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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

Default Investment Strategy - Core Accumulation Fund

FUND NAME	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Value	Date	% Growth 3 Months 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Years 05/31/2026 Rank	% Growth 10 Years 05/31/2026 Rank
Haitong MPF Retire Fd-Haitong Core Accumulation A	Leader	Leader	2	0.92544	06/30/2025	20.72	1	44.87	1
BCT Strategic MPF-Invesco Core Accumulation A	Leader	Leader	4	0.80026	03/31/2025	4.68	6	19.56	2
MASS MPF-Core Accumulation	Leader	Leader	4	0.79883	12/31/2024	4.68	7	19.55	3
BCOM Joyful Ret MPF-BCOM Core Accumulation	Leader	Leader	4	0.80191	12/31/2024	4.67	9	19.52	4
China Life MPF MT-China Life Core Accumulation	Leader	Leader	4	0.82106	12/31/2024	4.66	11	19.50	5
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Leader	Leader	4	0.77864	12/31/2024	4.67	8	19.49	6
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Leader	Leader	4	0.8549	12/31/2024	4.63	12	19.44	7
HSBC MPF-SuperTrust Plus-Core Accumulation	3	3	3	0.77603	06/30/2025	4.37	16	19.19	8
Hang Seng MPF-SuperTrust Plus-Core Accumulation	3	3	3	0.7762	06/30/2025	4.37	15	19.18	9
Principal MPF-Simple-Principal Core Accumulation	4	4	4	0.80098	12/31/2024	4.74	5	19.14	10
AMTD MPF-AMTD Invesco Core Acc	Leader	Leader	3	0.86864	06/30/2025	4.60	14	19.11	11
Principal MPF S800-Principal Core Accumulation N	4	4	4	0.77991	12/31/2024	4.67	10	19.02	12
Principal MPF-Smart-Principal Core Acc	4	4	4	0.78109	12/31/2024	4.62	13	18.95	13
BEA (MPF) MT-BEA (MPF) Core Accumulation	4	4	4	0.77948	03/31/2025	4.82	2	18.44	14
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	4	4	4	0.77687	03/31/2025	4.81	3	18.41	15
BEA (MPF) Value-BEA Core Accumulation	4	4	4	0.82147	03/31/2025	4.80	4	18.41	16
Manulife RC (MPF)-Allianz MPF Core Acc A	4	4	4	0.77134	06/30/2025	3.81	19	17.74	17
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	4	4	4	0.75807	03/31/2025	4.07	18	17.61	18
Sun Life Rainbow MPF-Sun Life MPF Core Acc	3	3	3	0.77042	12/31/2024	3.52	22	17.61	19
My Choice MPF-My Choice Core Accumulation	3	3	3	0.80511	03/31/2025	3.51	23	17.60	20
AIA MPF-Prime Value Choice-Core Accumulation	3	3	3	0.77931	11/30/2024	4.16	17	17.53	21
Fidelity Retirement MT-Core Accumulation	3	3	3	0.79169	12/31/2024	3.75	21	17.28	22
Manulife GS (MPF)-Manulife MPF Core Accumulation	3	3	3	0.75345	03/31/2025	3.81	20	16.88	23
Default Investment Strategy - Core Accumulation Fund Average (23)	3	3	3	5.09	19.74	5.09	23	50.01	23
FTSE MPF DIS Core Accumulation Fund	3	3	3	3.73	16.82	3.73	23	104.05	2

Default Investment Strategy - Age 65 Plus Fund

FUND NAME	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Value	Date	% Growth 3 Months 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Years 05/31/2026 Rank	% Growth 10 Years 05/31/2026 Rank
Haitong MPF Retire Fd-Haitong Age 65 Plus A	Leader	Leader	3	0.92894	06/30/2025	6.31	1	16.67	1
Principal MPF S800-Principal Age 65 Plus A	3	3	3	0.78549	12/31/2024	1.22	2	8.21	2
Principal MPF-Smart-Principal Age 65 Plus N	2	2	2	0.79253	12/31/2024	1.17	4	8.15	3
Principal MPF-Simple-Principal Age 65 Plus	3	3	3	0.83285	12/31/2024	1.18	3	8.08	4
HSBC MPF-SuperTrust Plus-Age 65 Plus	1	1	1	0.77708	06/30/2025	0.42	9	7.04	5
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	1	1	1	0.77784	06/30/2025	0.42	8	7.04	6
BEA (MPF) MT-BEA (MPF) Age 65 Plus	2	2	2	0.78021	03/31/2025	0.47	6	6.97	7
BEA (MPF) Value-BEA Age 65 Plus	1	1	1	0.84302	03/31/2025	0.48	5	6.96	8
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	1	1	1	0.77571	03/31/2025	0.46	7	6.94	9
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	3	3	3	0.77716	12/31/2024	0.38	10	6.87	10
MASS MPF-Age 65 Plus	2	2	2	0.80245	12/31/2024	0.34	14	6.81	11
BCT Strategic MPF-Invesco Age 65 Plus A	3	3	3	0.80013	03/31/2025	0.32	16	6.80	12
BCOM Joyful Ret MPF-BCOM Age 65 Plus	3	3	3	0.80352	12/31/2024	0.31	17	6.77	13
China Life MPF MT-China Life Age 65 Plus	3	3	3	0.81915	12/31/2024	0.33	15	6.77	14
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	2	2	2	0.85349	12/31/2024	0.28	19	6.72	15
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	1	1	1	0.76817	12/31/2024	0.35	12	6.69	16
My Choice MPF-My Choice Age 65 Plus	1	1	1	0.7694	03/31/2025	0.34	13	6.67	17
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	2	2	2	0.74478	06/30/2025	0.28	21	6.58	18
AMTD MPF-AMTD Invesco Age 65 Plus	2	2	2	0.86585	06/30/2025	0.29	18	6.38	19
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	1	1	1	0.76799	03/31/2025	0.38	11	6.12	20
Manulife AIA MPF-Prime Value Choice-Age 65 Plus	1	1	1	0.78633	11/30/2024	0.21	20	6.01	21
Fidelity Retirement MT-Age 65 Plus	1	1	1	0.80442	12/31/2024	0.03	23	5.76	22
Default Investment Strategy - Age 65 Plus Fund Average (23)	3	3	3	5.09	19.74	5.09	23	50.01	23
FTSE MPF DIS Core Accumulation Fund	3	3	3	3.73	16.82	3.73	23	104.05	2



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

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Total Return		Consistent Return		Preservation		Score		Score		Date		Fund Expense Ratio		Value		% 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																						
As of 05/31/2026 (monthly updated)																						
Manulife GS (MPF)-Manulife MPF Age 65 Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Default Investment Strategy - Age 65 Plus Fund Average (23)	0.06	22	5.73	23	15.89	22	0.7564	03/31/2025	0.7564	0.06	22	5.73	23	15.89	22	0.69	23	7.25	23	18.84	23	30.87
FTSE MPF DIS Age 65 Plus Fund	0.01		5.41							0.01		5.41				0.01		5.41				2

Lifestyle - (>20-40% Equity)																						
Sun Life Rainbow MPF-Sun Life MPF Stable A	3	3	3	3	3	3	1.808	12/31/2024	1.808	1.70	4	13.04	1	19.50	16	26.95	13					
BEA (MPF) Value-BEA Stable	Leader	Leader	Leader	Leader	Leader	Leader	0.955	03/31/2025	0.955	2.00	4	12.44	2	26.87	1	38.50	1					
Principal MPF S800-Principal Stable Yield I	4	4	4	4	4	4	1.51665	12/31/2024	1.51665	2.00	1	11.94	3	25.27	2	31.08	4					
Principal MPF-Simple-Principal Stable	Leader	Leader	Leader	Leader	Leader	Leader	1.71816	12/31/2024	1.71816	1.86	3	11.73	4	24.33	4	30.14	8					
Principal MPF-Smart-Principal Stable	Leader	Leader	Leader	Leader	Leader	Leader	1.7041	12/31/2024	1.7041	1.88	2	11.71	5	24.42	3	30.43	5					
BEA (MPF) MT-BEA (MPF) Stable	4	4	4	4	4	4	1.31468	03/31/2025	1.31468	0.30	9	11.00	6	21.92	8	27.98	11					
BEA (MPF) Industry-BEA (Ind S) Stable	4	4	4	4	4	4	1.31067	03/31/2025	1.31067	0.32	8	10.90	7	21.90	9	27.64	12					
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	4	4	4	4	4	4	1.66675	03/31/2025	1.66675	-0.02	12	10.01	8	22.00	7	25.56	15					
AIA MPF-Prime Value Choice-Capital Stable Pf	Leader	Leader	Leader	Leader	Leader	Leader	1.66408	11/30/2024	1.66408	0.06	13	9.86	9	23.19	5	29.20	10					
HSBC MPF-SuperTrust Plus-Stable	4	4	4	4	4	4	1.32797	06/30/2025	1.32797	0.01	11	9.71	10	21.22	13	30.34	6					
Hang Seng MPF-SuperTrust Plus-Stable	4	4	4	4	4	4	1.32889	06/30/2025	1.32889	0.01	10	9.71	11	21.22	14	30.34	7					
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	4	4	4	4	4	4	1.50039	12/31/2024	1.50039	0.43	6	9.45	12	21.84	10	24.51	16					
AMTD MPF-AMTD Allianz Choice Capital Stable	4	4	4	4	4	4	1.21307	06/30/2025	1.21307	-0.15	14	9.24	13	21.72	11	31.92	2					
BCT Strategic MPF-Invesco Capital Stable A	Leader	Leader	Leader	Leader	Leader	Leader	1.27011	03/31/2025	1.27011	-0.32	16	9.22	14	22.77	6	31.75	3					
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	4	4	4	4	4	4	1.68707	12/31/2024	1.68707	0.39	7	9.17	15	21.32	12	25.83	14					
Manulife RC (MPF)-Allianz Capital Stable A	3	3	3	3	3	3	1.48301	06/30/2025	1.48301	-0.21	15	8.94	16	21.00	15	29.33	9					
Fidelity Retirement MT-Capital Stable	2	2	2	2	2	2	1.52942	12/31/2024	1.52942	-0.83	17	8.80	17	18.84	17	23.90	17					
Lifestyle - (>20-40% Equity) Average (17)							0.47	17	10.4	17	22.31	17	22.31	17	29.14	17	29.14	17				
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)							-0.1			-0.1		9.58										

Lifestyle - (>40-60% Equity)																						
Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	1	1	1	1.82956	12/31/2024	1.82956	3.66	1	21.15	1	31.21	13	51.55	11					
BEA (MPF) Value-BEA Balanced	3	3	3	3	3	3	0.9642	03/31/2025	0.9642	1.81	3	18.40	2	40.98	1	68.82	1					
Principal MPF S800-Principal Long Term Acc I	3	3	3	3	3	3	1.52358	03/31/2024	1.52358	2.97	2	16.99	3	36.26	2	53.11	9					
BEA (MPF) MT-BEA (MPF) Balanced	2	2	2	2	2	2	1.34166	03/31/2025	1.34166	1.36	6	16.75	4	34.88	3	54.04	6					
BEA (MPF) Industry-BEA (Ind S) Balanced	2	2	2	2	2	2	1.34068	03/31/2025	1.34068	1.35	7	16.72	5	34.62	4	53.40	8					
My Choice MPF-My Choice Stable	1	1	1	1	1	1	1.03342	03/31/2025	1.03342	1.14	8	15.52	6	31.80	11	55.95	4					
AIA MPF-Prime Value Choice-Balanced Portfolio	2	2	2	2	2	2	1.66923	11/30/2024	1.66923	1.04	9	15.25	7	34.30	5	51.57	10					
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	1	1	1	1	1	1	1.53999	12/31/2024	1.53999	1.03	10	15.14	8	30.16	14	47.13	13					
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	2	2	2	2	2	2	1.50375	12/31/2024	1.50375	1.54	4	15.08	9	33.66	9	49.25	12					
MASS MPF-Global Stable	2	2	2	2	2	2	1.42291	03/31/2025	1.42291	0.88	11	14.94	10	33.97	8	56.31	3					
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	2	2	1.67227	03/31/2025	1.67227	0.55	14	14.85	11	34.08	6	54.02	7					
AMTD MPF-AMTD Allianz Choice Stable Growth	2	2	2	2	2	2	1.19879	06/30/2025	1.19879	0.84	12	14.82	12	34.01	7	59.24	2					
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	1	1	1	1	1	1	1.6987	12/31/2024	1.6987	1.51	5	14.58	13	31.71	12	45.29	14					
Manulife RC (MPF)-Allianz Stable Growth A	1	1	1	1	1	1	1.47955	06/30/2025	1.47955	0.77	13	14.48	14	33.16	10	55.83	5					
Fidelity Retirement MT-Stable Growth	1	1	1	1	1	1	1.52523	12/31/2024	1.52523	0.20	15	13.63	15	29.03	15	45.00	15					
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	1	1	1	1	1	1	1.79073	03/31/2025	1.79073	0.19	16	13.34	16	27.91	16	40.44	16					
Lifestyle - (>40-60% Equity) Average (16)							1.3	16	15.73	16	33.23	16	33.23	16	52.56	16	52.56	16				
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							0.6			0.6		14.81										

Lifestyle - (>60-80% Equity)																						
Sun Life Rainbow MPF-Sun Life MPF Growth A	2	2	2	2	2	2	1.84965	12/31/2024	1.84965	5.20	1	29.49	1	43.67	16	79.98	14					
BEA (MPF) Value-BEA Growth	Leader	Leader	Leader	Leader	Leader	Leader	0.97939	03/31/2025	0.97939	3.40	5	25.58	2	57.42	1	103.79	1					
BEA (MPF) MT-BEA (MPF) Growth	4	4	4	4	4	4	1.37488	03/31/2025	1.37488	2.93	6	23.64	3	49.86	4	84.56	10					
BEA (MPF) Industry-BEA (Ind S) Growth	4	4	4	4	4	4	1.37183	03/31/2025	1.37183	2.90	7	23.48	4	49.53	5	83.72	11					
Principal MPF-Smart-Principal Balanced	Leader	Leader	Leader	Leader	Leader	Leader	1.73779	12/31/2024	1.73779	3.95	3	23.25	5	50.46	2	82.58	12					
Principal MPF-Simple-Principal Balanced	Leader	Leader	Leader	Leader	Leader	Leader	1.75034	12/31/2024	1.75034	3.92	4	23.23	6	50.45	3	82.48	13					
Principal MPF S800-Principal Global Growth I	4	4	4	4	4	4	1.52597	12/31/2024	1.52597	3.97	2	22.13	7	48.21	6	78.86	16					
BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	3	3	3	3	3	3	1.50659	12/31/2024	1.50659	2.65	8	20.97	8	46.50	11	77.98	17					
HSBC MPF-SuperTrust Plus-Balanced	3	3	3	3	3	3	1.43418	06/30/2025	1.43418	1.82	16	20.97	9	46.02	12	87.97	6					
Hang Seng MPF-SuperTrust Plus-Balanced	2	2	2	2	2	2	1.43436	06/30/2025	1.43436	1.82	15	20.96	10	46.00	13	87.96	7					
MASS MPF-Global Growth	3	3	3	3	3	3	1.421	12/31/2024	1.421	1.96	12	20.83	11	46.56	10	87.65	8					



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

Total Return **Consistent Return** **Preservation** **Score**
As of 05/31/2026 (monthly updated)

Fund Expense Ratio **Fund Expense Ratio** **Fund Expense Ratio** **Fund Expense Ratio** **Fund Expense Ratio**
Value Value Value Value Value
05/31/2026 Rank 05/31/2026 Rank 05/31/2026 Rank 05/31/2026 Rank 05/31/2026 Rank
% Growth **% Growth** **% Growth** **% Growth** **% Growth**
3 Months **1 Year** **3 Years** **10 Years**
05/31/2026 Rank 05/31/2026 Rank 05/31/2026 Rank 05/31/2026 Rank

LIPPER GLOBAL CLASSIFICATIONS

Hong Kong Equity Average (21)		FTSE Hong Kong		United States Equity		Japanese Equity		Asia ex Japan Equity		Pacific Basin ex Japan Equity	
Score	3	Score	3	Score	3	Score	3	Score	3	Score	3

China Life MPF MT-China Life US Equity	Equity US	3	3	4	12/31/2024	0.89316	14.95	1	31.60	1	78.49	7	246.02	7
HSBC MPF-SuperTrust Plus-North American Equity	Equity US	3	3	Leader	06/30/2025	1.31602	9.83	14	29.82	2	76.97	8	248.07	6
Hang Seng MPF-SuperTrust Plus-North American Eq	Equity US	3	3	Leader	06/30/2025	1.31618	9.83	12	29.80	3	76.95	9	246.02	7
Sun Life Rainbow MPF-Sun Life MPF US Equity	Equity US	3	3	Leader	12/31/2024	1.23697	10.96	4	28.91	4				
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	Equity US	Leader	Leader	4	12/31/2024	0.9538	10.55	5	27.95	5	79.67	3		
BEA (MPF) MT-BEA (MPF) North American Equity	Equity US	2	2	Leader	03/31/2025	1.24901	10.11	7	27.69	6	78.87	10	246.32	5
AIA MPF-Prime Value Choice-American	Equity US	4	4	4	11/30/2024	0.8202	10.15	6	27.32	7	78.94	6	236.25	8
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	Equity US	2	2	4	12/31/2024	1.06137	10.11	8	27.11	8	76.36	11		
AIA MPF-Prime Value Choice-North American Equity	Equity US	2	2	4	11/30/2024	1.67186	11.97	2	26.94	9	75.84	12	231.82	9
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	Equity US	Leader	Leader	4	06/30/2025	0.81844	9.97	9	26.82	10	80.22	1	266.46	1
Hang Seng MPF-SuperTrust Plus-ValChce Nam Eq Trkr	Equity US	Leader	Leader	4	06/30/2025	0.81885	9.97	10	26.82	11	80.22	2	266.46	2
MASS MPF-US Equity	Equity US	4	4	Leader	03/31/2025	1.04762	9.79	15	26.64	12	79.35	4	251.23	4
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkr	Equity US	4	4	4	03/31/2025	1.02335	9.83	13	26.64	13	79.25	5	257.49	3
BCT Strategic MPF-Invesco US Index Tracking A	Equity US	1	1	4	03/31/2025	1.04145	11.55	3	26.00	14				
Principal MPF S800-Principal US Equity I	Equity US	1	1	4	12/31/2024	1.47591	9.34	16	24.69	15	74.75	13	213.09	10
Fidelity Retirement MT-Americas Equity	Equity US	1	1	3	12/31/2024	1.39007	9.92	11	24.18	16				
Manulife GS (MPF)-Manulife MPF North American Eq	Equity US	1	1	3	03/31/2025	1.76261	8.53	17	18.61	17	66.47	14	200.80	11
United States Equity Average (17)							10.43	17	26.91	17	77.15	14	242	11
FTSE MPF USA (35% HK\$ hedged)							10.55		27.8					

BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Equity Japan	Leader	Leader	3	03/31/2025	1.66729	0.78	2	36.10	1	79.32	2	125.68	3
BEA (MPF) MT-BEA (MPF) Japan Equity	Equity Japan	Leader	Leader	3	03/31/2025	1.35966	0.65	3	35.05	2	78.03	3	143.12	2
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan	Leader	Leader	3	03/31/2025	1.764	3.79	1	28.17	3	92.30	1	184.79	1
Japanese Equity Average (3)							1.74	3	33.11	3	83.22	3	151.2	3
FTSE MPF Japan (35% HK\$ hedged)							1.54		38.43					

BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2025	1.3185	21.52	2	92.42	1	147.54	1	235.65	1
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2025	1.2905	21.31	3	91.50	2	145.48	2	234.13	2
BEA (MPF) Value-BEA Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	4	03/31/2025	0.97668	21.94	1	89.75	3	141.73	3	219.17	3
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	Equity Asia Pacific ex Japan	2	4	3	12/31/2024	2.05256	19.70	4	67.77	4	84.70	6	144.40	5
Manulife RC (MPF)-Allianz Asian A	Equity Asia Pacific ex Japan	4	4	3	06/30/2025	1.45828	16.53	5	67.26	5	92.45	4	178.71	4
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	Equity Asia Pacific ex Japan	2	3	3	12/31/2024	1.74461	11.24	7	50.10	6	80.78	7	139.84	6
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	Equity Asia Pacific ex Japan	2	2	3	12/31/2024	1.60674	11.30	6	50.01	7	79.91	8	135.93	7
MASS MPF-Asian Pacific Equity	Equity Asia Pacific ex Japan	3	3	3	12/31/2024	1.54849	10.04	10	49.72	8	86.38	5	95.38	8
AMTD MPF-AMTD Invesco Asia	Equity Asia Pacific ex Japan	1	2	3	06/30/2025	1.28526	10.77	8	47.13	9	75.70	9	82.95	9
BCT Strategic MPF-Invesco Asian Equity A	Equity Asia Pacific ex Japan	2	2	3	03/31/2025	1.31055	10.72	9	46.96	10	75.76	10	86.65	10
Asia ex Japan Equity Average (10)							15.51	10	65.26	10	101.04	10	154.88	10
FTSE MPF Asia Pacific ex Japan & Australia & NZ							10.52		53.82					

Haitong MPF Retire Fd-Haitong Asia Pacific A	Equity Asia Pacific	Leader	Leader	3	06/30/2025	1.91753	35.58	1	109.83	1	164.48	1	146.83	8
My Choice MPF-My Choice Asia Equity	Equity Asia Pacific	Leader	Leader	3	03/31/2025	1.09501	13.81	2	64.65	2	101.88	2	175.16	3
Fidelity Retirement MT-Asia Pacific Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	12/31/2024	1.54408	13.80	3	64.37	3	99.77	3	163.48	4
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Equity Asia Pacific ex Japan	4	4	3	03/31/2025	1.81569	12.21	6	57.54	4	91.12	5	182.04	2
AIA MPF-Prime Value Choice-Asian Equity	Equity Asia Pacific	3	3	3	11/30/2024	1.69349	11.61	7	57.29	5	98.85	4		
Manulife RC (MPF)-Allianz Oriental Pacific A	Mixed Asset Other Flexible	4	4	1	06/30/2025	1.54078	7.70	13	52.21	6	85.38	11	257.13	1
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	Equity Asia Pacific ex Japan	3	3	3	03/31/2025	1.70266	9.29	10	49.54	7	87.08	10	150.77	9
Principal MPF-Smart-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	3	3	12/31/2024	1.91402	12.51	4	49.33	8	91.05	6	145.75	7
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	3	4	12/31/2024	1.92983	12.31	5	48.82	9	90.44	7	144.58	10
Hang Seng MPF-SuperTrust Plus-ValChce AsPc Eq Trkr	Equity Asia Pacific ex Japan	3	2	3	06/30/2025	0.87194	8.46	12	48.55	10	87.54	8	160.14	5
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Equity Asia Pacific ex Japan	3	2	3	06/30/2025	0.87284	8.46	11	48.55	11	87.54	9	160.14	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

FUND NAME	Score	As of 05/31/2026 (monthly updated)	Score	Preservation	Score	Fund Expense Ratio	Date	Fund Expense Ratio Value	% Growth			Rank			
									3 Months	1 Year	3 Years		10 Years		
Principal MPF S800-Principal Asian Equity I	1	1	1	3	3	12/31/2024	1.53069	9.75	8	45.85	12	75.05	12	130.50	11
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	1	1	1	3	3	12/31/2024	1.6607	9.74	9	45.73	13	74.81	13	128.33	12
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	06/30/2025	1.49622	7.48	14	42.83	14	67.89	14	106.17	13
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	1	1	1	3	3	06/30/2025	1.49646	7.48	15	42.82	15	67.87	15	106.15	14
Pacific Basin ex Japan Equity Average (15)								12.01	15	55.19	15	91.38	15	154.08	14
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)								8.96		49.82					
European Equity															
AMTD MPF-AMTD Invesco Europe	3	3	3	4	4	06/30/2025	1.32799	-0.32	2	22.63	1	52.37	1	90.11	10
BCT (MPF) Pro Choice-BCT (Pro) European Equity	1	1	1	4	4	12/31/2024	1.56831	-0.26	1	20.14	2	43.37	10	87.43	11
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	4	4	4	Leader	4	06/30/2025	0.85491	-0.70	5	18.37	3	55.53	2	136.94	1
Hang Seng MPF-SuperTrust Plus-ValChce Euro Eq Trkr	4	4	4	Leader	4	06/30/2025	0.8543	-0.70	6	18.36	4	55.52	3	136.94	2
AIA MPF-Prime Value Choice-European Equity	3	3	3	Leader	4	11/30/2024	1.67286	-1.90	12	18.19	5	58.85	1	118.33	4
HSBC MPF-SuperTrust Plus-European Equity	3	3	3	Leader	4	06/30/2025	1.33185	-0.63	4	18.19	6	48.96	7	95.82	8
Hang Seng MPF-SuperTrust Plus-European Equity	2	2	2	3	4	06/30/2025	1.33251	-0.63	3	18.15	7	48.91	8	95.76	9
BOC-Pru Easy-Choice MPF-BOC-Pru European Eqy Trkg	4	4	4	4	4	03/31/2025	1.04393	-0.84	7	18.01	8	54.91	4	133.91	3
Sun Life Rainbow MPF-Sun Life MPF European Equity	2	2	2	4	4	12/31/2024	1.27549	-1.74	11	17.22	9				
BEA (MPF) MT-BEA (MPF) European Equity	2	2	2	4	4	03/31/2025	1.3969	-1.50	10	15.49	10	46.65	9	101.95	6
MASS MPF-European Equity	3	3	3	Leader	2	12/31/2024	1.4947	-1.05	8	15.05	11	50.65	6	100.29	7
Fidelity Retirement MT-European Equity	1	1	1	3	3	12/31/2024	1.42899	-1.23	9	11.11	12				
Manulife GS (MPF)-Manulife MPF European Equity	1	1	1	3	3	03/31/2025	1.78999	-2.26	13	9.99	13	23.52	11	104.73	5
European Equity Average (13)								-1.06	13	16.99	13	49.02	11	109.29	11
FTSE MPF Europe (35% HK\$ hedged)								-0.31		19.65					
Global Equity															
Haotong MPF Retire Fd-Haotong Global Diversif A	Leader	Leader	Leader	3	3	06/30/2025	1.39248	33.83	1	73.61	1	155.08	1	362.45	1
Hang Seng MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	06/30/2025	0.81568	7.62	11	32.34	2	77.82	4		
HSBC MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	06/30/2025	0.81583	7.62	12	32.34	3	77.82	5		
Principal MPF-Simple-Principal Dynamic Global Eq	4	4	4	Leader	4	12/31/2024	1.81739	10.49	3	30.99	4	72.02	13	157.52	12
Principal MPF-Smart-Principal Dynamic Global Eq	4	4	4	Leader	4	12/31/2024	1.80625	10.50	2	30.98	5	71.97	14	158.04	11
BEA (MPF) Value-BEA Global Equity	Leader	Leader	Leader	4	4	03/31/2025	0.95234	8.84	4	29.51	6	78.56	2	197.01	3
BEA (MPF) MT-BEA (MPF) Global Equity	Leader	Leader	Leader	4	4	03/31/2025	1.25072	8.64	5	29.23	7	77.10	6	190.42	4
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	4	4	4	Leader	4	12/31/2024	1.48709	7.69	10	29.06	8	72.77	11	162.07	8
My Choice MPF-My Choice Global Equity	4	4	4	Leader	4	12/31/2024	1.0284	7.87	8	28.90	9	73.52	9	186.13	6
BCT (MPF) Pro Choice-BCT (Pro) World Equity	4	4	4	Leader	4	03/31/2025	1.0425	7.61	9	28.76	10	74.01	8	150.46	13
AIA MPF-Prime Value Choice-World	4	4	4	Leader	4	11/30/2024	1.49977	7.61	13	28.44	11	69.88	15	137.38	18
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	Leader	Leader	Leader	3	3	12/31/2024	0.83946	7.38	14	28.36	12	74.69	7	183.63	7
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	3	3	3	4	4	03/31/2025	1.67957	8.37	6	28.30	13	65.82	17	161.78	9
MASS MPF-Global Equity	4	4	4	Leader	4	12/31/2024	1.46915	6.21	19	27.36	15	72.95	10	144.65	15
Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx	3	3	3	4	4	12/31/2024	1.19123	8.20	7	26.81	16				
Fidelity Retirement MT-Global Equity	Leader	Leader	Leader	3	3	12/31/2024	1.51111	7.23	16	26.58	17	65.65	18	145.76	14
AIA MPF-Prime Value Choice-Green	3	3	3	Leader	4	11/30/2024	1.40513	6.01	20	26.04	18	78.51	3	200.72	2
China Life MPF-MT-China Life Retire-Easy Gbl Eq	3	3	3	Leader	3	12/31/2024	1.25177	6.97	18	25.16	19	65.86	16	139.86	17
BCT Strategic MPF-Invesco Global Index Tracking A	3	3	3	Leader	3	03/31/2025	1.15221	7.34	15	24.84	20				
Manulife GS (MPF)-Manulife MPF International Eq	3	3	3	4	4	03/31/2025	1.77353	5.99	21	21.92	21	62.55	19	159.00	10
Principal MPF S800-Principal International Equity	2	2	2	4	4	12/31/2024	1.50637	5.21	22	21.28	22	59.96	20	140.67	16
Global Equity Average (22)								8.85	22	29.95	22	75.95	20	175.93	18
FTSE MPF All-World (35% HK\$ hedged)								7.76		30.18					
Greater China Equity															
Manulife GS (MPF)-Manulife MPF China Value	Leader	Leader	Leader	2	2	03/31/2025	1.97021	14.62	2	64.52	1	94.28	2	125.41	9
BEA (MPF) Value-BEA Greater China Equity	Leader	Leader	Leader	2	2	03/31/2025	0.96335	12.30	4	60.94	2	97.28	1	176.36	2
BEA (MPF) MT-BEA (MPF) Greater China Equity	Leader	Leader	Leader	2	2	03/31/2025	1.28586	11.62	6	57.65	3	94.22	3	153.85	5
BEA (MPF) Industry-BEA (Ind S) Grrr China Equity	Leader	Leader	Leader	2	2	03/31/2025	1.29682	11.60	7	57.35	4	92.16	4	154.67	4
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	3	3	3	3	3	12/31/2024	2.06982	15.17	1	53.96	5	72.55	8	115.51	10
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	4	4	4	4	4	12/31/2024	1.54498	11.04	8	53.61	6	85.59	5	135.37	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		Score		Date	Fund Expense Ratio Value	% Growth		% Growth		% Growth		
	Total Return	Consistent Return	Score	Preservation			05/31/2026	Rank	1 Year	Rank	3 Years	Rank	10 Years
LIPPER GLOBAL CLASSIFICATIONS													
Manulife RC (MPF)-Allianz Greater China A	4	4	4	2	06/30/2025	1.45942	10.94	9	53.33	7	85.44	6	138.28
AIA MPF-Prime Value Choice-Greater China Equity	4	4	4	2	11/30/2024	1.6716	12.18	5	50.19	8	82.96	7	173.05
My Choice MPF-My Choice China Equity	3	4	4	2	03/31/2025	1.06687	9.68	10	48.62	9	72.13	9	181.94
China Life MPF-MT-China Life Greater China Eq	3	3	3	2	12/31/2024	1.27199	9.53	11	48.01	10	71.12	10	152.53
Principal MPF-Smart-Principal Dynamic Gr China Eq	3	3	3	2	12/31/2024	1.58987	12.75	3	44.86	11	67.32	11	152.53
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	3	3	3	3	12/31/2024	1.11247	8.61	12	33.49	12	67.04	12	112.13
MASS MPF-Greater China Equity	4	4	4	2	12/31/2024	1.40858	11.67	12	52.21	12	81.84	12	147.19
Greater China Equity Average (13)							6.01		41.01				
FTSE MPF Greater China													
Global Bond													
Principal MPF S800-Principal International Bond I	4	4	4	1	12/31/2024	1.30278	-0.99	1	2.55	1	8.30	4	-0.43
MASS MPF-Global Bond	4	4	4	1	12/31/2024	1.40505	-1.02	2	2.44	2	7.75	6	-7.27
Principal MPF-Smart-Principal Dynamic Global Bd	2	2	2	1	12/31/2024	1.51955	-1.34	3	1.97	3	5.38	12	-5.36
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	Leader	Leader	3	12/31/2024	1.14856	-1.64	9	1.90	4	9.03	2	5.96
HSBC MPF-SuperTrust Plus-Global Bond	3	3	3	2	06/30/2025	0.82135	-1.66	12	1.86	5	6.17	9	0.38
Hang Seng MPF-SuperTrust Plus-Global Bond	3	3	3	2	06/30/2025	0.82206	-1.66	11	1.86	6	6.17	10	0.38
AIA MPF-Prime Value Choice-Global Bond	4	4	4	2	11/30/2024	0.97634	-2.14	18	1.86	7	8.08	5	-0.66
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	3	3	3	3	03/31/2025	1.51145	-1.39	5	1.84	9	4.95	13	-8.85
Principal MPF-Simple-Principal Dynamic Global Bd	2	2	2	1	12/31/2024	1.55514	-1.39	5	1.84	9	4.95	13	-8.85
BCT Strategic MPF-Invesco Global Bond A	4	4	4	3	03/31/2025	1.25052	-1.65	10	1.83	10	8.71	3	5.22
AMTD MPF-AMTD Invesco Global Bond	Leader	Leader	Leader	3	06/30/2025	1.28576	-1.62	8	1.75	11	9.03	1	3.91
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	3	3	3	3	12/31/2024	1.44457	-1.40	7	1.46	12	6.34	7	-3.05
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	1	1	1	1	12/31/2024	1.58107	-1.47	7	1.31	13	3.13	19	-11.93
My Choice MPF-My Choice Global Bond	2	2	2	1	03/31/2025	0.99802	-1.92	13	1.24	14	4.83	14	-11.19
Manulife GS (MPF)-Manulife MPF International Bd	3	3	3	2	03/31/2025	1.17063	-2.21	19	1.22	15	6.20	8	-5.57
BEA (MPF) Value-BEA Global Bond	1	1	1	2	03/31/2025	0.92715	-2.06	17	1.16	16	3.86	17	-6.03
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	2	2	03/31/2025	1.0513	-2.05	16	1.10	17	4.59	15	-4.89
Fidelity Retirement MT-World Bond	1	1	1	1	12/31/2024	1.5043	-1.98	15	0.90	18	3.53	18	-5.33
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	1	1	1	2	12/31/2024	1.78008	-1.98	14	0.85	19	4.25	16	-4.88
Global Bond Average (19)							-1.66	19	1.63	19	6.1	19	-3.45
Citigroup WGBI (35% hedged to HK\$)													
Hong Kong Dollar Bond													
Fidelity Retirement MT-Hong Kong Bond	Leader	Leader	Leader	4	12/31/2024	1.25571	-1.13	3	2.11	1	13.71	1	17.08
Principal MPF S800-Principal Hong Kong Bond N	2	2	2	4	12/31/2024	1.03544	-1.22	4	1.84	2	13.34	2	16.03
My Choice MPF-My Choice HKD Bond	2	2	2	4	03/31/2025	1.03782	-0.96	1	1.81	3	12.10	4	14.98
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	1	1	1	4	03/31/2025	1.1772	-1.62	6	1.81	4	12.77	3	17.46
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	1	1	1	4	03/31/2024	1.06685	-1.01	2	1.70	5	11.92	5	14.36
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	1	1	1	4	12/31/2024	1.69066	-1.27	5	1.37	6	10.78	6	7.96
Hong Kong Dollar Bond Average (6)							-1.2	6	1.77	6	12.44	6	14.64
HSBC Hong Kong Bond Index													
Hong Kong Dollar Money Market													
Principal MPF-Smart-Principal Cash					12/31/2024	0.98972	0.00	2	2.07	1	10.42	2	14.98
Principal MPF S800-Principal HK Dollar Savings I					12/31/2024	1.03918	0.02	1	1.91	2	11.17	1	15.48
Hong Kong Dollar Money Market Average (2)							0.01	2	1.99	2	10.79	2	15.23
MPFA Prescribed Savings Rate							0		0.09				
MPF Conservative Fund													
AIA MPF-Prime Value Choice-MPF Conservative					11/30/2024	0.77701	0.44	1	1.81	1	8.42	15	13.09
Haltong MPF Retire Fd-Haltong MPF Conservative A					06/30/2025	0.94405	0.39	9	1.77	2	8.95	6	14.01
Manulife GS (MPF)-Manulife MPF Conservative					06/30/2025	0.7679	0.38	12	1.72	3	9.61	3	15.72
Hang Seng MPF-SuperTrust Plus-MPF Conservative					06/30/2025	0.76782	0.43	4	1.71	4	9.65	1	13.65
HSBC MPF-SuperTrust Plus-MPF Conservative					06/30/2025	0.76764	0.43	3	1.70	5	9.64	2	13.64
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative					03/31/2025	0.8144	0.40	8	1.66	6	9.50	4	15.82
Fidelity Retirement MT-MPF Conservative					12/31/2024	0.97277	0.43	2	1.65	7	8.71	11	11.21



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	Score	Consistent Return	Preservation Score	Fund Expense Ratio	Date	% Growth			Fund Expense Ratio	Value	% Growth		
							05/31/2026	Rank	05/31/2026			1 Year	Rank	05/31/2026
China Life MPF MT-China Life MPF Conservative	Money Market HKD				0.90091	12/31/2024	0.36	14	1.65	8	8.67	12	12.80	15
Sun Life Rainbow MPF-Sun Life MPF Conservative A	Money Market HKD				0.89579	12/31/2024	0.42	6	1.63	9	8.91	7	13.53	11
Principal MPF-Simple-Principal-MPF Conservative	Money Market HKD				1.04287	12/31/2024	0.42	5	1.62	10	8.78	10	12.49	17
Principal MPF-S800-Principal MPF Conservative N	Money Market HKD				0.98436	12/31/2024	0.39	11	1.60	11	8.84	8	13.22	12
Principal MPF-Smart-Principal-MPF Conservative	Money Market HKD				0.97573	12/31/2024	0.41	7	1.58	12	8.79	9	12.70	16
BCOM Joyful Ret MPF-BCOM MPF Conservative	Money Market HKD				0.93116	12/31/2024	0.39	10	1.57	13	8.23	18	19.34	1
BCT Strategic MPF-Invesco MPF Conservative A	Money Market HKD				0.88966	03/31/2025	0.35	17	1.54	14	9.06	5	15.04	7
My Choice MPF-My Choice MPF Conservative	Money Market HKD				0.74161	03/31/2025	0.37	13	1.47	15	8.60	13	11.53	19
BEA (MPF) MT-BEA (MPF) Conservative	Money Market HKD				0.80857	03/31/2025	0.33	18	1.44	16	8.17	20	17.55	3
BEA (MPF) Industry-BEA (Ind S) MPF Conservative	Money Market HKD				0.80767	03/31/2025	0.36	15	1.41	17	8.19	19	17.60	2
BEA (MPF) Value-BEA MPF Conservative	Money Market HKD				0.78556	03/31/2025	0.35	16	1.38	18	8.27	16	17.25	4
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative	Money Market HKD				0.89678	12/31/2024	0.31	19	1.36	19	8.43	14	12.93	14
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv	Money Market HKD				0.97483	12/31/2024	0.28	21	1.32	20	8.26	17	12.32	18
Manulife RC (MPF)-Allianz MPF Conservative A	Money Market HKD				1.02664	06/30/2025	0.30	20	1.29	21	7.85	21	11.21	21
AMTD MPF-AMTD Invesco MPF Conservative	Money Market HKD				1.07379	06/30/2025	0.27	22	1.20	22	7.61	22	10.74	22
MASS MPF-MPF Conservative	Money Market HKD				0.87598	12/31/2024								
MPF Conservative Fund Average (23)					0.37	22	0.37	22	1.55	22	8.69	22	13.97	22
MPFA Prescribed Savings Rate					0		0		0.09					
Guaranteed Fund														
MASS MPF-Guaranteed	Guaranteed	3	Leader	3	3.24508	12/31/2024	-0.55	4	7.21	1	15.02	4	7.68	4
Manulife GS (MPF)-Manulife MPF Stable	Guaranteed	4	Leader	2	1.77276	03/31/2025	-1.01	7	5.31	2	20.91	1	26.45	1
China Life MPF MT-China Life Joyful Retire Gteed	Guaranteed	4	4	4	2.06881	12/31/2024	0.12	3	5.25	3	16.16	3	14.39	3
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)	Guaranteed	2	4	4	1.72174	12/31/2024	-1.05	8	4.51	4	16.80	2	20.48	2
AIA MPF-Prime Value Choice-Guaranteed Portfolio	Guaranteed	2	2	Leader	1.55718	11/30/2024	0.40	1	1.60	5	3.59	7	4.68	6
HSBC MPF-SuperTrust Plus-Guaranteed	Guaranteed	3	3	4	2.05155	06/30/2025	-0.95	5	1.46	6	8.48	5	3.83	7
Hang Seng MPF-SuperTrust Plus-Guaranteed	Guaranteed	2	2	3	2.05155	06/30/2025	-0.95	6	1.45	7	8.47	6	3.83	8
Manulife GS (MPF)-Manulife MPF Interest	Guaranteed	1	1	Leader	1.76663	03/31/2025	0.22	2	0.87	8	2.62	8	5.46	5
Guaranteed Fund Average (8)					-0.47	8	-0.47	8	3.46	8	11.51	8	10.85	8
Benchmark Not Applicable														
Other Fund														
Haitong MPF Retire Fd-Haitong Korea A	Equity Korea	1	1	1	1.71456	06/30/2025	46.57	1	206.98	1	292.56	1	231.69	1
AIA MPF-Prime Value Choice-Eurasia	Equity Global	4	3	4	0.83797	11/30/2024	3.01	6	30.89	2	67.29	2	112.70	4
Manulife GS (MPF)-Manulife MPF 2045 Retirement	Target Maturity Other	Leader	Leader	Leader	1.04687	03/31/2025	3.44	3	28.17	3	64.32	3	124.44	2
Manulife GS (MPF)-Manulife MPF 2040 Retirement	Target Maturity Other	Leader	Leader	Leader	1.06596	03/31/2025	3.37	4	27.94	4	64.06	4	122.40	3
Manulife GS (MPF)-Manulife MPF 2035 Retirement	Target Maturity Other	Leader	Leader	Leader	1.05835	03/31/2025	3.11	5	25.10	5	56.64	5	110.86	5
Fidelity Retirement MT-Fidelity SaveEasy 2050	Target Maturity Other	4	4	4	1.61082	12/31/2024	1.51	11	23.29	6	54.39	6	99.37	8
Fidelity Retirement MT-Fidelity SaveEasy 2045	Target Maturity Other	4	4	4	1.65651	12/31/2024	1.55	10	23.24	7	53.62	7	98.80	9
Fidelity Retirement MT-Fidelity SaveEasy 2040	Target Maturity Other	4	4	4	1.55239	12/31/2024	1.24	20	23.01	8	53.25	8	101.19	6
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050	Target Maturity Other	4	4	4	1.50881	12/31/2024	1.41	16	22.68	9	53.23	9	100.20	7
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040	Target Maturity Other	3	3	3	1.48462	12/31/2024	1.13	21	22.61	10	52.69	11	52.88	10
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045	Target Maturity Other	4	4	4	1.54241	12/31/2024	1.43	14	22.59	11	52.88	10	96.89	10
Fidelity Retirement MT-Fidelity SaveEasy 2035	Target Maturity Other	3	3	3	1.56536	03/31/2025	1.06	23	21.94	12	50.49	12	94.66	12
Manulife GS (MPF)-Manulife MPF 2030 Retirement	Target Maturity Other	3	3	3	1.06336	12/31/2024	2.62	7	21.72	13	48.62	14	94.66	12
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035	Target Maturity Other	3	3	3	1.49038	12/31/2024	0.97	25	21.56	14	50.00	13	96.22	11
AMTD MPF-AMTD Invesco Target 2048 Retirement	Target Maturity Other	2	2	1	1.50239	06/30/2025	1.75	9	20.97	15	45.12	17	76.24	16
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq	Equity Other	1	1	1	1.1104	12/31/2024	4.25	2	20.26	16	46.16	15	90.81	13
Fidelity Retirement MT-Fidelity SaveEasy 2030	Target Maturity Other	2	2	2	1.5645	12/31/2024	0.67	28	19.91	17	46.16	15	90.81	13
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030	Target Maturity Other	2	2	2	1.48814	03/31/2025	0.64	29	19.79	18	45.89	16	90.45	14
Manulife GS (MPF)-Manulife MPF Healthcare	Equity Sector Healthcare	3	3	3	1.91298	03/31/2025	-6.60	38	18.73	19	21.42	31	76.64	15
AIA MPF-Prime Value Choice-Manager's Choice	Mixed Asset Other Flexible	4	4	3	1.46266	11/30/2024	2.53	8	17.72	20	38.46	18	71.26	17
AMTD MPF-AMTD Invesco Target 2038 Retirement	Target Maturity Other	1	1	2	1.44876	06/30/2025	1.00	24	16.32	21	36.31	19	59.30	19
Manulife GS (MPF)-Manulife MPF 2025 Retirement	Target Maturity Other	2	2	3	1.07324	03/31/2025	1.47	13	15.27	22	35.21	20	66.38	18
Manulife GS (MPF)-Manulife MPF Smart Retirement	Mixed Asset HKD Balanced	2	2	4	1.06214	03/31/2025	1.50	12	15.09	23	33.61	21	53.99	22
AMTD MPF-AMTD Invesco Target 2028 Retirement	Target Maturity Other	1	1	4	1.56304	06/30/2025	0.22	33	11.60	24	26.95	23	39.10	25
AMTD MPF-AMTD Allianz Choice Dynamic Allocation	Mixed Asset Other Flexible	2	3	Leader	1.19388	06/30/2025	1.39	17	10.95	25	21.89	29		



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 Date	% Growth		% Growth		% Growth	
	Score	As of 05/31/2026	Score	Score			05/31/2026	1 Year	3 Years	10 Years	Rank	Rank

LIPPER GLOBAL CLASSIFICATIONS

Manulife GS (MPF)-Manulife MPF Retire Income	1	1	1	4	4	03/31/2025	1.35156	0.35	31	10.88	26	26.55	24
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2	2	2	Leader	Leader	12/31/2024	1.34922	1.41	15	10.84	27	21.61	30
Manulife RC (MPF)-Allianz Flexi Balanced A	1	1	1	Leader	Leader	06/30/2025	1.442	1.33	18	10.68	28	21.24	32
Fidelity Retirement MT-RetireEasy	1	1	1	4	4	12/31/2024	1.30567	0.83	26	10.67	29	26.11	25
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset	1	1	1	Leader	Leader	12/31/2024	1.63473	1.31	19	10.56	30	20.67	33
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo	3	3	3	1	1	11/30/2024	1.2554	-1.48	37	9.66	31	29.07	22
AMTD MPF-AMTD Invesco Target Retirement Now	4	4	4	2	2	06/30/2025	1.76868	-0.15	34	9.61	32	22.34	28
Fidelity Retirement MT-Fidelity SaveEasy 2025	1	1	1	2	2	12/31/2024	1.31493	-0.85	35	9.31	33	22.74	26
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	2	2	12/31/2024	1.23829	-0.88	36	9.21	34	22.51	27
Sun Life Rainbow MPF-Sun Life MPF Income	1	1	1	2	2	01/01/1900	0	0.24	32	8.76	35		
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	2	2	2	Leader	Leader	12/31/2024	1.56887	0.82	27	8.20	36	18.40	35
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	2	2	2	Leader	Leader	03/31/2025	1.4133	0.38	30	5.04	37	18.81	34
Manulife RC (MPF)-Allianz RMB Money Market A	1	1	1	2	2	06/30/2025	1.17769	1.11	22	4.64	38	7.79	36
AIA MPF-Prime Value Choice-Retirement Income	1	1	1	2	2	01/01/1900	0						
Other Fund Average (39)								2.25	38	21.75	38	45.08	36
Benchmark Not Applicable													83.87

RMB and HKD Money Market

BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt	3	4	4	1	1	03/31/2025	0.5605	1.35	1	5.18	1	10.94	1
My Choice MPF-My Choice RMB & HKD Money Market	2	Leader	Leader	2	2	03/31/2025	0.93056	1.22	2	4.91	2	8.62	3
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A	1	1	1	2	2	12/31/2024	1.23653	1.17	3	4.54	3	8.04	5
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt	1	1	1	2	2	03/31/2025	0.79088	1.06	4	4.44	4	8.59	4
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market	1	1	1	2	2	03/31/2025	0.79543	0.97	5	4.33	5	8.78	2
RMB and HKD Money Market Average (5)								1.15	5	4.68	5	8.99	5
Not Applicable													16.48

Hong Kong Equity (Index Tracking)

Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	3	4	4	1	1	12/31/2024	0.92593	-6.84	16	11.89	1	48.78	13
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	2	Leader	Leader	2	2	03/31/2025	1.14744	-4.97	5	10.39	2	49.69	8
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	1	1	1	2	2	06/30/2025	0.78111	-4.77	2	10.24	3	50.49	3
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	1	1	1	2	2	06/30/2025	0.78119	-4.77	3	10.24	4	50.48	4
BEA (MPF) MT-BEA Hong Kong Tracker	1	1	1	2	2	03/31/2025	0.5966	-5.03	8	10.13	5	50.38	5
BEA (MPF) Industry-BEA Hong Kong Tracker	1	1	1	2	2	03/31/2025	0.58317	-5.03	7	10.11	6	50.61	1
My Choice MPF-My Choice Hong Kong Tracking	1	1	1	2	2	03/31/2025	0.73161	-4.74	1	10.07	7	50.61	2
Fidelity Retirement MT-Fidelity Hong Kong Tracker	4	4	4	2	2	12/31/2024	0.74853	-5.04	9	9.93	8	49.83	6
AIA MPF-Prime Value Choice-Hong Kong and China	3	1	1	2	2	11/30/2024	0.77514	-5.02	6	9.87	9	49.75	7
Principal MPF S800-Principal HS Index Tracking N	4	3	3	2	2	12/31/2024	0.91548	-5.09	11	9.83	10	49.12	12
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	4	4	4	2	2	12/31/2024	0.82718	-5.09	10	9.77	11	49.40	10
BCT Strategic MPF-Invesco Hang Seng Index Trkg A	4	4	4	2	2	03/31/2025	0.79266	-5.11	12	9.69	12	49.53	9
BEA (MPF) Value-BEA Hong Kong Tracker	4	3	3	2	2	03/31/2025	0.69026	-5.24	13	9.65	13	49.31	11
Principal MPF-Smart-Principal-Hang Seng Idx Trk	3	3	3	2	2	12/31/2024	1.03529	-4.95	4	9.62	14	47.96	14
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	1	1	1	1	1	12/31/2024	0.95698	-6.40	14	7.51	15	29.23	16
Manulife GS (MPF)-Manulife MPF HS Index ESG	1	1	1	1	1	03/31/2025	0.92494	-6.44	15	7.38	16	31.68	15
Hong Kong Equity (Index Tracking) Average (16)								-5.28	16	9.77	16	47.3	16
FTSE MPF Hong Kong								-6.48		13.24			52.47

Asian Bond

AIA MPF-Prime Value Choice-Asian Bond	4	Leader	Leader	4	4	11/30/2024	0.78523	-0.91	3	4.66	1	12.87	2
Principal MPF S800-Principal Asian Bond N	4	Leader	Leader	4	4	12/31/2024	1.0361	-0.82	1	4.53	2	13.93	1
MASS MPF-Asian Bond	1	1	1	3	3	03/31/2025	1.49583	-0.86	2	4.38	3	12.74	3
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	3	3	3	3	3	03/31/2025	1.19787	-1.22	4	3.98	4	10.64	5
Principal MPF-Smart-Principal Dynamic Asian Bd	1	1	1	3	3	12/31/2024	1.43774	-1.22	5	3.75	5	10.74	4
Asian Bond Average (5)								-1.01	5	4.26	5	12.19	5
Not Applicable													14.77

China Equity

HSBC MPF-SuperTrust Plus-Chinese Equity	4	4	4	1	1	06/30/2025	1.49364	1.85	2	21.69	1	47.17	3
													61.41



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	Fund Expense Ratio Date	% Growth 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Months 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Years 05/31/2026 Rank	% Growth 10 Years 05/31/2026 Rank	
	Score	Score	Score	Score										
Hang Seng MPF-SuperTrust Plus-Chinese Equity	4	4	1	1	1	1.4939	06/30/2025	1.85	1	1	21.67	2	4	61.38
Principal MPF S800-Principal China Equity I	2	1	2	2	2	1.51687	12/31/2024	-4.20	4	4	13.06	3	7	41.19
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	1	1	2	2	2	1.61505	12/31/2024	-4.17	3	3	12.98	4	8	39.86
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	1	2	1	1	1	1.7467	03/31/2025	-6.38	9	9	9.20	5	9	37.81
Hang Seng MPF-SuperTrust Plus-HS CN Etop's Idx Trck	Leader	Leader	1	1	1	0.88336	06/30/2025	-4.67	5	5	1.46	6	1	24.21
HSBC MPF-SuperTrust Plus-HS China Entrp Idx Trkg	Leader	Leader	1	1	1	0.88434	06/30/2025	-4.67	6	6	1.44	7	2	24.19
BEA (MPF) Industry-BEA China Tracker	3	3	1	1	1	1.17257	03/31/2025	-5.11	7	7	0.88	8	5	19.01
BEA (MPF) MT-BEA China Tracker	3	3	1	1	1	1.19223	03/31/2025	-5.14	8	8	0.83	9	6	18.19
China Equity Average (9)								-3.4	9	9	9.25	9	44.18	9
Not Applicable														36.36

RMB Bond Fund	Score	Score	Score	Score	Score	Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Months 05/31/2026 Rank	% Growth 1 Year 05/31/2026 Rank	% Growth 3 Years 05/31/2026 Rank	% Growth 10 Years 05/31/2026 Rank	
Fidelity Retirement MT-RMB Bond	4	4	4	4	4	1.32258	12/31/2024	1.56	1	1	6.46	1	2	18.30
Manulife GS (MPF)-Manulife MPF RMB Bond	Leader	Leader	3	3	3	1.19991	03/31/2025	1.30	5	5	6.31	2	1	28.48
BCT Strategic MPF-Invesco RMB Bond A	3	3	3	3	3	1.24665	03/31/2025	1.47	2	2	5.91	3	3	20.22
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	3	3	3	3	3	1.22958	12/31/2024	1.44	3	3	5.85	4	4	20.17
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	2	2	2	2	2	1.27371	12/31/2024	1.43	4	4	5.84	5	5	20.16
RMB Bond Fund Average (5)								1.44	5	5	6.07	5	12.55	5
Not Applicable														21.47

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, 2026**

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

fund against the others in the sector for each time period.

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

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.



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

Total Return Score **Consistent Return Score** **Preservation Score**

LIPPER GLOBAL CLASSIFICATIONS

Fund Expense Ratio Value **Fund Expense Ratio Date** **% Growth 3 Months 05/31/2026 Rank 05/31/2026** **% Growth 1 Year 05/31/2026 Rank 05/31/2026** **% Growth 3 Years 05/31/2026 Rank 05/31/2026** **% Growth 10 Years 05/31/2026 Rank 05/31/2026**

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

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