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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	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 3 Months 02/28/2026 Rank	% Growth 1 Year 02/28/2026 Rank	% Growth 3 Years 02/28/2026 Rank	% Growth 10 Years 02/28/2026 Rank
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Default Investment Strategy - Core Accumulation Fund

Haitong MPF Retire Fd-Haitong Core Accumulation A	Leader	Leader	Leader	0.92544	06/30/2025	7.54	23.91	1	64.68	1	
MASS MPF-Core Accumulation	Leader	Leader	Leader	0.79883	12/31/2024	4.48	17.63	2	49.90	3	
BCT Strategic MPF-Invesco Core Accumulation A	Leader	Leader	Leader	0.80026	03/31/2025	4.47	17.62	3	50.05	2	
China Life MPF MT-China Life Core Accumulation	Leader	Leader	Leader	0.82106	12/31/2024	4.44	17.61	4	49.89	4	
BCOM Joyful Ret MPF-BCOM Core Accumulation	Leader	Leader	Leader	0.80191	12/31/2024	4.45	17.58	5	49.89	5	
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Leader	Leader	Leader	0.77864	12/31/2024	4.46	17.54	6	49.79	6	
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Leader	Leader	Leader	0.8549	12/31/2024	4.46	17.53	7	49.63	7	
AMTD MPF-AMTD Invesco Core Acc	Leader	Leader	Leader	0.86864	06/30/2025	4.36	17.18	8	48.52	8	
Principal MPF-Smart-Principal Core Acc	4	4	4	0.78109	12/31/2024	4.06	16.61	9	44.40	14	
Principal MPF S800-Principal Core Accumulation N	4	4	4	0.77991	12/31/2024	4.04	16.60	10	44.52	13	
Principal MPF-Simple-Principal Core Accumulation	4	4	4	0.80098	12/31/2024	4.00	16.56	11	44.29	15	
Manulife RC (MPF)-Allianz MPF Core Acc A	4	4	4	0.77134	06/30/2025	3.63	15.90	12	45.78	9	
HSBC MPF-SuperTrust Plus-Core Accumulation	3	3	3	0.77603	06/30/2025	4.59	2	15.84	13	42.18	22
Hang Seng MPF-SuperTrust Plus-Core Accumulation	3	3	3	0.7762	06/30/2025	4.58	3	15.82	14	42.17	23
My Choice MPF-My Choice Core Accumulation	3	3	3	0.80511	03/31/2025	4.48	4	15.65	15	43.34	18
Sun Life Rainbow MPF-Sun Life MPF Core Acc	3	3	3	0.77042	12/31/2024	4.47	7	15.64	16	43.34	17
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	4	4	4	0.75807	03/31/2025	3.93	20	15.45	17	43.75	16
AIA MPF-Prime Value Choice-Core Accumulation	3	3	3	0.77931	11/30/2024	3.91	21	15.30	18	43.20	20
Manulife GS (MPF)-Manulife MPF Core Accumulation	3	3	3	0.75345	03/31/2025	3.71	22	15.09	19	43.22	19
Fidelity Retirement MT-Core Accumulation	3	3	3	0.79169	12/31/2024	3.99	19	14.92	20	42.80	21
BEA (MPF) Value-BEA Core Accumulation	4	4	4	0.82147	03/31/2025	4.17	13	14.25	21	45.52	12
BEA (MPF) MT-BEA (MPF) Core Accumulation	4	4	4	0.77948	03/31/2025	4.14	14	14.23	22	45.69	10
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	4	4	4	0.77687	03/31/2025	4.13	15	14.21	23	45.66	11
Default Investment Strategy - Core Accumulation Fund Average (23)	4	4	4	4.37	23	16.46	23	46.62	23	106.42	2
FTSE MPF DIS Core Accumulation Fund				3.79		3.79		15.02			

Default Investment Strategy - Age 65 Plus Fund

Haitong MPF Retire Fd-Haitong Age 65 Plus A	Leader	Leader	Leader	0.92894	06/30/2025	3.74	11.33	1	28.83	1	
Principal MPF S800-Principal Age 65 Plus A	3	3	3	0.78549	12/31/2024	2.39	7	8.59	2	20.99	9
Principal MPF-Smart-Principal Age 65 Plus N	3	3	3	0.79253	12/31/2024	2.39	9	8.53	3	21.00	8
Principal MPF-Simple-Principal Age 65 Plus Acc	2	2	2	0.83285	12/31/2024	2.34	14	8.46	4	20.51	11
BCT Strategic MPF-Invesco Age 65 Plus A	4	3	3	0.80013	03/31/2025	2.37	12	8.03	5	22.18	2
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	4	3	3	0.77716	12/31/2024	2.35	8	8.02	6	22.04	4
BCOM Joyful Ret MPF-BCOM Age 65 Plus	4	3	3	0.80352	12/31/2024	2.39	13	8.00	7	22.04	3
MASS MPF-Age 65 Plus	3	3	3	0.80245	12/31/2024	2.38	10	7.99	8	21.90	6
China Life MPF MT-China Life Age 65 Plus	3	3	3	0.81915	12/31/2024	2.34	15	7.99	9	22.04	5
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	3	3	3	0.85349	12/31/2024	2.37	11	7.97	10	21.88	7
AMTD MPF-AMTD Invesco Age 65 Plus	2	2	2	0.86585	06/30/2025	2.24	18	7.56	11	20.72	10
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	2	2	2	0.74478	06/30/2025	2.15	19	7.55	12	19.97	12
HSBC MPF-SuperTrust Plus-Age 65 Plus	1	1	4	0.77708	06/30/2025	2.57	2	7.07	13	18.52	19
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	1	1	4	0.77784	06/30/2025	2.57	3	7.06	14	18.52	20
BEA (MPF) Value-BEA Age 65 Plus	2	2	4	0.84302	03/31/2025	2.54	5	7.04	15	19.71	15
BEA (MPF) MT-BEA (MPF) Age 65 Plus	2	2	4	0.78021	03/31/2025	2.54	4	7.03	16	19.95	13
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	2	2	2	0.77571	03/31/2025	2.52	6	7.01	17	19.90	14
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	1	1	1	0.76817	12/31/2024	2.33	16	6.71	18	19.03	16
My Choice MPF-My Choice Age 65 Plus	1	1	1	0.7694	03/31/2025	2.31	17	6.71	19	19.03	17
ŲŲ AIA MPF-Prime Value Choice-Age 65 Plus	1	1	1	0.78633	11/30/2024	2.01	21	6.51	20	18.22	21
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	1	1	1	0.76799	03/31/2025	1.95	22	6.43	21	18.86	18
Manulife GS (MPF)-Manulife MPF Age 65 Plus	1	1	1	0.7564	03/31/2025	1.89	23	6.36	22	18.14	22



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

MPF Performance Table	Score	Score	Score	Score	Score	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE	Total Return	Consistent Return	Preservation	Score	Score	Value	02/28/2026 Rank	1 Year	3 Years	10 Years	02/28/2026 Rank
FUND NAME	As of 02/28/2026 (monthly updated)										

LIPPER GLOBAL CLASSIFICATIONS

Fidelity Retirement MT-Age 65 Plus	1	1	1	1	1	0.80442	2.05	20	5.90	23	18.03	23	
Default Investment Strategy - Age 65 Plus Fund Average (23)	Leader												
FTSE MPF DIS Age 65 Plus Fund	1	1	1	1	1	0.80442	2.38	23	7.56	23	20.52	23	
	1.8												
Lifestyle - (>20-40% Equity)													
Principal MPF S800-Principal Stable Yield I	Leader	Leader	Leader	3	3	1.51665	4.80	7	14.69	1	23.85	2	32.78
BEA (MPF) Value-BEA Stable	Leader	Leader	Leader	4	4	0.955	5.48	6	13.71	2	27.11	1	43.06
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	4	4	4	4	4	1.66675	4.93	6	14.64	3	22.24	9	29.66
Principal MPF-Smart-Principal Stable	Leader	Leader	Leader	4	4	1.7041	4.43	14	13.69	4	22.99	5	32.09
Principal MPF-Simple-Principal Stable	Leader	Leader	Leader	4	4	1.71816	4.44	13	13.67	5	22.96	6	31.90
BCT Strategic MPF-Invesco Capital Stable A	Leader	Leader	Leader	4	4	1.27011	5.01	5	13.51	6	23.65	3	37.41
BEA (MPF) MT-BEA (MPF) Stable	4	4	4	4	4	1.31468	5.35	2	12.99	7	22.31	7	32.55
BEA (MPF) Industry-BEA (Ind S) Stable	4	4	4	4	4	1.31067	5.33	3	12.87	8	22.27	8	32.15
AMTD MPF-AMTD Allianz Choice Capital Stable	4	4	4	4	4	1.21307	3.92	16	12.84	9	22.08	10	36.66
HSBC MPF-SuperTrust Plus-Stable	3	3	3	3	3	1.32797	4.68	9	12.74	10	21.41	12	35.55
Hang Seng MPF-SuperTrust Plus-Stable	3	3	3	3	3	1.32889	4.68	10	12.74	11	21.41	13	35.54
AIA MPF-Prime Value Choice-Capital Stable Pf	Leader	Leader	Leader	4	4	1.66408	4.23	15	12.67	12	23.26	4	34.01
Manulife RC (MPF)-Allianz Capital Stable A	3	3	3	3	3	1.48301	3.86	17	12.53	13	21.40	14	33.89
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	3	3	3	3	3	1.50039	4.59	11	12.25	14	21.77	11	28.01
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	3	3	3	3	3	1.68707	4.44	12	12.06	15	21.18	15	30.21
Sun Life Rainbow MPF-Sun Life MPF Stable A	1	1	1	1	1	1.808	5.14	4	11.41	16	17.40	17	28.83
Fidelity Retirement MT-Capital Stable	2	2	2	2	2	1.52942	4.68	8	11.38	17	19.77	16	29.65
Lifestyle - (>20-40% Equity) Average (17)							4.71	17	12.96	17	22.18	17	33.17
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)							4.32		13.37				

Lifestyle - (>40-60% Equity)													
BEA (MPF) Value-BEA Balanced	3	3	3	4	4	0.9642	7.28	2	20.22	1	39.27	1	74.64
Principal MPF S800-Principal Long Term Acc I	2	2	2	2	2	1.52358	6.07	11	18.96	2	32.74	5	55.67
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	2	1.67227	6.34	6	18.82	3	33.07	4	60.52
BEA (MPF) MT-BEA (MPF) Balanced	3	3	3	3	3	1.34166	7.16	3	18.39	4	33.40	2	59.81
BEA (MPF) Industry-BEA (Ind S) Balanced	2	2	2	2	2	1.34068	7.14	4	18.36	5	33.17	3	59.13
MASS MPF-Global Stable	2	2	2	2	2	1.42291	5.54	14	18.34	6	32.27	7	62.19
AMTD MPF-AMTD Allianz Choice Stable Growth	2	2	2	2	2	1.19879	5.50	15	18.19	7	32.42	6	65.40
Manulife RC (MPF)-Allianz Stable Growth A	2	2	2	2	2	1.47955	5.43	16	17.87	8	31.63	9	61.90
AIA MPF-Prime Value Choice-Balanced Portfolio	2	2	2	2	2	1.66923	5.90	13	17.67	9	31.93	8	57.90
My Choice MPF-My Choice Stable	1	1	1	1	1	1.03342	6.26	7	17.42	10	29.57	11	60.76
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	1	1	1	1	1	1.53999	6.18	9	17.09	11	27.88	13	51.57
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	1	1	1	1	1	1.50375	6.38	5	17.05	12	31.23	10	53.88
Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	1	1	1.82956	7.47	1	16.65	13	25.55	16	53.02
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	1	1	1	1	1	1.6987	6.04	12	16.52	14	29.20	12	50.36
Fidelity Retirement MT-Stable Growth	1	1	1	1	1	1.52523	6.18	8	15.92	15	27.74	14	52.31
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	1	1	1	1	1	1.79073	6.09	10	15.52	16	26.54	15	47.25
Lifestyle - (>40-60% Equity) Average (16)							6.31	16	17.69	16	31.1	16	57.89
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							5.95		18.89				

Lifestyle - (>60-80% Equity)													
BEA (MPF) Value-BEA Growth	Leader	Leader	Leader	3	3	0.97939	9.25	2	26.45	1	52.75	1	110.17
Principal MPF-Smart-Principal Balanced	4	4	4	4	4	1.73779	7.62	15	24.74	2	44.27	7	86.64
Principal MPF-Simple-Principal Balanced	4	4	4	4	4	1.75034	7.68	12	24.74	3	44.35	6	86.54
BEA (MPF) MT-BEA (MPF) Growth	4	4	4	4	4	1.37488	9.09	3	24.21	4	45.35	4	90.93
BEA (MPF) Industry-BEA (Ind S) Growth	4	4	4	4	4	1.37183	8.99	4	24.10	5	45.09	5	90.08
MASS MPF-Global Growth	3	3	3	3	3	1.421	7.05	20	23.67	6	42.42	9	95.13
HSBC MPF-SuperTrust Plus-Balanced	3	3	3	3	3	1.43418	8.11	7	23.51	7	42.29	10	97.55
AMTD MPF-AMTD Allianz Choice Balanced	3	3	3	3	3	1.21691	7.01	21	23.51	8	42.61	8	98.81
Hang Seng MPF-SuperTrust Plus-Balanced	3	3	3	3	3	1.43436	8.10	8	23.50	9	42.28	11	97.54
Hang Seng MPF-SuperTrust Plus-ValChoice Balanced	Leader	Leader	Leader	2	2	0.90872	7.21	18	23.26	10	45.47	2	103.18
HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Leader	Leader	Leader	2	2	0.90995	7.20	19	23.26	11	45.47	3	103.17



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MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Score		Score		Score		Score		Score		Score		Score		Score		Score		Score			
	Total Return	Consistent Return	Preservation	Score	Fund Expense Ratio	Date	Fund Expense Ratio	Value	% Growth 02/28/2026	% Growth 3 Months	1 Year	% Growth 02/28/2026	% Growth 3 Years	% Growth 02/28/2026	% Growth 10 Years	% Growth 02/28/2026	Rank	02/28/2026	Rank	02/28/2026	Rank	
LIPPER GLOBAL CLASSIFICATIONS																						
Manulife RC (MPF)-Allianz Balanced A	2	2	2	2	1.48865	06/30/2025	1.48865	6.95	22	23.17	12	41.75	12	13	94.32	9						
Principal MPF S800-Principal Global Growth I	3	3	2	2	1.52597	12/31/2024	1.52597	7.29	17	23.05	13	42.23	13	12	82.38	16						
BCT Strategic MPF-Invesco Balanced A	2	2	1	1	1.2876	03/31/2025	1.2876	8.32	5	22.78	14	39.67	14	16	81.30	18						
Sun Life Rainbow MPF-Sun Life MPF Growth A	1	1	1	1	1.84965	12/31/2024	1.84965	10.17	1	22.61	15	34.45	15	22	81.59	17						
BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	2	2	2	2	1.50659	12/31/2024	1.50659	8.13	6	22.04	16	41.32	14	14	83.89	15						
My Choice MPF-My Choice Balanced	2	2	2	2	1.04376	03/31/2025	1.04376	7.74	10	22.01	17	39.66	17	17	97.39	7						
BCOM Joyful Ret MPF-BCOM Balanced (CF)	1	1	1	1	1.54952	12/31/2024	1.54952	7.64	13	21.72	18	37.87	19	18	86.10	14						
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asset	1	1	1	1	1.69592	12/31/2024	1.69592	7.70	11	21.36	19	38.03	18	17	73.69	22						
Manulife GS (MPF)-Manulife MPF Growth	2	2	2	2	1.78402	03/31/2025	1.78402	7.89	9	21.03	20	40.83	20	15	80.18	19						
China Life MPF MT-China Life Balanced	1	1	1	1	1.36763	12/31/2024	1.36763	7.64	14	20.56	21	36.73	20	20	79.10	21						
Fidelity Retirement MT-Balanced	1	1	1	1	1.5326	12/31/2024	1.5326	7.60	16	20.34	22	36.05	21	21	77.59	20						
Lifestyle - (>60-80% Equity) Average (22)	2	2	2	2	7.93	22	22.98	7.93	22	22.98	22	41.86	22	22	89.88	22						
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)	7.48																					
Lifestyle - (>80-100% Equity)																						
Principal MPF-Smart-Principal Growth	2	3	3	3	1.75714	12/31/2024	1.75714	9.19	12	30.26	1	55.76	2	2	119.00	8						
Principal MPF-Simple-Principal Growth	2	2	2	2	1.76792	12/31/2024	1.76792	9.21	11	30.23	2	55.75	3	5	134.98	9						
AMTD MPF-AMTD Allianz Choice Growth	2	2	2	2	1.22173	06/30/2025	1.22173	8.83	15	29.37	3	54.37	3	5	134.98	9						
HSBC MPF-SuperTrust Plus-Growth	2	2	2	2	1.53957	06/30/2025	1.53957	10.06	2	29.31	4	52.93	4	8	130.15	3						
Hang Seng MPF-SuperTrust Plus-Growth	1	2	2	2	1.53967	06/30/2025	1.53967	10.05	3	29.30	5	52.92	5	7	130.13	4						
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	2	2	2	2	1.60214	12/31/2024	1.60214	8.79	16	29.23	6	53.38	6	7	126.80	7						
Manulife RC (MPF)-Allianz Growth A	2	2	2	2	1.5037	06/30/2025	1.5037	8.76	17	29.06	7	53.50	6	6	129.91	5						
BOC-Pru Easy-Choice MPF-BOC-Pru Growth	3	3	3	3	1.68152	03/31/2025	1.68152	9.21	10	28.86	8	56.50	4	4	135.99	1						
AIA MPF-Prime Value Choice-Growth Portfolio	2	2	2	2	1.6677	11/30/2024	1.6677	9.44	6	28.84	9	54.64	4	4	129.43	6						
BCT Strategic MPF-Invesco Growth A	1	1	1	1	1.29723	03/31/2025	1.29723	10.37	1	28.50	10	50.14	13	13	115.35	10						
Principal MPF S800-Principal Aggressive Strategy I	Leader	Leader	Leader	Leader	1.5211	12/31/2024	1.5211	8.84	14	27.51	11	52.82	10	10	112.06	13						
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	1	2	2	2	1.50875	12/31/2024	1.50875	10.02	4	27.32	12	51.88	11	12	113.69	12						
Manulife GS (MPF)-Manulife MPF Aggressive	Leader	Leader	Leader	Leader	1.79078	03/31/2025	1.79078	9.59	5	25.56	13	51.30	12	14	115.22	11						
My Choice MPF-My Choice Growth	1	1	1	1	1.02738	03/31/2025	1.02738	9.31	7	25.34	14	46.73	14	15	107.48	14						
China Life MPF MT-China Life Growth	1	1	1	1	1.37224	12/31/2024	1.37224	9.26	8	25.07	15	45.60	15	16	106.13	15						
Fidelity Retirement MT-Growth	1	1	1	1	1.5362	12/31/2024	1.5362	9.25	9	24.89	16	44.90	16	16	106.13	15						
Manulife GS (MPF)-Manulife MPF Fidelity Growth	1	1	1	1	1.7974	03/31/2025	1.7974	9.15	13	24.47	17	43.56	17	17	99.27	16						
Lifestyle - (>80-100% Equity) Average (17)	9.37	17	27.83	17	51.57	17	120.27	9.22	16	30.19	16	120.27	16	16	120.27	16						
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)																						
Hong Kong Equity																						
Manulife RC (MPF)-Allianz Hong Kong A	2	3	3	3	1.41239	06/30/2025	1.41239	5.79	2	28.14	1	37.93	7	7	83.48	3						
MASS MPF-Hong Kong Equities	2	3	3	3	1.40992	12/31/2024	1.40992	5.70	4	27.85	2	38.25	2	6	83.77	2						
Manulife GS (MPF)-Manulife MPF Hong Kong Equity	2	2	2	2	1.77859	03/31/2025	1.77859	7.74	1	26.15	3	37.68	10	10	70.81	12						
Principal MPF S800-Principal Hong Kong Equity I	3	3	3	3	1.41209	12/31/2024	1.41209	5.62	6	25.73	4	41.47	4	2	73.59	9						
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	3	3	3	3	1.56437	12/31/2024	1.56437	5.53	7	25.45	5	40.70	4	4	69.03	13						
BEA (MPF) Industry-BEA (Ind S)-Hong Kong Equity	2	2	2	2	1.27899	03/31/2025	1.27899	4.51	10	24.10	6	40.71	3	3	56.02	16						
BEA (MPF) MT-BEA (MPF)-Hong Kong Equity	2	2	2	2	1.28325	03/31/2025	1.28325	4.50	11	23.98	7	40.51	5	5	56.35	15						
BCT Strategic MPF-Invesco HK and China Equity A	1	1	1	1	1.24992	03/31/2025	1.24992	5.72	3	23.81	8	26.13	18	18	46.74	19						
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	2	2	2	2	1.48591	06/30/2025	1.48591	5.37	8	23.69	9	37.75	8	76.09	6							
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	2	2	2	2	1.48607	06/30/2025	1.48607	5.36	9	23.68	10	37.74	9	9	76.08	7						
AMTD MPF-AMTD Invesco HK and China	1	1	1	1	1.20153	06/30/2025	1.20153	5.64	5	23.50	11	25.93	19	19	44.85	20						
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	3	3	3	3	1.67216	03/31/2025	1.67216	3.43	14	22.90	12	42.93	14	14	75.75	8						
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	1	1	1	1	1.48503	12/31/2024	1.48503	3.50	12	21.40	13	29.39	17	17	67.32	14						
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	2	2	2	2	1.6756	12/31/2024	1.6756	3.47	13	21.27	14	34.7	15	15	67.32	14						
My Choice MPF-My Choice Hong Kong Equity	2	2	2	2	1.06799	03/31/2025	1.06799	1.94	18	21.06	15	32.78	12	12	80.69	5						
China Life MPF MT-China Life Hong Kong Equity	2	2	2	2	0.87615	12/31/2024	0.87615	1.88	19	20.98	16	33.64	11	11	83.34	4						
Fidelity Retirement MT-Hong Kong Equity	2	2	2	2	1.5206	12/31/2024	1.5206	1.86	20	20.69	17	31.08	13	13	72.99	10						
Principal MPF-Smart-Principal Dynamic HK Equity	1	2	2	2	1.7726	12/31/2024	1.7726	3.18	15	19.68	18	30.68	15	15	49.00	17						
Haltong MPF Retire Fd-Haltong Hong Kong SAR A	2	1	1	1	1.73598	06/30/2025	1.73598	2.25	17	19.28	19	30.89	14	14	118.79	1						
Principal MPF-Simple-Principal Dynamic HK Equity	1	2	2	2	1.78744	12/31/2024	1.78744	2.99	16	19.15	20	30.02	16	16	47.23	18						
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	1	1	1	1	1.79143	12/31/2024	1.79143	1.33	21	14.67	21	17.86	20	20	71.41	11						



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	Total Return		Consistent Return		Preservation		Score		Score		Date		Fund Expense Ratio		Fund Expense Ratio		Value		% Growth		% Growth		% Growth	
	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score

LIPPER GLOBAL CLASSIFICATIONS																							
As of 02/28/2026 (monthly updated)																							
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Principal MPF S800-Principal Asian Equity 1	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Pacific Basin ex Japan Equity Average (15)																							
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)	19.65	15	46.41	15	68.6	15	68.6	15	47.39														

European Equity																							
AMTD MPF-AMTD Invesco Europe	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
AIA MPF-Prime Value Choice-Europe Equity	Leader	Leader	Leader																				
Sun Life Rainbow MPF-Sun Life MPF European Equity	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
HSBC MPF-SuperTrust Plus-European Equity	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Hang Seng MPF-SuperTrust Plus-European Equity	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
BOC-Pru Easy-Choice MPF-BOC-Pru European Eq Trkg	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCT (MPF) Pro Choice-BCT (Pro) European Equity	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
MASS MPF-European Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BEA (MPF) MT-BEA (MPF) European Equity	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Fidelity Retirement MT-European Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Manulife GS (MPF)-Manulife MPF European Equity	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
European Equity Average (13)																							
FTSE MPF Europe (35% HK\$ hedged)	11.13	13	25.27	13	50.36	13	50.36	13	28.07														

Global Equity																							
Haitong MPF Retire Fd-Haitong Global Diversif A	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
Hang Seng MPF-SuperTrust Plus-Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
HSBC MPF-SuperTrust Plus-Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
MASS MPF-Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
AIA MPF-Prime Value Choice-World	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCT (MPF) Pro Choice-BCT (Pro) World Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
My Choice MPF-My Choice Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
AIA MPF-Prime Value Choice-Green	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
BEA (MPF) MT-BEA (MPF) Global Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCT Strategic MPF-Invesco Global Index Tracking A	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
BEA (MPF) Value-BEA Global Equity	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
Principal MPF-Simple-Principal Dynamic Global Eq	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Principal MPF-Smart-Principal Dynamic Global Eq	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Fidelity Retirement MT-Global Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Principal MPF S800-Principal International Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
China Life MPF MT-China Life Retire-Easy Gbl Eq	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
Manulife GS (MPF)-Manulife MPF International Eq	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Global Equity Average (22)																							
FTSE MPF All-World (35% HK\$ hedged)	5.51	22	21.71	22	67.27	22	67.27	22	24.14														

Greater China Equity																							
Manulife GS (MPF)-Manulife MPF China Value	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BEA (MPF) Value-BEA Greater China Equity	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Manulife RC (MPF)-Allianz Greater China A	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BEA (MPF) MT-BEA (MPF) Greater China Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BEA (MPF) Industry-BEA (Ind S) Grrr China Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Greater China Equity Average (5)																							
FTSE MPF Greater China (35% HK\$ hedged)	15.30	1	44.61	1	56.62	1	56.62	1	108.68														



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return Consistent Return Preservation Score

As of 02/28/2026 (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	% Growth	% Growth	% Growth	% Growth					
	Total Return	Consistent Return	Preservation	Score	Date	Value	02/28/2026	02/28/2026	02/28/2026	Rank	02/28/2026	02/28/2026	02/28/2026	Rank
BCT Strategic MPF-Invesco MPF Conservative A					03/31/2025	0.68966	0.52	8	2.08	8	9.44	8	5	
My Choice MPF-My Choice MPF Conservative					03/31/2025	0.74161	0.50	13	2.06	13	8.84	9	13	
AIA MPF-Prime Value Choice-MPF Conservative					11/30/2024	0.77701	0.53	7	2.03	10	8.57	21	12.63	
Principal MPF-Smart-Principal-MPF Conservative					12/31/2024	0.97573	0.49	14	2.01	11	9.12	9	12.24	
Principal MPF-Simple-Principal-MPF Conservative					12/31/2024	1.04287	0.51	10	1.98	12	9.02	10	12.02	
Fidelity Retirement-MT-MPF Conservative					12/31/2024	0.97277	0.51	11	1.92	13	8.87	12	10.73	
Sun Life Rainbow MPF-Sun Life MPF Conservative A					12/31/2024	0.89579	0.50	12	1.92	14	9.32	6	13.06	
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative					12/31/2024	0.89678	0.48	16	1.89	15	8.78	14	12.58	
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv					12/31/2024	0.97483	0.49	15	1.89	16	8.62	18	12.00	
BCOM Joyful Ret MPF-BCOM MPF Conservative					12/31/2024	0.93116	0.44	21	1.83	17	8.58	20	19.13	
MASS MPF-MPF Conservative					12/31/2024	0.87598	0.47	17	1.83	18	8.65	17	11.99	
BEA (MPF) MT-BEA (MPF) Conservative					03/31/2025	0.80857	0.46	19	1.75	19	8.61	19	17.37	
BEA (MPF) Industry-BEA (Ind S) MPF Conservative					03/31/2025	0.80767	0.44	20	1.71	20	8.65	16	17.41	
AMTD MPF-AMTD Invesco MPF Conservative					06/30/2025	1.07379	0.42	23	1.71	21	7.93	23	10.44	
BEA (MPF) Value-BEA MPF Conservative					03/31/2025	0.78556	0.46	18	1.67	22	8.71	15	17.02	
Manulife RC (MPF)-Allianz MPF Conservative A					06/30/2025	1.02664	0.43	22	1.64	23	8.20	22	10.88	
MPF Conservative Fund Average (23)							0.5	23	1.97	23	9.02	23	13.53	
MPFA Prescribed Savings Rate							0		0.15				23	
Guaranteed Fund														
MASS MPF-Guaranteed	4	4	Leader	1	12/31/2024	3.24508	3.48	1	10.71	1	15.21	1	11.39	
Manulife GS (MPF)-Manulife MPF Stable	4	4	Leader	2	03/31/2025	1.77276	2.88	2	9.87	2	22.69	2	30.92	
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)	4	4	Leader	3	12/31/2024	1.72174	1.84	3	8.31	3	18.54	2	24.34	
China Life MPF MT-China Life Joyful Retire Glee	3	3	3	4	12/31/2024	2.06681	1.50	4	5.99	4	14.68	4	15.11	
HSBC MPF-SuperTrust Plus-Guaranteed	3	3	3	4	06/30/2025	2.05155	0.90	5	3.92	5	10.08	5	4.93	
Hang Seng MPF-SuperTrust Plus-Guaranteed	2	2	2	4	06/30/2025	2.05155	0.90	6	3.92	6	10.08	6	4.93	
AIA MPF-Prime Value Choice-Guaranteed Portfolio	2	2	2	Leader	11/30/2024	1.55718	0.40	7	1.60	7	3.22	7	4.31	
Manulife GS (MPF)-Manulife MPF Interest	1	1	1	Leader	03/31/2025	1.76663	0.22	8	0.87	8	2.57	8	5.23	
Guaranteed Fund Average (6)							1.52	8	5.65	8	12.14	8	12.65	
Benchmark Not Applicable														
Other Fund														
Haitong MPF Retire Fd-Haitong Korea A					06/30/2025	1.71456	55.29	1	156.60	1	179.05	1	120.97	
AIA MPF-Prime Value Choice-Eurasia	4	4	Leader	4	11/30/2024	0.83797	14.94	2	38.29	2	62.78	2	124.75	
Manulife GS (MPF)-Manulife MPF 2045 Retirement	4	4	Leader	1	03/31/2025	1.04687	10.23	4	28.08	3	59.51	3	134.03	
Manulife GS (MPF)-Manulife MPF 2040 Retirement	4	4	Leader	1	03/31/2025	1.06596	10.28	3	27.96	4	59.36	4	131.91	
Fidelity Retirement-MT-Fidelity SaveEasy 2050	4	4	Leader	1	12/31/2024	1.61082	8.96	6	25.95	5	48.00	6	112.61	
Fidelity Retirement-MT-Fidelity SaveEasy 2040	4	4	4	1	12/31/2024	1.55239	8.94	7	25.66	6	47.72	7	115.75	
Fidelity Retirement-MT-Fidelity SaveEasy 2045	4	4	4	1	12/31/2024	1.65651	8.91	8	25.54	7	47.31	8	111.83	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040	4	4	4	1	12/31/2024	1.48462	8.86	9	25.33	8	47.30	9	114.92	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050	4	4	4	1	12/31/2024	1.50881	8.82	10	25.23	9	47.02	10		
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045	3	3	3	1	12/31/2024	1.54241	8.72	11	24.91	10	46.82	11		
Manulife GS (MPF)-Manulife MPF 2035 Retirement	3	3	Leader	1	03/31/2025	1.05835	9.23	5	24.89	11	52.62	5	120.22	
Fidelity Retirement-MT-Fidelity SaveEasy 2035	3	3	3	1	12/31/2024	1.56536	8.56	12	24.29	12	45.38	13	111.54	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035	3	3	3	1	12/31/2024	1.49038	8.49	13	23.95	13	45.01	14	110.91	
AMTD MPF-AMTD Invesco Target 2048 Retirement	2	2	2	1	06/30/2025	1.50239	8.45	14	23.33	14	39.71	17	86.23	
Fidelity Retirement-MT-Fidelity SaveEasy 2030	2	2	2	1	12/31/2024	1.5645	8.03	16	22.62	15	42.06	15	105.47	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030	2	2	2	1	12/31/2024	1.48814	7.95	17	22.42	16	41.85	16	105.23	
Manulife GS (MPF)-Manulife MPF 2030 Retirement	3	3	3	1	03/31/2025	1.06336	8.17	15	21.77	17	45.75	12	103.53	
AMTD MPF-AMTD Invesco Target 2038 Retirement	1	1	2	2	06/30/2025	1.44876	7.08	18	19.34	18	33.26	21	67.75	
AIA MPF-Prime Value Choice-Manager's Choice	4	4	4	3	11/30/2024	1.46266	6.62	19	18.56	19	34.08	18	79.51	
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq					12/31/2024	1.1104	1.33	37	16.60	20		20		
Manulife GS (MPF)-Manulife MPF 2025 Retirement	2	1	1	3	03/31/2025	1.07324	6.09	20	16.35	21	34.06	19	74.53	
Manulife GS (MPF)-Manulife MPF Smart Retirement	2	2	2	3	03/31/2025	1.06214	6.03	21	16.01	22	32.45	22	58.02	
Manulife GS (MPF)-Manulife MPF Healthcare	1	1	1	3	03/31/2025	1.91298	3.48	32	15.52	23	33.67	20	103.51	
AMTD MPF-AMTD Invesco Target 2028 Retirement	1	1	1	3	06/30/2025	1.56304	5.62	22	15.25	24	26.04	25	45.72	
AMTD MPF-AMTD Invesco Target Retirement Now	4	4	4	3	06/30/2025	1.76868	5.04	23	13.51	25	22.54	27		



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	Consistent Return	Preservation	Score	Date	Fund Expense Ratio Value	% Growth			Rank		
							02/28/2026	3 Months	1 Year		3 Years	10 Years
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo	3	1	1	1	11/30/2024	1.2554	3.06	34	13.44	26	23.44	26
Manulife GS (MPF)-Manulife MPF Retire Income	1	1	4	4	03/31/2025	1.35156	4.88	24	13.33	27	27.09	23
Fidelity Retirement MT-Fidelity SaveEasy 2025	1	1	1	1	12/31/2024	1.31493	4.45	26	11.81	28	22.21	28
AMTD MPF-AMTD Allianz Choice Dynamic Allocation	2	2	2	Leader	06/30/2025	1.19388	4.40	28	11.79	29	20.28	31
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2	2	2	Leader	12/31/2024	1.34922	4.40	29	11.60	30	19.96	32
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	1	12/31/2024	1.23829	4.43	27	11.53	31	22.02	29
Manulife RC (MPF)-Allianz Flexi Balanced A	1	2	2	Leader	06/30/2025	1.442	4.38	30	11.53	32	19.69	33
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst	1	1	1	Leader	12/31/2024	1.63473	4.35	31	11.36	33	19.06	34
Fidelity Retirement MT-RetireEasy	4	4	4	4	12/31/2024	1.30567	3.43	33	10.69	34	26.51	24
Sun Life Rainbow MPF-Sun Life MPF Income					01/01/1900	0	4.63	25	9.49	35		
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	1	1	1	Leader	12/31/2024	1.56887	1.26	38	8.03	36	16.57	35
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	2	2	2	Leader	03/31/2025	1.4133	1.72	36	7.47	37	20.38	30
Manulife RC (MPF)-Allianz RMB Money Market A					06/30/2025	1.17769	2.44	35	5.11	38	5.12	36
Other Fund Average (38)							7.68	38	21.98	38	39.32	36
Benchmark Not Applicable												8.65
												27

RMB and HKD Money Market

BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt					03/31/2025	0.5605	2.38	2	5.58	1	8.50	1
My Choice MPF-My Choice RMB & HKD Money Market					03/31/2025	0.93056	2.48	1	5.31	2	5.89	4
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A					12/31/2024	1.23653	2.30	5	5.13	3	5.48	5
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt					03/31/2025	0.79088	2.36	3	5.00	4	6.59	3
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market					03/31/2025	0.79543	2.36	4	4.89	5	6.86	2
RMB and HKD Money Market Average (5)							2.38	5	5.18	5	6.67	5
Not Applicable												15.31

Hong Kong Equity (Index Tracking)

Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	Leader	Leader	2	2	12/31/2024	0.92593	3.61	1	24.01	1	46.88	3
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	1	1	1	1	12/31/2024	0.95698	3.11	4	19.12	2	27.82	16
BEA (MPF) MT-BEA Hong Kong Tracker	Leader	Leader	2	2	03/31/2025	0.5966	3.14	2	19.01	3	46.96	2
Manulife GS (MPF)-Manulife MPF HS Index ESG	1	1	1	1	03/31/2025	0.92494	2.92	14	18.95	4	30.53	15
BEA (MPF) Industry-BEA Hong Kong Tracker	Leader	Leader	2	2	03/31/2025	0.58317	3.12	3	18.89	5	47.18	1
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	Leader	Leader	2	2	06/30/2025	0.78111	3.07	6	18.77	6	46.74	5
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	4	4	4	4	06/30/2025	0.78119	3.07	7	18.77	7	46.73	6
Fidelity Retirement MT-Fidelity Hong Kong Tracker	4	4	4	4	12/31/2024	0.74853	3.08	5	18.74	8	46.39	7
Principal MPF S800-Principal HS Index Tracking N	4	4	4	4	12/31/2024	0.91548	3.05	8	18.62	9	45.76	13
BCT Strategic MPF-Invesco Hang Seng Index Trkg A	4	4	4	4	03/31/2025	0.79266	2.96	13	18.59	10	46.23	8
BEA (MPF) Value-BEA Hong Kong Tracker	4	4	4	4	03/31/2025	0.69026	2.97	12	18.58	11	46.12	10
AIA MPF-Prime Value Choice-Hong Kong and China	4	2	2	2	11/30/2024	0.77514	3.04	9	18.56	12	46.21	9
My Choice MPF-My Choice Hong Kong Tracking	Leader	Leader	4	4	03/31/2025	0.73161	3.01	10	18.50	13	46.85	4
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	4	4	4	4	12/31/2024	0.82718	2.98	11	18.39	14	45.97	12
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	3	2	1	1	03/31/2025	1.14744	1.87	16	18.12	15	46.08	11
Principal MPF-Smart-Principal-Hang Seng Idx Track	3	3	3	3	12/31/2024	1.03529	2.91	15	17.92	16	44.54	14
Hong Kong Equity (Index Tracking) Average (16)							2.99	16	18.97	16	44.19	16
FTSE MPF Hong Kong							3.8		25.53			16

Asian Bond

Principal MPF S800-Principal Asian Bond N	4	4	4	4	12/31/2024	1.0361	1.39	3	6.42	1	16.88	1
AIA MPF-Prime Value Choice-Asian Bond	3	2	2	2	11/30/2024	0.78523	1.45	1	6.28	2	15.25	2
MASS MPF-Asian Bond	3	3	3	3	12/31/2024	1.49583	1.34	4	6.28	3	15.25	2
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	4	4	4	4	03/31/2025	1.19787	1.43	2	5.90	4	13.24	4
Principal MPF-Smart-Principal Dynamic Asian Bd	4	4	4	4	12/31/2024	1.43774	1.33	5	5.55	5	13.66	3
Asian Bond Average (5)							1.39	5	6.09	5	14.76	4
Not Applicable												18.12

China Equity

Principal MPF S800-Principal China Equity I	2	2	2	2	12/31/2024	1.51587	2.20	3	20.71	1	31.75	6
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	2	2	2	2	12/31/2024	1.61505	2.14	4	20.66	2	31.34	7
												61.56
												60.01



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		Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 3 Months 02/28/2026 Rank	% Growth 1 Year 02/28/2026 Rank	% Growth 3 Years 02/28/2026 Rank	% Growth 10 Years 02/28/2026 Rank
	Total Return Score	Consistent Return Score						
LIPPER GLOBAL CLASSIFICATIONS								
As of 02/28/2026 (monthly updated)								
HSBC MPF-SuperTrust Plus-Chinese Equity	1	1	1.49384	06/30/2025	4.14	1	3	8
Hang Seng MPF-SuperTrust Plus-Chinese Equity	1	1	1.4939	06/30/2025	4.12	2	4	9
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	3	1.7467	03/31/2025	0.56	5	5	5
Hang Seng MPF-SuperTrust Plus-HS CN Etrps Idx Trck	Leader	Leader	0.88336	06/30/2025	-2.76	8	6	1
HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg	Leader	Leader	0.88434	06/30/2025	-2.78	9	7	2
BEA (MPF) Industry-BEA China Tracker	4	4	1.17257	03/31/2025	-2.74	7	8	3
BEA (MPF) MT-BEA China Tracker	4	4	1.19223	03/31/2025	-2.73	6	9	4
China Equity Average (9)			0.24		0.24	9	9	9
Not Applicable								
RMB Bond Fund								
Manulife GS (MPF)-Manulife MPF RMB Bond	4	Leader	1.19991	03/31/2025	2.95	4	1	1
BCT Strategic MPF-Invesco RMB Bond A	2	2	1.24665	03/31/2025	3.01	1	2	3
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	2	3	1.27371	12/31/2024	2.98	3	3	2
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	3	2	1.22958	12/31/2024	2.99	2	4	4
Fidelity Retirement MT-RMB Bond	1	1	1.32258	12/31/2024	2.72	5	5	5
RMB Bond Fund Average (5)			2.93		2.93	5	5	4
Not Applicable								

How to read the MPF Performance Table

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: **28 February, 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 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)

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

LIPPER GLOBAL CLASSIFICATIONS

As of 02/28/2026 (monthly updated)

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