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

| FUND NAME | 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 03/31/2026 Rank | % Growth 1 Year 03/31/2026 Rank | % Growth 3 Years 03/31/2026 Rank | % Growth 10 Years 03/31/2026 Rank |
|-----------|-----------------------|--|-----------|--------------------|-------------------------|--------------------|--------------------------|-------------------------|-----------------------------------|---------------------------------|----------------------------------|-----------------------------------|
|-----------|-----------------------|--|-----------|--------------------|-------------------------|--------------------|--------------------------|-------------------------|-----------------------------------|---------------------------------|----------------------------------|-----------------------------------|

Default Investment Strategy - Core Accumulation Fund

| | | | | | | | | | | | | | |
|--|--------------------------|--------|--------|---|---|---------|------------|-------|-----------|--------------|-----------|--------------|--------------|
| Haitong MPF Retire Fd-Haitong, Core Accumulation A | Mixed Asset HKD Balanced | Leader | Leader | 2 | 2 | 0.92544 | 06/30/2025 | -0.55 | 1 | 20.15 | 1 | 49.57 | 1 |
| China Life MPF MT-China Life Core Accumulation | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.92106 | 12/31/2024 | -1.49 | 6 | 14.58 | 2 | 38.25 | 4 |
| MASS MPF-Core Accumulation | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.79883 | 12/31/2024 | -1.48 | 4 | 14.58 | 3 | 38.27 | 3 |
| BCT Strategic MPF-Invesco Core Accumulation A | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.80026 | 03/31/2025 | -1.48 | 5 | 14.57 | 4 | 38.39 | 2 |
| BCOM Joyful Ret MPF-BCOM Core Accumulation | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.80191 | 12/31/2024 | -1.49 | 7 | 14.52 | 5 | 38.23 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.77864 | 12/31/2024 | -1.46 | 2 | 14.52 | 6 | 38.22 | 6 |
| BCT (MPF) Industry Choice-BCT (Ind) Core Acc | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.8549 | 12/31/2024 | -1.52 | 8 | 14.45 | 7 | 38.00 | 7 |
| AMTD MPF-AMTD Invesco Core Acc | Mixed Asset HKD Balanced | Leader | Leader | 4 | 4 | 0.86864 | 06/30/2025 | -1.47 | 3 | 14.21 | 8 | 37.16 | 8 |
| Principal MPF S800-Principal Core Accumulation N | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.77991 | 12/31/2024 | -1.83 | 14 | 13.22 | 9 | 32.90 | 13 |
| Principal MPF-Smart-Principal Core Acc | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.78109 | 12/31/2024 | -1.83 | 13 | 13.22 | 10 | 32.79 | 15 |
| Principal MPF-Simple-Principal Core Accumulation | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.80098 | 12/31/2024 | -1.79 | 12 | 13.18 | 11 | 32.81 | 14 |
| Manulife RC (MPF)-Allianz MPF Core Acc A | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.77134 | 06/30/2025 | -2.04 | 23 | 13.05 | 12 | 34.34 | 9 |
| AIA MPF-Prime Value Choice-Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.77931 | 11/30/2024 | -1.78 | 11 | 12.34 | 13 | 32.24 | 18 |
| HSBC MPF-SuperTrust Plus-Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.77603 | 06/30/2025 | -1.69 | 9 | 12.30 | 14 | 31.05 | 22 |
| My Choice MPF-SuperTrust Plus-Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.7762 | 06/30/2025 | -1.70 | 10 | 12.29 | 15 | 31.03 | 23 |
| Hang Seng MPF-SuperTrust Plus-Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.77042 | 12/31/2024 | -1.89 | 18 | 12.20 | 16 | 31.80 | 20 |
| Sun Life Rainbow MPF-Sun Life MPF Core Acc | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.80511 | 03/31/2025 | -1.87 | 17 | 12.18 | 17 | 31.81 | 19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.75807 | 03/31/2025 | -1.92 | 19 | 12.17 | 18 | 32.57 | 16 |
| Manulife GS (MPF)-Manulife MPF Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.75345 | 03/31/2025 | -1.86 | 16 | 12.10 | 19 | 32.29 | 17 |
| Fidelity Retirement MT-Core Accumulation | Mixed Asset HKD Balanced | 3 | 3 | 3 | 3 | 0.79169 | 12/31/2024 | -1.83 | 15 | 11.73 | 20 | 31.68 | 21 |
| BEA (MPF) MT-BEA (MPF) Core Accumulation | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.77948 | 03/31/2025 | -1.97 | 21 | 11.18 | 21 | 33.21 | 10 |
| BEA (MPF) Value-BEA Core Accumulation | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.82147 | 03/31/2025 | -1.94 | 20 | 11.17 | 22 | 33.08 | 12 |
| BEA (MPF) Industry-BEA (Ind S) Core Accumulation | Mixed Asset HKD Balanced | 4 | 4 | 4 | 4 | 0.77687 | 03/31/2025 | -1.98 | 22 | 11.17 | 23 | 33.19 | 11 |
| Default Investment Strategy - Core Accumulation Fund Average (23) | | | | | | | | | 23 | 13.26 | 23 | 34.91 | 23 |
| FTSE MPF DIS Core Accumulation Fund | | | | | | | | | | | | | 85.67 |
| | | | | | | | | | | | | | 85.66 |

Default Investment Strategy - Age 65 Plus Fund

| | | | | | | | | | | | | | |
|---|------------------------------|--------|--------|---|---|---------|------------|-------|----|------|----|-------|--------------|
| Haitong MPF Retire Fd-Haitong Age 65 Plus A | Mixed Asset HKD Conservative | Leader | Leader | 3 | 3 | 0.92894 | 06/30/2025 | 0.00 | 1 | 9.26 | 1 | 21.70 | 1 |
| Principal MPF S800-Principal Age 65 Plus N | Mixed Asset HKD Conservative | 3 | 3 | 3 | 3 | 0.78549 | 12/31/2024 | -0.79 | 2 | 6.07 | 2 | 13.90 | 10 |
| Principal MPF-Smart-Principal Age 65 Plus | Mixed Asset HKD Conservative | 4 | 4 | 4 | 4 | 0.79253 | 12/31/2024 | -0.80 | 4 | 5.97 | 3 | 13.93 | 8 |
| Principal MPF-Simple-Principal Age 65 Plus | Mixed Asset HKD Conservative | 3 | 3 | 3 | 3 | 0.83285 | 12/31/2024 | -0.81 | 6 | 5.95 | 4 | 13.49 | 11 |
| BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus | Mixed Asset HKD Conservative | Leader | Leader | 4 | 4 | 0.77716 | 12/31/2024 | -0.79 | 3 | 5.76 | 5 | 14.88 | 3 |
| BCT Strategic MPF-Invesco Age 65 Plus A | Mixed Asset HKD Conservative | Leader | Leader | 4 | 4 | 0.80013 | 03/31/2025 | -0.85 | 8 | 5.75 | 6 | 14.94 | 2 |
| MASS MPF-Age 65 Plus | Mixed Asset HKD Conservative | 4 | 4 | 4 | 4 | 0.80245 | 12/31/2024 | -0.83 | 7 | 5.73 | 7 | 14.75 | 6 |
| BCOM Joyful Ret MPF-BCOM Age 65 Plus | Mixed Asset HKD Conservative | Leader | Leader | 4 | 4 | 0.80352 | 12/31/2024 | -0.85 | 9 | 5.71 | 8 | 14.81 | 5 |
| China Life MPF MT-China Life Age 65 Plus | Mixed Asset HKD Conservative | Leader | Leader | 4 | 4 | 0.81915 | 12/31/2024 | -0.86 | 10 | 5.71 | 9 | 14.83 | 4 |
| BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus | Mixed Asset HKD Conservative | 4 | 4 | 4 | 4 | 0.85349 | 12/31/2024 | -0.88 | 15 | 5.66 | 10 | 14.66 | 7 |
| AMTD MPF-AMTD Invesco Age 65 Plus | Mixed Asset HKD Conservative | 4 | 4 | 4 | 4 | 0.86585 | 06/30/2025 | -0.81 | 5 | 5.41 | 11 | 13.90 | 9 |
| Manulife RC (MPF)-Allianz MPF Age 65 Plus A | Mixed Asset HKD Conservative | 3 | 3 | 3 | 3 | 0.74478 | 06/30/2025 | -1.10 | 22 | 5.16 | 12 | 13.03 | 12 |
| My Choice MPF-My Choice Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.7694 | 03/31/2025 | -0.88 | 12 | 4.65 | 13 | 12.31 | 16 |
| Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.76817 | 12/31/2024 | -0.87 | 11 | 4.64 | 14 | 12.30 | 17 |
| HSBC MPF-SuperTrust Plus-Age 65 Plus | Mixed Asset HKD Conservative | 1 | 1 | 1 | 1 | 0.77708 | 06/30/2025 | -0.88 | 13 | 4.63 | 15 | 11.60 | 21 |
| Hang Seng MPF-SuperTrust Plus-Age 65 Plus | Mixed Asset HKD Conservative | 1 | 1 | 1 | 1 | 0.77784 | 06/30/2025 | -0.88 | 14 | 4.63 | 16 | 11.60 | 22 |
| BEA (MPF) Value-BEA Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.84302 | 03/31/2025 | -1.01 | 18 | 4.55 | 17 | 12.35 | 15 |
| BEA (MPF) MT-BEA (MPF) Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.78021 | 03/31/2025 | -1.03 | 20 | 4.52 | 18 | 12.55 | 13 |
| BEA (MPF) Industry-BEA (Ind S) Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.77571 | 03/31/2025 | -1.04 | 21 | 4.51 | 19 | 12.50 | 14 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus | Mixed Asset HKD Conservative | 1 | 1 | 1 | 1 | 0.78633 | 11/30/2024 | -0.97 | 16 | 4.43 | 20 | 11.65 | 20 |
| Manulife GS (MPF)-Manulife MPF Age 65 Plus | Mixed Asset HKD Conservative | 1 | 1 | 1 | 1 | 0.7564 | 03/31/2025 | -0.98 | 17 | 4.35 | 21 | 11.66 | 19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus | Mixed Asset HKD Conservative | 2 | 2 | 2 | 2 | 0.76799 | 03/31/2025 | -1.11 | 23 | 4.25 | 22 | 12.29 | 18 |
| | | | | | | | | | | | | | 26.40 |
| | | | | | | | | | | | | | 26.39 |
| | | | | | | | | | | | | | 26.39 |



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 | As of 03/31/2026 (monthly updated) | Score | Preservation | Date | Fund Expense Ratio | Value | % Growth | | | Rank | | | |
|--|-------|------------------------------------|-------|--------------|------------|--------------------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|
| | | | | | | | | 3 Months | 1 Year | 3 Years | | 10 Years | | |
| Hang Seng MPF-SuperTrust Plus-Balanced | 3 | 3 | 2 | 2 | 06/30/2025 | 1.43436 | -1.24 | 6 | 14.80 | 12 | 27.99 | 12 | 71.43 | 7 |
| Sun Life Rainbow MPF-Sun Life MPF Growth A | 1 | 1 | 1 | 1 | 12/31/2024 | 1.84965 | -0.82 | 1 | 14.55 | 13 | 20.47 | 22 | 56.96 | 19 |
| Principal MPF S800-Principal Global Growth I | 3 | 3 | 2 | 2 | 12/31/2024 | 1.52597 | -1.40 | 11 | 14.41 | 14 | 28.19 | 10 | 60.00 | 16 |
| My Choice MPF-My Choice Balanced | 2 | 2 | 1 | 1 | 03/31/2025 | 1.04376 | -1.46 | 12 | 13.83 | 15 | 25.34 | 15 | 72.71 | 5 |
| BCT Strategic MPF-Invesco Balanced A | 2 | 2 | 1 | 1 | 03/31/2025 | 1.28376 | -1.48 | 13 | 13.62 | 16 | 25.13 | 16 | 58.04 | 17 |
| BCOM Joyful Ret MPF-BCOM Balanced (CF) | 1 | 1 | 1 | 1 | 12/31/2024 | 1.54952 | -1.53 | 14 | 13.57 | 17 | 23.76 | 19 | 62.86 | 14 |
| BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset | 2 | 2 | 1 | 1 | 12/31/2024 | 1.50659 | -1.60 | 15 | 13.35 | 18 | 26.38 | 14 | 60.62 | 15 |
| BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asset | 1 | 1 | 1 | 1 | 12/31/2024 | 1.69592 | -1.93 | 20 | 12.80 | 19 | 23.86 | 18 | 51.49 | 22 |
| Manulife GS (MPF)-Manulife MPF Growth | 2 | 2 | 1 | 1 | 03/31/2025 | 1.78402 | -1.83 | 19 | 12.73 | 20 | 25.04 | 17 | 57.74 | 18 |
| China Life MPF MT-China Life Balanced | 1 | 1 | 1 | 1 | 12/31/2024 | 1.36763 | -2.04 | 21 | 11.66 | 21 | 22.29 | 20 | 55.45 | 20 |
| Fidelity Retirement MT-Balanced | 1 | 1 | 1 | 1 | 12/31/2024 | 1.5326 | -2.07 | 22 | 11.48 | 22 | 21.72 | 21 | 54.21 | 21 |
| Lifestyle - (>60-80% Equity) Average (22) | | | | | | | -1.46 | 22 | 14.39 | 22 | 27.28 | 22 | 65.51 | 22 |
| Willis Towers Watson Composite Benchmark (>60% - 80% Equity) | | | | | | | -1.11 | | 15.99 | | | | | |

Willis Towers Watson Composite Benchmark (>60% - 80% Equity)

| | | | | | | | | | | | | | | |
|---|---|---|--------|--------|------------|---------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|
| Lifestyle - (>80-100% Equity) | | | | | | | | | | | | | | |
| AMTD MPF-AMTD Allianz Choice Growth | 2 | 2 | 4 | 4 | 06/30/2025 | 1.22173 | -1.82 | 8 | 19.49 | 1 | 36.86 | 5 | 99.81 | 1 |
| Principal MPF-Smart-Principal Growth | 2 | 3 | 3 | 3 | 12/31/2024 | 1.75714 | -1.77 | 6 | 19.35 | 2 | 38.10 | 2 | 86.74 | 8 |
| Principal MPF-Simple-Principal Growth | 2 | 3 | 3 | 3 | 12/31/2024 | 1.76792 | -1.71 | 5 | 19.34 | 3 | 38.10 | 3 | 86.64 | 9 |
| BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF) | 2 | 2 | 4 | 4 | 12/31/2024 | 1.60214 | -1.88 | 10 | 19.27 | 4 | 35.95 | 8 | 92.86 | 7 |
| Manulife RC (MPF)-Allianz Growth A | 2 | 2 | 4 | 4 | 06/30/2025 | 1.5037 | -1.92 | 11 | 19.14 | 5 | 36.04 | 7 | 95.47 | 4 |
| AIA MPF-Prime Value Choice-Growth Portfolio | 2 | 2 | 4 | 4 | 11/30/2024 | 1.6677 | -1.58 | 4 | 18.60 | 6 | 36.93 | 4 | 96.23 | 3 |
| HSBC MPF-SuperTrust Plus-Growth | 2 | 2 | 4 | 4 | 06/30/2025 | 1.53957 | -1.42 | 1 | 18.59 | 7 | 35.37 | 9 | 94.08 | 5 |
| Hang Seng MPF-SuperTrust Plus-Growth | 1 | 1 | 2 | 2 | 06/30/2025 | 1.53967 | -1.43 | 2 | 18.58 | 8 | 35.35 | 10 | 94.06 | 6 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Growth | 3 | 3 | 4 | 4 | 03/31/2025 | 1.68152 | -2.07 | 12 | 17.82 | 9 | 38.15 | 1 | 99.53 | 2 |
| Principal MPF S800-Principal Aggressive Strategy I | 1 | 1 | Leader | Leader | 12/31/2024 | 1.5211 | -1.56 | 3 | 17.41 | 10 | 36.07 | 6 | | |
| BCT Strategic MPF-Invesco Growth A | 1 | 1 | 4 | 4 | 03/31/2025 | 1.29723 | -1.86 | 9 | 17.07 | 11 | 32.08 | 12 | 81.33 | 12 |
| BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset | 1 | 1 | 4 | 4 | 12/31/2024 | 1.50875 | -1.82 | 7 | 16.87 | 12 | 33.70 | 11 | 79.82 | 13 |
| Manulife GS (MPF)-Manulife MPF Aggressive | 1 | 1 | 4 | 4 | 03/31/2025 | 1.79078 | -2.11 | 13 | 15.79 | 13 | 32.03 | 13 | 81.90 | 10 |
| My Choice MPF-My Choice Growth | 1 | 1 | 4 | 4 | 03/31/2025 | 1.02738 | -2.40 | 14 | 14.44 | 14 | 29.22 | 14 | 81.79 | 11 |
| China Life MPF MT-China Life Growth | 1 | 1 | 4 | 4 | 12/31/2024 | 1.37224 | -2.47 | 15 | 14.18 | 15 | 28.21 | 15 | 75.23 | 14 |
| Fidelity Retirement MT-Growth | 1 | 1 | 4 | 4 | 12/31/2024 | 1.5362 | -2.50 | 16 | 13.99 | 16 | 27.59 | 16 | 73.98 | 15 |
| Manulife GS (MPF)-Manulife MPF Fidelity Growth | 1 | 1 | 4 | 4 | 03/31/2025 | 1.7974 | -2.54 | 17 | 13.66 | 17 | 26.45 | 17 | 68.34 | 16 |
| Lifestyle - (>80-100% Equity) Average (17) | | | | | | | -1.93 | 17 | 17.27 | 17 | 33.89 | 17 | 86.74 | 16 |
| Willis Towers Watson Composite Benchmark (>80% - 100% Equity) | | | | | | | -1.38 | | 19.92 | | | | | |

Hong Kong Equity

| | | | | | | | | | | | | | | |
|---|---|---|---|---|------------|---------|-------|----|-------|----|-------|----|-------|----|
| Manulife RC (MPF)-Allianz Hong Kong A | 2 | 3 | 1 | 1 | 06/30/2025 | 1.41239 | -3.15 | 5 | 15.89 | 1 | 21.86 | 7 | 53.39 | 4 |
| MASS MPF-Hong Kong Equities | 3 | 3 | 1 | 1 | 12/31/2024 | 1.34092 | -3.10 | 4 | 15.76 | 2 | 22.33 | 6 | 53.85 | 3 |
| Principal MPF S800-Principal Hong Kong Equity I | 3 | 3 | 2 | 2 | 12/31/2024 | 1.41209 | -2.96 | 2 | 13.21 | 3 | 26.95 | 1 | 46.33 | 7 |
| BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF) | 3 | 3 | 2 | 2 | 12/31/2024 | 1.56437 | -3.03 | 3 | 12.97 | 4 | 26.29 | 3 | 42.49 | 13 |
| Manulife GS (MPF)-Manulife MPF Hong Kong Equity | 2 | 2 | 1 | 1 | 03/31/2025 | 1.77859 | -2.58 | 1 | 12.85 | 5 | 21.07 | 8 | 42.72 | 12 |
| BEA (MPF) Industry-BEA (Ind S)-Hong Kong Equity | 3 | 3 | 2 | 2 | 03/31/2025 | 1.27899 | -3.81 | 8 | 11.92 | 6 | 26.01 | 4 | 30.96 | 16 |
| BEA (MPF) MT-BEA (MPF)-Hong Kong Equity | 2 | 2 | 2 | 2 | 03/31/2025 | 1.28325 | -3.76 | 6 | 11.82 | 7 | 25.90 | 5 | 31.30 | 15 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity | 3 | 3 | 1 | 1 | 03/31/2025 | 1.67216 | -4.59 | 14 | 11.01 | 8 | 26.74 | 2 | 46.95 | 6 |
| BCT Strategic MPF-Invesco HK and China Equity A | 1 | 1 | 1 | 1 | 03/31/2025 | 1.24992 | -3.86 | 9 | 10.90 | 9 | 11.30 | 19 | 21.13 | 19 |
| AMTD MPF-AMTD Invesco HK and China | 1 | 1 | 1 | 1 | 06/30/2025 | 1.20153 | -3.78 | 7 | 10.77 | 10 | 11.35 | 18 | 20.15 | 20 |
| HSBC MPF-SuperTrust Plus-HK & Chinese Equity | 2 | 2 | 1 | 1 | 06/30/2025 | 1.48591 | -4.79 | 15 | 10.53 | 11 | 20.62 | 9 | 44.68 | 10 |
| Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity | 1 | 1 | 1 | 1 | 06/30/2025 | 1.48607 | -4.79 | 16 | 10.52 | 12 | 20.61 | 10 | 44.67 | 11 |
| BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity | 1 | 1 | 1 | 1 | 12/31/2024 | 1.48503 | -4.33 | 11 | 10.27 | 13 | 15.44 | 17 | 39.99 | 14 |
| BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq | 2 | 2 | 1 | 1 | 12/31/2024 | 1.6756 | -4.44 | 13 | 10.07 | 14 | | | | |
| China Life MPF MT-China Life Hong Kong Equity | 2 | 2 | 1 | 1 | 12/31/2024 | 0.87615 | -5.22 | 17 | 9.13 | 15 | 18.80 | 11 | 54.00 | 2 |
| My Choice MPF-My Choice Hong Kong Equity | 2 | 2 | 1 | 1 | 03/31/2025 | 1.06799 | -5.30 | 18 | 9.06 | 16 | 17.93 | 13 | 51.51 | 5 |
| Hatong MPF Retire Fd-Hatong Hong Kong SAR A | 1 | 1 | 1 | 1 | 06/30/2025 | 1.73598 | -6.00 | 20 | 8.78 | 17 | 16.96 | 15 | 85.24 | 1 |
| Principal MPF-Smart-Principal Dynamic HK Equity | 2 | 2 | 2 | 2 | 12/31/2024 | 1.7726 | -4.26 | 10 | 8.75 | 18 | 18.10 | 12 | 26.00 | 17 |
| Fidelity Retirement MT-Hong Kong Equity | 1 | 1 | 1 | 1 | 12/31/2024 | 1.5206 | -5.37 | 19 | 8.71 | 19 | 16.43 | 16 | 44.98 | 9 |
| Principal MPF-Simple-Principal Dynamic HK Equity | 2 | 2 | 1 | 1 | 12/31/2024 | 1.78744 | -4.40 | 12 | 8.27 | 20 | 17.51 | 14 | 24.52 | 18 |
| Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A | 1 | 1 | 1 | 1 | 12/31/2024 | 1.79143 | -6.35 | 21 | 5.72 | 21 | 6.11 | 20 | 45.96 | 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 | Score | Consistent Return | Preservation | Score | Score | Fund Expense Ratio | Fund Expense Ratio Value | % Growth | | % Growth | | % Growth | |
|--|-------|-------------------|--------------|-------|-------|--------------------|--------------------------|----------|---------------|----------|-------------|----------|--------------|
| | | | | | | | | 3 Months | 3 Months Rank | 1 Year | 1 Year Rank | 3 Years | 3 Years Rank |

LIPPER GLOBAL CLASSIFICATIONS

| Hong Kong Equity Average (21) | | | | | | | | | | | | | |
|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
| FTSE MPF Hong Kong | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---|---|---|--------|---|---|------------|---------|--------------|-----------|--------------|-----------|--------------|-----------|---------------|
| United States Equity | | | | | | | | | | | | | | |
| HSBC MPF-SuperTrust Plus-North American Equity | 3 | 3 | Leader | 3 | 3 | 06/30/2025 | 1.31602 | -2.51 | 1 | 18.59 | 1 | 55.86 | 7 | 206.33 |
| Hang Seng MPF-SuperTrust Plus-North American Eq | 3 | 3 | Leader | 3 | 3 | 06/30/2025 | 1.31618 | -2.53 | 2 | 18.57 | 2 | 55.83 | 8 | 206.28 |
| BEA (MPF) MT-BEA (MPF) North American Equity | 3 | 2 | Leader | 4 | 4 | 03/31/2025 | 1.24901 | -4.44 | 12 | 17.32 | 3 | 54.58 | 9 | 204.11 |
| BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity | 4 | 4 | Leader | 4 | 4 | 12/31/2024 | 0.9538 | -4.35 | 8 | 16.85 | 4 | 57.26 | 3 | |
| MASS MPF-US Equity | 4 | 4 | Leader | 4 | 4 | 12/31/2024 | 1.04762 | -4.35 | 9 | 16.82 | 5 | 56.54 | 6 | 210.40 |
| HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr | 4 | 4 | Leader | 4 | 4 | 06/30/2025 | 0.81844 | -4.33 | 5 | 16.65 | 6 | 57.82 | 1 | 222.12 |
| Hang Seng MPF-SuperTrust Plus-ValChce NAM Eq Trkr | 4 | 4 | Leader | 4 | 4 | 06/30/2025 | 0.81885 | -4.33 | 6 | 16.65 | 7 | 57.82 | 2 | 222.12 |
| BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg | 4 | 4 | Leader | 4 | 4 | 03/31/2025 | 1.02335 | -4.37 | 10 | 16.54 | 8 | 57.05 | 4 | 215.65 |
| AIA MPF-Prime Value Choice-American | 4 | 4 | Leader | 4 | 4 | 11/30/2024 | 0.8202 | -4.29 | 4 | 16.03 | 9 | 56.78 | 5 | 192.04 |
| BCOM Joyful Ret MPF-BCOM North American Eq (CF) | 2 | 2 | Leader | 2 | 2 | 12/31/2024 | 1.06137 | -4.34 | 7 | 15.74 | 10 | 53.80 | 11 | |
| Sun Life Rainbow MPF-Sun Life MPF US Equity | 2 | 2 | Leader | 2 | 2 | 12/31/2024 | 1.23697 | -3.81 | 3 | 15.34 | 11 | | | |
| Fidelity Retirement MT-Americas Equity | 2 | 2 | Leader | 2 | 2 | 12/31/2024 | 1.39007 | -5.58 | 14 | 14.90 | 12 | | | |
| Principal MPF S800-Principal US Equity I | 1 | 1 | Leader | 1 | 1 | 12/31/2024 | 1.47591 | -4.87 | 13 | 14.66 | 13 | 53.88 | 10 | 173.67 |
| AIA MPF-Prime Value Choice-North American Equity | 1 | 1 | Leader | 1 | 1 | 11/30/2024 | 1.67186 | -4.43 | 11 | 13.47 | 14 | 49.70 | 14 | 183.67 |
| BCT Strategic MPF-Invesco US Index Tracking A | 1 | 1 | 4 | 4 | 4 | 03/31/2025 | 1.04145 | -6.95 | 16 | 12.83 | 15 | | | |
| China Life MPF MT-China Life US Equity | 1 | 1 | 4 | 4 | 4 | 12/31/2024 | 0.89316 | -6.49 | 15 | 12.58 | 16 | 53.72 | 12 | |
| Manulife GS (MPF)-Manulife MPF North American Eq | 1 | 1 | 4 | 4 | 4 | 03/31/2025 | 1.76261 | -8.34 | 17 | 9.44 | 17 | 51.17 | 13 | 171.55 |
| United States Equity Average (17) | | | | | | | | -4.72 | 17 | 15.47 | 17 | 55.13 | 14 | 200.72 |
| FTSE MPF USA (35% HK\$ hedged) | | | | | | | | -4.43 | | 17 | | | | |

| | | | | | | | | | | | | | | |
|--|--------|--------|--------|---|---|------------|---------|-------------|----------|--------------|----------|--------------|----------|---------------|
| Japanese Equity | | | | | | | | | | | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 1.66729 | 2.31 | 1 | 28.68 | 1 | 61.91 | 2 | 101.40 |
| BEA (MPF) MT-BEA (MPF) Japan Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 1.35966 | 0.85 | 2 | 26.74 | 2 | 59.20 | 3 | 116.58 |
| Manulife GS (MPF)-Manulife MPF Japan Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 1.764 | -1.70 | 3 | 19.02 | 3 | 68.02 | 1 | 149.98 |
| Japanese Equity Average (3) | | | | | | | | 0.48 | 3 | 24.82 | 3 | 63.04 | 3 | 122.65 |
| FTSE MPF Japan (35% HK\$ hedged) | | | | | | | | 3.08 | | 31.2 | | | | |

| | | | | | | | | | | | | | | |
|--|--------|--------|--------|---|---|------------|---------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|
| Asia ex Japan Equity | | | | | | | | | | | | | | |
| BEA (MPF) MT-BEA (MPF) Asian Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 1.3185 | 7.35 | 1 | 44.46 | 1 | 66.85 | 1 | 133.08 |
| BEA (MPF) Industry-BEA (Ind S) Asian Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 1.2905 | 7.25 | 2 | 43.83 | 2 | 65.73 | 2 | 131.86 |
| BEA (MPF) Value-BEA Asian Equity | Leader | Leader | Leader | 3 | 3 | 03/31/2025 | 0.97688 | 5.23 | 3 | 41.85 | 3 | 62.88 | 3 | 120.13 |
| Manulife RC (MPF)-Allianz Asian A | 3 | 3 | 3 | 3 | 3 | 06/30/2025 | 1.45828 | 2.01 | 4 | 32.19 | 4 | 36.08 | 5 | 108.02 |
| Sun Life Rainbow MPF-Sun Life MPF Asian Equity A | 1 | 1 | 3 | 3 | 3 | 12/31/2024 | 2.05256 | 0.46 | 5 | 27.46 | 5 | 26.95 | 10 | 77.05 |
| MASS MPF-Asian Pacific Equity | 3 | 4 | 3 | 3 | 3 | 12/31/2024 | 1.54849 | -1.30 | 8 | 26.83 | 6 | 42.14 | 4 | 52.66 |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Equity | 3 | 3 | 3 | 3 | 3 | 12/31/2024 | 1.60674 | -1.35 | 9 | 23.21 | 7 | 32.80 | 6 | 82.42 |
| BCT (MPF) Industry Choice-BCT (Ind) Asian Equity | 2 | 2 | 3 | 3 | 3 | 12/31/2024 | 1.74461 | -1.48 | 10 | 23.01 | 8 | 32.15 | 7 | 85.03 |
| AMTD MPF-AMTD Invesco Asia | 1 | 2 | 3 | 3 | 3 | 06/30/2025 | 1.28526 | -0.45 | 6 | 19.36 | 9 | 29.53 | 9 | 44.24 |
| BCT Strategic MPF-Invesco Asian Equity A | 2 | 1 | 3 | 3 | 3 | 03/31/2025 | 1.31055 | -0.55 | 7 | 19.19 | 10 | 29.53 | 8 | 43.87 |
| Asia ex Japan Equity Average (10) | | | | | | | | 1.72 | 10 | 30.14 | 10 | 42.46 | 10 | 87.84 |
| FTSE MPF Asia Pacific ex Japan & Australia & NZ | | | | | | | | -0.84 | | 28.92 | | | | |

| | | | | | | | | | | | | | | |
|--|---|---|------------------------------|---|---|------------|---------|-------|----|-------|----|-------|----|--------|
| Pacific Basin ex Japan Equity | | | | | | | | | | | | | | |
| Haitong MPF Retire Fd-Haitong Asia Pacific A | 4 | 4 | Mixed Asset | 4 | 4 | 06/30/2025 | 1.91753 | 10.32 | 1 | 42.71 | 1 | 60.53 | 1 | 54.38 |
| Manulife RC (MPF)-Allianz Oriental Pacific A | 4 | 4 | Other Flexible | 4 | 4 | 06/30/2025 | 1.54078 | 4.02 | 2 | 37.31 | 2 | 48.99 | 4 | 193.32 |
| AIA MPF-Prime Value Choice-Asian Equity | 4 | 4 | Equity Asia Pacific | 4 | 4 | 11/30/2024 | 1.69349 | 1.83 | 6 | 33.50 | 3 | 55.76 | 2 | |
| My Choice MPF-My Choice Asia Equity | 4 | 4 | Equity Asia Pacific | 4 | 4 | 03/31/2025 | 1.09501 | 2.54 | 3 | 32.89 | 4 | 49.15 | 3 | 108.11 |
| Fidelity Retirement MT-Asia Pacific Equity | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 12/31/2024 | 1.54408 | 2.44 | 4 | 32.48 | 5 | 47.36 | 5 | 98.99 |
| Manulife GS (MPF)-Manulife MPF Pacific Asia Eq | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 03/31/2025 | 1.81569 | 2.27 | 5 | 28.12 | 6 | 44.06 | 10 | 117.68 |
| Hang Seng MPF-SuperTrust Plus-ValChce AsPc Eq Trkr | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 06/30/2025 | 0.87194 | 0.01 | 10 | 27.69 | 7 | 44.82 | 8 | 105.58 |
| HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 06/30/2025 | 0.87284 | 0.01 | 11 | 27.69 | 8 | 44.82 | 9 | 105.57 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 03/31/2025 | 1.70266 | 0.14 | 9 | 27.62 | 9 | 43.26 | 11 | 97.25 |
| Principal MPF-Smart-Principal Dynamic AsiaPac Eq | 4 | 4 | Equity Asia Pacific ex Japan | 4 | 4 | 12/31/2024 | 1.91402 | 0.58 | 7 | 22.68 | 10 | 45.79 | 6 | 93.16 |
| Principal MPF-Simple-Principal Dynamic AsiaPac Eq | 4 | 3 | Equity Asia Pacific ex Japan | 4 | 4 | 12/31/2024 | 1.92983 | 0.52 | 8 | 22.35 | 11 | 45.58 | 7 | 92.57 |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return Consistent Return Preservation Score

As of 03/31/2026 (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 | Fund Expense Ratio | Fund Expense Ratio | % Growth | % Growth | % Growth | % Growth |
|---|------------------|------------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|-----------------|-----------------|-----------------|
| | As of 03/31/2026 | As of 03/31/2026 | As of 03/31/2026 | As of 03/31/2026 | Value | Value | Value | Value | Value | 03/31/2026 Rank | 03/31/2026 Rank | 03/31/2026 Rank | 03/31/2026 Rank |
| FTSE Japan ex Japan Equity Average (15) | | | | | | | | | | | | | |
| HSBC MPF-SuperTrust Plus-Asia Pacific Equity | 1 | 1 | 3 | 3 | 1.49622 | 1.49622 | 1.49622 | 1.49622 | 1.49622 | 14 | 20.95 | 12 | 27.23 |
| Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity | 1 | 1 | 3 | 3 | 1.49646 | 1.49646 | 1.49646 | 1.49646 | 1.49646 | 15 | 20.94 | 13 | 27.22 |
| BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF) | 2 | 1 | 3 | 3 | 1.6607 | 1.6607 | 1.6607 | 1.6607 | 1.6607 | 13 | 18.49 | 14 | 31.52 |
| Principal MPF-S800-Principal Asian Equity I | 2 | 2 | 3 | 3 | 1.53069 | 1.53069 | 1.53069 | 1.53069 | 1.53069 | 12 | 18.40 | 15 | 31.74 |
| FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged) | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1 | 21.64 | 1 | 35.58 |
| AIA MPF-Prime Value Choice-Europe Equity | 1 | 1 | 3 | 3 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 6 | 19.39 | 2 | 43.56 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 3 | 3 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 2 | 18.75 | 3 | 29.54 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 1 | 1 | 3 | 3 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 7 | 18.02 | 4 | 39.44 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 3 | 16.83 | 5 | 40.19 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 4 | 16.82 | 6 | 40.19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Europrn ldx Trkg | 4 | 4 | 4 | 4 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 5 | 16.67 | 7 | 39.44 |
| MASS MPF-European Equity | 3 | 3 | 4 | 4 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 10 | 16.22 | 8 | 37.92 |
| HSBC MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 11 | 15.75 | 9 | 31.51 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 12 | 15.72 | 10 | 31.47 |
| BEA (MPF) MT-BEA (MPF) European Equity | 3 | 3 | 4 | 4 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 9 | 13.92 | 11 | 33.37 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 3 | 3 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 8 | 8.82 | 12 | 89.58 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 13 | 8.43 | 13 | 11.84 |
| European Equity Average (13) | | | | | | | | | | | | | |
| FTSE Europe (35% HK\$ hedged) | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1 | 21.64 | 1 | 35.58 |
| AIA MPF-Prime Value Choice-Europe Equity | 1 | 1 | 3 | 3 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 6 | 19.39 | 2 | 43.56 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 3 | 3 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 2 | 18.75 | 3 | 29.54 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 1 | 1 | 3 | 3 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 7 | 18.02 | 4 | 39.44 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 3 | 16.83 | 5 | 40.19 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 4 | 16.82 | 6 | 40.19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Europrn ldx Trkg | 4 | 4 | 4 | 4 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 5 | 16.67 | 7 | 39.44 |
| MASS MPF-European Equity | 3 | 3 | 4 | 4 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 10 | 16.22 | 8 | 37.92 |
| HSBC MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 11 | 15.75 | 9 | 31.51 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 12 | 15.72 | 10 | 31.47 |
| BEA (MPF) MT-BEA (MPF) European Equity | 3 | 3 | 4 | 4 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 9 | 13.92 | 11 | 33.37 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 3 | 3 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 8 | 8.82 | 12 | 89.58 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 13 | 8.43 | 13 | 11.84 |
| European Equity Average (13) | | | | | | | | | | | | | |
| FTSE Europe (35% HK\$ hedged) | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1 | 21.64 | 1 | 35.58 |
| AIA MPF-Prime Value Choice-Europe Equity | 1 | 1 | 3 | 3 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 6 | 19.39 | 2 | 43.56 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 3 | 3 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 2 | 18.75 | 3 | 29.54 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 1 | 1 | 3 | 3 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 7 | 18.02 | 4 | 39.44 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 3 | 16.83 | 5 | 40.19 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 4 | 16.82 | 6 | 40.19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Europrn ldx Trkg | 4 | 4 | 4 | 4 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 5 | 16.67 | 7 | 39.44 |
| MASS MPF-European Equity | 3 | 3 | 4 | 4 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 10 | 16.22 | 8 | 37.92 |
| HSBC MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 11 | 15.75 | 9 | 31.51 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 12 | 15.72 | 10 | 31.47 |
| BEA (MPF) MT-BEA (MPF) European Equity | 3 | 3 | 4 | 4 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 9 | 13.92 | 11 | 33.37 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 3 | 3 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 8 | 8.82 | 12 | 89.58 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 13 | 8.43 | 13 | 11.84 |
| European Equity Average (13) | | | | | | | | | | | | | |
| FTSE Europe (35% HK\$ hedged) | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1 | 21.64 | 1 | 35.58 |
| AIA MPF-Prime Value Choice-Europe Equity | 1 | 1 | 3 | 3 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 6 | 19.39 | 2 | 43.56 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 3 | 3 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 2 | 18.75 | 3 | 29.54 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 1 | 1 | 3 | 3 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 7 | 18.02 | 4 | 39.44 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 3 | 16.83 | 5 | 40.19 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 4 | 16.82 | 6 | 40.19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Europrn ldx Trkg | 4 | 4 | 4 | 4 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 5 | 16.67 | 7 | 39.44 |
| MASS MPF-European Equity | 3 | 3 | 4 | 4 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 10 | 16.22 | 8 | 37.92 |
| HSBC MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 11 | 15.75 | 9 | 31.51 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 12 | 15.72 | 10 | 31.47 |
| BEA (MPF) MT-BEA (MPF) European Equity | 3 | 3 | 4 | 4 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 9 | 13.92 | 11 | 33.37 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 3 | 3 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 8 | 8.82 | 12 | 89.58 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 13 | 8.43 | 13 | 11.84 |
| European Equity Average (13) | | | | | | | | | | | | | |
| FTSE Europe (35% HK\$ hedged) | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Europe | 3 | 3 | 4 | 4 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1.32799 | 1 | 21.64 | 1 | 35.58 |
| AIA MPF-Prime Value Choice-Europe Equity | 1 | 1 | 3 | 3 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 1.67286 | 6 | 19.39 | 2 | 43.56 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 1 | 1 | 3 | 3 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 1.56831 | 2 | 18.75 | 3 | 29.54 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 1 | 1 | 3 | 3 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 1.27549 | 7 | 18.02 | 4 | 39.44 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr | 4 | 4 | 4 | 4 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 0.8543 | 3 | 16.83 | 5 | 40.19 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr | 4 | 4 | 4 | 4 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 0.85491 | 4 | 16.82 | 6 | 40.19 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Europrn ldx Trkg | 4 | 4 | 4 | 4 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 1.04393 | 5 | 16.67 | 7 | 39.44 |
| MASS MPF-European Equity | 3 | 3 | 4 | 4 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 1.4947 | 10 | 16.22 | 8 | 37.92 |
| HSBC MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 1.33185 | 11 | 15.75 | 9 | 31.51 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 2 | 2 | 4 | 4 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 1.33251 | 12 | 15.72 | 10 | 31.47 |
| BEA (MPF) MT-BEA (MPF) European Equity | 3 | 3 | 4 | 4 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 1.3969 | 9 | 13.92 | 11 | 33.37 |
| Fidelity Retirement MT-European Equity | 1 | 1 | 3 | 3 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 1.42899 | 8 | 8.82 | 12 | 89.58 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 1.78999 | 13 | 8.43 | 13 | 11.84 |
| European Equity Average (13) | | | | | | | | | | | | | |



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 | Score | Consistent Return | Preservation | Score | Fund Expense Ratio | | % Growth | | % Growth | | % Growth | |
|--|-------|-------------------|--------------|-------|--------------------|-------|----------|--------|----------|----------|----------|--|
| | | | | | Date | Value | Ratio | 1 Year | 3 Years | 10 Years | | |

LIPPER GLOBAL CLASSIFICATIONS

| | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|
| BCT Strategic MPF-Invesco MPF Conservative A | | | | | | | | | | | | |
| My Choice MPF-My Choice MPF Conservative | | | | | | | | | | | | |
| AIA MPF-Prime Value Choice-MPF Conservative | | | | | | | | | | | | |
| Principal MPF-Smart-Principal-MPF Conservative | | | | | | | | | | | | |
| Principal MPF-Simple-Principal-MPF Conservative | | | | | | | | | | | | |
| Sun Life Rainbow MPF-Sun Life MPF Conservative A | | | | | | | | | | | | |
| Fidelity Retirement MT-MPF Conservative | | | | | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative | | | | | | | | | | | | |
| BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv | | | | | | | | | | | | |
| BCOM Joyful Ret MPF-BCOM MPF Conservative | | | | | | | | | | | | |
| MASS MPF-MPF Conservative | | | | | | | | | | | | |
| BEA (MPF) MT-BEA (MPF) Conservative | | | | | | | | | | | | |
| BEA (MPF) Industry-BEA (Ind S) MPF Conservative | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco MPF Conservative | | | | | | | | | | | | |
| BEA (MPF) Value-BEA MPF Conservative | | | | | | | | | | | | |
| Manulife RC (MPF)-Allianz MPF Conservative A | | | | | | | | | | | | |
| MPF Conservative Fund Average (23) | | | | | | | | | | | | |
| MPFA Prescribed Savings Rate | | | | | | | | | | | | |

| | | | | | | | | | | | | |
|--|--------|---|--------|--------|--|--|--|--|--|--|--|--|
| Guaranteed Fund | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Stable | Leader | 4 | Leader | 2 | | | | | | | | |
| BCOM Joyful Ret MPF-BCOM Guaranteed (CF) | 4 | 3 | 4 | 3 | | | | | | | | |
| MASS MPF-Guaranteed | 3 | 2 | 4 | 1 | | | | | | | | |
| China Life MPF MT-China Life Joyful Retire Glead | 4 | 4 | 4 | 2 | | | | | | | | |
| HSBC MPF-SuperTrust Plus-Guaranteed | 3 | 3 | 3 | 4 | | | | | | | | |
| Hang Seng MPF-SuperTrust Plus-Guaranteed | 2 | 3 | 3 | 3 | | | | | | | | |
| AIA MPF-Prime Value Choice-Guaranteed Portfolio | 2 | 2 | 2 | Leader | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Interest | 1 | 1 | 1 | Leader | | | | | | | | |
| Guaranteed Fund Average (8) | | | | | | | | | | | | |
| Benchmark Not Applicable | | | | | | | | | | | | |

| | | | | | | | | | | | | |
|--|--------|---|--------|---|--|--|--|--|--|--|--|--|
| Other Fund | | | | | | | | | | | | |
| Haitong MPF Retire Fd-Haitong Korea A | | | | | | | | | | | | |
| AIA MPF-Prime Value Choice-Eurasia | 3 | 3 | 3 | 3 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF 2040 Retirement | Leader | 4 | Leader | 1 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF 2045 Retirement | Leader | 4 | Leader | 1 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF 2035 Retirement | Leader | 4 | Leader | 1 | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2050 | 4 | 4 | 4 | 1 | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2040 | 4 | 4 | 4 | 1 | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2045 | 4 | 4 | 4 | 1 | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040 | 4 | 4 | 4 | 1 | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050 | 3 | 3 | 3 | 1 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF 2030 Retirement | Leader | 4 | Leader | 1 | | | | | | | | |
| AMTD MPF-AMTD Invesco Target 2048 Retirement | 2 | 2 | 2 | 1 | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045 | 3 | 3 | 3 | 1 | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2035 | 3 | 3 | 3 | 1 | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035 | 3 | 3 | 3 | 1 | | | | | | | | |
| Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq | | | | | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2030 | 2 | 2 | 2 | 1 | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030 | 2 | 2 | 2 | 1 | | | | | | | | |
| AMTD MPF-AMTD Invesco Target 2038 Retirement | 1 | 1 | 1 | 2 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF 2025 Retirement | 2 | 2 | 2 | 3 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Smart Retirement | 3 | 3 | 3 | 2 | | | | | | | | |
| AIA MPF-Prime Value Choice-Manager's Choice | 4 | 4 | 4 | 3 | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Healthcare | 3 | 3 | 3 | 3 | | | | | | | | |
| AIA MPF-Prime Value Choice-China HK Dyn Asset Allo | 3 | 3 | 3 | 1 | | | | | | | | |
| AMTD MPF-AMTD Invesco Target 2028 Retirement | 1 | 1 | 1 | 3 | | | | | | | | |



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 | | % Growth | | % Growth | | % Growth | |
|--|--------------|-------|-------------------|-------|--------------|-------|-------|-------|-------|-------|-------|-------|--------------------|-------|--------------------|-------|----------|-------|----------|-------|----------|-------|
| | Score | As of | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score | Score |

LIPPER GLOBAL CLASSIFICATIONS

| | | | | | | | | | | | | | | | | | | | | | | |
|---|--------|------------|---------|-----------|-------------|-----------|--------------|-----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Manulife GS (MPF)-Manulife MPF Retire Income | 1 | 03/31/2025 | 1.35156 | 9 | 8.87 | 26 | 18.43 | 23 | | | | | | | | | | | | | | |
| AMTD MPF-AMTD Allianz Choice Dynamic Allocation | 2 | 06/30/2025 | 1.19388 | 4 | 8.74 | 27 | 15.20 | 29 | | | | | | | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset | 2 | 12/31/2024 | 1.34922 | 3 | 8.65 | 28 | 14.98 | 30 | | | | | | | | | | | | | | |
| Manulife RC (MPF)-Allianz Flexi Balanced A | 1 | 06/30/2025 | 1.442 | 6 | 8.49 | 29 | 14.63 | 31 | | | | | | | | | | | | | | |
| BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset | 1 | 12/31/2024 | 1.63473 | 5 | 8.38 | 30 | 14.09 | 32 | | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Target Retirement Now | 3 | 06/30/2025 | 1.76868 | 4 | 7.88 | 31 | 13.18 | 33 | | | | | | | | | | | | | | |
| Fidelity Retirement MT-RetireEasy | 1 | 12/31/2024 | 1.30567 | 4 | 7.14 | 32 | 17.71 | 24 | | | | | | | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire | 4 | 12/31/2024 | 1.56887 | 7 | 7.11 | 33 | 15.39 | 28 | | | | | | | | | | | | | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2025 | 1 | 12/31/2024 | 1.31493 | 2 | 6.88 | 34 | 12.75 | 34 | | | | | | | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025 | 1 | 12/31/2024 | 1.23829 | 19 | 6.64 | 35 | 12.55 | 35 | | | | | | | | | | | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire | 1 | 03/31/2025 | 1.4133 | 11 | 5.94 | 36 | 16.81 | 25 | | | | | | | | | | | | | | |
| Manulife RC (MPF)-Allianz RMB Money Market A | Leader | 06/30/2025 | 1.17769 | 2 | 4.51 | 37 | 3.88 | 36 | | | | | | | | | | | | | | |
| Sun Life Rainbow MPF-Sun Life MPF Income | Leader | 01/01/1900 | 0 | 17 | 4.46 | 38 | | 38 | | | | | | | | | | | | | | |
| Other Fund Average (38) | | | | 38 | 14.1 | 38 | 25.68 | 36 | | | | | | | | | | | | | | |
| Benchmark Not Applicable | | | | | | | | | | | | | | | | | | | | | | |

RMB and HKD Money Market

| | | | | | | | | | | | | | | | | | | | | | | |
|--|--------|------------|---------|----------|-------------|----------|-------------|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt | 4 | 03/31/2025 | 0.5605 | 1 | 5.03 | 1 | 7.39 | 1 | | | | | | | | | | | | | | |
| My Choice MPF-My Choice RMB & HKD Money Market | 4 | 03/31/2025 | 0.93056 | 2 | 4.73 | 2 | 4.65 | 4 | | | | | | | | | | | | | | |
| Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A | 4 | 12/31/2024 | 1.23653 | 5 | 4.47 | 3 | 4.28 | 5 | | | | | | | | | | | | | | |
| BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt | Leader | 03/31/2025 | 0.79088 | 3 | 4.39 | 4 | 5.55 | 3 | | | | | | | | | | | | | | |
| BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market | Leader | 03/31/2025 | 0.79543 | 4 | 4.30 | 5 | 5.81 | 2 | | | | | | | | | | | | | | |
| RMB and HKD Money Market Average (5) | | | | 5 | 4.58 | 5 | 5.54 | 5 | | | | | | | | | | | | | | |
| Not Applicable | | | | | | | | | | | | | | | | | | | | | | |

Hong Kong Equity (Index Tracking)

| | | | | | | | | | | | | | | | | | | | | | | |
|---|--------|------------|---------|-----------|-------------|-----------|--------------|-----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A | 4 | 12/31/2024 | 0.92593 | 14 | 11.98 | 1 | 30.21 | 13 | | | | | | | | | | | | | | |
| HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking | Leader | 06/30/2025 | 0.78111 | 7 | 9.61 | 2 | 32.37 | 6 | | | | | | | | | | | | | | |
| Hang Seng MPF-SuperTrust Plus-HS Index Tracking | Leader | 06/30/2025 | 0.78119 | 8 | 9.61 | 3 | 32.36 | 7 | | | | | | | | | | | | | | |
| BEA (MPF) MT-BEA Hong Kong Tracker | Leader | 03/31/2025 | 0.5966 | 2 | 9.50 | 4 | 33.10 | 2 | | | | | | | | | | | | | | |
| BEA (MPF) Industry-BEA Hong Kong Tracker | Leader | 03/31/2025 | 0.58317 | 3 | 9.44 | 5 | 33.30 | 1 | | | | | | | | | | | | | | |
| My Choice MPF-My Choice Hong Kong Tracker | Leader | 03/31/2025 | 0.73161 | 11 | 9.41 | 6 | 32.53 | 4 | | | | | | | | | | | | | | |
| Fidelity Retirement MT-Fidelity Hong Kong Tracker | Leader | 12/31/2024 | 0.74853 | 3 | 9.26 | 7 | 32.57 | 3 | | | | | | | | | | | | | | |
| Principal MPF S800-Principal HS Index Tracking N | 4 | 12/31/2024 | 0.91548 | 4 | 9.13 | 8 | 32.00 | 11 | | | | | | | | | | | | | | |
| AIA MPF-Prime Value Choice-Hong Kong and China | 4 | 11/30/2024 | 0.77514 | 5 | 9.08 | 9 | 32.39 | 5 | | | | | | | | | | | | | | |
| BCT Strategic MPF-Invesco Hang Seng Index Trkg A | 4 | 03/31/2025 | 0.79266 | 12 | 9.05 | 10 | 32.28 | 8 | | | | | | | | | | | | | | |
| BEA (MPF) Value-BEA Hong Kong Tracker | 4 | 03/31/2025 | 0.69026 | 10 | 9.05 | 11 | 32.27 | 9 | | | | | | | | | | | | | | |
| BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking | 4 | 12/31/2024 | 0.82718 | 9 | 8.96 | 12 | 32.17 | 10 | | | | | | | | | | | | | | |
| Principal MPF-Smart-Principal-Hang Seng Idx Track | 4 | 03/31/2024 | 1.03529 | 6 | 8.65 | 13 | 30.98 | 12 | | | | | | | | | | | | | | |
| BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk | 3 | 03/31/2025 | 1.14744 | 13 | 8.42 | 14 | 29.70 | 14 | | | | | | | | | | | | | | |
| BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF) | 1 | 12/31/2024 | 0.95698 | 15 | 7.22 | 15 | 12.38 | 16 | | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF HS Index ESG | 1 | 03/31/2025 | 0.92494 | 16 | 6.43 | 16 | 14.76 | 15 | | | | | | | | | | | | | | |
| Hong Kong Equity (Index Tracking) Average (16) | | | | 16 | 9.05 | 16 | 29.71 | 16 | | | | | | | | | | | | | | |
| FTSE MPF Hong Kong | | | | | | | 13.55 | | | | | | | | | | | | | | | |

Asian Bond

| | | | | | | | | | | | | | | | | | | | | | | |
|---|---|------------|---------|----------|-------------|----------|--------------|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| AIA MPF-Prime Value Choice-Asian Bond | 4 | 11/30/2024 | 0.78523 | 3 | 4.54 | 1 | 10.00 | 2 | | | | | | | | | | | | | | |
| Principal MPF S800-Principal Asian Bond N | 4 | 12/31/2024 | 1.0361 | 4 | 4.52 | 2 | 12.85 | 1 | | | | | | | | | | | | | | |
| MASS MPF-Asian Bond | 3 | 12/31/2024 | 1.49583 | 5 | 4.37 | 3 | | | | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd | 3 | 03/31/2025 | 1.19787 | 2 | 4.08 | 4 | 8.59 | 4 | | | | | | | | | | | | | | |
| Principal MPF-Smart-Principal Dynamic Asian Bd | 4 | 12/31/2024 | 1.43774 | 4 | 3.57 | 5 | 9.32 | 3 | | | | | | | | | | | | | | |
| Asian Bond Average (5) | | | | 5 | 4.22 | 5 | 10.19 | 4 | | | | | | | | | | | | | | |
| Not Applicable | | | | | | | | | | | | | | | | | | | | | | |

China Equity

| | | | | | | | | | | | | | | | | | | | | | | |
|--|---|------------|---------|---|------|---|-------|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF) | 2 | 12/31/2024 | 1.61505 | 1 | 9.08 | 1 | 18.10 | 7 | | | | | | | | | | | | | | |
| Principal MPF S800-Principal China Equity 1 | 2 | 12/31/2024 | 1.51587 | 2 | 9.07 | 2 | 18.38 | 6 | | | | | | | | | | | | | | |



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 | | As of 03/31/2025 (monthly updated) | | Fund Expense Ratio | Fund Expense Ratio Value | % Growth | | % Growth | | % Growth | | | |
|--|-------------------------------|-------------------------|------------------------------------|--------|--------------------|--------------------------|--------------|------------|-------------|----------|--------------|-----------------|-----------------|-----------------|
| | Total Return Score | Consistent Return Score | Preservation Score | Score | | | 03/31/2025 | 03/31/2026 | 1 Year | 3 Years | 10 Years | 03/31/2026 Rank | 03/31/2026 Rank | 03/31/2026 Rank |
| BOC-Pru Easy-Choice MPF-BOC-Pru China Equity | 3 | 3 | 1 | 1 | 03/31/2025 | 1.7467 | -6.31 | 5 | 7.70 | 3 | 18.43 | 5 | 33.30 | 4 |
| HSBC MPF-SuperTrust Plus-Chinese Equity | 1 | 1 | 1 | 1 | 06/30/2025 | 1.49364 | -6.97 | 8 | 7.34 | 4 | 12.98 | 8 | 41.25 | 1 |
| Hang Seng MPF-SuperTrust Plus-Chinese Equity | 1 | 1 | 1 | 1 | 06/30/2025 | 1.4939 | -6.98 | 9 | 7.33 | 5 | 12.96 | 9 | 41.23 | 2 |
| Hang Seng MPF-SuperTrust Plus-HS CN EIPrs Idx Trk | Leader | Leader | Leader | Leader | 06/30/2025 | 0.88336 | -6.18 | 3 | 0.07 | 6 | 29.65 | 1 | 19.04 | 6 |
| HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg | Leader | Leader | Leader | Leader | 06/30/2025 | 0.88434 | -6.19 | 4 | 0.05 | 7 | 29.64 | 2 | 19.02 | 7 |
| BEA (MPF) Industry-BEA China Tracker | 4 | 4 | 1 | 1 | 03/31/2025 | 1.17257 | -6.40 | 7 | -0.30 | 8 | 28.06 | 3 | 14.33 | 8 |
| BEA (MPF) MT-BEA China Tracker | 4 | 4 | 1 | 1 | 03/31/2025 | 1.19223 | -6.38 | 6 | -0.32 | 9 | 27.71 | 4 | 13.54 | 9 |
| China Equity Average (9) | | | | | | | -6.19 | 9 | 4.45 | 9 | 21.77 | 9 | 27.71 | 9 |
| Not Applicable | | | | | | | | | | | | | | |
| RMB Bond Fund | | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF RMB Bond | Leader | Leader | Leader | 4 | 03/31/2025 | 1.19991 | 1.71 | 1 | 7.11 | 1 | 10.45 | 1 | 27.06 | 1 |
| Fidelity Retirement MT-RMB Bond | 1 | 2 | 2 | 4 | 12/31/2024 | 1.32258 | 1.55 | 5 | 6.33 | 2 | 8.05 | 5 | | |
| BCT Strategic MPF-Invesco RMB Bond A | 2 | 3 | 2 | 4 | 03/31/2025 | 1.24665 | 1.68 | 2 | 6.30 | 3 | 8.21 | 3 | 17.85 | 2 |
| BCT (MPF) Pro Choice-BCT (Pro) RMB Bond | 3 | 3 | 3 | Leader | 12/31/2024 | 1.22958 | 1.65 | 3 | 6.24 | 4 | 8.27 | 2 | 17.83 | 3 |
| BCT (MPF) Industry Choice-BCT (Ind) RMB Bond | 2 | 1 | 4 | 4 | 12/31/2024 | 1.27371 | 1.64 | 4 | 6.24 | 5 | 8.06 | 4 | 17.83 | 4 |
| RMB Bond Fund Average (5) | | | | | | | 1.65 | 5 | 6.44 | 5 | 8.61 | 5 | 20.14 | 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:

Latest Price Quote: this is the latest NAV (net asset value) or bid price for each unit of the fund.

31 March, 2026

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 | Fund Expense Ratio Date | % 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

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