



LSE
Lipper



FTSE RUSSELL
AN LSEG Business

WillisTowersWatson



5 4 3 2 1

Lipper Leader Fund Ratings Over 3 Years
(Lipper Global Classifications are used for comparison)

MPF Performance Table
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE
FUND NAME

LIPPER GLOBAL CLASSIFICATIONS

Default Investment Strategy - Core Accumulation Fund

| FUND NAME | Total Return Score | Consistent Return Score | Preservation Score | Fund Expense Ratio Value | Fund Expense Ratio Date | % Growth 3 Months 01/31/2026 Rank | % Growth 1 Year 01/31/2026 Rank | % Growth 3 Years 01/31/2026 Rank | % Growth 10 Years 01/31/2026 Rank |
|--|--------------------|-------------------------|--------------------|--------------------------|-------------------------|-----------------------------------|---------------------------------|----------------------------------|-----------------------------------|
| Haitong MPF Retire Fd-Haitong Core Accumulation A | Leader | Leader | 3 | 0.92544 | 06/30/2025 | 2.43 | 19 | 19.61 | 1 |
| MASS MPF-Core Accumulation | Leader | Leader | 4 | 0.79883 | 12/31/2024 | 3.12 | 1 | 15.65 | 2 |
| BCT Strategic MPF-Invesco Core Accumulation A | Leader | Leader | 4 | 0.80026 | 03/31/2025 | 3.11 | 4 | 15.63 | 3 |
| China Life MPF MT-China Life Core Accumulation | Leader | Leader | 4 | 0.82106 | 12/31/2024 | 3.10 | 6 | 15.62 | 4 |
| BCOM Joyful Ret MPF-BCOM Core Accumulation | Leader | Leader | 4 | 0.80191 | 12/31/2024 | 3.10 | 5 | 15.60 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation | Leader | Leader | 4 | 0.77864 | 12/31/2024 | 3.12 | 3 | 15.56 | 6 |
| BCT (MPF) Industry Choice-BCT (Ind) Core Acc | Leader | Leader | 4 | 0.8549 | 12/31/2024 | 3.12 | 2 | 15.54 | 7 |
| AMTD MPF-AMTD Invesco Core Acc | Leader | Leader | 4 | 0.86864 | 06/30/2025 | 3.04 | 7 | 15.24 | 8 |
| Principal MPF S800-Principal Core Accumulation N | 4 | 4 | 4 | 0.77991 | 12/31/2024 | 2.62 | 12 | 14.91 | 9 |
| Principal MPF-Smart-Principal Core Acc | 4 | 4 | 4 | 0.78109 | 12/31/2024 | 2.58 | 15 | 14.90 | 10 |
| Principal MPF-Simple-Principal Core Accumulation | 4 | 4 | 4 | 0.80098 | 12/31/2024 | 2.61 | 13 | 14.81 | 11 |
| Manulife RC (MPF)-Allianz MPF Core Acc A | 4 | 4 | 4 | 0.77134 | 06/30/2025 | 2.43 | 18 | 14.29 | 12 |
| HSBC MPF-SuperTrust Plus-Core Accumulation | 3 | 3 | 3 | 0.77603 | 06/30/2025 | 2.93 | 8 | 14.22 | 13 |
| Hang Seng MPF-SuperTrust Plus-Core Accumulation | 3 | 3 | 3 | 0.7762 | 06/30/2025 | 2.92 | 9 | 14.21 | 14 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc | 4 | 4 | 4 | 0.75807 | 03/31/2025 | 2.59 | 14 | 13.79 | 15 |
| AIA MPF-Prime Value Choice-Core Accumulation | 3 | 3 | 3 | 0.77931 | 11/30/2024 | 2.56 | 17 | 13.60 | 16 |
| Sun Life Rainbow MPF-Sun Life MPF Core Acc | 3 | 3 | 3 | 0.77042 | 12/31/2024 | 2.72 | 11 | 13.52 | 17 |
| My Choice MPF-My Choice Core Accumulation | 3 | 3 | 3 | 0.80511 | 03/31/2025 | 2.74 | 10 | 13.52 | 18 |
| Manulife GS (MPF)-Manulife MPF Core Accumulation | 3 | 3 | 3 | 0.75345 | 03/31/2025 | 2.42 | 20 | 13.50 | 19 |
| Fidelity Retirement MT-Core Accumulation | 3 | 3 | 3 | 0.79169 | 12/31/2024 | 2.58 | 16 | 13.17 | 20 |
| BEA (MPF) Industry-BEA (Ind S) Core Accumulation | 4 | 4 | 4 | 0.77687 | 03/31/2025 | 2.41 | 21 | 12.42 | 21 |
| BEA (MPF) MT-BEA (MPF) Core Accumulation | 4 | 4 | 4 | 0.77948 | 03/31/2025 | 2.41 | 22 | 12.42 | 22 |
| BEA (MPF) Value-BEA Core Accumulation | 4 | 4 | 4 | 0.82147 | 03/31/2025 | 2.39 | 23 | 12.38 | 23 |
| Default Investment Strategy - Core Accumulation Fund Average (23) | 4 | 4 | 4 | 0.82147 | 03/31/2025 | 2.74 | 23 | 14.53 | 23 |
| FTSE MPF DIS Core Accumulation Fund | | | | 0.82147 | 03/31/2025 | 2.46 | 23 | 13.24 | 23 |

Default Investment Strategy - Age 65 Plus Fund

| FUND NAME | Total Return Score | Consistent Return Score | Preservation Score | Fund Expense Ratio Value | Fund Expense Ratio Date | % Growth 3 Months 01/31/2026 Rank | % Growth 1 Year 01/31/2026 Rank | % Growth 3 Years 01/31/2026 Rank | % Growth 10 Years 01/31/2026 Rank |
|--|--------------------|-------------------------|--------------------|--------------------------|-------------------------|-----------------------------------|---------------------------------|----------------------------------|-----------------------------------|
| Haitong MPF Retire Fd-Haitong Age 65 Plus A | Leader | Leader | 3 | 0.92894 | 06/30/2025 | 1.33 | 1 | 10.02 | 1 |
| Principal MPF S800-Principal Age 65 Plus A | 4 | 3 | 3 | 0.78549 | 12/31/2024 | 1.13 | 3 | 7.84 | 2 |
| Principal MPF-Smart-Principal Age 65 Plus N | 4 | 3 | 3 | 0.79253 | 12/31/2024 | 1.12 | 4 | 7.84 | 3 |
| Principal MPF-Simple-Principal Age 65 Plus | 3 | 3 | 3 | 0.83285 | 12/31/2024 | 1.13 | 2 | 7.76 | 4 |
| BCT Strategic MPF-Invesco Age 65 Plus A | Leader | Leader | 4 | 0.80013 | 03/31/2025 | 0.88 | 15 | 7.13 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus | Leader | Leader | 4 | 0.77716 | 12/31/2024 | 0.92 | 10 | 7.13 | 6 |
| BCOM Joyful Ret MPF-BCOM Age 65 Plus | 4 | 4 | 4 | 0.80352 | 12/31/2024 | 0.87 | 16 | 7.11 | 7 |
| MASS MPF-Age 65 Plus | 4 | 4 | 4 | 0.80245 | 12/31/2024 | 0.90 | 11 | 7.09 | 8 |
| China Life MPF MT-China Life Age 65 Plus | 4 | 4 | 4 | 0.81915 | 12/31/2024 | 0.86 | 18 | 7.09 | 9 |
| BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus | 4 | 4 | 4 | 0.85349 | 12/31/2024 | 0.89 | 12 | 7.07 | 10 |
| Manulife RC (MPF)-Allianz MPF Age 65 Plus A | 3 | 2 | 2 | 0.74478 | 06/30/2025 | 0.86 | 17 | 7.06 | 11 |
| AMTD MPF-AMTD Invesco Age 65 Plus | 3 | 2 | 2 | 0.86585 | 06/30/2025 | 0.81 | 19 | 6.71 | 12 |
| HSBC MPF-SuperTrust Plus-Age 65 Plus | 1 | 1 | 4 | 0.77784 | 06/30/2025 | 1.03 | 5 | 6.50 | 13 |
| Hang Seng MPF-SuperTrust Plus-Age 65 Plus | 2 | 2 | 4 | 0.77571 | 03/31/2025 | 1.03 | 6 | 6.49 | 14 |
| BEA (MPF) Industry-BEA (Ind S) Age 65 Plus | 2 | 2 | 4 | 0.78021 | 03/31/2025 | 0.94 | 8 | 6.09 | 15 |
| BEA (MPF) MT-BEA (MPF) Age 65 Plus | 2 | 2 | 4 | 0.84302 | 03/31/2025 | 0.94 | 7 | 6.08 | 16 |
| BEA (MPF) Value-BEA Age 65 Plus | 2 | 2 | 4 | 0.7694 | 03/31/2025 | 0.89 | 13 | 5.90 | 17 |
| My Choice MPF-My Choice Age 65 Plus | 1 | 2 | 2 | 0.76817 | 12/31/2024 | 0.88 | 14 | 5.89 | 18 |
| Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus | 1 | 2 | 2 | 0.76799 | 03/31/2025 | 0.82 | 23 | 5.76 | 20 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus | 1 | 1 | 1 | 0.78633 | 11/30/2024 | 0.70 | 20 | 5.76 | 21 |
| Manulife GS (MPF)-Manulife MPF Age 65 Plus | 1 | 1 | 1 | 0.7554 | 03/31/2025 | 0.63 | 22 | 5.67 | 22 |
| Default Investment Strategy - Age 65 Plus Fund Average (23) | 3 | 3 | 3 | 0.82894 | 06/30/2025 | 1.33 | 1 | 10.02 | 1 |
| FTSE MPF DIS Core Accumulation Fund | | | | 0.82894 | 06/30/2025 | 1.13 | 3 | 7.84 | 2 |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return Consistent Return Preservation Score

As of 01/31/2026 (monthly updated)

LIPPER GLOBAL CLASSIFICATIONS

MPF Performance Table

Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE

FUND NAME

| FUND NAME | Lipper Leader Fund Rating | Total Return | Consistent Return | Preservation | Score | Date | Fund Expense Ratio | % Growth | | | Rank | 10 Years | | | |
|--|----------------------------|----------------------------|----------------------------|----------------------------|---------------------|------------|--------------------|--------------|-----------|--------------|-----------|--------------|-----------|---------------|-----------|
| | | | | | | | | 3 Months | 1 Year | 3 Years | | | | | |
| As of 01/31/2026 (monthly updated) | | | | | | | | | | | | | | | |
| LIPPER GLOBAL CLASSIFICATIONS | | | | | | | | | | | | | | | |
| Hong Kong Equity Average (21) | | | | | | | | | | | | | | | |
| FTSE MPF Hong Kong | | | | | | | | | | | | | | | |
| United States Equity | | | | | | | | | | | | | | | |
| BEA (MPF) MT-BEA (MPF) North American Equity | 2 | 2 | 2 | 2 | 2 | 03/31/2025 | 1.24901 | 1.80 | 3 | 15.05 | 1 | 65.17 | 10 | 241.67 | 6 |
| BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity | 4 | Leader | Leader | Leader | 4 | 12/31/2024 | 0.9538 | 1.44 | 10 | 14.35 | 2 | 68.35 | 4 | 237.85 | 7 |
| MASB MPF-US Equity | Leader | Leader | Leader | Leader | 4 | 12/31/2024 | 1.04762 | 1.51 | 6 | 14.25 | 3 | 71.72 | 2 | 243.95 | 4 |
| HSBC MPF-SuperTrust Plus-North American Equity | 2 | 2 | 2 | 2 | 2 | 06/30/2025 | 1.31602 | 3.72 | 1 | 14.05 | 4 | 64.52 | 11 | 243.95 | 4 |
| Hang Seng MPF-SuperTrust Plus-North American Equity | 1 | 2 | 2 | 2 | 4 | 06/30/2025 | 1.31618 | 3.71 | 2 | 14.03 | 5 | 64.49 | 12 | 243.90 | 5 |
| HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr | 4 | 4 | 4 | 4 | 4 | 06/30/2025 | 0.81844 | 1.45 | 8 | 13.98 | 6 | 68.10 | 5 | 272.63 | 1 |
| Hang Seng MPF-SuperTrust Plus-ValChoe NAM Eq Trkr | 4 | 4 | 4 | 4 | 4 | 06/30/2025 | 0.81885 | 1.45 | 9 | 13.98 | 7 | 68.10 | 6 | 272.63 | 2 |
| BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg | 3 | 3 | 3 | 3 | 3 | 03/31/2025 | 1.02335 | 1.46 | 7 | 13.97 | 8 | 67.47 | 8 | 254.14 | 3 |
| AIA MPF-Prime Value Choice-American | 3 | 4 | 4 | 4 | 4 | 11/30/2024 | 0.8202 | 1.70 | 4 | 13.88 | 9 | 67.80 | 7 | 235.47 | 8 |
| BCOM Joyful Ret MPF-BCOM North American Eq (CF) | Equity US | Equity US | Equity US | Equity US | Equity US | 12/31/2024 | 1.06137 | 1.62 | 5 | 13.67 | 10 | 65.26 | 9 | 204.62 | 10 |
| Principal MPF S800-Principal US Equity I | Equity US | Equity US | Equity US | Equity US | Equity US | 12/31/2024 | 1.47591 | 1.38 | 11 | 13.02 | 11 | 65.26 | 9 | 204.62 | 10 |
| China Life MPF MT-China Life US Equity | Leader | Leader | Leader | Leader | 4 | 12/31/2024 | 0.89316 | -0.16 | 17 | 12.33 | 12 | 72.76 | 1 | | |
| Fidelity Retirement MT-Americas Equity | Equity US | Equity US | Equity US | Equity US | Equity US | 12/31/2024 | 1.39007 | 0.88 | 14 | 11.96 | 13 | 60.50 | 13 | 219.74 | 9 |
| AIA MPF-Prime Value Choice-North American Equity | 1 | 1 | 1 | 1 | 4 | 11/30/2024 | 1.67186 | 1.08 | 12 | 11.33 | 14 | 60.50 | 13 | 219.74 | 9 |
| BCT Strategic MPF-Invesco US Index Tracking A | Equity US | Equity US | Equity US | Equity US | Equity US | 03/31/2025 | 1.04145 | 1.05 | 13 | 11.32 | 15 | 71.04 | 3 | 203.93 | 11 |
| Sun Life Rainbow MPF-Sun Life MPF US Equity | Equity US | Equity US | Equity US | Equity US | Equity US | 12/31/2024 | 1.23697 | 0.29 | 16 | 10.10 | 16 | 71.04 | 3 | 203.93 | 11 |
| Manulife GS (MPF)-Manulife MPF North American Eq | Leader | Leader | Leader | Leader | 4 | 03/31/2025 | 1.76261 | 0.48 | 15 | 7.16 | 17 | 67.33 | 13 | 239.14 | 11 |
| United States Equity Average (17) | | | | | | | | 1.46 | 17 | 12.85 | 17 | 67.33 | 13 | 239.14 | 11 |
| FTSE MPF USA (35% HK\$ hedged) | | | | | | | | 1.37 | | 14.94 | | | | | |
| Japanese Equity | | | | | | | | | | | | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity | Equity Japan | Equity Japan | Equity Japan | Equity Japan | Equity Japan | 03/31/2025 | 1.66729 | 7.28 | 1 | 32.41 | 1 | 68.77 | 2 | 101.10 | 3 |
| BEA (MPF) MT-BEA (MPF) Japan Equity | Equity Japan | Equity Japan | Equity Japan | Equity Japan | Equity Japan | 03/31/2025 | 1.35966 | 5.51 | 3 | 30.98 | 2 | 68.26 | 3 | 119.07 | 2 |
| Manulife GS (MPF)-Manulife MPF Japan Equity | Equity Japan | Equity Japan | Equity Japan | Equity Japan | Equity Japan | 03/31/2025 | 1.764 | 5.75 | 2 | 25.58 | 3 | 78.66 | 1 | 163.49 | 1 |
| Japanese Equity Average (3) | | | | | | | | 6.18 | 3 | 29.65 | 3 | 71.89 | 3 | 127.89 | 3 |
| FTSE MPF Japan (35% HK\$ hedged) | | | | | | | | 7.48 | | 32.55 | | | | | |
| Asia ex Japan Equity | | | | | | | | | | | | | | | |
| BEA (MPF) MT-BEA (MPF) Asian Equity | Leader | Leader | Leader | Leader | 3 | 03/31/2025 | 1.3185 | 15.30 | 1 | 53.29 | 1 | 68.44 | 1 | 167.01 | 1 |
| BEA (MPF) Value-BEA Asian Equity | Leader | Leader | Leader | Leader | 3 | 03/31/2025 | 0.97668 | 15.14 | 3 | 53.15 | 2 | 67.00 | 3 | 156.79 | 3 |
| BEA (MPF) Industry-BEA (Ind S) Asian Equity | Leader | Leader | Leader | Leader | 3 | 03/31/2025 | 1.2905 | 15.25 | 2 | 52.64 | 3 | 67.37 | 2 | 165.80 | 2 |
| Manulife RC (MPF)-Allianz Asian A | 2 | 2 | 2 | 2 | 3 | 06/30/2025 | 1.45828 | 9.81 | 4 | 43.80 | 4 | 38.70 | 7 | 137.50 | 4 |
| MASS MPF-Asian Pacific Equity | 3 | 4 | 4 | 4 | 3 | 12/31/2024 | 1.54849 | 7.69 | 9 | 40.72 | 5 | 47.55 | 4 | 84.18 | 8 |
| Sun Life Rainbow MPF-Sun Life MPF Asian Equity A | 1 | 1 | 1 | 1 | 3 | 12/31/2024 | 2.05256 | 8.89 | 5 | 37.85 | 6 | 31.19 | 10 | 105.06 | 7 |
| BCT (MPF) Industry Choice-BCT (Ind) Asian Equity | 2 | 3 | 3 | 3 | 3 | 12/31/2024 | 1.74461 | 7.71 | 8 | 36.80 | 7 | 38.79 | 5 | 119.40 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Equity | 2 | 3 | 3 | 3 | 3 | 12/31/2024 | 1.60674 | 7.68 | 10 | 36.79 | 8 | 38.78 | 6 | 115.95 | 6 |
| AMTD MPF-AMTD Invesco Asia | 1 | 2 | 2 | 2 | 3 | 06/30/2025 | 1.28526 | 7.86 | 6 | 33.99 | 9 | 34.89 | 9 | 65.25 | 9 |
| BCT Strategic MPF-Invesco Asian Equity A | 2 | 2 | 2 | 2 | 3 | 03/31/2025 | 1.31055 | 7.84 | 7 | 33.89 | 10 | 35.00 | 8 | 64.80 | 10 |
| Asia ex Japan Equity Average (10) | | | | | | | | 10.32 | 10 | 42.29 | 10 | 46.77 | 10 | 118.18 | 10 |
| FTSE MPF Asia Pacific ex Japan & Australia & NZ | | | | | | | | 8.77 | | 42.78 | | | | | |
| Pacific Basin ex Japan Equity | | | | | | | | | | | | | | | |
| Haitong MPF Retire Fd-Haitong Asia Pacific A | Equity Asia Pacific | Equity Asia Pacific | Equity Asia Pacific | Equity Asia Pacific | Equity Asia Pacific | 06/30/2025 | 1.91753 | 12.19 | 1 | 47.76 | 1 | 58.99 | 2 | 59.63 | 14 |
| Manulife RC (MPF)-Allianz Oriental Pacific A | Mixed Asset Other Flexible | 1 | 06/30/2025 | 1.54078 | 11.85 | 2 | 45.65 | 2 | 54.17 | 4 | 229.69 | 1 |
| AIA MPF-Prime Value Choice-Asian Equity | Equity Asia Pacific | Equity Asia Pacific | Equity Asia Pacific | Equity Asia Pacific | Leader | 11/30/2024 | 1.69349 | 8.95 | 5 | 43.42 | 3 | 64.44 | 1 | | |
| Hang Seng MPF-SuperTrust Plus-ValChoe AsPac Eq Trkr | 4 | 4 | 4 | 4 | 3 | 06/30/2025 | 0.87194 | 8.46 | 8 | 38.46 | 4 | 50.11 | 8 | 144.94 | 3 |
| HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr | 4 | 4 | 4 | 4 | 3 | 06/30/2025 | 0.87284 | 8.46 | 3 | 38.46 | 5 | 50.11 | 9 | 144.94 | 3 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity | 4 | 4 | 4 | 4 | 3 | 03/31/2025 | 1.70266 | 8.62 | 7 | 38.11 | 6 | 48.61 | 10 | 132.01 | 6 |
| Manulife GS (MPF)-Manulife MPF Pacific Asia Eq | 4 | 4 | 4 | 4 | 3 | 03/31/2025 | 1.81569 | 9.86 | 3 | 34.65 | 7 | 48.37 | 11 | 150.69 | 2 |
| My Choice MPF-My Choice Asia Equity | Leader | Leader | Leader | Leader | 4 | 03/31/2025 | 1.09501 | 8.98 | 4 | 34.10 | 8 | 54.86 | 3 | 140.72 | 5 |
| Fidelity Retirement MT-Asia Pacific Equity | Leader | Leader | Leader | Leader | 4 | 12/31/2024 | 1.54408 | 8.87 | 6 | 33.64 | 9 | 53.02 | 5 | 130.32 | 7 |
| Principal MPF-Smart-Principal Dynamic AsiaPac Eq | 4 | 4 | 4 | 4 | 4 | 12/31/2024 | 1.91402 | 7.72 | 15 | 33.38 | 10 | 52.70 | 6 | 126.04 | 8 |
| Principal MPF-Simple-Principal Dynamic AsiaPac Eq | 4 | 4 | 4 | 4 | 4 | 12/31/2024 | 1.92983 | 7.72 | 14 | 33.20 | 11 | 52.67 | 7 | 125.54 | 9 |



Lipper Leader Fund Ratings Over 3 Years
(Lipper Global Classifications are used for comparison)

| FUND NAME | Score | | Preservation | Score | Date | | Fund Expense Ratio Value | % Growth | | Rank | % Growth | | Rank | % Growth | | Rank |
|-----------|--------------|-------------------|--------------|-------|------------|------------|--------------------------|----------|--------|------|----------|----------|------|----------|--|------|
| | Total Return | Consistent Return | | | 01/31/2026 | 01/31/2026 | | 3 Months | 1 Year | | 3 Years | 10 Years | | | | |

LIPPER GLOBAL CLASSIFICATIONS

| | | | | | | | | | | | | | | |
|---|---|---|---|---|------------|---------|-------------|----|--------------|----|-------|----|--------|----|
| HSBC MPF-SuperTrust Plus-Asia Pacific Equity | 1 | 1 | 3 | 3 | 06/30/2025 | 1.49622 | 8.03 | 10 | 32.68 | 12 | 31.44 | 14 | 100.05 | 12 |
| Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity | 1 | 1 | 3 | 3 | 06/30/2025 | 1.49646 | 8.02 | 11 | 32.66 | 13 | 31.43 | 15 | 100.03 | 13 |
| BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF) | 2 | 1 | 3 | 3 | 12/31/2024 | 1.6607 | 7.83 | 13 | 30.28 | 14 | 38.86 | 13 | 107.91 | 11 |
| Principal MPF-S800-Principal Asian Equity I | 3 | 2 | 3 | 3 | 12/31/2024 | 1.53069 | 8.89 | 15 | 36.44 | 15 | 48.59 | 15 | 128.73 | 14 |
| FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged) | | | | | | | 8.72 | | 39.03 | | | | | |

European Equity

| | | | | | | | | | | | | | | |
|--|--------|--------|---|---|------------|---------|-------------|-----------|--------------|-----------|-------------|-----------|---------------|-----------|
| AIA MPF-Prime Value Choice-European Equity | Leader | Leader | 4 | 4 | 11/30/2024 | 1.67286 | 10.26 | 3 | 32.83 | 1 | 54.33 | 2 | 126.98 | 4 |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 06/30/2025 | 1.32799 | 11.24 | 1 | 31.33 | 2 | 45.70 | 6 | 88.92 | 10 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 3 | 3 | 4 | 4 | 12/31/2024 | 1.27549 | 9.25 | 9 | 29.03 | 3 | | | | |
| HSBC MPF-SuperTrust Plus-European Equity | 3 | 3 | 4 | 4 | 06/30/2025 | 1.33185 | 9.49 | 4 | 28.84 | 4 | 44.65 | 7 | 101.82 | 8 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 06/30/2025 | 1.33251 | 9.45 | 5 | 28.80 | 5 | 44.60 | 8 | 101.76 | 9 |
| MASS MPF-European Equity | Leader | Leader | 4 | 4 | 12/31/2024 | 1.4947 | 7.75 | 13 | 28.10 | 6 | 55.43 | 1 | 112.06 | 6 |
| BOC-Pru Easy-Choice MPF-BOC-Pru European Idx Trkg | 3 | 3 | 4 | 4 | 03/31/2025 | 1.04393 | 9.25 | 8 | 27.65 | 7 | 50.24 | 5 | 137.32 | 3 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 06/30/2025 | 0.85491 | 9.32 | 6 | 27.53 | 8 | 50.94 | 3 | 146.08 | 1 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 06/30/2025 | 0.8543 | 9.32 | 7 | 27.53 | 9 | 50.94 | 4 | 146.08 | 2 |
| BEA (MPF) MT-BEA (MPF) European Equity | 2 | 2 | 4 | 4 | 03/31/2025 | 1.3969 | 8.31 | 11 | 26.26 | 10 | 43.79 | 9 | 108.06 | 7 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 4 | 4 | 12/31/2024 | 1.56831 | 11.05 | 2 | 24.30 | 11 | 39.25 | 10 | 86.11 | 11 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 4 | 4 | 12/31/2024 | 1.42899 | 8.64 | 10 | 17.57 | 12 | | | | |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 03/31/2025 | 1.78999 | 8.06 | 12 | 12.26 | 13 | 29.42 | 11 | 116.26 | 5 |
| European Equity Average (13) | | | | | | | 9.34 | 13 | 26.31 | 13 | 46.3 | 11 | 115.59 | 11 |
| FTSE MPF Europe (35% HK\$ hedged) | | | | | | | 9.54 | | 27.57 | | | | | |

Global Equity

| | | | | | | | | | | | | | | |
|---|--------|--------|---|---|------------|---------|-------------|-----------|--------------|-----------|--------------|-----------|---------------|-----------|
| Haitong MPF Retire Fd-Haitong Global Diversif A | Leader | Leader | 4 | 4 | 06/30/2025 | 1.39248 | 3.29 | 18 | 26.50 | 1 | 86.87 | 1 | 232.88 | 1 |
| Hang Seng MPF-SuperTrust Plus-Global Equity | Leader | Leader | 4 | 4 | 06/30/2025 | 0.81568 | 5.76 | 1 | 21.58 | 2 | 63.62 | 5 | | |
| HSBC MPF-SuperTrust Plus-Global Equity | Leader | Leader | 4 | 4 | 06/30/2025 | 0.81583 | 5.76 | 2 | 21.58 | 3 | 63.62 | 6 | | |
| Principal MPF S800-Principal International Equity I | 4 | 3 | 4 | 4 | 12/31/2024 | 1.50637 | 5.37 | 3 | 21.24 | 4 | 58.72 | 11 | 144.03 | 12 |
| AIA MPF-Prime Value Choice-World | 4 | 4 | 4 | 4 | 11/30/2024 | 0.83946 | 4.22 | 6 | 20.58 | 5 | 60.46 | 9 | 181.25 | 6 |
| BCT (MPF) Pro Choice-BCT (Pro) World Equity | 3 | 4 | 4 | 4 | 12/31/2024 | 1.0284 | 4.02 | 10 | 20.25 | 6 | 56.27 | 16 | 179.09 | 7 |
| MASS MPF-Global Equity | 4 | 4 | 4 | 4 | 12/31/2024 | 1.46915 | 4.10 | 7 | 19.94 | 7 | 63.07 | 8 | 139.78 | 15 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity | 4 | 4 | 4 | 4 | 03/31/2025 | 1.67957 | 3.88 | 11 | 19.55 | 8 | 58.94 | 10 | 183.65 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Global Equity | 4 | 4 | 4 | 4 | 12/31/2024 | 1.48709 | 4.39 | 4 | 19.15 | 9 | 56.92 | 15 | 154.06 | 9 |
| My Choice MPF-My Choice Global Equity | 4 | 4 | 4 | 4 | 03/31/2025 | 1.0425 | 3.58 | 15 | 18.78 | 10 | 57.92 | 13 | 143.01 | 14 |
| BCT (MPF) Industry Choice-BCT (Ind) Global Equity | 4 | 4 | 4 | 4 | 12/31/2024 | 1.49977 | 4.06 | 9 | 18.58 | 11 | 58.16 | 12 | 130.28 | 18 |
| BCT Strategic MPF-Invesco Global Index Tracking A | 4 | 4 | 4 | 4 | 03/31/2025 | 1.15221 | 3.46 | 16 | 18.03 | 12 | | | | |
| Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx | Leader | Leader | 4 | 4 | 12/31/2024 | 1.19123 | 4.26 | 5 | 18.01 | 13 | | | | |
| AIA MPF-Prime Value Choice-Green | Leader | Leader | 4 | 4 | 11/30/2024 | 1.40513 | 3.87 | 12 | 17.95 | 14 | 65.96 | 3 | 197.16 | 2 |
| BEA (MPF) MT-BEA (MPF) Global Equity | Leader | Leader | 4 | 4 | 03/31/2025 | 1.25072 | 3.63 | 14 | 17.95 | 15 | 63.19 | 7 | 184.38 | 4 |
| BEA (MPF) Value-BEA Global Equity | Leader | Leader | 4 | 4 | 03/31/2025 | 0.95234 | 3.67 | 13 | 17.90 | 16 | 64.84 | 4 | 191.22 | 3 |
| Principal MPF-Simple-Principal Dynamic Global Eq | 3 | 4 | 4 | 4 | 03/31/2025 | 1.81739 | 2.96 | 20 | 17.46 | 17 | 54.06 | 18 | 143.78 | 13 |
| Principal MPF-Smart-Principal Dynamic Global Eq | 3 | 3 | 4 | 4 | 12/31/2024 | 1.80625 | 2.96 | 19 | 17.41 | 18 | 54.07 | 17 | 144.32 | 11 |
| Fidelity Retirement MT-Global Equity | 3 | 3 | 4 | 4 | 12/31/2024 | 1.51111 | 3.32 | 17 | 16.84 | 19 | 51.80 | 19 | 139.38 | 16 |
| Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A | 3 | 3 | 4 | 4 | 12/31/2024 | 1.82226 | 1.68 | 22 | 16.10 | 20 | 48.09 | 20 | 148.81 | 10 |
| China Life MPF MT-China Life Retire-Easy Gbl Eq | Leader | Leader | 4 | 4 | 12/31/2024 | 1.25177 | 2.32 | 21 | 15.29 | 21 | 70.55 | 2 | 135.04 | 17 |
| Manulife GS (MPF)-Manulife MPF International Eq | 4 | 3 | 4 | 4 | 03/31/2025 | 1.77353 | 4.07 | 8 | 13.67 | 22 | 57.57 | 14 | 157.10 | 8 |
| Global Equity Average (22) | | | | | | | 3.85 | 22 | 18.83 | 22 | 60.73 | 20 | 162.74 | 18 |
| FTSE MPF All-World (35% HK\$ hedged) | | | | | | | 4.22 | | 21.19 | | | | | |

Greater China Equity

| | | | | | | | | | | | | | | |
|--|--------|--------|---|---|------------|---------|------|---|-------|---|-------|---|--------|----|
| BEA (MPF) Value-BEA Greater China Equity | Leader | Leader | 2 | 2 | 03/31/2025 | 0.96335 | 9.06 | 1 | 49.44 | 1 | 45.79 | 1 | 156.76 | 3 |
| Manulife GS (MPF)-Manulife MPF China Value | Leader | Leader | 2 | 2 | 03/31/2025 | 1.97021 | 8.31 | 6 | 48.59 | 2 | 40.17 | 5 | 97.26 | 12 |
| BEA (MPF) MT-BEA (MPF) Greater China Equity | Leader | Leader | 2 | 2 | 03/31/2025 | 1.28586 | 8.82 | 2 | 47.94 | 3 | 43.74 | 3 | 138.12 | 6 |
| BEA (MPF) Industry-BEA (Ind S) Grrr China Equity | Leader | Leader | 2 | 2 | 03/31/2025 | 1.29682 | 8.77 | 3 | 47.93 | 4 | 43.27 | 3 | 138.88 | 5 |
| BCOM Joyful Ret MPF-BCOM Greater China Equity (CF) | 4 | 4 | 2 | 2 | 12/31/2024 | 1.54498 | 8.36 | 5 | 47.56 | 5 | 38.52 | 7 | 122.92 | 9 |
| Manulife RC (MPF)-Allianz Greater China A | 4 | 4 | 2 | 2 | 06/30/2025 | 1.45942 | 8.36 | 4 | 47.45 | 6 | 38.60 | 6 | 126.10 | 8 |



Lipper Leader Fund Ratings Over 3 Years
(Lipper Global Classifications are used for comparison)

MPF Performance Table
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE
FUND NAME

LIPPER GLOBAL CLASSIFICATIONS

| FUND NAME | Score | Score | Score | Fund Expense Ratio | % Growth | % Growth | % Growth | % Growth | % Growth |
|---|------------------|-------------------|------------|--------------------|-------------|------------|--------------|------------|---------------|
| | As of 01/31/2026 | (monthly updated) | Date | Value | 01/31/2026 | 01/31/2026 | 01/31/2026 | 01/31/2026 | 01/31/2026 |
| | Score | Score | Date | Value | Rank | Rank | Rank | Rank | Rank |
| AIA MPF-Prime Value Choice-Greater China Equity | 4 | 4 | 11/30/2024 | 1.6716 | 8 | 7 | 4 | 4 | 4 |
| MASS MPF-Greater China Equity | 3 | 3 | 12/31/2024 | 1.40858 | 11 | 8 | 11 | 11 | 158.63 |
| My Choice MPF-My Choice China Equity | 3 | 4 | 03/31/2025 | 1.06687 | 10 | 9 | 31.18 | 9 | 170.90 |
| China Life MPF MT-China Life Greater China Eq | 3 | 3 | 12/31/2024 | 1.27199 | 4.77 | 12 | 40.65 | 10 | 31.01 |
| Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A | 2 | 2 | 12/31/2024 | 2.06982 | 7 | 11 | 28.04 | 12 | 101.22 |
| Principal MPF-Smart-Principal Dynamic Gr China Eq | 1 | 2 | 12/31/2024 | 1.58987 | 9 | 37.47 | 12 | 24.40 | 13 |
| BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq | 3 | 1 | 12/31/2024 | 1.11247 | 13 | 31.71 | 13 | 34.69 | 8 |
| Greater China Equity Average (13) | | | | | 6.71 | 13 | 43.38 | 13 | 36.24 |
| FTSE MPF Greater China | | | | | 7.17 | 13 | 45.01 | 13 | 133.68 |

Global Bond

| | | | | | | | | | | | | |
|---|--------|---|------------|---------|-------------|-----------|-------------|-----------|-------------|-----------|--------------|-----------|
| Principal MPF S800-Principal International Bond I | 4 | 4 | 12/31/2024 | 1.30278 | 1 | 1 | 8.29 | 1 | 7.27 | 4 | 2.66 | 7 |
| MASS MPF-Global Bond | 4 | 4 | 12/31/2024 | 1.40505 | 1.58 | 2 | 8.15 | 2 | 5.31 | 6 | -7.76 | 17 |
| AMTD MPF-AMTD Invesco Global Bond | Leader | 3 | 06/30/2025 | 1.28576 | 1.31 | 3 | 6.69 | 3 | 8.16 | 1 | 7.09 | 3 |
| Principal MPF-Smart-Principal Dynamic Global Bd | 2 | 2 | 12/31/2024 | 1.51955 | 1.15 | 8 | 6.64 | 4 | 3.88 | 12 | -5.86 | 14 |
| AIA MPF-Prime Value Choice-Global Bond | 4 | 4 | 11/30/2024 | 0.97634 | 1.03 | 13 | 6.58 | 5 | 7.02 | 5 | 3.43 | 6 |
| BCOM Joyful Ret MPF-BCOM Global Bond (CF) | Leader | 2 | 12/31/2024 | 1.14956 | 1.28 | 4 | 6.58 | 6 | 7.92 | 2 | 9.47 | 1 |
| BCT Strategic MPF-Invesco Global Bond A | 4 | 4 | 03/31/2025 | 1.25052 | 1.27 | 5 | 6.47 | 7 | 7.61 | 3 | 8.68 | 2 |
| Principal MPF-Simple-Principal Dynamic Global Bd | 1 | 2 | 12/31/2024 | 1.55514 | 1.12 | 10 | 6.29 | 8 | 3.32 | 16 | -6.38 | 15 |
| HSBC MPF-SuperTrust Plus-Global Bond | 3 | 3 | 06/30/2025 | 0.82135 | 1.26 | 6 | 6.26 | 9 | 5.03 | 9 | 4.57 | 4 |
| Hang Seng MPF-SuperTrust Plus-Global Bond | 3 | 3 | 06/30/2025 | 0.82206 | 1.25 | 7 | 6.25 | 10 | 5.03 | 10 | 4.56 | 5 |
| Manulife GS (MPF)-Manulife MPF International Bd | 3 | 3 | 03/31/2025 | 1.17063 | 1.13 | 9 | 6.11 | 11 | 5.31 | 7 | -2.39 | 12 |
| BCT (MPF) Pro Choice-BCT (Pro) Global Bond | 3 | 3 | 12/31/2024 | 1.44457 | 1.05 | 11 | 5.78 | 12 | 5.07 | 8 | -3.20 | 13 |
| BCT (MPF) Industry Choice-BCT (Ind) Global Bond | 1 | 1 | 12/31/2024 | 1.58107 | 1.04 | 12 | 5.66 | 13 | 1.15 | 19 | -12.13 | 19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Bond | 3 | 3 | 03/31/2025 | 1.51145 | 0.90 | 16 | 5.60 | 14 | 4.20 | 11 | -6.98 | 16 |
| My Choice MPF-My Choice Global Bond | 2 | 1 | 03/31/2025 | 0.99802 | 0.53 | 17 | 5.25 | 15 | 3.40 | 14 | -11.26 | 18 |
| BEA (MPF) Value-BEA Global Bond | 1 | 1 | 03/31/2025 | 0.92715 | 1.02 | 14 | 5.13 | 16 | 2.41 | 17 | -1.45 | 10 |
| BEA (MPF) MT-BEA (MPF) Global Bond | 2 | 2 | 03/31/2025 | 1.0513 | 0.97 | 15 | 5.08 | 17 | 3.38 | 15 | -0.63 | 8 |
| Sun Life Rainbow MPF-Sun Life MPF Global Bond A | 2 | 2 | 12/31/2024 | 1.78008 | 0.39 | 19 | 4.92 | 18 | 3.52 | 13 | -0.88 | 9 |
| Fidelity Retirement MT-World Bond | 1 | 1 | 12/31/2024 | 1.5043 | 0.49 | 18 | 4.90 | 19 | 2.05 | 18 | -1.88 | 11 |
| Global Bond Average (19) | | | | | 1.07 | 19 | 6.14 | 19 | 4.79 | 19 | -1.07 | 19 |

Citigroup WGBI (35% hedged to HK\$)

Hong Kong Dollar Bond

| | | | | | | | | | | | | |
|--|--------|--------|------------|---------|-------------|----------|-------------|----------|--------------|----------|--------------|----------|
| Manulife GS (MPF)-Manulife MPF Hong Kong Bond | 4 | 4 | 03/31/2025 | 1.1772 | 0.66 | 3 | 5.61 | 1 | 12.37 | 4 | 19.35 | 1 |
| Principal MPF S800-Principal Hong Kong Bond N | Leader | Leader | 12/31/2024 | 1.03544 | 0.88 | 1 | 5.56 | 2 | 13.76 | 1 | 17.38 | 3 |
| Fidelity Retirement MT-Hong Kong Bond | Leader | Leader | 12/31/2024 | 1.25571 | 0.76 | 2 | 5.18 | 3 | 13.13 | 2 | 18.42 | 2 |
| My Choice MPF-My Choice HKD Bond | Leader | Leader | 03/31/2025 | 1.03782 | 0.54 | 5 | 4.92 | 4 | 12.39 | 3 | 16.38 | 4 |
| BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond | Leader | Leader | 12/31/2024 | 1.06685 | 0.51 | 6 | 4.80 | 5 | 12.27 | 5 | 15.78 | 5 |
| Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A | Leader | Leader | 12/31/2024 | 1.69066 | 0.64 | 4 | 4.71 | 6 | 10.74 | 6 | 9.10 | 6 |
| HSBC Hong Kong Bond Index | | | | | 0.67 | 6 | 5.13 | 6 | 12.44 | 6 | 16.07 | 6 |

Hong Kong Dollar Money Market

| | | | | | | | | | | | | |
|--|---|---|------------|---------|----------|----------|-------------|----------|--------------|----------|-------------|----------|
| Principal MPF S800-Principal HK Dollar Savings I | 1 | 1 | 12/31/2024 | 1.03918 | 1.04 | 1 | 3.96 | 1 | 11.89 | 1 | 15.37 | 1 |
| Principal MPF-Smart-Principal Cash | 2 | 2 | 12/31/2024 | 0.98972 | 0.95 | 2 | 3.57 | 2 | 11.13 | 2 | 14.82 | 2 |
| Hong Kong Dollar Money Market Average (2) | | | | | 1 | 2 | 3.76 | 2 | 11.51 | 2 | 15.1 | 2 |
| MPFA Prescribed Savings Rate | | | | | 0 | | 0.17 | | | | | |

MPF Conservative Fund

| | | | | | | | | | | | | |
|--|------|----|------------|---------|------|----|------|---|-------|----|-------|----|
| Hang Seng MPF-SuperTrust Plus-MPF Conservative | 0.54 | 13 | 06/30/2025 | 0.76782 | 0.54 | 13 | 2.35 | 1 | 10.10 | 2 | 12.98 | 9 |
| HSBC MPF-SuperTrust Plus-MPF Conservative | 0.53 | 15 | 06/30/2025 | 0.76764 | 0.53 | 15 | 2.34 | 2 | 10.09 | 3 | 12.97 | 10 |
| Manulife GS (MPF)-Manulife MPF Conservative | 0.66 | 1 | 03/31/2025 | 0.76779 | 0.66 | 1 | 2.30 | 3 | 10.18 | 1 | 15.03 | 6 |
| BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative | 0.56 | 9 | 03/31/2025 | 0.8144 | 0.56 | 9 | 2.21 | 4 | 9.98 | 4 | 15.17 | 5 |
| Hatlong MPF Retire Fd-Hatlong MPF Conservative A | 0.63 | 2 | 06/30/2025 | 0.94405 | 0.63 | 2 | 2.20 | 5 | 9.48 | 6 | 13.47 | 8 |
| China Life MPF MT-China Life MPF Conservative | 0.60 | 3 | 12/31/2024 | 0.90091 | 0.60 | 3 | 2.20 | 6 | 9.08 | 11 | 12.24 | 15 |
| Principal MPF S800-Principal MPF Conservative N | 0.59 | 6 | 12/31/2024 | 0.98436 | 0.59 | 6 | 2.18 | 7 | 9.25 | 9 | 12.62 | 12 |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return Consistent Return Preservation Score

As of 01/31/2026 (monthly updated)

LIPPER GLOBAL CLASSIFICATIONS

MPF Performance Table

Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE

FUND NAME

| FUND NAME | Score | Score | Score | Score | Fund Expense Ratio | Fund Expense Ratio | Fund Expense Ratio | % Growth | % Growth | % Growth | % Growth | % Growth |
|--|--------------|-------------------|--------------|--------|--------------------|--------------------|--------------------|-------------|-----------|-----------|-----------------|-----------------|
| | Total Return | Consistent Return | Preservation | Score | Date | Value | 3 Months | 1 Year | 3 Years | 10 Years | Rank 01/31/2026 | Rank 01/31/2026 |
| Principal MPF-Smart-Principal-MPF Conservative | | | | | 12/31/2024 | 0.97573 | 0.58 | 2.18 | 8 | 8 | 9.33 | 8 |
| BCT Strategic MPF-Invesco MPF Conservative A | | | | | 03/31/2025 | 0.68966 | 0.59 | 2.16 | 9 | 9 | 9.53 | 5 |
| My Choice MPF-My Choice MPF Conservative | | | | | 03/31/2025 | 0.74161 | 0.58 | 2.14 | 10 | 10 | 8.94 | 13 |
| AIA MPF-Prime Value Choice-MPF Conservative | | | | | 11/30/2024 | 0.77701 | 0.54 | 2.12 | 11 | 11 | 8.62 | 21 |
| Principal MPF-Simple-Principal-MPF Conservative | | | | | 12/31/2024 | 1.04287 | 0.60 | 2.07 | 12 | 12 | 9.23 | 10 |
| Fidelity Retirement-MT-MPF Conservative | | | | | 12/31/2024 | 0.97277 | 0.53 | 2.05 | 13 | 13 | 8.95 | 12 |
| Sun Life Rainbow MPF-Sun Life MPF Conservative A | | | | | 12/31/2024 | 0.89579 | 0.54 | 2.03 | 14 | 14 | 9.45 | 7 |
| BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative | | | | | 12/31/2024 | 0.89678 | 0.55 | 1.97 | 15 | 15 | 8.86 | 15 |
| BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv | | | | | 12/31/2024 | 0.97483 | 0.56 | 1.97 | 16 | 16 | 8.71 | 19 |
| MASS MPF-MPF Conservative | | | | | 12/31/2024 | 0.87598 | 0.53 | 1.94 | 17 | 17 | 8.75 | 18 |
| BCOM Joyful Ref MPF-BCOM MPF Conservative | | | | | 12/31/2024 | 0.93116 | 0.44 | 1.93 | 18 | 18 | 8.70 | 20 |
| BEA (MPF) MT-BEA (MPF) Conservative | | | | | 03/31/2025 | 0.80857 | 0.46 | 1.86 | 19 | 19 | 8.77 | 17 |
| BEA (MPF) Industry-BEA (Ind S) MPF Conservative | | | | | 03/31/2025 | 0.80767 | 0.47 | 1.84 | 20 | 20 | 8.82 | 16 |
| BEA (MPF) Value-BEA MPF Conservative | | | | | 03/31/2025 | 0.78556 | 0.49 | 1.78 | 21 | 21 | 8.86 | 14 |
| AMTD MPF-AMTD Invesco MPF Conservative | | | | | 06/30/2025 | 1.07379 | 0.48 | 1.77 | 22 | 22 | 8.00 | 23 |
| Manulife RC (MPF)-Allianz MPF Conservative A | | | | | 06/30/2025 | 1.02664 | 0.49 | 1.75 | 23 | 23 | 8.31 | 22 |
| MPF Conservative Fund Average (23) | | | | | | | 0.54 | 2.06 | 23 | 23 | 9.13 | 23 |
| MPFA Prescribed Savings Rate | | | | | | | 0 | 0.17 | 0 | 0 | 0 | 23 |
| Guaranteed Fund | | | | | | | | | | | | |
| MASS MPF-Guaranteed | 3 | 3 | 3 | 1 | 12/31/2024 | 3.24508 | 1.90 | 10.88 | 1 | 1 | 9.75 | 4 |
| Manulife GS (MPF)-Manulife MPF Stable | 4 | 4 | 4 | 2 | 03/31/2025 | 1.77276 | 1.87 | 10.74 | 2 | 2 | 16.60 | 1 |
| BCOM Joyful Ret MPF-BCOM Guaranteed (CF) | 4 | 4 | 4 | 3 | 12/31/2024 | 1.72174 | 2.27 | 10.41 | 3 | 3 | 16.22 | 2 |
| China Life MPF MT-China Life Joyful Retire Glee | 4 | 4 | 4 | 4 | 12/31/2024 | 2.06681 | 1.00 | 4.575 | 4 | 4 | 10.36 | 3 |
| HSBC MPF-SuperTrust Plus-Guaranteed | 3 | 3 | 3 | 4 | 06/30/2025 | 2.05155 | 0.62 | 4.05 | 5 | 5 | 7.61 | 5 |
| Hang Seng MPF-SuperTrust Plus-Guaranteed | 2 | 2 | 2 | 4 | 06/30/2025 | 2.05155 | 0.62 | 4.04 | 6 | 6 | 7.60 | 6 |
| AIA MPF-Prime Value Choice-Guaranteed Portfolio | 2 | 2 | 2 | Leader | 11/30/2024 | 1.55718 | 0.40 | 1.60 | 7 | 7 | 3.11 | 7 |
| Manulife GS (MPF)-Manulife MPF Interest | 1 | 1 | 1 | Leader | 03/31/2025 | 1.76663 | 0.22 | 0.87 | 8 | 8 | 2.55 | 8 |
| Guaranteed Fund Average (6) | | | | | | | 1.11 | 6.04 | 8 | 8 | 9.22 | 8 |
| Benchmark Not Applicable | | | | | | | | | | | | |
| Other Fund | | | | | | | | | | | | |
| Hatong MPF Retire Fd-Hatong Korea A | | | | | 06/30/2025 | 1.71456 | 24.83 | 117.11 | 1 | 1 | 128.33 | 1 |
| AIA MPF-Prime Value Choice-Eurasia | 3 | 3 | 3 | 3 | 11/30/2024 | 0.83797 | 9.10 | 35.02 | 2 | 2 | 48.30 | 2 |
| Manulife GS (MPF)-Manulife MPF 2045 Retirement | Leader | Leader | Leader | 1 | 03/31/2025 | 1.04687 | 6.76 | 28.95 | 3 | 3 | 47.50 | 3 |
| Manulife GS (MPF)-Manulife MPF 2040 Retirement | Leader | Leader | Leader | 1 | 03/31/2025 | 1.06596 | 6.75 | 28.73 | 4 | 4 | 47.29 | 4 |
| Fidelity Retirement-MT-Fidelity SaveEasy 2050 | Leader | Leader | Leader | 1 | 12/31/2024 | 1.61082 | 5.45 | 26.98 | 5 | 5 | 36.59 | 6 |
| Fidelity Retirement-MT-Fidelity SaveEasy 2040 | 4 | 4 | 4 | 1 | 12/31/2024 | 1.55239 | 5.39 | 26.36 | 6 | 6 | 36.20 | 7 |
| Fidelity Retirement-MT-Fidelity SaveEasy 2045 | 4 | 4 | 4 | 1 | 12/31/2024 | 1.65651 | 5.45 | 26.35 | 7 | 7 | 35.91 | 8 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050 | 4 | 4 | 4 | 1 | 12/31/2024 | 1.50881 | 5.33 | 26.17 | 8 | 8 | 35.67 | 10 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040 | 4 | 4 | 4 | 1 | 12/31/2024 | 1.48462 | 5.30 | 26.02 | 9 | 9 | 35.89 | 9 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045 | 3 | 3 | 3 | 1 | 12/31/2024 | 1.54241 | 5.29 | 25.71 | 10 | 10 | 35.50 | 11 |
| Manulife GS (MPF)-Manulife MPF 2035 Retirement | Leader | Leader | Leader | 1 | 03/31/2025 | 1.05835 | 5.86 | 25.11 | 11 | 11 | 41.23 | 5 |
| Fidelity Retirement-MT-Fidelity SaveEasy 2035 | 3 | 3 | 3 | 1 | 12/31/2024 | 1.56536 | 5.11 | 24.88 | 12 | 12 | 34.17 | 13 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035 | 3 | 3 | 3 | 1 | 12/31/2024 | 1.49038 | 5.02 | 24.53 | 13 | 13 | 33.90 | 14 |
| AMTD MPF-AMTD Invesco Target 2048 Retirement | 2 | 2 | 2 | 1 | 06/30/2025 | 1.50239 | 5.86 | 24.47 | 14 | 14 | 29.69 | 17 |
| Fidelity Retirement-MT-Fidelity SaveEasy 2030 | 2 | 2 | 2 | 1 | 12/31/2024 | 1.5645 | 4.59 | 22.88 | 15 | 15 | 31.25 | 15 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030 | 2 | 2 | 2 | 1 | 12/31/2024 | 1.48814 | 4.57 | 22.71 | 16 | 16 | 31.15 | 16 |
| Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq | | | | | 12/31/2024 | 1.1104 | 3.07 | 22.60 | 17 | 17 | 22.60 | 17 |
| Manulife GS (MPF)-Manulife MPF 2030 Retirement | 3 | 3 | 3 | 1 | 03/31/2025 | 1.06336 | 5.07 | 21.38 | 18 | 18 | 35.29 | 12 |
| AIA MPF-Prime Value Choice-China HK Dyn Asset Allo | 1 | 1 | 1 | 1 | 11/30/2024 | 1.2554 | 2.89 | 20.86 | 19 | 19 | 14.69 | 33 |
| AMTD MPF-AMTD Invesco Target 2038 Retirement | 1 | 1 | 1 | 2 | 06/30/2025 | 1.44876 | 4.82 | 20.15 | 20 | 20 | 24.61 | 20 |
| AIA MPF-Prime Value Choice-Manager's Choice | 4 | 4 | 4 | 3 | 11/30/2024 | 1.46266 | 3.72 | 18.39 | 21 | 21 | 25.83 | 18 |
| AMTD MPF-AMTD Invesco Target 2028 Retirement | 1 | 1 | 1 | 3 | 06/30/2025 | 1.56304 | 3.73 | 15.74 | 22 | 22 | 18.77 | 25 |
| Manulife GS (MPF)-Manulife MPF 2025 Retirement | 2 | 2 | 2 | 3 | 03/31/2025 | 1.07324 | 3.59 | 15.65 | 23 | 23 | 25.40 | 19 |
| Manulife GS (MPF)-Manulife MPF Smart Retirement | 2 | 2 | 2 | 3 | 03/31/2025 | 1.06214 | 3.56 | 15.30 | 24 | 24 | 23.96 | 21 |
| AMTD MPF-AMTD Invesco Target Retirement Now | 3 | 3 | 3 | 3 | 06/30/2025 | 1.76868 | 3.30 | 13.81 | 25 | 25 | 16.02 | 22 |



Lipper Leader Fund Ratings Over 3 Years
(Lipper Global Classifications are used for comparison)

| FUND NAME | MPF Performance Table | | Score | | Date | Fund Expense Ratio | | % Growth | | % Growth | | % Growth | |
|-----------|--|-------|-------------------|--------------|------|--------------------|-------|----------|--------|----------|--------|----------|----------|
| | Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE | Score | Consistent Return | Preservation | | Value | Ratio | Date | 1 Year | 3 Months | 1 Year | 3 Years | 10 Years |

| LIPPER GLOBAL CLASSIFICATIONS | | | | | | | | | | | | | |
|--|--------|---|-----------|-----------|------------|-------------|-------------|-----------|--------------|-----------|--------------|-----------|--------------|
| As of 01/31/2026 (monthly updated) | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Healthcare | 1 | 1 | 3 | 3 | 03/31/2025 | 1.91298 | 9.74 | 2 | 12.98 | 26 | 23.02 | 22 | 93.21 |
| Manulife GS (MPF)-Manulife MPF Retire Income | 1 | 1 | 4 | 4 | 03/31/2025 | 1.35156 | 2.88 | 31 | 12.73 | 27 | 19.18 | 24 | 65.52 |
| Fidelity Retirement MT-Fidelity SaveEasy 2025 | 1 | 1 | 1 | 1 | 12/31/2024 | 1.31493 | 1.49 | 36 | 11.15 | 28 | 13.68 | 34 | 65.52 |
| AMTD MPF-AMTD Allianz Choice Dynamic Allocation | 2 | 3 | Leader | Leader | 06/30/2025 | 1.19388 | 1.09 | 25 | 11.04 | 29 | 15.94 | 28 | 65.38 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025 | 1 | 1 | 1 | 1 | 12/31/2024 | 1.23829 | 1.49 | 37 | 10.92 | 30 | 13.53 | 35 | 65.38 |
| BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset | 2 | 2 | Leader | Leader | 12/31/2024 | 1.34922 | 3.07 | 27 | 10.82 | 31 | 15.64 | 29 | 40.98 |
| Manulife RC (MPF)-Allianz Flexi Balanced A | 2 | 2 | Leader | Leader | 06/30/2025 | 1.442 | 3.04 | 28 | 10.76 | 32 | 15.34 | 30 | 40.48 |
| BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst | 1 | 1 | Leader | Leader | 12/31/2024 | 1.63473 | 3.02 | 29 | 10.58 | 33 | 14.77 | 32 | 37.13 |
| Fidelity Retirement MT-RetireEasy | 4 | 4 | 3 | 3 | 12/31/2024 | 1.30567 | 1.52 | 35 | 9.67 | 34 | 20.15 | 23 | |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire | 2 | 1 | Leader | Leader | 12/31/2024 | 1.56887 | 1.65 | 34 | 8.77 | 35 | 15.24 | 31 | |
| BCT (MPF) Pro Choice-BCT (Pro) HK Stable Retire | 2 | 3 | Leader | Leader | 03/31/2025 | 1.4133 | 1.11 | 38 | 6.67 | 36 | 18.00 | 26 | |
| Manulife RC (MPF)-Allianz RMB Money Market A | Leader | 3 | | | 06/30/2025 | 1.17769 | 2.07 | 33 | 3.99 | 37 | 2.40 | 36 | 8.08 |
| Sun Life Rainbow MPF-Sun Life MPF Income | | | | | 01/01/1900 | 0 | 2.62 | 32 | | | | | |
| Other Fund Average (38) | | | 38 | 38 | | 4.77 | 4.77 | 38 | 21.51 | 37 | 29.45 | 36 | 79.99 |
| Benchmark Not Applicable | | | | | | | | | | | | | |

| RMB and HKD Money Market | | | | | | | | | | | | | |
|--|--|--|----------|-------------|----------|------------|----------|--------------|----------|--|--|--|--|
| BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt | | | 3 | 4.59 | 1 | 6.11 | 1 | 22.84 | 1 | | | | |
| My Choice MPF-My Choice RMB & HKD Money Market | | | 1 | 4.21 | 2 | 3.19 | 4 | 14.16 | 2 | | | | |
| Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A | | | 2 | 4.09 | 3 | 2.89 | 5 | 10.56 | 3 | | | | |
| BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt | | | 4 | 3.98 | 4 | 4.25 | 3 | 13.37 | 4 | | | | |
| BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market | | | 5 | 3.88 | 5 | 4.53 | 2 | 13.65 | 5 | | | | |
| RMB and HKD Money Market Average (5) | | | 5 | 4.15 | 5 | 4.2 | 5 | 14.92 | 5 | | | | |
| Not Applicable | | | | | | | | | | | | | |

| Hong Kong Equity (Index Tracking) | | | | | | | | | | | | | |
|---|--------|--------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--|--|--|--|
| Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A | 4 | Leader | 2 | 43.59 | 1 | 36.64 | 6 | 86.30 | 1 | | | | |
| BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF) | 1 | 1 | 1 | 40.05 | 2 | 19.08 | 16 | 54.19 | 16 | | | | |
| Manulife GS (MPF)-Manulife MPF HS Index ESG | 2 | 1 | 1 | 39.23 | 3 | 21.77 | 15 | 58.17 | 15 | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk | 4 | 4 | 1 | 38.99 | 4 | 36.43 | 9 | 82.32 | 3 | | | | |
| HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking | Leader | Leader | 2 | 38.56 | 5 | 36.72 | 4 | 79.94 | 6 | | | | |
| Hang Seng MPF-SuperTrust Plus-HS Index Tracking | Leader | Leader | 2 | 38.56 | 6 | 36.72 | 5 | 79.93 | 7 | | | | |
| BEA (MPF) MT-BEA Hong Kong Tracker | 4 | 4 | 2 | 38.31 | 7 | 37.03 | 2 | 80.11 | 5 | | | | |
| My Choice MPF-My Choice Hong Kong Tracking | Leader | Leader | 2 | 38.28 | 8 | 36.85 | 3 | 84.25 | 2 | | | | |
| BEA (MPF) Industry-BEA Hong Kong Tracker | Leader | Leader | 2 | 38.27 | 9 | 37.26 | 4 | 81.36 | 4 | | | | |
| BCT Strategic MPF-Invesco Hang Seng Index Trkg A | 4 | 4 | 2 | 38.10 | 10 | 36.48 | 8 | 77.92 | 11 | | | | |
| Fidelity Retirement MT-Fidelity Hong Kong Tracker | 4 | 4 | 2 | 38.06 | 11 | 36.50 | 7 | 78.37 | 9 | | | | |
| BEA (MPF) Value-BEA Hong Kong Tracker | 4 | 4 | 2 | 38.03 | 12 | 36.32 | 11 | 78.07 | 10 | | | | |
| Principal MPF S800-Principal HS Index Tracking N | 4 | 4 | 2 | 37.95 | 13 | 35.96 | 13 | 74.64 | 12 | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking | 4 | 4 | 2 | 37.92 | 14 | 36.22 | 12 | 78.46 | 8 | | | | |
| AIA MPF-Prime Value Choice-Hong Kong and China | 4 | 3 | 2 | 37.82 | 15 | 36.43 | 10 | 72.90 | 14 | | | | |
| Principal MPF-Smart-Principal-Hang Seng Idx Track | 3 | 3 | 2 | 36.95 | 16 | 34.91 | 14 | 74.64 | 13 | | | | |
| Hong Kong Equity (Index Tracking) Average (16) | | | 16 | 38.67 | 16 | 34.46 | 16 | 76.35 | 16 | | | | |
| FTSE MPF Hong Kong | | | | 45.16 | | 6.24 | | | | | | | |

| Asian Bond | | | | | | | | | | | | | |
|---|---|---|----------|-------------|----------|-------------|----------|--------------|----------|--|--|--|--|
| Principal MPF S800-Principal Asian Bond N | 4 | 4 | 4 | 6.70 | 1 | 13.69 | 1 | | | | | | |
| AIA MPF-Prime Value Choice-Asian Bond | 3 | 2 | 3 | 6.56 | 2 | 9.02 | 3 | 18.62 | 2 | | | | |
| MASS MPF-Asian Bond | 3 | 3 | 3 | 6.56 | 3 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd | 4 | 4 | 3 | 6.09 | 4 | 7.23 | 4 | 20.36 | 1 | | | | |
| Principal MPF-Smart-Principal Dynamic Asian Bd | 4 | 4 | 4 | 5.65 | 5 | 9.40 | 2 | 12.10 | 3 | | | | |
| Asian Bond Average (5) | | | 5 | 6.31 | 5 | 9.84 | 4 | 17.03 | 3 | | | | |
| Not Applicable | | | | | | | | | | | | | |

| China Equity | | | | | | | | | | | | | |
|--|---|---|---|-------|---|-------|---|-------|---|--|--|--|--|
| HSBC MPF-SuperTrust Plus-Chinese Equity | 1 | 1 | 1 | 37.21 | 1 | 18.70 | 8 | 73.34 | 1 | | | | |
| Hang Seng MPF-SuperTrust Plus-Chinese Equity | 1 | 1 | 1 | 37.19 | 2 | 18.68 | 9 | 73.31 | 2 | | | | |
| | | | | | | | | | | | | | |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

| MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME | Lipper Leader Fund Ratings Over 3 Years | | Lipper Global Classifications | | Fund Expense Ratio Value | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | | |
|--|---|-------------------------|-------------------------------|------------------------------------|--------------------------|-------------------------|--------------------------|------------------------|-------------------------|--------------------------|--------------|----------|--------------|----------|
| | Total Return Score | Consistent Return Score | Preservation Score | As of 01/31/2026 (monthly updated) | | | 3 Months 01/31/2026 Rank | 1 Year 01/31/2026 Rank | 3 Years 01/31/2026 Rank | 10 Years 01/31/2026 Rank | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru China Equity | 3 | 3 | 1 | | 1.7467 | 03/31/2025 | 2.84 | 5 | 36.76 | 3 | 23.72 | 5 | 61.69 | 3 |
| Principal MPF S800-Principal China Equity I | 2 | 2 | 1 | | 1.51687 | 12/31/2024 | 3.02 | 3 | 35.17 | 4 | 21.50 | 6 | 60.89 | 4 |
| BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF) | 2 | 2 | 1 | | 1.61505 | 12/31/2024 | 2.94 | 4 | 35.06 | 5 | 21.13 | 7 | 59.41 | 5 |
| Hang Seng MPF-SuperTrust Plus-HS CN Etrps Idx Trck | Leader | Leader | Leader | | 0.88336 | 06/30/2025 | 1.90 | 6 | 28.25 | 6 | 35.40 | 1 | 44.67 | 6 |
| HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg | Leader | Leader | Leader | | 0.88434 | 06/30/2025 | 1.89 | 7 | 28.24 | 7 | 35.38 | 2 | 44.65 | 7 |
| BEA (MPF) Industry-BEA China Tracker | 4 | 4 | 1 | | 1.17257 | 03/31/2025 | 1.67 | 8 | 27.77 | 8 | 33.96 | 3 | 39.03 | 8 |
| BEA (MPF) MT-BEA China Tracker | 4 | 4 | 1 | | 1.19223 | 03/31/2025 | 1.65 | 9 | 27.66 | 9 | 33.56 | 4 | 38.01 | 9 |
| China Equity Average (9) | | | | | 2.59 | | 2.59 | 9 | 32.59 | 9 | 26.99 | 9 | 55 | 9 |
| Not Applicable | | | | | | | | | | | | | | |
| RMB Bond Fund | | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF RMB Bond | Leader | Leader | 4 | | 1.19991 | 03/31/2025 | 2.13 | 2 | 6.57 | 1 | 9.10 | 1 | 29.65 | 1 |
| Fidelity Retirement MT-RMB Bond | 1 | 1 | 4 | | 1.32258 | 12/31/2024 | 2.05 | 5 | 6.07 | 2 | 6.49 | 5 | | |
| BCT Strategic MPF-Invesco RMB Bond A | 2 | 2 | 4 | | 1.24665 | 03/31/2025 | 2.14 | 1 | 6.00 | 3 | 7.02 | 3 | 19.92 | 4 |
| BCT (MPF) Pro Choice-BCT (Pro) RMB Bond | 3 | 3 | Leader | | 1.22958 | 12/31/2024 | 2.13 | 3 | 5.96 | 4 | 7.10 | 2 | 19.94 | 3 |
| BCT (MPF) Industry Choice-BCT (Ind) RMB Bond | 2 | 2 | 4 | | 1.27371 | 12/31/2024 | 2.12 | 4 | 5.95 | 5 | 6.89 | 4 | 19.99 | 2 |
| RMB Bond Fund Average (5) | | | | | 2.11 | | 2.11 | 5 | 6.11 | 5 | 7.32 | 5 | 22.37 | 4 |
| Not Applicable | | | | | | | | | | | | | | |

How to read the MPF Performance Table

Growth: The performance is calculated on the basis of bid-to-bid or NAV (net asset value)-to-NAV, gross income reinvested at ex-dividend date, in Hong Kong Dollar.
Data as at: **31 January, 2026**
Latest Price Quote: this is the latest NAV (net asset value) or bid price for each unit of the fund.

Sector: To ensure that fair comparisons are being made, the MPF are grouped based on the classification assigned by the Mandatory Provident Fund Schemes Authority. Within each sector, the funds are listed alphabetically but have the ranking displayed for each fund against the others in the sector for each time period.

Lipper Leader Fund Ratings: Lipper Leader measures are a set of tools that guide investors and their advisors to select funds that suit individual investment styles and goals. The Lipper Leader Fund Ratings program uses investor-centered criteria to deliver a simple, clear description of a fund's success in meeting certain goals, such as preserving capital or building wealth through consistent strong returns. The strength of the Lipper Leader measures, built on three-years of historical performance, is their use in conjunction with each other. They can be molded together to find a fund that meets the particular characteristics and interests of the investor.

Lipper Leader Fund Ratings for the Hong Kong MPFs are based upon Lipper's Global Classifications system. Lipper Leader Fund Ratings DO NOT take into account the effects of sales charges. The Lipper Leader Fund Ratings are subject to change every month and are based on an equal-weighted average of percentile ranks for Consistent Return, Preservation, and Total Return metrics over three-year periods. The highest 20% of funds in each peer group are named Lipper Leaders, receive a score of 5, the next 20% receive a score of 4, the middle 20% are scored 3, the next 20% are scored 2, and the lowest 20% are scored 1. Scores may not be calculated for a fund due to the following reasons: the fund may have less than three years of daily NAVs, the fund may not have reported sufficient daily NAVs to Lipper or the fund may report NAVs on a delayed basis. The Lipper Leader Fund Ratings calculations span equity, fixed income and mixed asset funds only. Lipper Leader Fund Ratings are not intended to predict future results, and Lipper does not guarantee the accuracy of this information. More information is available at www.lipperweb.com.

Total Return: Lipper ratings for Total Return reflect funds' historical total return performance relative to peers.

Consistent Return: Lipper ratings for Consistent Return reflect funds' historical risk-adjusted returns, adjusted for volatility, relative to peers.

Preservation: Lipper ratings for Preservation reflect funds' historical loss avoidance relative other funds within the same asset class. Preservation ratings are relative, rather than absolute, measures, and funds named Lipper Leaders for Preservation may still experience losses periodically; those losses may be larger for equity and mixed equity funds than for fixed income funds.

Footnote:

- The MPF System aims to provide retirement protection for the working population. You should take a long-term approach to capitalize on the long-term growth potential offered by the fund.
- The benchmarks provided are for reference only and may be different from the benchmark of any particular fund in that category used in managing that fund.
- Where there are funds with multiple share classes, the share class selected will be determined based on the following criteria (in order of priority): (i) retail over institutional, (ii) longest valid data history, (iii) accumulation over distribution, and (iv) currency relevant to the fund's geographical focus.
- MPF performance data source: Lipper, A Refinitiv Company.
- Benchmark data source: Willis Towers Watson / FTSE.
- Because of the diverse nature of guaranteed funds and "other funds", it is not appropriate to make comparison within these sectors. Therefore no benchmark and rankings are provided.
- Because of the Unit Deduction Policy of some MPF Conservative funds, it is not appropriate to make comparison within this sector. Therefore no benchmark and rankings are provided.
- FER is a ratio that measures the expenses of an MPF fund as a percentage of fund size. The FER is calculated for each financial period of a constituent fund based on data from the previous financial period. The published FER will not reflect any increases or decreases in fees, charges or expenses in the current financial period. The FER is provided in the Fund Fact Sheet of a scheme. It is not necessary for funds with less than two years of history to show an FER.
- Because FER is based on figures annual reports of the individual MPF schemes, the latest figures are only a reference of historical information as of "Fund Expense Ratio Date" shown in the report. Thus, the latest TER may not represent the current expense ratio of the fund especially when there is a significant change of the fund's operation such as the introduction of DIS that funds under DIS are subject to a management fee cap.

Disclaimer:



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return **Consistent Return** **Preservation Score**
Score **Score** **Score**
 As of 01/31/2026 (monthly updated)

Fund Expense Ratio **Fund Expense Ratio** **Fund Expense Ratio** **Fund Expense Ratio** **Fund Expense Ratio**
Value **01/31/2026 Rank** **01/31/2026 Rank** **01/31/2026 Rank** **01/31/2026 Rank**
3 Months **1 Year** **3 Years** **10 Years**
% Growth **% Growth** **% Growth** **% Growth**

LIPPER GLOBAL CLASSIFICATIONS

MPF Performance Table
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE
FUND NAME

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