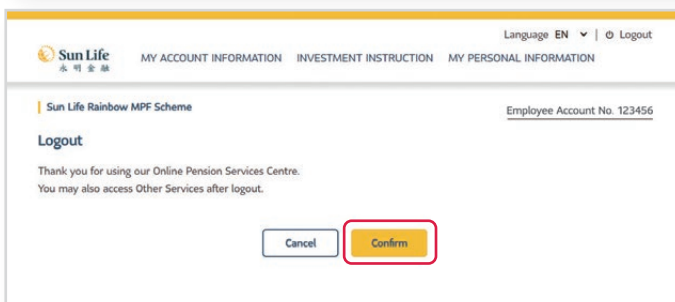
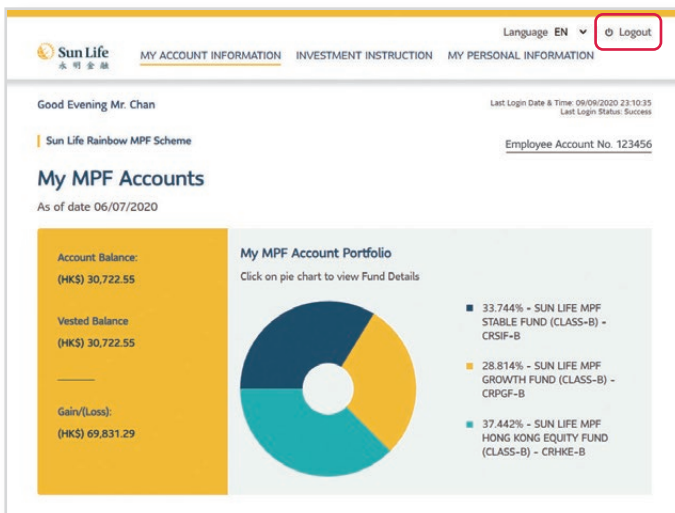
Please log out after visiting the Online Pension Services Centre.

1. Click **"Logout"** in the navigation bar.

Tips: Log out when you've finished - especially in case of a shared device!

2. Select **Confirm** if you are sure to logout.

Remarks: To protect your account information, you will be automatically signed out after being idled for 15 minutes.



4 View Your Portfolio



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.

1. For those who have more than one account, you will be directly landed to the **My Portfolio** page after logging in.
2. Select **>** to view particular account details.

Sun Life Rainbow MPF Scheme		Total (HK\$) 22,502.30
Employee Account No. 12345678	MR CHAN TAI MAN	HK\$ 13,363.99 >
Personal Account No. 12345678	MR CHAN TAI MAN	HK\$ 9,138.31 >



Tips: You can always click the icon **">"** for more details.

3. You can always go back to **My Portfolio** by selecting **"HOME"** in the navigation bar.

Account Balance: (HK\$) 13,363.99

Vested Balance (HK\$) 13,363.99

Gain/(Loss): (HK\$) 102.06

My MPF Account Portfolio
Click on pie chart to view Fund Details

- 40.824% - SUN LIFE MPF HONG KONG DOLLAR BOND FUND (CLASS-B) - CRFIG-B
- 9.894% - SUN LIFE MPF RMB AND HKD FUND (CLASS-B) - SLRMB-B
- 21.084% - SUN LIFE FTSE MPF HONG KONG INDEX FUND (CLASS-B) - SLTHI-B

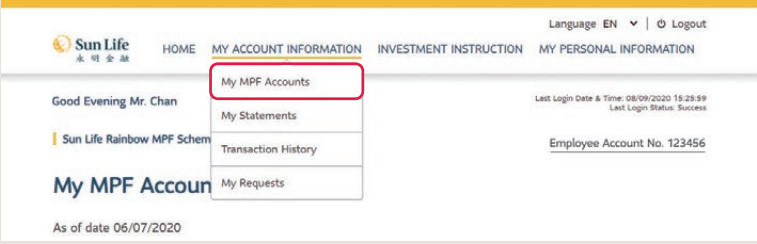


Tips: You can also switch between accounts by selecting the **Account No. drop-down menu**.

5 My Account Information

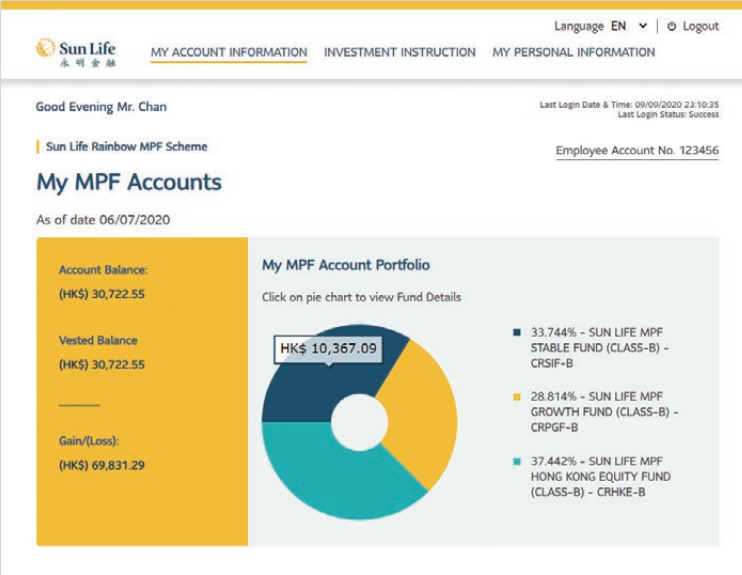
5.1 My Account Information - My MPF Accounts

After logging in, if you have only one account, you will be directly landed to the **My MPF Accounts** page. Here you can check your account balance, gain/(loss), MPF account portfolio and account details.



In the navigation bar, select **“My Account Information”** → **“My MPF Accounts”**.


My MPF Accounts Pie Chart



Account Balance: (HK\$) 30,722.55
Vested Balance (HK\$) 30,722.55
Gain/(Loss): (HK\$) 69,831.29

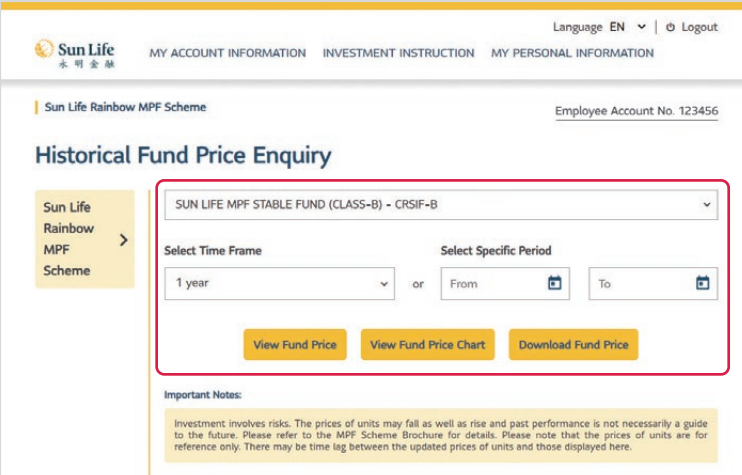
My MPF Account Portfolio
Click on pie chart to view Fund Details

Fund Name	Percentage
SUN LIFE MPF STABLE FUND (CLASS-B) - CRSIF-B	33.744%
SUN LIFE MPF GROWTH FUND (CLASS-B) - CRPGF-B	28.814%
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B) - CRHKE-B	37.442%



Tips: You can mouse-over on the pie chart to view fund balance. You can also click on the pie chart for the **Historical Fund Price**.

Historical Fund Price Enquiry



SUN LIFE MPF STABLE FUND (CLASS-B) - CRSIF-B


Select Time Frame: 1 year | Select Specific Period: From [] To []

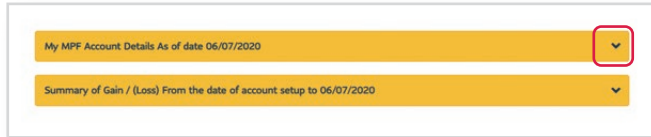
View Fund Price | **View Fund Price Chart** | **Download Fund Price**

Important Notes:
Investment involves risks. The prices of units may fall as well as rise and past performance is not necessarily a guide to the future. Please refer to the MPF Scheme Brochure for details. Please note that the prices of units are for reference only. There may be time lag between the updated prices of units and those displayed here.

1. Select **particular constituent fund** and **time frame / specific period**.
2. Select **View Fund Price** / **View Fund Price Chart** to view details; or
3. Select **Download Fund Price** to download historical fund price in CSV format.

My MPF Account Details


1. Scroll down in the **My MPF Accounts** page.
2. In the **My MPF Accounts** page, select  to view details.



Fund Name	Fund Code	Unit Price (HK\$)	Total Number of Units	Employer's Mandatory Contribution Balance (HK\$)	Member's Mandatory Contribution Balance (HK\$)	Employer's Voluntary Contribution Balance (HK\$)	Member's Voluntary Contribution Balance (HK\$)	Asset Allocation	Balance (HK\$)
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	1.0000	10,367.0843	4,876.38	4,823.28	0.00	667.43	33.744%	10,367.09
SUN LIFE MPF GROWTH FUND (CLASS-B)	CRPGF-B	2.8765	3,077.4968	4,098.62	4,054.91	0.00	698.89	28.814%	8,852.42
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	5.9876	1,921.1441	5,364.15	5,306.18	0.00	832.71	37.442%	11,503.04
Account Balance (HK\$)				14,339.15	14,184.37	0.00	2,199.03	100.000%	30,722.55
Vested Balance (HK\$)				14,339.15	14,184.37	0.00	2,199.03		30,722.55
Vested Percentage (%)				100.000%	100.000%	0.000%	100.000%		

Tips: You can view details of your MPF Account at **"My MPF Account Details"**, including fund price, total no. of units, asset balance by contribution types, asset allocation and balance by constituent fund.

Summary of Gain / (Loss)

1. Scroll down in the **My MPF Accounts** page → Select  to view the **summary of gain / (loss)**.
2. Select **Gain / (Loss) Details** for more details.

Vested Balance (HK\$)	14,339.15	14,184.37	0.00	2,199.03	30,722.55
Vested Percentage (%)	100.000%	100.000%	0.000%	100.000%	



Account Balance (HK\$) (A)	30,722.55
Net Cash Inflow/Outflow (HK\$) (B)	
1. Total Subscription Amount (HK\$)	335,166.76
2. Total Redemption Amount (HK\$)	(344,390.43)
Net Cash Inflow/Outflow Amount (HK\$)	(29,223.67)
Gain/(Loss) (HK\$) (C) = (A) - (B)	69,831.29



Gain/(Loss) Details

Gain/(Loss): HK\$ 69,831.29
From the date of account setup to 06/07/2020

Fund Name	Fund Code	Opening Account Balance in Units	Opening Account Balance (HK\$) (i)	Net Cash Inflow/Outflow Amount* (HK\$) (ii)	Closing Account Balance in Units	Closing Account Balance (HK\$) (iii)	Gain/(Loss) During the Period (HK\$) (iv)=(iii)-(i)-(ii)
SUN LIFE MPF CONSERVATIVE FUND (CLASS-B)	CRICF-B	0.0000	0.00	16,010.30	0.0000	0.00	(16,010.30)
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	0.0000	0.00	318,660.04	10,367.0843	10,367.09	(308,292.95)
SUN LIFE MPF BALANCED FUND (CLASS-B)	CRBPF-B	0.0000	0.00	12,153.66	0.0000	0.00	(12,153.66)
SUN LIFE MPF GROWTH FUND (CLASS-B)	CRPGF-B	0.0000	0.00	121,753.14	3,077.4968	8,852.42	(112,900.72)
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	0.0000	0.00	198,600.51	1,921.1441	11,503.04	(187,097.47)
SUN LIFE REA MPF STABLE GROWTH FUND (CLASS-B)	SLR55-B	0.0000	0.00	32,379.54	0.0000	0.00	(32,379.54)
Gain/(Loss): HK\$							69,831.29

* Net Cash Inflow / (Outflow) Amount = (Contribution and Transfer In - Withdrawal and Transfer Out) during the period

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

5.2 My Account Information - My Statements

In the **My Statements** page, you can now 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, select **"My Account Information"** → **"My Statements"**.

1. Choose the **type and period** of the statement.

2. Select **View Statement**.



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

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

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

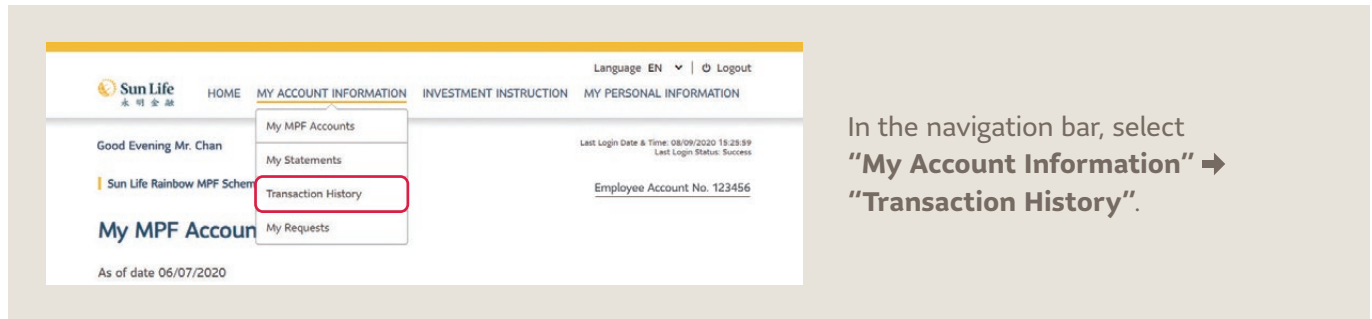
Member Benefit Statement

- Member Benefit Statement (31/12/2019) [Download]
- Member Benefit Statement [Download]
- Quarterly Update [Download]
- Member Newsletter [Download]
- Member Benefit Statement (30/06/2019)
- Member Benefit Statement (31/12/2018)
- Member Benefit Statement (30/06/2018)

Glossary

5.3 My Account Information - Transaction History

You can view your transaction history, e.g. regular contribution, transfer in/out asset and bonus rebate released, in the past 24 months to clearly keep track of what transaction you have done.



1. Select ▼ to view each transaction detail.

Contribution Period from <dd/mm/yyyy> to <dd/mm/yyyy>	Employer's Mandatory Contribution Account (HK\$)	Member's Mandatory Contribution Account (HK\$)	Employer's Voluntary Contribution Account (HK\$)	Member's Voluntary Contribution Account (HK\$)	Special Disciplined Services Contribution (HK\$)	Total Amount (HK\$)
01/02/2020 To 29/02/2020	52.95	0.00	0.00	0.00	0.00	52.95 ▼
01/01/2020 To 31/01/2020	6.75	0.00	0.00	0.00	0.00	6.75 ▼
01/09/2019 To 30/09/2019	6.75	0.00	0.00	0.00	0.00	6.75 ▼

Remarks: Do you know there can be different transactions in your MPF account?

- Regular Contribution
- Bonus Rebate Released
- Contribution Surcharge
- Withdrawal Details
- Transfer-in Asset
- Transfer-out Asset
- Employee Choice Transfer-in Asset



Contribution Period from <dd/mm/yyyy> to <dd/mm/yyyy>	Employer's Mandatory Contribution Account (HK\$)	Member's Mandatory Contribution Account (HK\$)	Employer's Voluntary Contribution Account (HK\$)	Member's Voluntary Contribution Account (HK\$)	Special Disciplined Services Contribution (HK\$)	Total Amount (HK\$)
01/02/2020 To 29/02/2020	52.95	0.00	0.00	0.00	0.00	52.95 ▲

Dealing Date 06/03/2020			
Fund Name	Fund Code	No. of Units	Unit Price (HK\$)
SUN LIFE MPF CORE ACCUMULATION FUND	SLDCA-B	47.4207	1.1166

01/01/2020 To 31/01/2020	6.75	0.00	0.00	0.00	0.00	6.75 ▼
01/09/2019 To 30/09/2019	6.75	0.00	0.00	0.00	0.00	6.75 ▼
01/08/2019 To 31/08/2019	37.45	0.00	0.00	0.00	0.00	37.45 ▼

5.4 My Account Information - My Requests

Apart from your transaction history, our Online Pension Services Centre keeps you ahead of your every instruction made within the account via all channels (e.g. web; mobile app; paper or IVRS) submitted in the past 24 months.

In the navigation bar, select **"My Account Information"** → **"My Requests"**.

The following table shows the instruction submitted in past 24 months. You can click ">" to check details.

Transaction No.	Date/Time	Transaction Description	Status	Submission Source
	10/09/2020 13:18	Change User Name	Completed	Web
963500	14/01/2019	Change of Personal Information	Completed	Web >
851767	09/07/2018	Change of Investment Mandate	Completed	Web >
851761	09/07/2018	Fund Switching	Completed	Web >

Transaction No.

Status Submission Source



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
- Update Personal Information



Tips: **"Status"** is shown for you to monitor the transaction progress. In general, instructions we received before cut-off time will be processed on the same calendar day. If the instruction is submitted after the cut-off time or submitted on a non-dealing day, it will be processed on the next dealing day.



Important: For Sun Life Rainbow MPF Scheme, **cut-off time is 4:00 p.m.** on every calendar day.

View Details

- For particular investment instructions and personal information update, you can view details by selecting ➤.

Sun Life Rainbow MPF Scheme Employee Account No. 123456

My Requests

The following table shows the instruction submitted in past 24 months. You can click ">" to check details.

Transaction No.	Date/Time	Transaction Description	Status	Submission Source
	10/09/2020 13:18	Change User Name	Completed	Web
	10/09/2020 13:18	Change User Name	Completed	Web
	10/09/2020 12:57	Create User Name	Completed	Web
CUS01/OPS/00583830/21	09/07/2020 16:20	Joined DIS*(for both Future Monies and All Existing Balances)	Cancelled	Web
963500	14/01/2019	Change of Personal Information	Completed	Web
851767	09/07/2018	Change of Investment Mandate	Completed	Web



Sun Life Rainbow MPF Scheme Employee Account No. 123456

My Requests

Transaction No./Reference Code: 888888 Effective Date: 10/07/2018

Change of Investment Mandate Instruction:

Fund Name	Fund Code	Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	0.000	0.000	0.000
SUN LIFE MPF GROWTH FUND (CLASS-B)	CRPGF-B	0.000	0.000	0.000
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	0.000	0.000	0.000
Total		0.000%	0.000%	0.000%

Instruction Cancellation

- Select ✕ to cancel the instruction submitted.

Sun Life Rainbow MPF Scheme Employee Account No. 123456

My Requests

The following table shows the instruction submitted in past 24 months. You can click ">" to check details.

Transaction No.	Date/Time	Transaction Description	Status	Submission Source
CUS01/OPS/00583830/22	09/09/2020 16:21	Joined DIS*(for both Future Monies and All Existing Balances)	Submitted	Web
CUS01/OPS/00583830/21	09/09/2020 16:20	Joined DIS*(for both Future Monies and All Existing Balances)	Cancelled	Web
963500	14/01/2019	Change of Personal Information	Completed	Web
851767	09/07/2018	Change of Investment Mandate	Completed	Web
851761	09/07/2018	Fund Switching	Completed	Web

- Select **Confirm Cancel**.

My Requests

Transaction No./Reference Code: CUS01/OPS/00583830/23 Submission Date: 09/09/2020

Change of Investment Mandate Instruction:

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF GUARANTEED FUND	SLGF-B	50.000	0.000	0.000	0.000
SUN LIFE MPF HONG KONG DOLLAR BOND FUND (CLASS-B)	CRFG-B	50.000	0.000	0.000	0.000
Total		100.000%	0.000%	0.000%	0.000%

Back Confirm Cancel

Please refer to [website](#) of Sun Life Hong Kong for the latest risk class of the constituent funds of Sun Life Rainbow MPF Scheme.

- Select **Yes** if you are sure to cancel the instruction.

My Requests

The following table shows the instruction submitted in past 24 months. You can click ">" to check details.

Transaction No.	Date/Time	Transaction Description	Status	Submission Source
CUS01/OPS/00583830/22	09/09/2020 16:21	Joined DIS*(for both Future Monies and All Existing Balances)	Submitted	Web
CUS01/OPS/00583830/21	09/09/2020 16:20	Joined DIS*(for both Future Monies and All Existing Balances)	Cancelled	Web
963500	14/01/2019	Change of Personal Information	Completed	Web
851767	09/07/2018	Change of Investment Mandate	Completed	Web
851761	09/07/2018	Fund Switching	Completed	Web

Are you sure you want to cancel the instruction?

No Yes

- You will see the status changes from "Submitted" to "Cancelled".

My Requests

The following table shows the instruction submitted in past 24 months. You can click ">" to check details.

Transaction No.	Date/Time	Transaction Description	Status	Submission Source
CUS01/OPS/00583830/21	09/09/2020 16:20	Joined DIS*(for both Future Monies and All Existing Balances)	Cancelled	Web
963500	14/01/2019	Change of Personal Information	Completed	Web
851767	09/07/2018	Change of Investment Mandate	Completed	Web
851761	09/07/2018	Fund Switching	Completed	Web

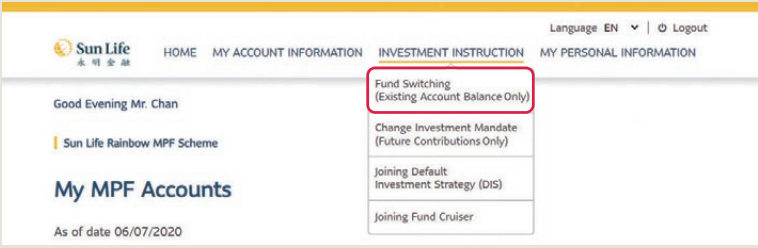


Tips: Submitted instructions can only be cancelled before cut-off time. Instructions submitted after the cut-off time will be processed with status changed to "In Progress". Instructions with status of "In Progress" or "Completed" can not be cancelled.

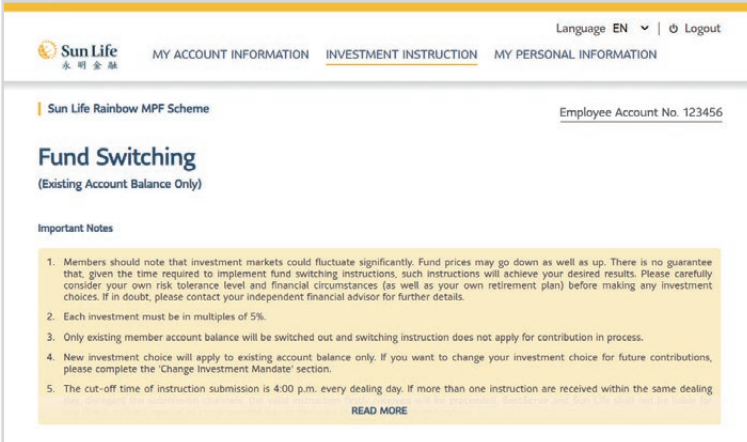
6 Investment Instruction

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.




In the navigation bar, select **“Investment Instruction”** → **“Fund Switching (Existing Account Balance Only)”**.



Important Notes

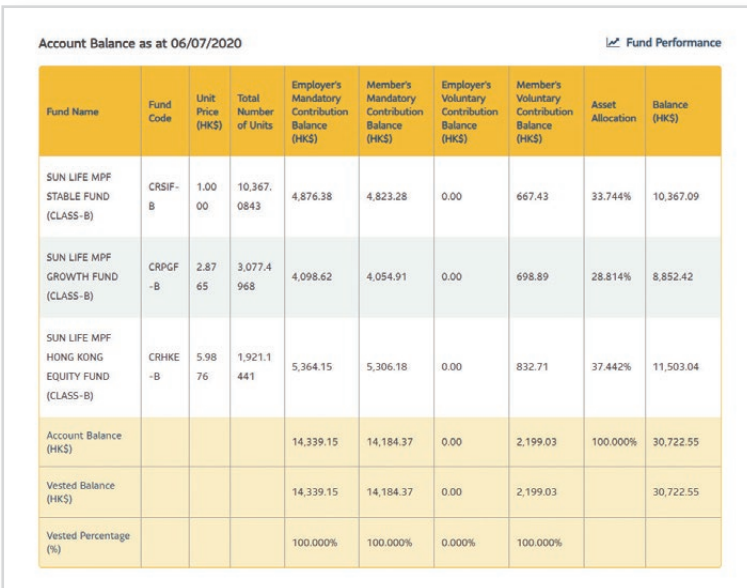
- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- Each investment must be in multiples of 5%.
- Only existing member account balance will be switched out and switching instruction does not apply for contribution in process.
- New investment choice will apply to existing account balance only. If you want to change your investment choice for future contributions, please complete the 'Change Investment Mandate' section.
- The cut-off time of instruction submission is 4:00 p.m. every dealing day. If more than one instruction are received within the same dealing day, the last instruction received will be the one that is implemented.

[READ MORE](#)




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

1. Scroll down and view your **account balance** for reference.



Fund Name	Fund Code	Unit Price (HK\$)	Total Number of Units	Employer's Mandatory Contribution Balance (HK\$)	Member's Mandatory Contribution Balance (HK\$)	Employer's Voluntary Contribution Balance (HK\$)	Member's Voluntary Contribution Balance (HK\$)	Asset Allocation	Balance (HK\$)
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	1.0000	10,367.0843	4,876.38	4,823.28	0.00	667.43	33.744%	10,367.09
SUN LIFE MPF GROWTH FUND (CLASS-B)	CRPGF-B	2.8765	3,077.4968	4,098.62	4,054.91	0.00	698.89	28.814%	8,852.42
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	5.9876	1,921.1441	5,364.15	5,306.18	0.00	832.71	37.442%	11,503.04
Account Balance (HK\$)				14,339.15	14,184.37	0.00	2,199.03	100.000%	30,722.55
Vested Balance (HK\$)				14,339.15	14,184.37	0.00	2,199.03		30,722.55
Vested Percentage (%)				100.000%	100.000%	0.000%	100.000%		



Tips: View your existing balance before commencing new investment instruction.

2. **Investment Switch Out:** Select your switch out percentage for particular constituent fund(s) by selecting the “↓” drop-down or check the “Switch Out all Balance” box → Select **Next Step**.

Please select your switch out percentage:

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
Switch Out all Balance <input type="checkbox"/>					
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	50 ▼	0 ▼	0	0 ▼
SUN LIFE MPF GROWTH FUND (CLASS-B)	CRPGF-B	0 ▼	0 ▼	0	0 ▼
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	0 ▼	0 ▼	0	0 ▼

Next Step



Tips: You can decide your switch out percentage by fund / by contribution type.

3. **Investment Switch In:** Select your switch in percentage for particular constituent fund(s) by selecting the “↓” drop-down → Select **Submit**.

Please select your switch in percentage:

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF CONSERVATIVE FUND (CLASS-B)	CRCPF-B	0 ▼	0	0	0
SUN LIFE MPF GUARANTEED FUND	SLGF-B	70 ▼	0	0	0
SUN LIFE MPF HONG KONG DOLLAR BOND FUND (CLASS-B)	CRFIG-B	30 ▼	0	0	0
SUN LIFE MPF GLOBAL BOND FUND (CLASS-B)	SLFGB-B	0 ▼	0	0	0
SUN LIFE MPF HONG KONG EQUITY FUND (CLASS-B)	CRHKE-B	0 ▼	0	0	0
SUN LIFE MPF GREATER CHINA EQUITY FUND (CLASS-B)	SLIHC-B	0 ▼	0	0	0
SUN LIFE MPF CORE ACCUMULATION FUND	SLCA-B	0 ▼	0	0	0
SUN LIFE MPF AGE 65 PLUS FUND	SL65-B	0 ▼	0	0	0
Total :		100%	0%	0%	0%

Important Notes:
Investment involves risk. Past performance is not necessarily a guide to future performance. Please refer to the MPF Scheme Brochure for further details.

Reset All **Submit**

Please refer to [website](#) of Sun Life Hong Kong for the latest risk class of the constituent funds of Sun Life Rainbow MPF Scheme.



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

4. You will be taken to the **Fund Switching Data Confirmation** page.

Language EN | Logout

Sun Life 永明金融

MY ACCOUNT INFORMATION | **INVESTMENT INSTRUCTION** | MY PERSONAL INFORMATION

Sun Life Rainbow MPF Scheme Employee Account No. 123456

Fund Switching Data Confirmation

Please read the Important Notes before you confirm your instruction. If your instruction is correct, please click the button "Confirm & Submit". If you want to make any changes, please click the button "Cancel".

Important Notes

- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- Each investment must be in multiples of 5%.
- Only existing member account balance will be switched out and switching instruction does not apply for contribution in process.
- New investment choice will apply to existing account balance only. If you want to change your investment choice for future contributions, please complete the 'Change Investment Mandate' section.
- The cut-off time of instruction submission is 4:00 p.m. every dealing day. If more than one instruction are received within the same dealing day, the instruction received last will be the effective instruction.

[READ MORE](#)

Switch Out Instruction

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF STABLE FUND (CLASS-B)	CRSIF-B	50.000	-	-	-

Switch In Instruction

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF GUARANTEED FUND	SLGF-B	70.000	-	-	-
SUN LIFE MPF HONG KONG DOLLAR BOND FUND (CLASS-B)	CRFIG-B	30.000	-	-	-
Total		100.000%	0.000%	0.000%	0.000%

Investment involves risk. Past performance is not necessarily a guide to future performance. Please refer to the MPF Scheme Brochure for further details.

Declaration

I, the Member, hereby authorise the Trustee of Sun Life Rainbow MPF Scheme (the 'Scheme') to execute the above investment instruction for my account. I have read the latest MPF Scheme Brochure of the Scheme and understand that it is a general guide and does not constitute investment advice. I also agree the Terms and Conditions.



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.

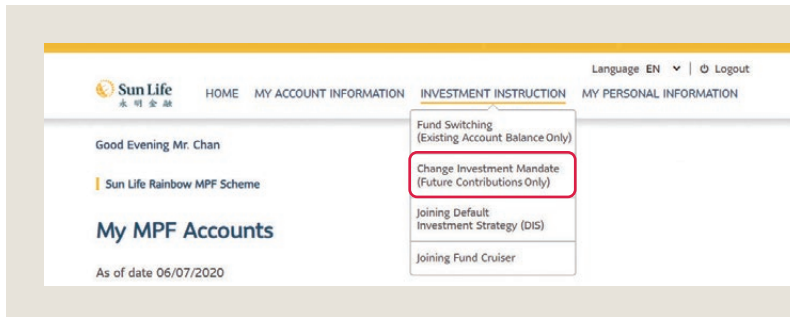


Remarks: Fund Switching can only change the investment mix of your current account balance. Investment of any new monies / contributions follows the **"Investment Mandate"**.

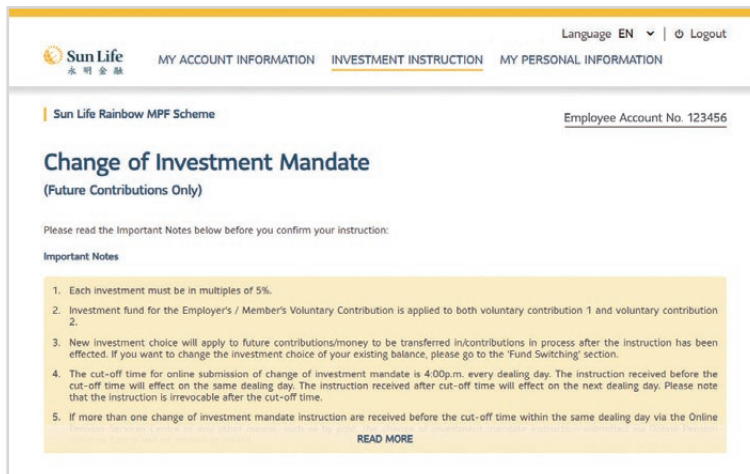
5. Scroll down, read carefully and select **Confirm & Submit** if you would like to confirm the switching instruction.

6.2 Investment Instruction – Change Investment Mandate (Future Contribution Only)

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

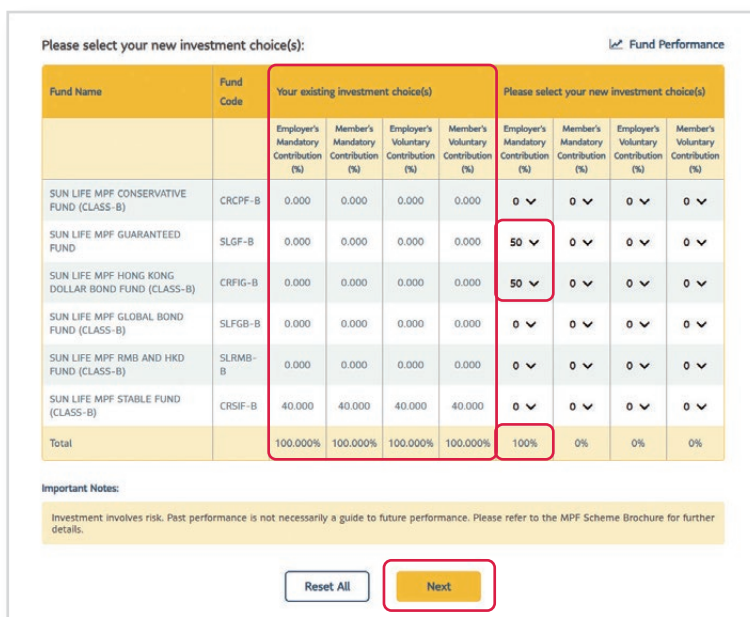


In the navigation bar, select **“Investment Instruction”** → **“Change Investment Mandate”** (Future Contributions Only).



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

1. Select your new investment choice(s) by selecting the “↓” drop-down → Select **Next**



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

2. You will be taken to the **Change of Investment Mandate Data Confirmation** page.

Language EN | Logout

MY ACCOUNT INFORMATION | **INVESTMENT INSTRUCTION** | MY PERSONAL INFORMATION

Sun Life Rainbow MPF Scheme | Employee Account No. 123456

Change of Investment Mandate Data Confirmation

Please read the Important Notes before you confirm your instruction. If your instruction is correct, please click the button "Confirm & Submit". If you want to make any changes, please click the button "Cancel".

Important Notes

1. Each investment must be in multiples of 5%.
2. Investment fund for the Employer's / Member's Voluntary Contribution is applied to both voluntary contribution 1 and voluntary contribution 2.
3. New investment choice will apply to future contributions/money to be transferred in/contributions in process after the instruction has been effected. If you want to change the investment choice of your existing balance, please go to the "Fund Switching" section.
4. The cut-off time for online submission of change of investment mandate is 4:00p.m. every dealing day. The instruction received before the cut-off time will effect on the same dealing day. The instruction received after cut-off time will effect on the next dealing day. Please note that the instruction is irrevocable after the cut-off time.
5. If more than one change of investment mandate instruction are received before the cut-off time within the same dealing day via the Online

[READ MORE](#)

3. Scroll down, read carefully and select **Confirm & Submit** if you would like to confirm the Change of Investment Mandate instruction.

Selected new Investment Mandate:

Fund Name	Fund Code	Employer's Mandatory Contribution (%)	Member's Mandatory Contribution (%)	Employer's Voluntary Contribution (%)	Member's Voluntary Contribution (%)
SUN LIFE MPF GUARANTEED FUND	SLGF-B	50.000	0.000	0.000	0.000
SUN LIFE MPF HONG KONG DOLLAR BOND FUND (CLASS-B)	CRFIG-B	50.000	0.000	0.000	0.000
Total		100.000%	0.000%	0.000%	0.000%

Investment involves risk. Past performance is not necessarily a guide to future performance. Please refer to the MPF Scheme Brochure for further details.

Declaration
I, the Member, hereby authorise the Trustee of Sun Life Rainbow MPF Scheme (the "Scheme") to execute the above investment instruction for my account. I have read the latest MPF Scheme Brochure of the Scheme and understand that it is a general guide and does not constitute investment advice. I also agree the Terms and Conditions.



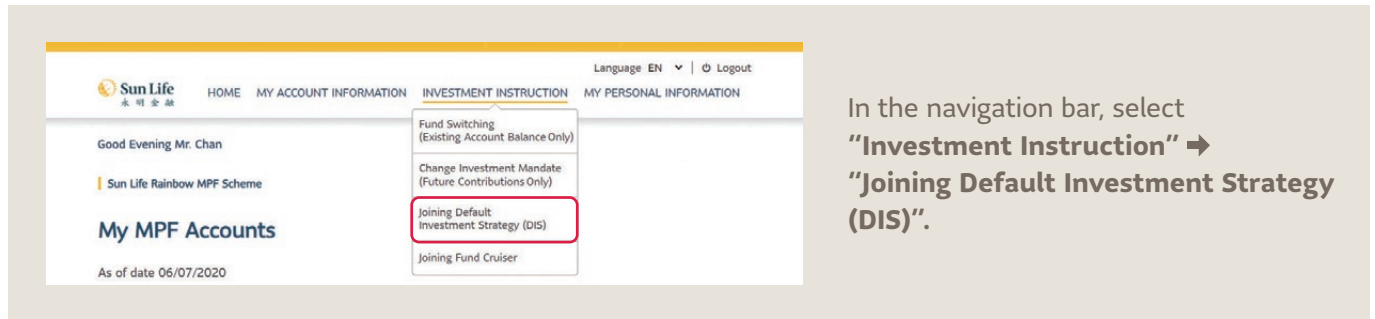
Tips: If you have second thought after submitting the Change Investment Mandate, please go to **"My Requests"** to cancel the request by cut-off time.



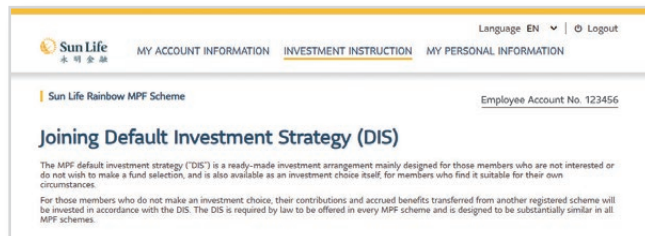
Remarks: Not just new contributions, transfer-in assets from other MPF account(s) will also follow the **Investment Mandate**.

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 asset constituent funds, **the Sun Life MPF Core Accumulation Fund and the Sun Life MPF Age 65 Plus Fund**.



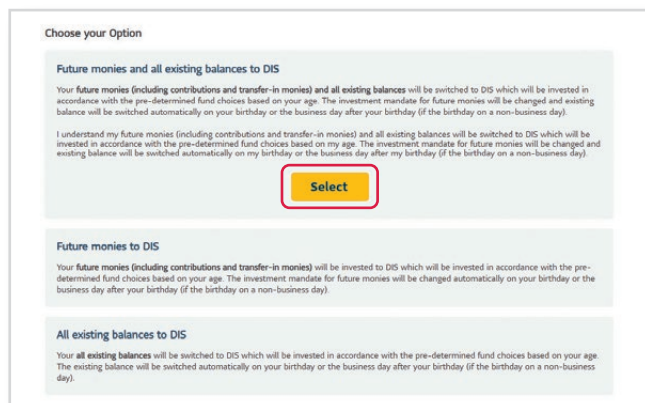
In the navigation bar, select **“Investment Instruction”** → **“Joining Default Investment Strategy (DIS)”**.



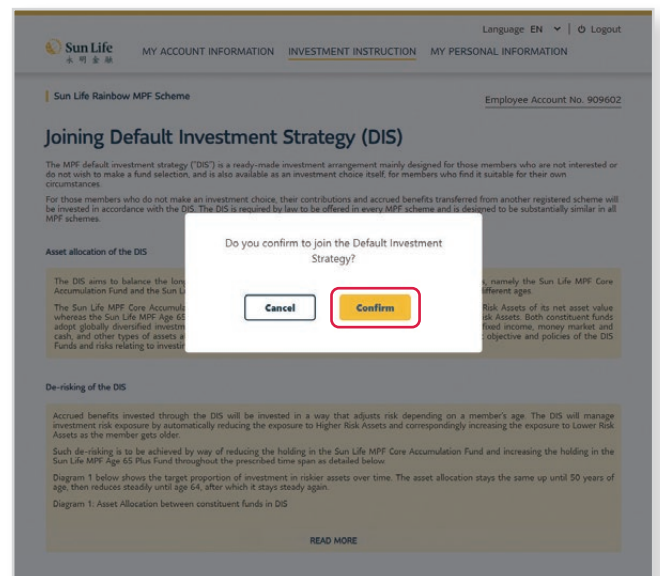
Important: Read the **“Important Notes”** carefully before commencing any investment instruction.

1. 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.

2. Select **Select**.



3. Select **Confirm** to submit your 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 (for non-business day).

6.4 Investment Instruction – Joining Fund Cruiser

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.

In the navigation bar, select “Investment Instruction” → “Joining Fund Cruiser”.

Joining Fund Cruiser

Employee Account No. 909602

Highlights of Fund Cruiser:

- Makes up of investment instruments of different risk levels, which include money market, HKD bond, Hong Kong equity and multi-sector equity funds
- Proactively rebalances the fund allocation on a member's birthday every year
- Saves a member's time reviewing fund performance and performing fund switching
- Our investment designers have pre-determined the allocation of constituent funds based on various investment periods and have auto-rebalanced the allocation by the computer program

* If the birthday of a member is a non-business day, the rebalancing will be performed on the first business day after the birthday subject to the condition as specified in the MPF Scheme Brochure.

Important: Read the “Important Notes” carefully before commencing any investment instruction.

1. Scroll down and select **More** to view the details of asset allocation.

Asset Allocation Table:

Age	Cash	Hong Kong Dollar Bond	Hong Kong Equity	Multi-Sector Equity
Below 31	0.0%	5.0%	40.0%	55.0%
31	0.0%	6.0%	37.0%	57.0%
32	0.0%	7.0%	34.0%	59.0%
33	0.0%	8.0%	31.0%	61.0%
34	0.0%	9.0%	28.0%	63.0%
35	0.0%	10.0%	25.0%	65.0%
36	0.0%	11.0%	23.0%	66.0%
37	0.0%	12.0%	21.0%	67.0%
38	0.0%	13.0%	19.0%	68.0%
39	0.0%	14.0%	17.0%	69.0%
40	0.0%	15.0%	15.0%	70.0%

More

2. Select **Submit** if you are sure to join Fund Cruiser.

56	11.0%	47.0%	0.0%	42.0%
57	12.0%	49.0%	0.0%	39.0%
58	13.0%	51.0%	0.0%	36.0%
59	14.0%	53.0%	0.0%	33.0%
60 and above	15.0%	55.0%	0.0%	30.0%

Note: For more details about Fund Cruiser, please refer to the MPF Scheme Brochure.
It is important for you to read and understand the contents including investment mechanism for the Fund Cruiser pursuant to the MPF Scheme Brochure. Please also read the Important Notes below before you confirm to join Fund Cruiser.

Important Notes:

- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- After this investment instruction has been effected, all your future monies (including contributions and transfer-in monies) and existing balance will be invested in accordance with above pre-determined fund choices based on your age. Under normal circumstances, the investment mandate for future monies will be automatically changed and existing balance automatically switched on your birthday or the first dealing day following your birthday (if the birthday falls on a non-dealing day).
- The cut-off time for online submission of joining Fund Cruiser is 4:00p.m. every dealing day. The instruction received before the cut-off time will effect on the same dealing day. The instruction received after the cut-off time will effect on the next dealing day. Please note that the instruction is irrevocable after the cut-off time.

Submit

Please refer to [website](#) of Sun Life Hong Kong for the latest risk class of the constituent funds of Sun Life Rainbow MPF Scheme.

3. Select **Confirm**.

Do you confirm to join Fund Cruiser?

Cancel **Confirm**

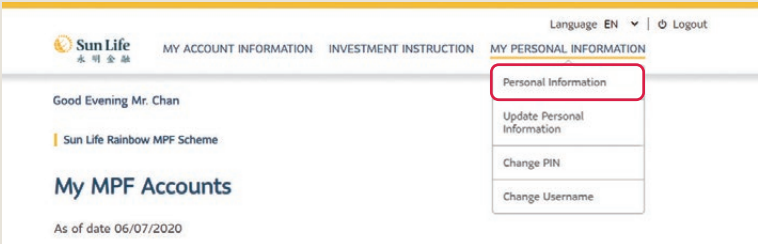
The funds selected for Fund Cruiser:

Asset Class	Fund
Cash	Sun Life MPF Conservative Fund
Hong Kong Dollar Bond	Sun Life MPF Hong Kong Dollar Bond Fund
Multi-Sector Equity	Sun Life MPF Multi-Sector Equity Fund
Hong Kong Equity	Sun Life MPF Hong Kong Equity Fund

7 My Personal Information

7.1 My Personal Information - Personal Information

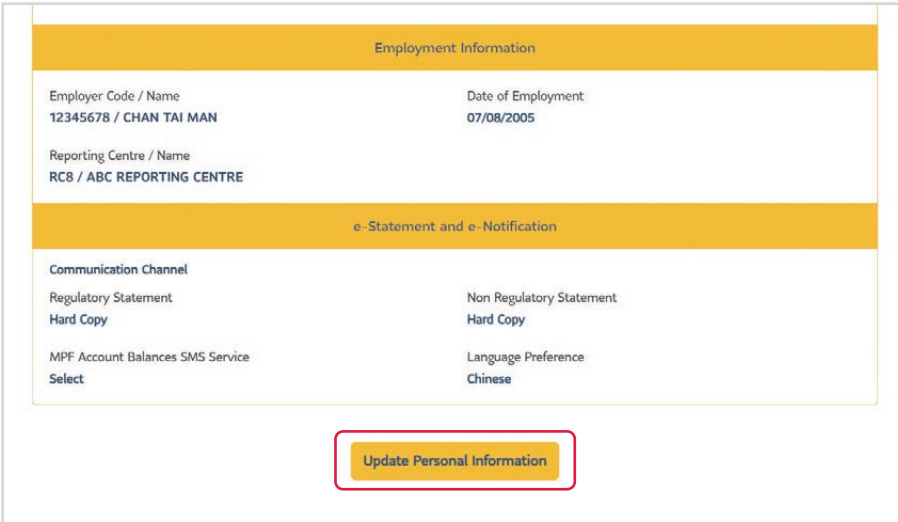
You can view your existing personal information in the [My Personal Information](#) page.



The screenshot shows the Sun Life website's navigation bar. The 'MY PERSONAL INFORMATION' tab is selected and highlighted with a red box. Below it, a dropdown menu is open, with 'Personal Information' highlighted in red. Other options in the menu include 'Update Personal Information', 'Change PIN', and 'Change Username'. The page header includes the Sun Life logo, 'MY ACCOUNT INFORMATION', 'INVESTMENT INSTRUCTION', and 'MY PERSONAL INFORMATION'. The user's name 'Good Evening Mr. Chan' and 'Sun Life Rainbow MPF Scheme' are visible. The page title is 'My MPF Accounts' and the date is 'As of date 06/07/2020'. The language is set to 'EN' and there is a 'Logout' link.

In the navigation bar, select **“My Personal Information”** → **“Personal Information”**.

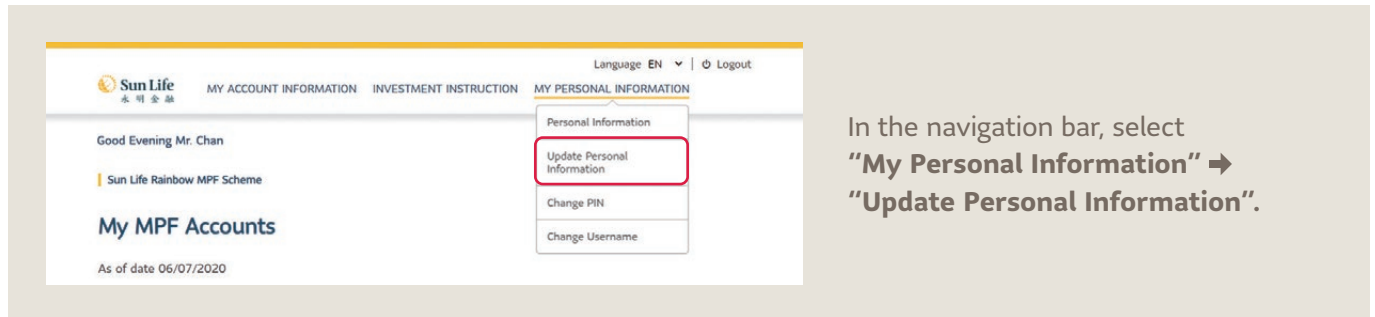
1. Tell us your latest information by selecting **Update Personal Information**.



The screenshot shows the 'Update Personal Information' form. It is divided into two main sections: 'Employment Information' and 'e-Statement and e-Notification'. The 'Employment Information' section contains fields for 'Employer Code / Name' (12345678 / CHAN TAI MAN), 'Date of Employment' (07/08/2005), and 'Reporting Centre / Name' (RC8 / ABC REPORTING CENTRE). The 'e-Statement and e-Notification' section contains fields for 'Communication Channel' (Regulatory Statement: Hard Copy, Non Regulatory Statement: Hard Copy), 'MPF Account Balances SMS Service' (Select), and 'Language Preference' (Chinese). A red box highlights the 'Update Personal Information' button at the bottom of the form.

7.2 My Personal Information - Update Personal 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.



1. Select the fields to change your information → Select **Submit** when you are finished.

The screenshot shows the 'e-Statement and e-Notification' form. The form is divided into several sections. The first section is 'Communication Channel', which has two columns: 'Regulatory Statement' and 'Non Regulatory Statement'. Each column has two radio button options: 'E-Notification' and 'Hard Copy'. The 'E-Notification' option is selected for both. Below this, there is a section for 'Terms and conditions for E-notification', which includes 'Regulatory Documents' and 'Non-Regulatory Documents'. The next section is 'MPF Account Balances SMS Service' with a 'Select' radio button, and 'Language Preference' with 'English' and 'Chinese' radio buttons, where 'Chinese' is selected. The final section is 'Personal Information Collection Statement', which contains a long paragraph of text and a 'READ MORE' link. At the bottom of the form, there is a checkbox labeled 'I DO NOT wish to receive marketing information from the Trustee.' which is checked. At the very bottom, there are two buttons: 'Cancel' and 'Submit'.



Tips: Go green!

Here you can choose to receive your statements by e-notification.

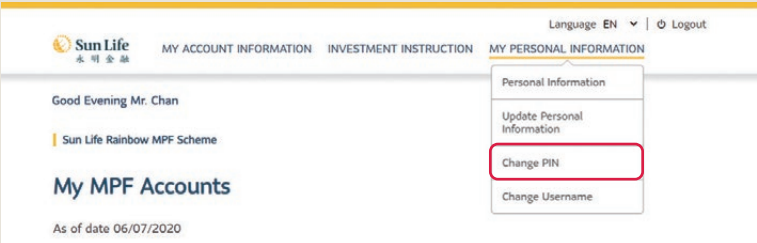


Remarks:

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).

7.3 My Personal Information – Change PIN and Username

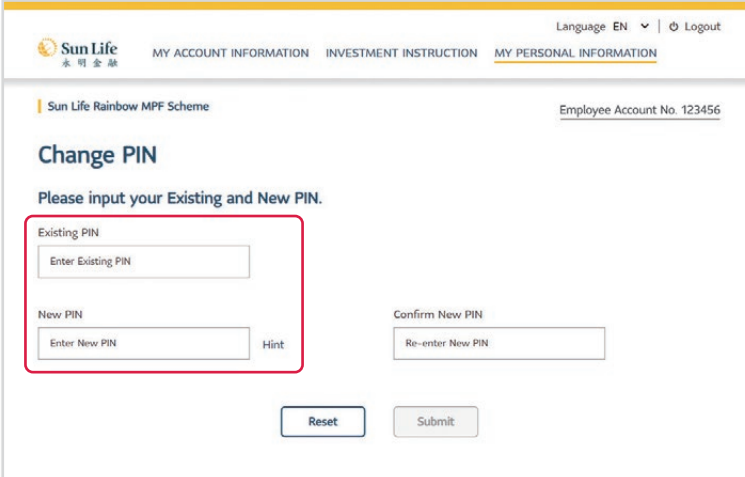
Change PIN



The screenshot shows the Sun Life website's navigation bar. The 'MY PERSONAL INFORMATION' menu is open, and the 'Change PIN' option is highlighted with a red box. The page header includes the Sun Life logo, navigation links for 'MY ACCOUNT INFORMATION', 'INVESTMENT INSTRUCTION', and 'MY PERSONAL INFORMATION', and a 'Logout' button. The user's name 'Good Evening Mr. Chan' and 'Sun Life Rainbow MPF Scheme' are visible. The main content area shows 'My MPF Accounts' and the date 'As of date 06/07/2020'.

In the navigation bar, select **“My Personal Information”** → **“Change PIN”**.

1. Input your **existing and new PIN**.

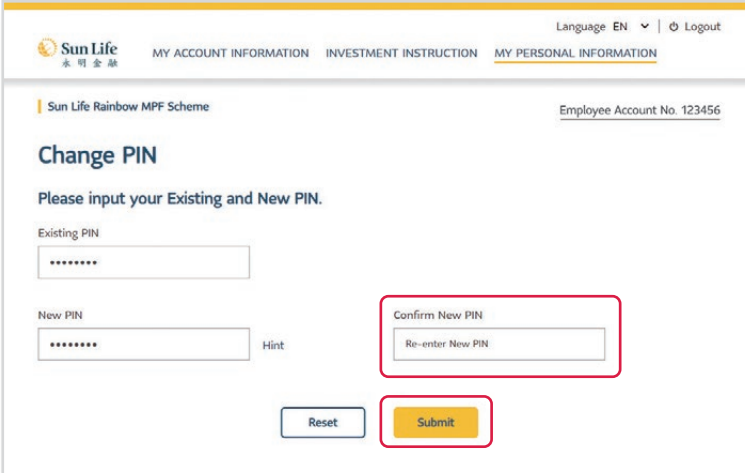


The screenshot shows the 'Change PIN' form on the Sun Life website. The form is titled 'Change PIN' and includes the instruction 'Please input your Existing and New PIN.' There are three input fields: 'Existing PIN' (with a placeholder 'Enter Existing PIN'), 'New PIN' (with a placeholder 'Enter New PIN' and a 'Hint' link), and 'Confirm New PIN' (with a placeholder 'Re-enter New PIN'). There are 'Reset' and 'Submit' buttons at the bottom. The 'Existing PIN' and 'New PIN' fields are highlighted with a red box.



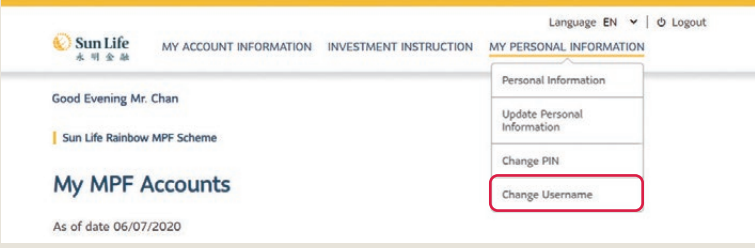
Tips: You can click **“Hint”** for the requirements of setting a new PIN.

2. Confirm new PIN → Select **Submit**.



The screenshot shows the 'Change PIN' form on the Sun Life website with the input fields filled. The 'Existing PIN' field contains seven asterisks. The 'New PIN' field contains seven asterisks and has a 'Hint' link. The 'Confirm New PIN' field contains seven asterisks. The 'Submit' button is highlighted with a red box. The 'Reset' and 'Submit' buttons are at the bottom.

Change Username



Language EN | Logout

MY ACCOUNT INFORMATION INVESTMENT INSTRUCTION MY PERSONAL INFORMATION

Personal Information
Update Personal Information
Change PIN
Change Username

Good Evening Mr. Chan

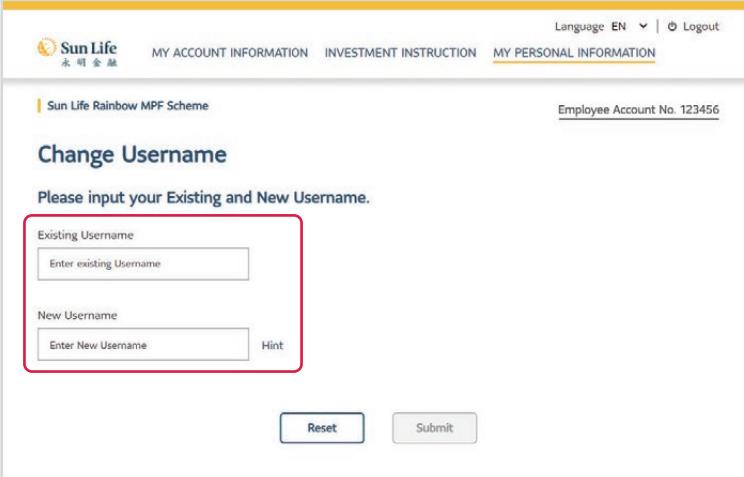
Sun Life Rainbow MPF Scheme

My MPF Accounts

As of date 06/07/2020

In the navigation bar, select "My Personal Information" → "Change Username".

1. Input your existing and new username.



Language EN | Logout

MY ACCOUNT INFORMATION INVESTMENT INSTRUCTION MY PERSONAL INFORMATION

Sun Life Rainbow MPF Scheme Employee Account No. 123456


Change Username

Please input your Existing and New Username.

Existing Username
Enter existing Username

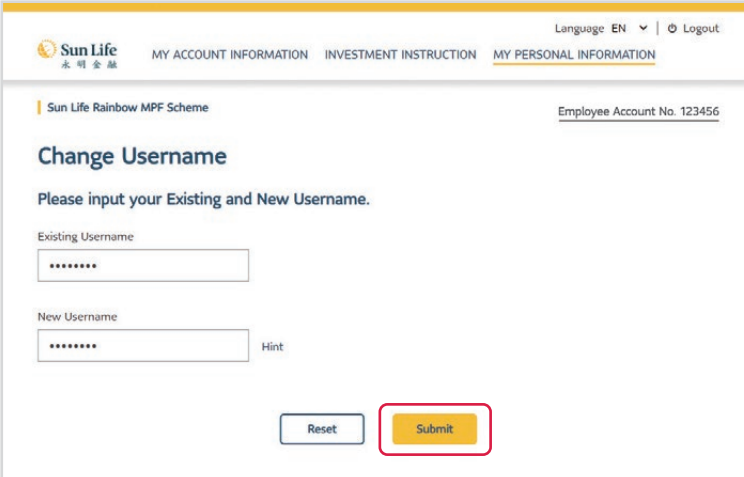
New Username
Enter New Username Hint

Reset Submit



Tips: If you have not created an username, the function is named "Create Username" here.

2. Select **Submit**.



Language EN | Logout

MY ACCOUNT INFORMATION INVESTMENT INSTRUCTION MY PERSONAL INFORMATION

Sun Life Rainbow MPF Scheme Employee Account No. 123456


Change Username

Please input your Existing and New Username.

Existing Username

New Username
***** Hint

Reset **Submit**



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

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 **"Member"** at the login page → **"Forgot PIN"**.

The screenshot shows the Sun Life Online Pension Services Centre login page. At the top, it says 'Good afternoon' and 'Language: EN'. The main heading is 'Online Pension Services Centre'. There are two tabs: 'Member' (selected and highlighted in red) and 'Employer'. Below the tabs, there are two radio buttons: 'HKID/Passport Number' (selected) and 'Username'. A text input field contains 'HKID No. A123456(7) input as A1234567'. Below that is an 'Enter PIN' field. There is a 'Remember Me' checkbox which is unchecked. A 'Login' button is present. At the bottom, there are links for 'First Time Registration' and 'Forgot PIN' (highlighted in red).

2. Input your **HKID/Passport Number/Username** with your **mobile no. / e-mail** for receiving **One-time password (OTP)** → Select **Next**.

The screenshot shows the Sun Life Forgot PIN page. The 'Finding your record' section is expanded. There are two radio buttons: 'HKID/Passport Number' (selected) and 'Username'. A text input field contains 'A1234567'. Below that, there are two radio buttons: 'SMS' (selected) and 'Email'. A text input field contains '+852 9876 5432'. There is a checkbox 'I have read and understood how I will get the One-time password.' which is checked. There are 'Cancel' and 'Next' buttons. The 'Next' button is highlighted in red. Below the form, there are two expandable sections: 'An extra step for security' and 'New PIN'.

3. Your **OTP** will be sent to your mobile/e-mail. Enter the 6-digit OTP → Select **Next**.

The screenshot shows the Sun Life Forgot PIN page. The 'New PIN' section is expanded. It displays a message: 'Your One-time password (OTP) has been sent to: +852 *****'. Below that, it says 'It will expire after 5 minutes upon request.' There is a text input field 'Please enter the 6-digit OTP' with a 6-digit asterisk mask. Below that is a link 'Didn't receive OTP? Resend OTP'. There are 'Cancel' and 'Next' buttons. The 'Next' button is highlighted in red.

4. **Create PIN** → **Confirm PIN** → Select **Submit**.

The screenshot shows the Sun Life Forgot PIN page. The 'New PIN' section is expanded. It displays two text input fields: 'Create PIN' and 'Confirm PIN', both with 6-digit asterisk masks. There are 'Cancel' and 'Submit' buttons. The 'Submit' button is highlighted in red.

9 More Functions

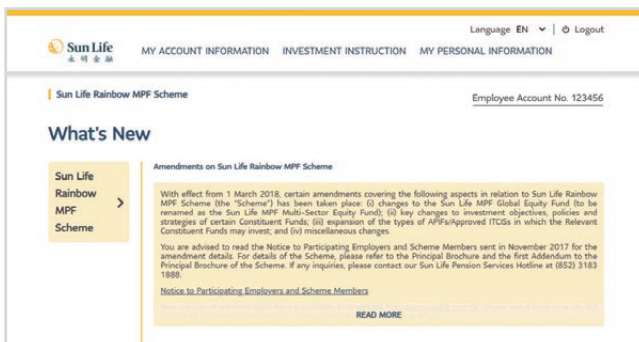
Can't wait to explore the Online Pension Services Centre? At the **footer navigation**, we have integrated with more functions fitting in your need.

Scroll down to the bottom of any web page to view the navigation footer.

Notice	Support	Fund Info / Calculator	Contact Us
What's New	Enquiry Channel	Latest Fund Prices	10/F, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong
Service Pledge	FAQ	Historical Fund Price Enquiry	📍 Map
	Forms & Publications	Fund Performance	📞 Call Us
	Administration Procedure	First Contribution Calculator	
	Glossary		
	New Member Video		

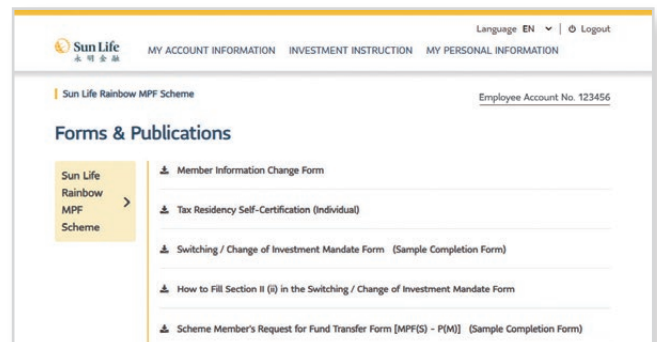
What's New

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



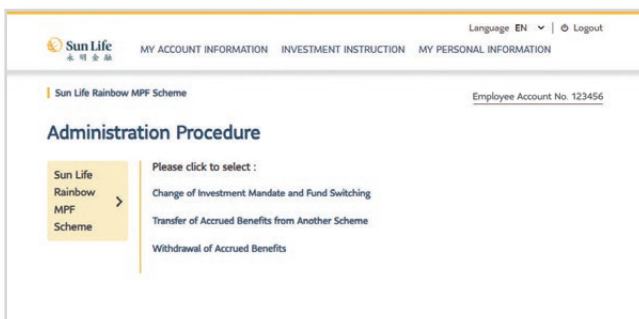
Forms & Publications

Check out the list here for our most commonly used forms and publications.



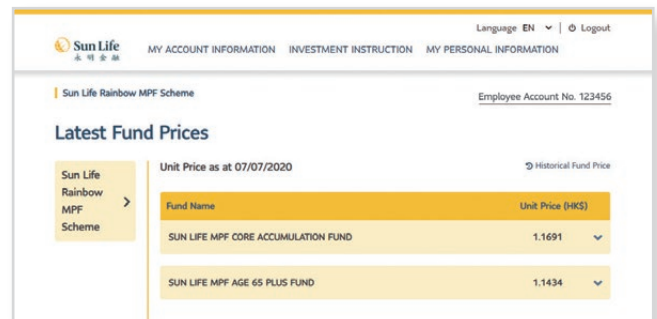
Administration Procedure

Click here to learn more about our administration procedure.



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