



54321

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

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

LIPPER GLOBAL CLASSIFICATIONS

Default Investment Strategy - Core Accumulation Fund									
FUND NAME	Asset Class	Consistent Return Score	Preservation Score	Fund Expense Ratio	Fund Expense Ratio Value	% Growth 3 Months 05/31/2025	% Growth 1 Year Rank 05/31/2025	% Growth 3 Years Rank 05/31/2025	% Growth 10 Years Rank 05/31/2025
BCT Strategic MPF-Invesco Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	2	0.78628	2.98	4	10.83	1
MASS MPF-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	3	0.83938	3.00	3	10.81	2
BCOM Joyful Ret MPF-BCOM Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	2	0.81867	2.97	5	10.80	3
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	3	0.79889	2.96	6	10.77	4
China Life MPF MT-China Life Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	2	0.82531	3.00	2	10.77	5
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Mixed Asset HKD Balanced	Leader	Leader	2	0.86927	2.96	7	10.73	6
Haitong MPF Retire Fd-Haitong Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	3	0.91673	3.25	1	10.65	7
AMTD MPF-AMTD Invesco Core Acc	Mixed Asset HKD Balanced	Leader	Leader	3	0.86243	2.91	8	10.51	8
Manulife GS (MPF)-Manulife MPF Core Accumulation	Mixed Asset HKD Balanced	4	4	3	0.75793	2.22	12	9.68	9
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	Mixed Asset HKD Balanced	4	4	3	0.76212	2.17	15	9.52	10
AIA MPF-Prime Value Choice-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.79	2.18	14	9.51	11
Manulife RC (MPF)-Allianz MPF Core Acc A	Mixed Asset HKD Balanced	4	4	3	0.77777	2.19	13	9.07	12
Fidelity Retirement MT-Core Accumulation	Mixed Asset HKD Balanced	3	3	2	0.796	1.86	18	8.97	13
Principal MPF S800-Principal Core Accumulation N	Mixed Asset HKD Balanced	4	4	3	0.82229	2.54	10	8.94	14
Principal MPF-Smart-Principal Core Acc	Mixed Asset HKD Balanced	4	4	3	0.83933	2.57	9	8.92	15
Sun Life Rainbow MPF-Sun Life MPF Core Acc	Mixed Asset HKD Balanced	3	3	3	0.76328	1.79	17	8.89	16
My Choice MPF-My Choice Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77	1.79	16	8.86	17
Principal MPF-Simple-Principal Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.87368	2.47	11	8.83	18
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Mixed Asset HKD Balanced	4	4	2	0.79552	1.09	23	8.41	19
BEA (MPF) MT-BEA (MPF) Core Accumulation	Mixed Asset HKD Balanced	4	4	2	0.78433	1.10	22	8.41	20
BEA (MPF) Value-BEA Core Accumulation	Mixed Asset HKD Balanced	4	4	2	0.83646	1.11	21	8.37	21
HSBC MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77621	1.43	19	7.39	22
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	0.77643	1.43	19	7.39	22
Default Investment Strategy - Core Accumulation Fund Average (23)									
FTSE MPF DIS Core Accumulation Fund						2.25	23	9.44	23
						2.13		9.47	
Default Investment Strategy - Age 65 Plus Fund									
Haitong MPF Retire Fd-Haitong Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader		0.93468	1.45	10	7.04	1
BCT Strategic MPF-Invesco Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader		0.7189	1.48	4	6.78	2
BCOM Joyful Ret MPF-BCOM Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader		0.81645	1.47	7	6.73	3
China Life MPF MT-China Life Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader		0.82588	1.47	5	6.72	4
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader		0.79211	1.47	6	6.71	5
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader		0.87219	1.46	8	6.68	6
MASS MPF-Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader		0.84822	1.45	9	6.67	7
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	4	4		0.85993	1.41	11	6.39	8
Principal MPF S800-Principal Age 65 Plus N	Mixed Asset HKD Conservative	4	4		0.80777	1.57	1	6.01	9
Principal MPF-Simple-Principal Age 65 Plus	Mixed Asset HKD Conservative	4	4		0.96983	1.54	2	5.98	10
Principal MPF-Smart-Principal Age 65 Plus	Mixed Asset HKD Conservative	4	4		0.83905	1.52	3	5.90	11
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	3	3		0.74495	1.10	12	5.79	12
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	Mixed Asset HKD Conservative	3	3		0.77027	0.67	14	5.64	13
Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	2	1		0.76202	0.66	15	5.48	14
Manulife Prime Value Choice-Age 65 Plus	Mixed Asset HKD Conservative	2	1		0.8	0.68	13	5.46	15
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	2	2		0.75	0.38	21	5.32	16
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	2	2		0.75376	0.37	22	5.28	17
BEA (MPF) MT-BEA (MPF) Age 65 Plus	Mixed Asset HKD Conservative	3	2		0.71186	0.53	18	5.23	18
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Mixed Asset HKD Conservative	3	4		0.80357	0.53	17	5.23	19
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	2	2		0.85153	0.56	16	5.13	20
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	3	2		0.77844	0.45	19	5.05	21
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	3	2		0.77755	0.45	19	5.05	21

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MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	LIPPER GLOBAL CLASSIFICATIONS									
	As of 05/31/2025 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Leader	Date	Value	3 Months	1 Year	3 Years

Fidelity Retirement MT-Age 65 Plus	1	1	1	1	Leader	12/31/2023	0.81317	0.16	23	5.04	23	5.62	23
Default Investment Strategy - Age 65 Plus Fund Average (23)								0.99	23	5.88	23	7.54	23
FTSE MPF DIS Age 65 Plus Fund								0.57		5.53			

Lifestyle - (>20-40% Equity)

BCT Strategic MPF-Invesco Capital Stable A	4	4	4	4	4	03/31/2024	1.26967	3.59	4	9.14	1	8.75	1
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asst	4	4	4	4	4	12/31/2023	1.71318	3.05	8	8.37	2	7.04	3
Principal MPF S800-Principal Stable Yield I	4	4	4	4	4	12/31/2023	1.51652	4.51	1	7.99	3	7.25	2
AIA MPF-Prime Value Choice-Capital Stable Pf	3	3	3	3	4	11/30/2023	1.67	2.50	13	7.74	4	6.45	5
Principal MPF-Smart-Principal Stable	2	3	3	3	4	12/31/2023	1.7031	3.69	2	7.73	5	6.35	6
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	1	1	1	1	4	03/31/2024	1.66777	3.37	5	7.72	6	5.04	13
Principal MPF-Simple-Principal Stable	2	3	3	3	4	12/31/2023	1.71761	3.63	3	7.69	7	6.27	8
AMTD MPF-AMTD Allianz Choice Capital Stable	2	3	3	3	4	06/30/2024	1.32314	3.14	6	7.67	8	6.31	7
Manulife RC (MPF)-Allianz Capital Stable A	1	2	4	4	4	06/30/2024	1.47671	3.09	7	7.40	9	5.79	11
Hang Seng MPF-SuperTrust Plus-Stable	2	2	2	2	4	06/30/2024	1.32713	2.78	10	7.38	10	5.80	9
HSBC MPF-SuperTrust Plus-Stable	2	1	4	4	4	06/30/2024	1.326	2.78	10	7.38	10	5.80	9
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	1	2	4	4	4	12/31/2023	1.51156	3.00	9	7.27	12	5.59	12
BEA (MPF) Value-BEA Stable	3	4	4	4	4	03/31/2024	0.9477	2.66	12	7.19	13	6.57	4
BEA (MPF) Industry-BEA (Ind S) Stable	1	1	1	1	4	03/31/2024	1.35086	2.11	14	6.14	14	3.71	14
BEA (MPF) MT-BEA (MPF) Stable	1	1	1	1	4	03/31/2024	1.33943	2.10	15	6.06	15	3.61	15
Fidelity Retirement MT-Capital Stable	1	1	1	1	4	12/31/2023	1.51508	1.52	16	5.26	16	2.24	16
Sun Life Rainbow MPF-Sun Life MPF Stable A	1	1	1	1	4	12/31/2023	1.83691	0.23	17	3.19	17	0.60	17

Lifestyle - (>20-40% Equity) Average (17)								2.81	17	7.14	17	5.48	17
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)								3.35		9.11			

Lifestyle - (>40-60% Equity)

BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	2	03/31/2024	1.67593	4.02	2	10.51	1	10.95	3
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asst	2	1	3	3	3	12/31/2023	1.7242	3.23	8	10.20	2	9.97	7
MASS MPF-Global Stable	2	2	2	2	3	12/31/2023	1.51947	3.86	3	9.92	3	10.39	5
AMTD MPF-AMTD Allianz Choice Stable Growth	2	2	2	2	3	06/30/2024	1.28901	3.80	4	9.90	4	10.83	4
AIA MPF-Prime Value Choice-Balanced Portfolio	2	2	2	2	3	11/30/2023	1.67	3.17	9	9.90	5	9.82	8
Principal MPF S800-Principal Long Term Acc I	3	3	3	3	3	12/31/2023	1.51802	4.70	1	9.80	6	11.39	2
Manulife RC (MPF)-Allianz Stable Growth A	2	2	2	2	3	06/30/2024	1.45293	3.75	5	9.62	7	10.25	6
BEA (MPF) Value-BEA Balanced	3	3	3	3	4	03/31/2024	0.94655	3.37	6	9.47	8	12.08	1
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	2	2	2	2	2	12/31/2023	1.51292	3.27	7	9.19	9	9.81	9
My Choice MPF-My Choice Stable	1	1	1	1	3	03/31/2024	1.04	2.80	10	8.99	10	8.82	11
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	1	1	1	1	2	12/31/2023	1.69603	2.75	13	8.63	11	7.10	13
BEA (MPF) MT-BEA (MPF) Balanced	1	2	2	2	3	03/31/2024	1.3662	2.79	11	8.30	12	8.83	10
BEA (MPF) Industry-BEA (Ind S) Balanced	1	1	1	1	3	03/31/2023	1.38322	2.77	12	8.18	13	8.70	12
Fidelity Retirement MT-Stable Growth	1	1	1	1	2	12/31/2023	1.51461	2.21	14	7.46	14	5.70	14
Manulife GS (MPF)-Manulife MPF Fidelity Sfb Gr	1	1	1	1	2	03/31/2024	1.81229	2.12	15	7.12	15	4.82	15
Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	1	2	12/31/2023	1.84759	-0.19	16	3.41	16	2.55	16

Lifestyle - (>40-60% Equity) Average (16)								3.03	16	8.79	16	8.88	16
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)								4.17		12.01			

Lifestyle - (>60-80% Equity)

HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Leader	Leader	2	2	2	06/30/2024	0.92876	4.63	4	13.61	1	19.71	1
Hang Seng MPF-SuperTrust Plus-ValChoe Balanced	Leader	Leader	2	2	2	06/30/2024	0.92876	4.63	4	13.61	1	19.71	1
Principal MPF-Smart-Principal Balanced	4	4	4	4	4	12/31/2023	1.72163	5.21	1	12.31	3	16.42	5
Principal MPF-Simple-Principal Balanced	4	4	4	4	2	12/31/2023	1.74337	5.20	2	12.30	4	16.46	4
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asst	1	1	1	1	1	12/31/2023	1.7232	3.48	14	12.16	5	12.92	19
BCT Strategic MPF-Invesco Balanced A	2	2	2	2	2	03/31/2024	1.27271	3.99	10	12.10	6	13.86	16
AMTD MPF-AMTD Allianz Choice Balanced	3	3	3	3	2	06/30/2024	1.30435	4.30	7	11.73	7	15.53	9
MASS MPF-Global Growth	3	3	3	3	1	12/31/2023	1.51986	4.35	6	11.72	8	15.05	10
HSBC MPF-SuperTrust Plus-Balanced	4	4	4	4	2	06/30/2024	1.42708	3.96	11	11.68	9	16.38	6
Hang Seng MPF-SuperTrust Plus-Balanced	4	4	4	4	2	06/30/2024	1.42722	3.96	11	11.68	9	16.38	6
BEA (MPF) Value-BEA Growth	Leader	Leader	2	2	2	03/31/2024	0.95046	4.11	9	11.64	11	17.56	3

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Lipper Leader Fund Ratings Over 3 Years

(Lippper Global Classifications are used for comparison)

MPF Performance Table													
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE													
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS			Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio			% Growth 3 Months	% Growth 1 Year	% Growth 3 Years	% Growth 10 Years
				As of 05/31/2025 (monthly updated)			Date	Value	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	
Lipper	Principal MPF S800-Principal Global Growth I	Mixed Asset HKD Aggressive	4	4	2	2	12/31/2023	1.52105	4.75	3	11.64	12	8
	My Choice MPF-My Choice Balanced	Mixed Asset HKD Aggressive	3	2	1	1	03/31/2024	1.05	3.18	18	11.50	13	12
	Manulife RC (MPF)-Allianz Balanced A	Mixed Asset HKD Aggressive	3	3	1	1	06/30/2024	1.46249	4.25	8	11.43	14	11
	BOCOM Joyful Ret MPF-BOCOM Balanced (CF)	Mixed Asset HKD Aggressive	1	1	2	2	12/31/2023	1.7064	3.17	19	11.17	15	18
	BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	Mixed Asset HKD Aggressive	2	2	1	1	12/31/2023	1.51573	3.56	13	11.11	16	15
	Manulife GS (MPF)-Manulife MPF Growth	Mixed Asset HKD Aggressive	2	2	1	1	03/31/2024	1.78991	3.42	15	11.00	17	16
	BEA (MPF) MT-BEA (MPF) Growth	Mixed Asset HKD Aggressive	2	3	1	1	03/31/2024	1.39865	3.41	17	10.63	18	11
	BEA (MPF) Industry-BEA (Ind S) Growth	Mixed Asset HKD Aggressive	2	2	2	2	03/31/2024	1.41179	3.42	16	10.55	19	14
	China Life MPF MT-China Life Balanced	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2023	1.42955	2.68	20	10.02	20	18
	IFidelity Retirement MT-Balanced	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2023	1.51937	2.63	21	9.38	21	21
	Sun Life Rainbow MPF-Sun Life MPF Growth A	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2023	1.85341	-0.39	22	3.88	22	22
	Lifestyle - (>60-80% Equity) Average (22)												
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)													
Lipper	Lifestyle - (>80-100% Equity)												
	BOC-Pru Easy-Choice MPF-BOC-Pru Growth	Equity Global	3	3	3	3	03/31/2024	1.68803	5.15	3	15.57	1	23.39
	AIA MPF-Prime Value Choice-Growth Portfolio	Equity Global	2	2	2	2	11/30/2023	1.67	4.84	4	14.47	2	21.49
	Principal MPF-Smart-Principal Growth	Equity Global	2	2	2	2	12/31/2023	1.7355	5.90	1	14.38	3	21.63
	Principal MPF-Simple-Principal Growth	Equity Global	2	2	2	2	03/31/2023	1.74469	5.84	2	14.33	4	21.61
	BCT Strategic MPF-Invesco Growth A	Equity Global	1	1	1	1	03/31/2024	1.27265	4.03	11	13.64	5	16.94
	AMTD MPF-AMTD Allianz Choice Growth	Equity Global	2	2	2	2	06/30/2024	1.3096	4.74	7	13.52	6	19.97
	HSBC MPF-SuperTrust Plus-Growth	Equity Global	2	2	2	2	06/30/2024	1.52578	4.53	9	13.52	7	20.43
	Hang Seng MPF-SuperTrust Plus-Growth	Equity Global	2	2	2	2	06/30/2024	1.52584	4.53	9	13.52	7	20.43
	Principal MPF S800-Principal Aggressive Strategy I	Mixed Asset HKD Aggressive	Leader	Leader	Leader	1	12/31/2023	1.51822	4.76	6	13.42	9	21.01
	BOCOM Joyful Ret MPF-BOCOM Dynamic Growth (CF)	Equity Global	1	1	1	1	12/31/2023	1.74548	4.79	5	13.30	10	19.05
	Manulife RC (MPF)-Allianz Growth A	Equity Global	2	2	2	2	06/30/2023	1.47127	4.73	8	13.26	11	19.40
	BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	Equity Global	1	1	1	1	12/31/2023	1.51266	3.87	12	12.71	12	18.08
	Manulife GS (MPF)-Manulife MPF Aggressive	Mixed Asset HKD Aggressive	Leader	Leader	Leader	1	03/31/2024	1.79655	3.65	13	12.58	13	18.36
	My Choice MPF-My Choice Growth	Equity Global	1	1	1	1	03/31/2024	1.06	3.32	14	11.46	14	14.74
	China Life MPF MT-China Life Growth	Equity Global	1	1	1	4	12/31/2023	1.43096	3.24	15	11.19	15	13.68
	IFidelity Retirement MT-Growth	Equity Global	1	1	1	4	12/31/2023	1.5206	3.21	16	10.97	16	13.22
Manulife GS (MPF)-Manulife MPF Fidelity Growth	Equity Global	1	1	1	4	03/31/2024	1.81937	3.14	17	10.63	17	12.24	
Lifestyle - (>80-100% Equity) Average (17)													
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)													
Lipper	Hong Kong Equity												
	BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	Equity Hong Kong	3	3	3	3	03/31/2024	1.67262	3.12	3	29.88	1	11.20
	Principal MPF S800-Principal Hong Kong Equity I	Equity Hong Kong	3	3	2	2	12/31/2023	1.40353	3.47	1	27.96	2	7.97
	BOCOM Joyful Ret MPF-BOCOM HK Dynamic Equity (CF)	Equity Hong Kong	3	3	2	2	12/31/2023	1.71294	3.42	2	27.75	3	7.33
	BEA (MPF) MT-BEA (MPF) Hong Kong Equity	Equity Hong Kong	2	2	1	1	03/31/2024	1.30722	2.88	5	27.66	4	3.38
	BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	Equity Hong Kong	2	2	1	1	03/31/2024	1.3196	2.96	4	27.63	5	3.45
	China Life MPF MT-China Life Hong Kong Equity	Equity Hong Kong	2	3	1	1	12/31/2023	0.87229	2.63	12	26.22	6	6.22
	My Choice MPF-My Choice Hong Kong Equity	Equity Hong Kong	2	2	2	2	12/31/2024	1.06	2.67	11	25.70	7	5.45
	HSBC MPF-SuperTrust Plus-HK & Chinese Equity	Equity Greater China	Leader	Leader	2	2	06/30/2024	1.49048	2.77	8	25.58	8	6.55
	Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	Equity Greater China	Leader	Leader	2	2	06/30/2024	1.49059	2.77	8	25.58	8	6.55
	Manulife GS (MPF)-Manulife MPF Hong Kong Equity	Equity Hong Kong	1	2	1	1	03/31/2024	1.78815	2.81	7	25.51	10	2.19
	Principal MPF-Smart-Principal Dynamic HK Equity	Equity Hong Kong	2	2	1	1	12/31/2023	1.65358	2.84	6	25.37	11	2.74
	BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	Equity Greater China	3	3	1	1	12/31/2023	1.50623	2.05	16	25.36	12	1.30
	Principal MPF-Simple-Principal Dynamic HK Equity	Equity Hong Kong	2	2	1	1	12/31/2023	1.66138	2.76	10	25.19	13	2.55
	IFidelity Retirement MT-Hong Kong Equity	Equity Hong Kong	2	2	1	1	12/31/2023	1.56119	2.55	13	25.10	14	3.91
	MASS MPF-Hong Kong Equities	Equity Greater China	3	3	1	1	12/31/2023	1.48871	2.07	15	24.34	15	1.63
	Manulife RC (MPF)-Allianz Hong Kong A	Equity Greater China	3	3	3	3	06/30/2024	1.42198	2.26	14	23.97	16	1.40
Haikong MPF Retire Fd-Haikong Hong Kong SAR A	Equity Hong Kong	1	1	2	2	06/30/2024	1.83253	1.13	18	22.84	17	0.87	
BCT Strategic MPF-Invesco HK and China Equity A	Equity Greater China	1	1	1	1	03/31/2024	1.27331	0.79	19	21.40	18	-6.18	
AMTD MPF-AMTD Invesco HK and China	Equity Greater China	1	1	1	1	06/30/2024	1.34494	0.74	20	21.34	19	-6.10	
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	Equity Hong Kong	1	1	1	1	12/31/2023	1.77497	-0.28	21	19.26	20	-1.72	
CTI (MPF) Industry Choice-BCT (Ind) China & HK Eq	Equity Greater China	2	2	1	1	12/31/2023	1.6687	1.95	17		18	14.62	

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

MPF Performance Table										LIPPER GLOBAL CLASSIFICATIONS									
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE										As of 05/31/2025 (monthly updated)									
FUND NAME		Total Return	Consistent Return	Score	Preservation	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth
		Score	Score	Score	Score	Date	Value	Value	Value	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank	05/31/2025 Rank
Fidelity Retirement MT-Asia Pacific Equity		3	3	3	Leader	12/31/2023	1.54136	5.99	8	6.58	12	8.74	13	40.78	8				
HSBC MPF-SuperTrust Plus-Asia Pacific Equity		1	2	2	3	06/30/2024	1.50276	4.23	14	6.53	13	-0.06	14	18.89	12				
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity		1	2	2	3	06/30/2024	1.50289	4.23	14	6.53	13	-0.06	14	18.89	12				
Manulife RC (MPF)-Allianz Oriental Pacific A		4	4	4	1	06/30/2024	1.55859	6.71	5	5.52	15	23.90	1	97.86	1				
Pacific Basin ex Japan Equity Average (15)								5.86	15	9.84	15	12.1	15	38.97	14				
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)								7.19		14.32									
European Equity																			
BOC-Pru Easy-Choice MPF-BOC-Pru Europn Idx Trkg		3	3	3	Leader	03/31/2024	1.04498	6.32	7	11.39	1	36.62	5	80.61	1				
AIA MPF-Prime Value Choice-European Equity		Leader	Leader	4	4	11/30/2023	1.67	8.34	1	11.21	2	40.57	1	71.97	4				
HSBC MPF-SuperTrust Plus-ValueChoice Eu Edty Trkr		4	4	4	4	06/30/2024	0.88055	6.03	8	11.14	3	36.67	3	78.84	2				
Hang Seng MPF-SuperTrust Plus-ValChoe Euro Eq Trkr		4	4	4	4	06/30/2024	0.88059	6.03	8	11.14	3	36.67	3	78.84	2				
BEA (MPF) MT-BEA (MPF) European Equity		3	3	3	4	03/31/2024	1.52868	5.97	10	10.12	5	31.02	6	60.75	6				
MASS MPF-European Equity		Leader	Leader	Leader	Leader	12/31/2023	1.71262	7.01	3	9.83	6	39.98	2	58.82	7				
Sun Life Rainbow MPF-Sun Life MPF European Equity						12/31/2023	0.71211	7.32	2	9.11	7								
HSBC MPF-SuperTrust Plus-European Equity		2	3	3	4	06/30/2024	1.3436	6.92	4	7.33	8	29.53	8	50.24	8				
Hang Seng MPF-SuperTrust Plus-European Equity		2	3	3	4	06/30/2024	1.34422	6.92	4	7.33	8	29.53	8	50.24	8				
AMTD MPF-AMTD Invesco Europe		3	2	2	3	06/30/2024	1.38831	6.32	6	6.44	10	30.09	7	30.64	11				
Fidelity Retirement MT-European Equity						12/31/2023	1.42223	4.46	11	6.37	11								
BCT (MPF) Pro Choice-BCT (Pro) European Equity		1	1	1	3	12/31/2023	1.57913	4.36	12	3.59	12	25.34	10	30.90	10				
Manulife GS (MPF)-Manulife MPF European Equity		1	1	1	3	03/31/2024	1.80092	0.97	13	-0.28	13	22.81	11	64.42	5				
European Equity Average (13)								5.92	13	8.06	13	32.62	11	59.66	11				
FTSE MPF Europe (35% HK\$ hedged)								6.71		12.72									
Global Equity																			
AIA MPF-Prime Value Choice-Green		Leader	Leader	Leader	4	11/30/2023	1.42	2.51	6	14.44	1	42.46	2	124.20	3				
BCT Strategic MPF-Invesco Global Index Tracking A						03/31/2024	1.09938	3.70	2	13.18	2								
BCT (MPF) Pro Choice-BCT (Pro) World Equity		4	4	4	4	12/31/2023	1.01109	2.32	8	12.28	3	31.36	15	105.27	7				
BCT (MPF) Industry Choice-BCT (Ind) Global Equity		Leader	Leader	4	3														

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Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table														
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE														
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS													
	Total Return	Consistent Return	Preservation	Fund Expense Ratio	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth
	Score	Score	Score	Date	Value	05/31/2025	Rank	05/31/2025	Rank	05/31/2025	Rank	05/31/2025	Rank	05/31/2025
My Choice MPF-My Choice China Equity	2	2	2	03/31/2024	1.07	1.38	7	16.95	7	-1.71	9	46.86	1	
MASS MPF-Greater China Equity	2	2	1	12/31/2023	1.54653	1.40	6	16.93	8	-2.75	11	39.27	2	
China Life MPF MT-China Life Greater China Eq	2	2	2	12/31/2023	1.27402	1.16	8	16.87	9	-1.72	10			
BEA (MPF) MT-BEA (MPF) Greater China Equity	2	2	2	03/31/2024	1.31541	-0.27	11	14.69	10	-0.64	7	23.54	7	
BEA (MPF) Industry-BEA (Ind S) Gtrr China Equity	2	2	2	03/31/2024	1.34523	-0.17	10	14.65	11	-1.03	8	24.23	6	
BEA (MPF) Value-BEA Greater China Equity	3	3	3	03/31/2024	0.96133	-0.32	12	14.54	12	-0.16	5	32.40	4	
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	1	1	2	12/31/2023	2.10279	-0.37	13	11.17	13	-5.39	13	4.45	11	
Greater China Equity Average (13)						1.06	13	16.53	13	0.46	13	23.07	12	
FTSE MPF Greater China						3.07		24.68						

Global Bond														
AMTD MPF-AMTD Invesco Global Bond	Leader	Leader		3	06/30/2024	1.41519	3.30	3	6.64	1	4.48	2	5.35	3
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	Leader		3	12/31/2023	1.2022	2.95	4	6.54	2	4.74	1	7.75	1
BCT Strategic MPF-Invesco Global Bond A	4		4	3	03/31/2024	1.2564	2.91	5	6.39	3	4.47	3	7.02	2
Principal MPF S800-Principal International Bond I	4		4	1	12/31/2023	1.32264	4.16	1	5.60	4	0.52	4	0.19	7
MASS MPF-Global Bond	4		4	1	12/31/2023	1.55776	4.10	2	5.47	5	0.27	5	-14.25	17
AIA MPF-Prime Value Choice-Global Bond	3		3	1	11/30/2023	0.98	2.18	14	5.22	6	-0.46	8	1.14	6
Hang Seng MPF-SuperTrust Plus-Global Bond	3		3	2	06/30/2024	0.82723	2.48	11	5.18	7	-0.69	9	3.12	4
HSBC MPF-SuperTrust Plus-Global Bond	3		3	2	06/30/2024	0.82644	2.48	11	5.18	7	-0.69	9	3.12	4
Manulife GS (MPF)-Manulife MPF International Bd	2		3	2	03/31/2024	1.17809	2.62	10	5.03	9	-0.71	11	-4.67	12
Principal MPF-Smart-Principal Dynamic Global Bd	2		2	1	12/31/2023	1.55613	2.73	8	4.98	10	-2.92	15	-12.36	15
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	3		3	2	12/31/2023	1.45896	2.84	6	4.92	11	0.05	7	-9.37	14
My Choice MPF-My Choice Global Bond	2		2	1	03/31/2024	0.99	2.14	15	4.85	12	-2.49	13	-16.46	18
Principal MPF-Simple-Principal Dynamic Global Bd	1		1	1	12/31/2023	1.6037	2.62	9	4.82	13	-3.26	17	-12.68	16
BEA (MPF) MT-BEA (MPF) Global Bond	2		2	2	03/31/2024	1.07068	2.13	16	4.45	14	-2.75	14	-1.30	9
Fidelity Retirement MT-World Bond	1		1	1	12/31/2023	1.50214	2.07	18	4.40	15	-3.89	18	-2.71	11
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	2		2	2	03/31/2024	1.51236	2.28	13	4.29	16	-2.36	12	-8.47	13
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	3		3	3	12/31/2023	1.81657	1.96	19	4.15	17	0.11	6	-0.82	8
BEA (MPF) Value-BEA Global Bond	1		1	2	03/31/2024	0.91811	2.11	17	4.10	18	-3.93	19	-1.98	10
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	1		1	2	12/31/2023	1.65438	2.79	7	3.49	19	-3.05	16	-17.89	19
Global Bond Average (19)							2.68	19	5.04	19	-0.66	19	-3.96	19
Citigroup WGBI (35% hedged to HK\$)														

Hong Kong Dollar Bond														
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	Leader	Leader		4	03/31/2024	1.18278	3.16	1	7.97	1	9.76	3	16.88	1
Fidelity Retirement MT-Hong Kong Bond				4	12/31/2023	1.25639	2.49	4	7.85	2	9.78	2	16.29	2
Principal MPF S800-Principal Hong Kong Bond N				4	12/31/2023	1.05105	2.98	2	7.81	3	10.33	1	15.49	3
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	Leader	Leader	Leader		12/31/2024	1.06471	2.45	6	6.97	4	9.01	5	14.16	5
My Choice MPF-My Choice HKD Bond	Leader	Leader	Leader		03/31/2024	1.03	2.48	5	6.97	5	9.13	4	14.80	4
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A				4	12/31/2023	1.81495	2.65	3	6.82	6	7.52	6	7.78	6
Hong Kong Dollar Bond Average (6)							2.7	6	7.4	6	9.25	6	14.23	6
HSBC Hong Kong Bond Index														

Hong Kong Dollar Money Market														
Principal MPF S800-Principal HK Dollar Savings I					12/31/2023	1.04404	2.01	1	5.35	1	10.19	1	12.72	1
Principal MPF-Smart-Principal Cash					12/31/2023	0.99639	1.54	2	4.58	2	9.69	2	12.54	2
Hong Kong Dollar Money Market Average (2)							1.78	2	4.97	2	9.94	2	12.63	2
MPFA Prescribed Savings Rate							0.06		0.51					

MPF Conservative Fund														
Manulife GS (MPF)-Manulife MPF Conservative					03/31/2024	0.76785	0.96	1	3.61	1	9.88	1	13.77	6
HSBC MPF-SuperTrust Plus-MPF Conservative					06/30/2024	0.77705	0.93	3	3.60	2	9.65	3	11.74	9
Hang Seng MPF-SuperTrust Plus-MPF Conservative					06/30/2024	0.77059	0.93	3	3.60	2	9.65	3	11.74	9
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative					03/31/2024	0.81444	0.87	6	3.51	4	9.81	2	13.97	5
BCT Strategic MPF-Invesco MPF Conservative A					03/31/2024	0.6924	0.88	5	3.42	5	9.28	5	13.32	7
Principal MPF-Smart-Principal-MPF Conservative					12/31/2023	1.00529	0.84	9	3.34	6	8.65	10	10.95	16
My Choice MPF-My Choice MPF Conservative					03/31/2024	0.81	0.95	2	3.34	7	8.45	14	9.92	20

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

MPF Performance Table			LIPPER GLOBAL CLASSIFICATIONS										As of 05/31/2025 (monthly updated)				Fund Expense Ratio				% Growth				% Growth				% Growth																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE			FUND NAME										Total Return Score				Consistent Return Score				Preservation Score				Fund Expense Ratio Date				Fund Expense Value				% Growth 05/31/2025 Rank				% Growth 05/31/2025 Rank				% Growth 05/31/2025 Rank																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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Lipper Leader Fund Ratings Over 3 Years
(Lipper Global Classifications are used for comparison)

MPF Performance Table		LIPPER GLOBAL CLASSIFICATIONS										As of 05/31/2025 (monthly updated)				Fund Expense Ratio				% Growth				% Growth				% Growth					
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		Total Return		Consistent Return		Preservation		Score		Score		Date		Value		3 Months		1 Year		3 Years		5 Years		10 Years		Rank		Rank		Rank			
FUND NAME		Score		Score		Score		Score		Score		Date		Value		05/31/2025		05/31/2025		05/31/2025		05/31/2025		05/31/2025		Rank		Rank		Rank			
China Equity	Manulife GS (MPF)-Manulife MPF Retire Income	1		1		4						03/31/2024		1.36414		2.57	23	8.12	26	8.72	24												
	BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire											03/31/2024		1.46284		2.71	21	7.02	27														
	BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	4		3		Leader						12/31/2023		1.59369		0.97	36	6.71	28	8.77	23												
	Fidelity Retirement MT-Fidelity SaveEasy 2025	1		1		1						12/31/2023		1.28661		1.43	32	6.45	29	4.19	32												
	BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1		1		1						12/31/2023		1.25023		1.23	34	6.33	30	4.12	33												
	Fidelity Retirement MT-RetireEasy	1		2		4						12/31/2023		1.27438		0.85	37	6.12	31	6.73	30												
	AMTD MPF-AMTD Allianz Choice Dynamic Allocation	3		3		Leader						06/30/2024		1.31531		2.16	26	4.86	32	7.92	25												
	BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2		2		Leader						12/31/2023		1.35232		2.11	28	4.68	33	7.68	26												
	Manulife RC (MPF)-Allianz Flexi Balanced A	2		2		Leader						06/30/2024		1.45935		2.11	27	4.61	34	7.41	27												
	Fidelity Retirement MT-Fidelity SaveEasy 2020	1		1		4						12/31/2023		1.28798		0.47	38	4.56	35	1.60	35												
	BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset	2		1		Leader						12/31/2023		1.64343		2.05	29	4.43	36	6.81	29												
	Manulife RC (MPF)-Allianz RMB Money Market A											06/30/2024		1.20114		1.57	31	2.24	37	-0.12	36												
	Manulife GS (MPF)-Manulife MPF Healthcare						3					03/31/2024		1.92382		-9.13	39	-9.40	38	2.46	34												
	Sun Life Rainbow MPF-Sun Life MPF Income											01/01/1900		0		1.27	33																
	Other Fund Average (39)														2.92	39	9.52	38	11.46	36	30.12	26											
	Benchmark Not Applicable																																
RMB and HKD Money Market																																	
Hong Kong Equity (Index Tracking)	BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt											03/31/2024		0.31098		1.74	2	3.39	1	4.28	1												
	BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market											03/31/2024		0.79789		1.51	5	2.67	2	2.13	2												
	Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A											12/31/2023		1.23569		1.74	1	2.51	3	0.70	4												
	My Choice MPF-My Choice RMB & HKD Money Market											03/31/2024		0.94		1.61	3	2.50	4	0.62	5												
	BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt											03/31/2024		0.79269		1.59	4	2.49	5	1.91	3												
	RMB and HKD Money Market Average (5)														0.79269		1.59	4	2.49	5	1.91	3											
	RMB and HKD Money Market Average (5)														0.79269		1.59	4	2.49	5	1.91	3											
	Not Applicable																																
	Hong Kong Equity (Index Tracking)																																
	FTSE MPF Hong Kong	BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	2		1		1						12/31/2023		0.92561		3.71	1	34.83	1	5.03	16											
		Manulife GS (MPF)-Manulife MPF HS Index ESG	3		1		1						03/31/2024		0.94436		3.63	2	34.60	2	7.78	15											
		My Choice MPF-My Choice Hong Kong Tracking	4		4		2						03/31/2024		0.72		2.56	9	33.49	3	19.47	9											
		BEA (MPF) Industry-BEA Hong Kong Tracker	Leader		Leader								03/31/2024		0.59014		2.54	10	33.41	4	20.40	1											
		BCT Strategic MPF-Invesco Hang Seng Index Trkg A	Leader		Leader		2						03/31/2024		0.82122		2.59	7	33.35	5	19.92	3											
		HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	4		4		2						06/30/2024		0.78564		2.60	5	33.32	6	19.63	7											
		Hang Seng MPF-SuperTrust Plus-HS Index Tracking	4		4		2						06/30/2024		0.78561		2.60	5	33.32	6	19.63	7											
BEA (MPF) MT-BEA Hong Kong Tracker		Leader		Leader		2						03/31/2024		0.61747		2.62	4	33.30	8	20.16	2												
Fidelity Retirement MT-Fidelity Hong Kong Tracker		Leader		4		2						12/31/2023		0.76487		2.57	8	33.21	9	19.72	5												
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking		4		4		2						12/31/2023		0.83837		2.37	14	33.20	10	19.45	10												
AIA MPF-Prime Value Choice-Hong Kong and China		Leader		Leader		2						11/30/2023		0.78		2.50	12	33.20	11	19.64	6												
BEA (MPF) Value-BEA Hong Kong Tracker		Leader		4		2						03/31/2024		0.7001		2.49	13	33.18	12	19.72	4												
Principal MPF S800-Principal HS Index Tracking N		4		4		2						12/31/2023		0.94739		2.51	11	33.11	13	19.16	11												
Principal MPF-Smart-Principal-Hang Seng Idx Track		4		4		2						12/31/2023		1.09081		2.25	15	32.79	14	18.55	12												
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk		Leader		Leader		1						03/31/2024		1.00394		1.68	16	32.71	15	16.65	13												
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A		4		3		1						12/31/2023		0.93416		3.25	3	31.92	16	13.93	14												
Hong Kong Equity (Index Tracking) Average (16)														0.93416		3.25	3	31.92	16	13.93	14												
FTSE MPF Hong Kong														0.93416		3.25	3	31.92	16	13.93	14												
Not Applicable																																	
Asian Bond																																	
China Equity	Principal MPF S800-Principal Asian Bond N	4		4		4						12/31/2023		1.03586		0.97	1	6.16	1	7.69	1												
	MASS MPF-Asian Bond	3		2		3						12/31/2023		1.6394		0.94	2	5.91	2														
	AIA MPF-Prime Value Choice-Asian Bond	4		4		3						11/30/2023		0.78		0.63	3	5.87	3	6.33	2												
	Principal MPF-Smart-Principal Dynamic Asian Bd	3		3		3						12/31/2023		1.43082		0.50	5	5.19	4	4.97	3												
	Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd					3						03/31/2024		1.23695		0.61	4	5.13	5	4.10	4												
	Asian Bond Average (5)														1.23695		0.61	4	5.13	5	4.10	4											
	Not Applicable																																
	China Equity																																
	HSBC MPF-SuperTrust Plus-HS China Empr Idx Trkg	Leader		Leader		1							06/30/2024		0.88878		0.70	6	36.69	1	24.00	1											

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Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table														
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE														
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS													
	Total Return	Consistent Return	Preservation	Fund Expense Ratio	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth	% Growth
	Score	Score	Score	Date	Value	05/31/2025 Rank	3 Months	1 Year	3 Years	5 Years	10 Years	15 Years	20 Years	25 Years
	As of 05/31/2025 (monthly updated)													
Hang Seng MPF-SuperTrust Plus-HS CN Etptrs Idx Trck	Leader	Leader	1	06/30/2024	0.88854	6	0.70	36.69	1	24.00	1	-22.22	6	
BEA (MPF) Industry-BEA China Tracker	4	4	1	03/31/2024	1.18791	4	0.74	36.42	3	22.78	3	-25.28	8	
BEA (MPF) MT-BEA China Tracker	4	4	1	03/31/2024	1.21737	5	0.70	36.18	4	22.47	4	-25.73	9	
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	3	1	03/31/2024	1.75299	3	1.72	28.63	5	4.49	5	-11.58	5	
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	2	2	1	12/31/2023	1.74069	2	2.35	25.66	6	-0.13	7	-10.99	4	
Principal MPF S800-Principal China Equity I	2	2	1	12/31/2023	1.5194	2	2.28	25.64	7	0.23	6	-10.26	3	
Hang Seng MPF-SuperTrust Plus-Chinese Equity	1	1	1	06/30/2024	1.49495	8	0.14	20.73	8	-4.12	8	-6.49	1	
HSBC MPF-SuperTrust Plus-Chinese Equity	1	1	1	06/30/2024	1.49482	8	0.14	20.73	8	-4.12	8	-6.49	1	
China Equity Average (9)						9	1.05	29.71	9	9.96	9	-15.7	9	
Not Applicable														

RMB Bond Fund															
Manulife GS (MPF)-Manulife MPF RMB Bond	Leader	4	Leader			03/31/2024	1.20558	3.15	1	5.29	1	5.96	1	18.23	1
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	2		2			12/31/2023	1.23496	2.83	3	4.48	2	4.37	2	8.31	3
BCT Strategic MPF-Invesco RMB Bond A	2		2			03/31/2024	1.25271	2.86	2	4.48	3	4.21	3	8.27	4
Fidelity Retirement MT-RMB Bond	1		1			12/31/2023	1.32439	2.32	5	4.46	4	2.33	5		
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	1		1			12/31/2023	1.26663	2.83	4	4.40	5	4.10	4	8.45	2
RMB Bond Fund Average (5)								2.8	5	4.62	5	4.2	5	10.82	4
Not Applicable															

How to read the MPF Performance Table

Growth: The performance is calculated on the basis of bid-to-bid or NAV (net asset value)-to-NAV, gross income reinvested at ex-dividend date, in Hong Kong Dollar.

Data as at:

31 May, 2025

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 conjunc 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 NAV's 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.

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- 2
- 3
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- 5

Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

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Source: Lipper. A Refinitiv Company / Willis Towers Watson / FTSE