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

FUND NAME	MPF Performance Table	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 3 Months 04/30/2026 Rank	% Growth 1 Year 04/30/2026 Rank	% Growth 3 Years 04/30/2026 Rank	% Growth 10 Years 04/30/2026 Rank
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Default Investment Strategy - Core Accumulation Fund

Haitong MPF Retire Fd-Haitong Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	2	0.92544	06/30/2025	10.60	1	36.87	1	71.03	1		
BCT Strategic MPF-Invesco Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	4	0.80026	03/31/2025	2.55	9	20.25	2	45.64	2		
MASS MPF-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	0.79883	12/31/2024	2.53	10	20.22	3	45.49	3		
China Life MPF MT-China Life Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	0.82106	12/31/2024	2.52	12	20.20	4	45.44	5		
BCOM Joyful Ret MPF-BCOM Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	0.80191	12/31/2024	2.53	11	20.19	5	45.46	4		
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	0.77864	12/31/2024	2.56	8	20.19	6	45.43	6		
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Mixed Asset HKD Balanced	Leader	Leader	4	0.8549	12/31/2024	2.50	13	20.12	7	45.21	7		
Principal MPF-Simple-Principal Core Accumulation	Mixed Asset HKD Balanced	4	4	4	0.80098	12/31/2024	2.66	4	20.05	8	40.40	14		
Principal MPF S800-Principal Core Accumulation N	Mixed Asset HKD Balanced	4	4	4	0.77991	12/31/2024	2.58	7	19.94	9	40.45	13		
Principal MPF-Smart-Principal Core Acc	Mixed Asset HKD Balanced	4	4	4	0.78109	12/31/2024	2.63	6	19.92	10	40.37	15		
AMTD MPF-AMTD Invesco Core Acc	Mixed Asset HKD Balanced	4	4	4	0.86864	06/30/2025	2.49	14	19.77	11	44.23	8		
Sun Life Rainbow MPF-Sun Life MPF Core Acc	Mixed Asset HKD Balanced	3	Leader	3	0.77042	12/31/2024	2.03	21	18.74	12	39.15	18		
My Choice MPF-My Choice Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.80511	03/31/2025	2.04	20	18.74	13	39.15	17		
Manulife RC (MPF)-Allianz MPF Core Acc A	Mixed Asset HKD Balanced	4	4	4	0.77134	06/30/2025	2.22	15	18.72	14	41.60	9		
HSBC MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77603	06/30/2025	2.22	16	18.70	15	37.83	22		
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77762	06/30/2025	2.22	17	18.69	16	37.82	23		
BEA (MPF) MT-BEA (MPF) Core Accumulation	Mixed Asset HKD Balanced	4	4	4	0.77948	03/31/2025	2.66	3	18.37	17	41.30	10		
BEA (MPF) Value-BEA Core Accumulation	Mixed Asset HKD Balanced	4	4	4	0.82147	03/31/2025	2.67	2	18.35	18	41.14	12		
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Mixed Asset HKD Balanced	4	4	4	0.77687	03/31/2025	2.64	5	18.35	19	41.27	11		
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	Mixed Asset HKD Balanced	4	4	4	0.75807	03/31/2025	2.07	19	18.03	20	39.39	16		
AIA MPF-Prime Value Choice-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77931	11/30/2024	2.15	18	18.00	21	38.92	19		
Fidelity Retirement MT-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.79169	12/31/2024	1.94	23	17.76	22	38.23	21		
Manulife GS (MPF)-Manulife MPF Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.75345	03/31/2025	1.98	22	17.54	23	38.79	20		
Default Investment Strategy - Core Accumulation Fund Average (23)							2.74	23	19.9	23	42.77	23	95.44	2
FTSE MPF DIS Core Accumulation Fund							1.95		17.46					

Default Investment Strategy - Age 65 Plus Fund

Haitong MPF Retire Fd-Haitong Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader	Leader	0.92894	06/30/2025	3.54	1	14.19	1	27.31	1
Principal MPF S800-Principal Age 65 Plus A	Mixed Asset HKD Conservative	3	4	4	0.78549	12/31/2024	0.98	3	8.05	2	16.58	8
Principal MPF-Simple-Principal Age 65 Plus N	Mixed Asset HKD Conservative	3	2	2	0.83285	12/31/2024	1.04	2	8.04	3	16.19	10
Principal MPF-Smart-Principal Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	0.79253	12/31/2024	0.95	4	8.03	4	16.61	6
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Mixed Asset HKD Conservative	4	3	3	0.77716	12/31/2024	0.39	10	6.46	5	16.77	3
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	2	2	4	0.84302	03/31/2025	0.57	5	6.44	6	14.88	15
BEA (MPF) MT-BEA (MPF) Age 65 Plus	Mixed Asset HKD Conservative	2	2	2	0.78021	03/31/2025	0.55	6	6.43	7	15.09	13
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Mixed Asset HKD Conservative	2	2	2	0.77571	03/31/2025	0.53	7	6.42	8	15.03	14
BCT Strategic MPF-Invesco Age 65 Plus A	Mixed Asset HKD Conservative	4	3	3	0.80013	03/31/2025	0.34	12	6.40	9	16.81	2
MASS MPF-Age 65 Plus	Mixed Asset HKD Conservative	3	2	2	0.80245	12/31/2024	0.35	11	6.39	10	16.60	7
BCOM Joyful Ret MPF-BCOM Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	0.80352	12/31/2024	0.33	13	6.36	11	16.67	5
China Life MPF MT-China Life Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	0.81915	12/31/2024	0.33	14	6.35	12	16.68	4
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	3	2	2	0.85349	12/31/2024	0.30	17	6.32	13	16.53	9
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.76817	12/31/2024	0.42	8	6.20	14	14.57	17
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	2	2	2	0.74478	06/30/2025	0.25	20	6.19	15	15.11	12
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.7694	03/31/2025	0.42	9	6.19	16	14.57	16
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	2	2	2	0.86585	06/30/2025	0.31	16	5.99	17	15.64	11
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	4	0.77708	06/30/2025	0.28	18	5.92	18	13.53	19
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.77784	06/30/2025	0.28	19	5.91	19	13.53	20
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.76799	03/31/2025	0.31	15	5.41	20	14.17	18
Manulife AIA MPF-Prime Value Choice-Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.78633	11/30/2024	0.23	21	5.37	21	13.39	21
Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	0.75564	03/31/2025	0.17	23	5.16	22	13.27	22



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

MPF Performance Table	Score	Score	Score	Score	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE	Total Return	Consistent Return	Preservation	Score	Value	04/30/2026 Rank	1 Year	3 Years	10 Years
FUND NAME	As of 04/30/2026 (monthly updated)				Date	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank

LIPPER GLOBAL CLASSIFICATIONS

Fidelity Retirement MT-Age 65 Plus	1	1	1	Leader	12/31/2024	0.80442	0.17	22	5.13	23	13.23	23
Default Investment Strategy - Age 65 Plus Fund Average (23)							0.57	23	6.67	23	15.77	23
FTSE MPF DIS Age 65 Plus Fund							0.15		4.86			29.22

Lifestyle - (>20-40% Equity)

BEA (MPF) Value-BEA Stable	Leader	Leader	Leader	4	03/31/2025	0.955	0.84	5	12.37	1	22.17	1	35.47
Principal MPF S800-Principal Stable Yield I	Leader	Leader	Leader	3	12/31/2024	1.51665	1.28	4	11.92	2	19.71	2	27.07
Sun Life Rainbow MPF-Sun Life MPF Stable A	1	1	1	3	11/86	1.808	1.68	1	11.86	3	14.00	16	23.50
Principal MPF-Smart-Principal Stable	Leader	Leader	Leader	4	12/31/2024	1.7041	1.49	2	11.75	4	19.10	3	26.88
Principal MPF-Simple-Principal Stable	Leader	Leader	Leader	4	12/31/2024	1.71816	1.49	3	11.62	5	18.98	4	26.52
BEA (MPF) MT-BEA (MPF) Stable	4	4	4	3	03/31/2025	1.31468	0.33	6	10.71	6	16.97	8	24.81
BEA (MPF) Industry-BEA (Ind S) Stable	4	4	4	3	03/31/2025	1.31067	0.32	7	10.61	7	16.94	9	24.46
AIA MPF-Prime Value Choice-Capital Stable Pf	Leader	Leader	Leader	4	11/30/2024	1.66408	0.30	8	10.46	8	18.86	5	27.64
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	3	3	3	3	03/31/2025	1.66675	0.06	9	10.28	9	16.77	10	22.95
AMTD MPF-AMTD Allianz Choice Capital Stable	4	4	4	4	06/30/2025	1.21307	-0.22	14	9.65	10	17.14	7	29.04
BCT Strategic MPF-Invesco Capital Stable A	Leader	Leader	Leader	3	03/31/2025	1.27011	-0.44	17	9.63	11	17.65	6	28.54
HSBC MPF-SuperTrust Plus-Stable	2	3	3	4	06/30/2025	1.32797	0.00	11	9.62	12	16.00	13	27.21
Hang Seng MPF-SuperTrust Plus-Stable	2	3	3	4	06/30/2025	1.32889	0.00	10	9.62	13	16.00	14	27.20
Manulife RC (MPF)-Allianz Capital Stable A	3	4	4	4	06/30/2025	1.48301	-0.29	15	9.32	14	16.45	11	26.51
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	3	4	4	3	12/31/2024	1.50039	-0.08	12	9.28	15	16.40	12	21.51
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	2	3	3	3	12/31/2024	1.68707	-0.17	13	9.05	16	15.94	15	22.45
Fidelity Retirement MT-Capital Stable	1	1	1	3	12/31/2024	1.52942	-0.31	16	8.69	17	13.67	17	21.45
Lifestyle - (>20-40% Equity) Average (17)							0.37	17	10.38	17	17.22	17	26.07

Willis Towers Watson Composite Benchmark (>20% - 40% Equity)

Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	2	12/31/2024	1.82956	2.98	1	19.61	1	23.28	13	45.69
BEA (MPF) Value-BEA Balanced	3	3	3	3	03/31/2025	0.9642	1.38	3	18.66	2	34.29	1	64.28
Principal MPF S800-Principal Long Term Acc I	3	3	3	3	03/31/2024	1.52358	0.86	2	17.19	3	28.74	2	47.61
BEA (MPF) MT-BEA (MPF) Balanced	2	2	2	2	03/31/2025	1.34166	0.88	5	16.79	3	27.80	3	49.39
BEA (MPF) Industry-BEA (Ind S) Balanced	2	2	2	2	03/31/2025	1.34068	0.84	6	16.78	5	27.61	5	48.75
AIA MPF-Prime Value Choice-Balanced Portfolio	2	2	2	3	11/30/2024	1.66923	1.00	4	16.33	6	27.76	4	48.45
My Choice MPF-My Choice Stable	1	1	1	1	03/31/2025	1.03342	0.52	7	15.92	7	24.27	11	51.35
MASS MPF-Global Stable	2	2	2	3	12/31/2024	1.42291	0.31	10	15.75	8	27.24	7	51.74
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	06/30/2025	1.67227	0.18	13	15.71	9	26.97	8	50.03
AMTD MPF-AMTD Allianz Choice Stable Growth	2	2	2	3	06/30/2025	1.19879	0.26	11	15.62	10	27.31	6	54.62
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	1	1	1	2	12/31/2024	1.53999	0.43	8	15.54	11	22.67	14	42.75
Manulife RC (MPF)-Allianz Stable Growth A	2	2	2	3	06/30/2025	1.47955	0.20	12	15.29	12	26.53	9	51.37
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	1	1	1	2	12/31/2024	1.50375	0.32	9	14.97	13	25.91	10	44.42
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	1	1	1	2	12/31/2024	1.6987	0.17	14	14.51	14	24.21	12	40.03
Fidelity Retirement MT-Stable Growth	1	1	1	2	12/31/2024	1.52523	0.15	15	13.80	15	21.67	15	41.25
Manulife GS (MPF)-Manulife MPF Fidelity Sfb Gr	1	1	1	2	03/31/2025	1.79073	0.13	16	13.47	16	20.59	16	36.69
Lifestyle - (>40-60% Equity) Average (16)							0.71	16	16	16	26.05	16	48.03
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							0.59		16.02				

Lifestyle - (>60-80% Equity)

Sun Life Rainbow MPF-Sun Life MPF Growth A	1	1	1	1	12/31/2024	1.84965	4.46	1	27.94	1	33.39	18	71.62
BEA (MPF) Value-BEA Growth	Leader	Leader	Leader	2	03/31/2025	0.97939	2.26	3	26.08	2	48.25	1	96.76
Principal MPF-Simple-Principal Balanced	Leader	Leader	Leader	2	12/31/2024	1.75034	2.28	2	24.13	3	40.55	2	75.33
Principal MPF-Smart-Principal Balanced	Leader	Leader	Leader	2	12/31/2024	1.73779	2.25	4	24.07	4	40.53	3	75.39
BEA (MPF) MT-BEA (MPF) Growth	4	4	4	2	03/31/2025	1.37488	1.68	6	23.86	5	40.14	4	77.57
BEA (MPF) Industry-BEA (Ind S) Growth	4	4	4	2	03/31/2025	1.37183	1.63	7	23.71	6	39.85	5	76.75
Principal MPF S800-Principal Global Growth I	4	4	4	2	12/31/2024	1.52597	2.14	5	22.66	7	38.62	8	71.62
MASS MPF-Global Growth	3	3	3	2	12/31/2024	1.421	0.81	10	21.92	8	37.69	10	80.78
AMTD MPF-AMTD Allianz Choice Balanced	3	3	3	2	06/30/2025	1.21691	0.77	12	21.79	9	37.81	9	84.08
My Choice MPF-My Choice Balanced	2	2	2	1	03/31/2025	1.04376	0.87	9	21.50	10	34.41	16	83.70
HSBC MPF-SuperTrust Plus-Balanced	3	3	3	2	06/30/2025	1.43418	0.72	14	21.49	11	36.68	12	81.13



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

LIPPER GLOBAL CLASSIFICATIONS

Hong Kong Equity Average (21)		FTSE MPF Hong Kong		United States Equity		Japanese Equity		Asia ex Japan Equity		Pacific Basin ex Japan Equity	
FUND NAME	Score	Consistent Return	Preservation	Score	Score	Score	Score	Score	Score	Score	Score
As of 04/30/2026 (monthly updated)											
	21	21.62	21	30.88	20	49.66	20	49.66	20	49.66	20
	Value	22.22	Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
HSBC MPF-SuperTrust Plus-North American Equity	3	3	3	31.98	1	69.97	1	78.62	1	110.99	1
Hang Seng MPF-SuperTrust Plus-North American Eq	3	3	3	31.96	2	69.94	2	77.65	2	109.35	2
BEA (MPF) MT-BEA (MPF) North American Equity	2	2	2	31.11	3	69.43	3	75.83	3	106.87	3
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	4	4	4	30.10	4	71.18	4	55.19	4	57.47	4
China Life MPF MT-China Life US Equity	Leader	4	4	30.03	5	72.61	5	54.10	5	65.04	5
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	2	2	2	29.24	6	67.23	6	45.35	6	66.00	6
AIA MPF-Prime Value Choice-American	3	3	3	29.21	7	70.43	7	43.17	7	56.54	7
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	Leader	Leader	Leader	29.19	8	71.48	8	43.08	8	55.76	8
Hang Seng MPF-SuperTrust Plus-ValChce Nam Eq Trkr	Leader	Leader	Leader	29.19	9	71.48	9	38.82	9	51.95	9
Sun Life Rainbow MPF-Sun Life MPF US Equity	4	4	4	29.06	10	71.48	10	38.62	10	51.96	10
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkr	4	4	4	29.05	11	70.58	11	37.61	11	51.96	11
MASS MPF-US Equity	4	4	4	29.04	12	70.75	12	4.22	17	69.6	14
Fidelity Retirement MT-Americas Equity	4	4	4	28.90	13	70.75	13	4.02	17	69.6	14
AIA MPF-Prime Value Choice-North American Equity	1	1	1	28.07	14	65.71	14	29.99	20	75.12	3
BCT Strategic MPF-Invesco US Index Tracking A	1	1	1	28.01	15	66.91	15	21.61	14	75.12	3
Principal MPF S800-Principal US Equity I	1	1	1	27.23	16	66.91	16	204.62	10	137.72	3
Manulife GS (MPF)-Manulife MPF North American Eq	1	1	1	23.47	17	66.78	17	204.62	10	137.72	3
United States Equity Average (17)	4.22	17	17	29.11	17	69.6	14	230.19	11	137.72	3
FTSE MPF USA (35% HK\$ hedged)	4.02	17	17	29.99	17	69.6	14	230.19	11	137.72	3
Japanese Equity											
BEA (MPF) MT-BEA (MPF) Japan Equity	Leader	Leader	Leader	35.04	1	72.26	3	138.01	2	189.34	1
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Leader	Leader	Leader	35.04	2	72.86	2	113.58	3	187.83	2
Manulife GS (MPF)-Manulife MPF Japan Equity	Leader	Leader	Leader	24.43	3	80.22	1	161.56	1	175.11	3
Japanese Equity Average (3)											
FTSE MPF Japan (35% HK\$ hedged)	3.78	3	3	31.5	3	75.12	3	137.72	3	137.72	3
Asia ex Japan Equity											
BEA (MPF) MT-BEA (MPF) Asian Equity	Leader	Leader	Leader	15.89	1	110.99	1	189.34	1	189.34	1
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Leader	Leader	Leader	15.77	2	109.35	2	187.83	2	187.83	2
BEA (MPF) Value-BEA Asian Equity	Leader	Leader	Leader	14.51	3	106.87	3	175.11	3	175.11	3
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	2	2	2	10.93	4	57.47	6	112.71	6	112.71	6
Manulife RC (MPF)-Allianz Asian A	3	3	3	9.61	5	65.04	5	143.25	4	143.25	4
MASS MPF-Asian Pacific Equity	3	3	3	5.08	7	66.00	4	75.41	8	75.41	8
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	2	2	2	5.11	6	56.54	7	112.26	7	112.26	7
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	2	2	2	4.99	8	55.76	8	115.49	5	115.49	5
AMTD MPF-AMTD Invesco Asia	1	1	1	3.83	9	51.95	10	64.82	9	64.82	9
BCT Strategic MPF-Invesco Asian Equity A	1	1	1	3.76	10	51.96	9	64.43	10	64.43	10
Asia ex Japan Equity Average (10)	8.95	10	10	55.04	10	73.19	10	124.07	10	124.07	10
FTSE MPF Asia Pacific ex Japan & Australia & NZ	5.55	10	10	47.87	10	73.19	10	124.07	10	124.07	10
Pacific Basin ex Japan Equity											
Haitong MPF Retire Fd-Haitong Asia Pacific A	4	4	4	24.28	1	107.25	1	101.65	12	101.65	12
Manulife RC (MPF)-Allianz Oriental Pacific A	Leader	Leader	Leader	8.82	5	80.55	3	239.05	3	239.05	3
My Choice MPF-My Choice Asia Equity	Leader	Leader	Leader	11.39	2	78.66	4	145.90	3	145.90	3
AIA MPF-Prime Value Choice-Asian Equity	4	4	4	54.15	3	78.66	4	145.90	3	145.90	3
Fidelity Retirement MT-Asia Pacific Equity	Leader	Leader	Leader	54.06	4	82.40	2	135.21	4	135.21	4
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	4	4	4	53.72	5	76.52	5	135.21	4	135.21	4
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	3	3	3	48.43	6	69.35	8	151.99	2	151.99	2
Hang Seng MPF-SuperTrust Plus-ValChce AsPac Eq Trkr	4	4	4	44.50	7	66.13	11	126.03	7	126.03	7
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	4	4	4	43.44	8	66.26	9	133.90	5	133.90	5
Principal MPF-Smart-Principal Dynamic AsiaPac Eq	4	4	4	43.43	9	66.26	10	133.90	5	133.90	5
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	4	4	4	42.78	10	71.49	6	123.72	8	123.72	8
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	4	4	4	42.39	11	71.00	7	122.94	9	122.94	9



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	Score	Date	Fund Expense Ratio Value	Fund Expense Ratio	% Growth			Rank	04/30/2026	Rank	04/30/2026	Rank	04/30/2026	Rank	10 Years	% Growth		
	Score	Score	Score	Score								1 Year	3 Years	3 Months										04/30/2026	04/30/2026
LIPPER GLOBAL CLASSIFICATIONS																									
As of 04/30/2026 (monthly updated)																									
Principal MPF S800-Principal Asian Equity I	2	2	2	3	3	3	3	3	12/31/2024	1.53069	6.76	9	39.15	12	55.80	12	108.86	10							
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	2	2	2	3	3	3	3	3	12/31/2024	1.6607	6.72	10	39.03	13	55.53	13	106.88	11							
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	3	3	3	06/30/2025	1.49622	3.04	14	37.06	14	49.20	14	89.34	13							
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	3	3	3	06/30/2025	1.49646	3.04	15	37.05	15	49.18	15	89.32	14							
Pacific Basin ex Japan Equity Average (15)																									
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)																									
European Equity																									
AMTD MPF-AMTD Invesco Europe	3	3	3	3	3	3	3	3	06/30/2025	1.32799	0.62	2	27.09	1	41.05	5	85.17	10							
BCT (MPF) Pro Choice-BCT (Pro) European Equity	1	1	1	3	3	3	3	3	12/31/2024	1.56831	0.65	1	23.74	2	34.45	10	82.64	11							
AIA MPF-Prime Value Choice-European Equity	Leader	Leader	Leader	3	3	3	3	3	11/30/2024	1.67286	-0.77	8	22.33	3	46.62	1	114.81	4							
Sun Life Rainbow MPF-Sun Life MPF European Equity	4	4	4	4	4	4	4	4	12/31/2024	1.27549	-0.67	7	21.49	4											
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	4	4	4	4	4	4	4	4	06/30/2025	0.85491	0.11	4	21.42	5	43.06	3	130.14	1							
HSBC MPF-SuperTrust Plus-ValChoice Euro Eq, Trkr	4	4	4	4	4	4	4	4	06/30/2025	0.8543	0.11	3	21.42	6	43.06	4	130.13	2							
BOC-Pru Easy-Choice MPF-BOC-Pru Europrn Idx Trkg	Leader	Leader	Leader	4	4	4	4	4	03/31/2025	1.04393	0.01	5	21.03	7	43.28	2	129.13	3							
HSBC MPF-SuperTrust Plus-European Equity	2	2	2	4	4	4	4	4	06/30/2025	1.33185	-0.95	10	20.60	8	36.67	8	89.71	8							
Hang Seng MPF-SuperTrust Plus-European Equity	2	2	2	4	4	4	4	4	06/30/2025	1.33251	-0.95	11	20.56	9	36.63	9	89.65	9							
BEA (MPF) MT-BEA (MPF) European Equity	3	3	3	4	4	4	4	4	03/31/2025	1.3969	-0.93	9	18.68	10	36.85	7	98.44	6							
MASS MPF-European Equity	3	3	3	4	4	4	4	4	12/31/2024	1.4947	-3.02	13	18.08	11	41.00	6	93.61	7							
Manulife GS (MPF)-Manulife MPF European Equity	1	1	1	3	3	3	3	3	03/31/2025	1.78999	-1.59	12	13.92	12	18.93	11	101.79	5							
Fidelity Retirement MT-European Equity	1	1	1	3	3	3	3	3	12/31/2024	1.42899	-0.60	6	13.65	13											
European Equity Average (13)																									
FTSE MPF Europe (35% HK\$ hedged)																									
Global Equity																									
Haotong MPF Retire Fd-Haotong Global Diversif A	Leader	Leader	Leader	3	3	3	3	3	06/30/2025	1.39248	16.75	1	59.13	1	114.81	1	297.75	1							
Hang Seng MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	4	4	4	06/30/2025	0.81568	3.88	10	32.75	2	66.33	5									
HSBC MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	4	4	4	06/30/2025	0.81583	3.88	9	32.75	3	66.33	6									
My Choice MPF-My Choice Global Equity	4	4	4	4	4	4	4	4	03/31/2025	1.0425	3.97	8	30.80	4	62.93	9	137.72	13							
Principal MPF-Smart-Principal Dynamic Global Eq	4	4	4	4	4	4	4	4	12/31/2024	1.80625	5.05	5	30.78	5	59.62	14	144.63	11							
Principal MPF-Simple-Principal Dynamic Global Eq	4	4	4	4	4	4	4	4	12/31/2024	1.81739	5.06	4	30.77	6	59.60	15	144.17	12							
BCT (MPF) Pro Choice-BCT (Pro) World Equity	4	4	4	4	4	4	4	4	12/31/2024	1.0284	3.64	11	30.50	7	62.37	10	172.14	6							
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	4	4	4	4	4	4	4	4	12/31/2024	1.48709	3.44	14	30.31	8	61.52	13	147.60	9							
MASS MPF-Global Equity	4	4	4	4	4	4	4	4	12/31/2024	1.46915	3.25	17	30.16	9	62.36	11	133.26	16							
AIA MPF-Prime Value Choice-Green	Leader	Leader	Leader	4	4	4	4	4	11/30/2024	1.40513	5.77	2	30.03	10	71.47	2	194.46	2							
BEA (MPF) MT-BEA (MPF) Global Equity	Leader	Leader	Leader	4	4	4	4	4	03/31/2025	1.25072	4.45	7	29.98	11	66.85	4	180.39	4							
BEA (MPF) Value-BEA Global Equity	Leader	Leader	Leader	4	4	4	4	4	03/31/2025	0.95234	4.52	6	29.94	12	68.35	3	186.86	3							
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	4	4	4	4	4	4	4	4	03/31/2025	1.67957	3.47	13	29.69	13	61.95	12	177.67	5							
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	4	4	4	4	4	4	4	4	12/31/2024	1.49977	3.30	16	29.67	14	57.44	16	124.25	18							
AIA MPF-Prime Value Choice-World	4	4	4	4	4	4	4	4	11/30/2024	0.83946	3.37	15	29.65	15	63.41	8	164.74	7							
Principal MPF-S800-Principal International Equity	3	3	3	3	3	3	3	3	12/31/2024	1.50637	1.09	22	28.91	16	56.11	18	134.74	15							
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	3	3	3	3	3	3	3	3	12/31/2024	1.82226	5.41	3	28.83	17	54.55	20	146.05	10							
BCT Strategic MPF-Invesco Global Index Tracking A	3	3	3	3	3	3	3	3	03/31/2025	1.15221	3.05	19	27.52	18	54.62	19	135.04	14							
Fidelity Retirement MT-Global Equity	4	4	4	4	4	4	4	4	12/31/2024	1.51111	3.15	18	27.45	19	54.62	19	135.04	14							
Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx	4	4	4	4	4	4	4	4	12/31/2024	1.19123	3.60	12	26.40	20	64.50	7	125.60	17							
China Life MPF MT-China Life Retire-Easy Gbl Eq	Leader	Leader	Leader	4	4	4	4	4	12/31/2024	1.25177	2.50	20	25.92	21	64.50	7	125.60	17							
Manulife GS (MPF)-Manulife MPF International Eq	3	3	3	3	3	3	3	3	03/31/2025	1.77353	2.36	21	24.83	22	57.21	17	150.17	8							
Global Equity Average (22)																									
FTSE MPF All-World (35% HK\$ hedged)																									
Greater China Equity																									
Manulife GS (MPF)-Manulife MPF China Value	Leader	Leader	Leader	2	2	2	2	2	03/31/2025	1.97021	10.25	1	63.67	1	71.23	3	106.43	10							
BEA (MPF) Value-BEA Greater China Equity	Leader	Leader	Leader	3	3	3	3	3	03/31/2025	0.96335	5.72	8	59.53	2	75.69	1	155.00	4							
BEA (MPF) MT-BEA (MPF) Greater China Equity	Leader	Leader	Leader	2	2	2	2	2	03/31/2025	1.28586	4.70	12	56.29	3	72.06	2	134.32	7							
BEA (MPF) Industry-BEA (Ind S) Grrr China Equity	Leader	Leader	Leader	4	4	4	4	4	03/31/2025	1.29682	4.72	11	56.06	4	71.01	4	135.16	6							
MASS MPF-Greater China Equity	4	4	4	4	4	4	4	4	12/31/2024	1.40858	9.04	2	55.44	5	57.30	9	161.32	2							
My Choice MPF-My Choice China Equity	4	4	4	4	4	4	4	4	03/31/2025	1.06687	8.97	3	55.15	6	57.88	8	173.15	1							



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Total Return		Consistent Return		Preservation Score	Fund Expense Ratio Value	% Growth 04/30/2026		% Growth 04/30/2026		% Growth 04/30/2026	
	Score	Score	Score	Score			Rank	Rank	Rank	Rank	Rank	Rank
LIPPER GLOBAL CLASSIFICATIONS												
China Life MPF MT-China Life Greater China Eq	3	3	3	2	2	1.27199	8.83	4	54.44	7	57.16	10
AIA MPF-Prime Value Choice-Greater China Equity	4	4	4	2	2	1.6716	8.39	5	52.49	8	64.16	5
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	4	4	4	2	2	1.54498	5.30	9	51.50	9	63.07	6
Manulife RC (MPF)-Allianz Greater China A	4	4	4	2	2	1.45942	5.24	10	51.25	10	63.03	7
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	3	3	3	2	2	2.06982	6.14	7	50.23	11	51.09	12
Principal MPF-Smart-Principal Dynamic Gr China Eq	3	3	3	2	2	1.58987	6.99	6	44.55	12	47.30	13
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	3	3	3	3	3	1.11247	4.37	13	35.50	13	51.35	11
Greater China Equity Average (13)							6.82	13	52.78	13	61.72	13
FTSE MPF Greater China							1.98		43.68			
Global Bond												
Principal MPF S800-Principal International Bond I	4	4	4	1	1	1.30278	-0.50	3	2.85	1	5.67	4
MASS MPF-Global Bond	4	4	4	1	1	1.40505	-0.52	4	2.75	2	5.13	6
AMTD MPF-AMTD Invesco Global Bond	3	3	3	3	3	1.28576	-0.54	5	2.25	3	6.74	1
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	3	3	3	3	3	1.14856	-0.70	10	2.01	4	6.55	2
Principal MPF-Smart-Principal Dynamic Global Bd	2	2	2	1	1	1.51955	-0.57	7	1.97	5	2.81	12
Principal MPF-Simple-Principal Dynamic Global Bd	2	2	2	1	1	1.55514	-0.50	2	1.95	6	2.48	15
BCT Strategic MPF-Invesco Global Bond A	4	4	4	3	3	1.25052	-0.72	11	1.93	7	6.24	3
AIA MPF-Prime Value Choice-Global Bond	4	4	4	2	2	0.97634	-1.06	18	1.73	8	5.34	5
HSBC MPF-SuperTrust Plus-Global Bond	3	3	3	2	2	0.82135	-0.82	15	1.73	9	3.43	9
Hang Seng MPF-SuperTrust Plus-Global Bond	3	3	3	2	2	0.82206	-0.82	16	1.73	10	3.43	10
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	3	3	3	3	3	1.51145	-0.42	1	1.65	11	3.33	11
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	3	3	3	3	3	1.44457	-0.80	13	1.35	12	3.89	7
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	1	1	1	1	1	1.58107	-0.86	17	1.21	13	0.82	19
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	2	2	2	1.0513	-0.70	9	1.08	14	2.59	13
Manulife GS (MPF)-Manulife MPF International Bd	3	3	3	2	2	1.17063	-1.27	19	1.04	15	3.71	8
My Choice MPF-My Choice Global Bond	2	2	2	2	2	0.99802	-0.56	6	0.98	16	2.49	14
BEA (MPF) Value-BEA Global Bond	1	1	1	2	2	0.92715	-0.81	14	0.95	17	1.64	17
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	1	1	1	2	2	1.78008	-0.72	12	0.83	18	2.36	16
Fidelity Retirement MT-World Bond	1	1	1	1	1	1.5043	-0.68	8	0.64	19	1.09	18
Global Bond Average (19)							-0.71	19	1.61	19	3.67	19
Citigroup WGBI (35% hedged to HK\$)												
Hong Kong Dollar Bond												
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	4	4	4	4	4	1.1772	0.78	2	3.76	1	12.15	3
Fidelity Retirement MT-Hong Kong Bond	1	1	1	1	1	1.25571	0.83	1	3.72	2	13.19	1
Principal MPF S800-Principal Hong Kong Bond N	3	3	3	3	3	1.03544	0.60	3	3.64	3	13.11	2
My Choice MPF-My Choice HKD Bond	4	4	4	4	4	1.03782	0.51	5	3.24	4	11.49	4
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	4	4	4	4	4	1.06685	0.49	6	3.18	5	11.31	5
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	4	4	4	4	4	1.69066	0.54	4	2.95	6	10.22	6
Hong Kong Dollar Bond Average (6)							0.63	6	3.42	6	11.91	6
HSBC Hong Kong Bond Index												
Hong Kong Dollar Money Market												
Principal MPF S800-Principal HK Dollar Savings I	1	1	1	1	1	1.03918	0.37	1	3.05	1	11.13	1
Principal MPF-Smart-Principal Cash	2	2	2	2	2	0.98972	0.31	2	2.89	2	10.23	2
Hong Kong Dollar Money Market Average (2)							0.34	2	2.97	2	10.68	2
MPFA Prescribed Savings Rate							0		0.11			
MPF Conservative Fund												
Hang Seng MPF-SuperTrust Plus-MPF Conservative	1	1	1	1	1	0.76782	0.46	1	2.01	1	9.76	2
Manulife GS (MPF)-Manulife MPF Conservative	5	5	5	5	5	0.7679	0.45	5	2.01	2	9.76	1
HSBC MPF-SuperTrust Plus-MPF Conservative	2	2	2	2	2	0.76764	0.46	2	2.00	3	9.75	3
Haitong MPF Retire Fd-Haitong MPF Conservative A	4	4	4	4	4	0.94405	0.45	4	1.99	4	9.11	6
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative	3	3	3	3	3	0.8144	0.46	3	1.91	5	9.63	4
China Life MPF MT-China Life MPF Conservative	14	14	14	14	14	0.90091	0.38	14	1.88	6	8.80	12
My Choice MPF-My Choice MPF Conservative	13	13	13	13	13	0.74161	0.38	13	1.87	7	8.68	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

LIPPER GLOBAL CLASSIFICATIONS

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 04/30/2026	As of 04/30/2026	As of 04/30/2026	As of 04/30/2026	Value	Value	Value	Value	Value	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
	Score	Score	Score	Score	Date	Date	Date	Date	Date	Rank	Rank	Rank	Rank
AMTDD MPF-AMTDD Allianz Choice Dynamic Allocation	2	3	3	Leader	06/30/2025	1.19388	1.30	14	11.77	26	18.88	26	26
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2	2	2	Leader	12/31/2024	1.34922	1.36	13	11.67	27	18.66	27	40.56
Manulife RC (MPF)-Allianz Flexi Balanced A	1	2	2	Leader	06/30/2025	1.442	1.28	15	11.52	28	18.28	28	39.91
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset	1	1	1	Leader	12/31/2024	1.63473	1.26	16	11.40	29	17.75	29	36.70
Manulife GS (MPF)-Manulife MPF Healthcare	1	1	3	3	03/31/2025	1.91298	-4.86	38	10.85	30	15.03	35	77.52
Fidelity Retirement MT-RetireEasy	1	1	4	4	12/31/2024	1.30567	0.38	19	10.73	31	21.50	24	24
AMTDD MPF-AMTDD Invesco Target Retirement Now	1	4	4	4	06/30/2025	1.76868	-0.34	36	10.20	32	16.85	32	32
Fidelity Retirement MT-Fidelity SaveEasy 2025	1	1	1	2	12/31/2024	1.31493	-0.16	32	9.75	33	16.56	33	56.06
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	4	4	4	Leader	12/31/2024	1.56887	1.40	12	9.70	34	17.53	31	31
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	2	12/31/2024	1.23829	-0.15	31	9.50	35	16.36	34	34
Sun Life Rainbow MPF-Sun Life MPF Income	1	1	3	Leader	01/01/1900	0	1.54	10	9.49	36	16.36	34	55.94
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	4	3	3	Leader	03/31/2025	1.4133	0.89	18	6.65	37	17.61	30	30
Manulife RC (MPF)-Allianz RMB Money Market A	4	4	4	Leader	06/30/2025	1.17769	1.44	11	5.43	38	5.02	36	8.37
AIA MPF-Prime Value Choice-Retirement Income	4	4	4	Leader	01/01/1900	0	1.44	11	5.43	38	5.02	36	8.37
Other Fund Average (39)							1.37	38	21.65	38	35.17	36	75.87
Benchmark Not Applicable													

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 04/30/2026	As of 04/30/2026	As of 04/30/2026	As of 04/30/2026	Value	Value	Value	Value	Value	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
	Score	Score	Score	Score	Date	Date	Date	Date	Date	Rank	Rank	Rank	Rank
RMB and HKD Money Market													
BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt	4	4	4	Leader	03/31/2025	0.5605	1.59	1	5.75	1	8.41	1	22.60
My Choice MPF-My Choice RMB & HKD Money Market	2	2	2	Leader	03/31/2025	0.93056	1.49	2	5.65	2	5.79	4	14.25
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A	1	1	1	Leader	12/31/2024	1.23653	1.43	3	5.32	3	5.37	5	10.24
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt	1	1	1	Leader	03/31/2025	0.79088	1.40	4	5.14	4	6.43	3	13.58
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market	1	1	1	Leader	03/31/2025	0.79543	1.35	5	5.01	5	6.65	2	13.71
RMB and HKD Money Market Average (5)							1.45	5	5.37	5	6.53	5	14.87
Not Applicable													

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 04/30/2026	As of 04/30/2026	As of 04/30/2026	As of 04/30/2026	Value	Value	Value	Value	Value	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
	Score	Score	Score	Score	Date	Date	Date	Date	Date	Rank	Rank	Rank	Rank
Hong Kong Equity (Index Tracking)													
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	4	4	4	Leader	12/31/2024	0.92593	-7.33	14	20.64	1	40.20	13	60.04
BEA (MPF) MT-BEA Hong Kong Tracker	2	2	2	Leader	03/31/2025	0.5966	-5.62	1	18.90	2	41.76	2	58.69
BEA (MPF) Industry-BEA Hong Kong Tracker	2	2	2	Leader	03/31/2025	0.58317	-5.65	3	18.86	3	41.95	1	59.61
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	2	2	2	Leader	06/30/2025	0.78111	-5.75	8	18.84	4	41.12	5	58.01
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	2	2	2	Leader	06/30/2025	0.78119	-5.75	7	18.83	5	41.12	6	58.01
Fidelity Retirement MT-Fidelity Hong Kong Tracker	2	2	2	Leader	12/31/2024	0.74853	-5.66	5	18.63	6	41.20	4	57.10
My Choice MPF-My Choice Hong Kong Tracker	2	2	2	Leader	03/31/2025	0.73161	-5.76	10	18.59	7	41.31	3	64.41
Principal MPF S800-Principal HS Index Tracking N	4	4	4	Leader	12/31/2024	0.91548	-5.70	6	18.55	8	40.82	12	53.80
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	4	4	4	Leader	12/31/2024	0.82718	-5.76	9	18.53	9	40.76	11	57.15
AIA MPF-Prime Value Choice-Hong Kong and China	2	1	2	2	11/30/2024	0.77514	-5.66	4	18.49	10	40.99	8	52.07
BCT Strategic MPF-Invesco Hang Seng Index TrkG A	4	4	4	Leader	03/31/2025	0.79266	-5.80	11	18.44	11	40.93	9	56.35
BEA (MPF) Value-BEA Hong Kong Tracker	4	4	4	Leader	03/31/2025	0.69026	-5.83	12	18.33	12	40.81	10	56.42
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	3	2	2	2	03/31/2025	1.14744	-6.83	13	18.19	13	41.05	7	57.77
Principal MPF-Smart-Principal-Hang Seng Idx Track	3	3	3	3	12/31/2024	1.03529	-5.64	2	18.09	14	39.61	14	54.22
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	1	1	1	1	12/31/2024	0.95698	-8.61	15	14.79	15	19.38	16	31.61
Manulife GS (MPF)-Manulife MPF HS Index ESG	1	1	1	1	03/31/2025	0.92494	-8.79	16	14.27	16	21.82	15	34.93
Hong Kong Equity (Index Tracking) Average (16)							-6.26	16	18.19	16	38.41	16	54.39
FTSE MPF Hong Kong							-7.05		22.22				

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 04/30/2026	As of 04/30/2026	As of 04/30/2026	As of 04/30/2026	Value	Value	Value	Value	Value	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
	Score	Score	Score	Score	Date	Date	Date	Date	Date	Rank	Rank	Rank	Rank
Asian Bond													
Principal MPF S800-Principal Asian Bond N	4	4	4	4	12/31/2024	1.0361	0.28	1	5.16	1	12.65	1	13.97
AIA MPF-Prime Value Choice-Asian Bond	4	4	4	4	11/30/2024	0.78523	0.08	4	5.14	2	10.71	3	13.97
MASS MPF-Asian Bond	2	2	2	2	03/31/2025	1.49583	0.24	2	5.00	3	11.41	2	15.41
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	3	3	3	3	03/31/2025	1.19787	0.05	5	4.56	4	8.72	5	15.41
Principal MPF-Smart-Principal Dynamic Asian Bd	1	1	1	3	12/31/2024	1.43774	0.10	3	3.97	5	9.17	4	7.93
Asian Bond Average (5)							0.15	5	4.77	5	10.53	5	12.44
Not Applicable													

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 04/30/2026	As of 04/30/2026	As of 04/30/2026	As of 04/30/2026	Value	Value	Value	Value	Value	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank	04/30/2026 Rank
	Score	Score	Score	Score	Date	Date	Date	Date	Date	Rank	Rank	Rank	Rank
China Equity													
HSBC MPF-SuperTrust Plus-Chinese Equity	3	1	1	1	06/30/2025	1.49364	-4.01	1	22.82	1	30.06	5	55.16



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	Fund Expense Ratio Value	% Growth 04/30/2026 Rank		% Growth 1 Year Rank		% Growth 3 Years Rank		% Growth 10 Years Rank	
	Score	As of 04/30/2026 (monthly updated)	Score	Score			3 Months	04/30/2026 Rank	1 Year	04/30/2026 Rank	3 Years	04/30/2026 Rank	10 Years	04/30/2026 Rank
LIPPER GLOBAL CLASSIFICATIONS														
Hang Seng MPF-SuperTrust Plus-Chinese Equity	3	1	1	1	1	1.4939	06/30/2025	-4.01	2	22.80	2	30.04	2	55.14
Principal MPF S800-Principal China Equity I	1	2	1	1	1	1.51687	12/31/2024	-4.68	4	19.67	3	29.11	3	42.20
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	1	2	2	2	2	1.61505	12/31/2024	-4.64	3	19.58	4	28.81	4	40.87
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	2	3	1	1	1	1.7467	03/31/2025	-7.46	9	16.68	5	29.26	7	39.47
Hang Seng MPF-SuperTrust Plus-HS CN Etopr Idx Trck	Leader	Leader	Leader	Leader	Leader	0.88336	06/30/2025	-6.94	7	9.00	6	39.83	1	24.44
HSBC MPF-SuperTrust Plus-HS China Entrp Idx Trkg	Leader	Leader	Leader	Leader	Leader	0.88434	06/30/2025	-6.94	8	8.99	7	39.81	2	24.43
BEA (MPF) Industry-BEA China Tracker	4	4	4	4	4	1.17257	03/31/2025	-6.93	6	8.54	8	38.34	3	19.81
BEA (MPF) MT-BEA China Tracker	4	4	4	4	4	1.19223	03/31/2025	-6.92	5	8.46	9	37.96	4	18.97
China Equity Average (9)								-5.84	9	15.17	9	33.69	9	35.61
Not Applicable														
RMB Bond Fund														
Manulife GS (MPF)-Manulife MPF RMB Bond	Leader	Leader	Leader	4	4	1.19991	03/31/2025	1.95	1	7.76	1	11.45	1	27.28
Fidelity Retirement-MT-RMB Bond	1	2	2	4	4	1.32258	12/31/2024	1.84	2	7.37	2	9.29	5	
BCT Strategic MPF-Invesco RMB Bond A	2	2	2	Leader	Leader	1.24665	03/31/2025	1.83	3	7.23	3	9.57	3	18.68
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	3	3	3	Leader	Leader	1.22958	12/31/2024	1.79	4	7.17	4	9.60	2	18.63
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	2	1	1	Leader	Leader	1.27371	12/31/2024	1.79	5	7.16	5	9.39	4	18.62
RMB Bond Fund Average (5)								1.84	5	7.34	5	9.86	5	20.8
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: **30 April, 2026**

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

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

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

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

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

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

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

Footnote:

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



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 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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