

54321

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

MPF Performance Table		LIPPER GLOBAL CLASSIFICATIONS														Willis Towers Watson/FTSE																	
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		Total Return				Consistent Return				Preservation				Fund Expense Ratio				% Growth				% Growth				% Growth							
FUND NAME		As of 07/31/2026 (monthly updated)												Date				Value				07/31/2026 Rank				07/31/2026 Rank				07/31/2026 Rank			
		Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score			
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asst	Mixed Asset HKD Aggressive	2	2	1	1	12/31/2025	1.61913	3.01	2	14.99	12	34.03	16	61.07	21																		
BCOM Joyful Ret MPF-BCOM Balanced (CF)	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2025	1.40241	2.77	4	14.97	13	33.52	18	73.21	14																		
Manulife RC (MPF)-Allianz Balanced A	Mixed Asset HKD Aggressive	2	2	2	2	06/30/2025	1.48865	2.51	11	14.91	14	36.06	14	78.54	9																		
HSBC MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	2	2	06/30/2025	1.43418	2.11	14	14.73	15	36.33	11	79.75	7																		
Hang Seng MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	2	2	06/30/2025	1.43436	2.11	15	14.72	16	36.32	12	79.74	8																		
Hang Seng MPF-SuperTrust Plus-ValChoice Balanced	Mixed Asset HKD Aggressive	4	4	2	2	06/30/2025	0.90872	2.50	13	14.49	17	38.74	6	85.84	2																		
HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Mixed Asset HKD Aggressive	4	4	2	2	06/30/2025	0.90995	2.50	12	14.49	18	38.74	7	85.84	3																		
BCT Strategic MPF-Invesco Balanced A	Mixed Asset HKD Aggressive	2	2	2	2	03/31/2025	1.2876	2.71	6	14.39	19	33.78	17	66.04	19																		
Manulife GS (MPF)-Manulife MPF Growth	Mixed Asset HKD Aggressive	1	1	1	1	03/31/2025	1.78402	1.70	18	13.63	20	32.78	19	66.12	18																		
China Life MPF MT-China Life Balanced	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2025	1.25063	1.44	20	12.49	21	30.22	21	61.79	20																		
Fidelity Retirement MT-Balanced	Mixed Asset HKD Aggressive	1	1	1	1	12/31/2025	1.44659	1.44	19	12.38	22	29.62	22	60.39	22																		
Lifestyle - (>60-80% Equity) Average (22)								2.24	22	15.23	22	36.33	22	74.81	22																		
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)								2.49						15.43																			

Lifestyle - (>80-100% Equity)																															
BCT MPF-Simple-Principal Growth	3	3	Leader	Leader	3	12/31/2025	1.51861		3.74	4	21.57	1	51.65	1	103.77	9															
BCT MPF-Smart-Principal Growth	3	3	Leader	Leader	3	12/31/2025	1.50265		3.73	5	21.52	2	51.57	2	104.04	8															
BCT MPF S800-Principal Aggressive Strategy I	1	2	Leader	2	2	12/31/2025	1.3431		3.83	3	20.57	3	49.14	3																	
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	2	2	Leader	2	2	06/30/2025	1.48509		4.11	1	20.35	4	46.67	9	95.62	10															
AMTD MPF-AMTD Allianz Choice Growth	2	2	Leader	2	2	06/30/2025	1.22173		3.61	6	20.28	5	47.93	5	116.94	1															
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	2	2	Leader	2	2	12/31/2025	1.25371		3.60	7	20.14	6	47.04	7	109.79	5															
Manulife RC (MPF)-Allianz Growth A	2	2	Leader	2	2	06/30/2025	1.5037		3.53	8	19.96	7	46.90	8	111.94	4															
AIA MPF-Prime Value Choice-Growth Portfolio	2	3	Leader	2	2	11/30/2025	1.66986		2.77	13	19.74	8	48.12	4	112.73	3															
BCT Strategic MPF-Invesco Growth A	1	1	4	4	2	03/31/2025	1.29723		3.91	2	19.63	9	43.59	12	95.24	12															
HSBC MPF-SuperTrust Plus-Growth	1	2	Leader	2	2	06/30/2025	1.53957		3.01	10	19.39	10	46.54	10	107.75	6															
Hang Seng MPF-SuperTrust Plus-Growth	1	2	Leader	2	2	06/30/2025	1.53967		3.01	9	19.38	11	46.52	11	107.73	7															
Manulife GS (MPF)-Manulife MPF Aggressive	2	2	Leader	2	2	03/31/2025	1.79078		2.79	11	18.12	12	42.28	13	95.29	11															
BOC-Pru Easy-Choice MPF-BOC-Pru Growth	1	1	Leader	1	1	03/31/2025	1.68152		2.78	12	18.09	13	47.40	6	113.38	2															
My Choice MPF-My Choice Growth	1	1	4	4	4	03/31/2025	1.02738		2.34	14	16.59	14	39.75	14	93.18	13															
China Life MPF MT-China Life Growth	1	1	4	4	4	03/31/2025	1.25246		2.28	15	16.35	15	38.76	15	86.42	14															
Fidelity Retirement MT-Growth	1	1	4	4	4	12/31/2025	1.447		2.26	16	16.23	16	38.07	16	84.97	15															
Manulife GS (MPF)-Manulife MPF Fidelity Growth	1	1	4	4	4	03/31/2025	1.7974		2.22	17	15.94	17	36.90	17	79.26	16															
Lifestyle - (>80-100% Equity) Average (17)	3.15	17	19.05	17	45.22	17	101.13	16	3.42	17	19.05	17	45.22	17	101.13	16															
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)																															

Hong Kong Equity																															
MASS MPF-Hong Kong Equities	2	3	1	1	1	12/31/2025	1.03356		1.98	1	11.68	1	33.90	3	59.19	2															
BCT MPF S800-Principal Hong Kong Equity I	3	3	2	2	2	12/31/2025	1.30424		1.12	5	11.06	2	36.13	1	47.02	7															
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	2	3	2	2	2	12/31/2025	1.31473		1.09	6	10.87	3	35.41	2	43.27	13															
Manulife RC (MPF)-Allianz Hong Kong A	2	2	1	1	1	06/30/2025	1.41239		0.12	12	9.57	4	30.87	6	55.74	3															
Manulife GS (MPF)-Manulife MPF Hong Kong Equity	2	2	1	1	1	03/31/2025	1.77859		-0.81	18	9.40	5	29.82	10	44.49	12															
China Life MPF MT-China Life Hong Kong Equity	2	2	1	1	1	12/31/2025	0.83934		1.52	2	7.01	6	29.59	11	55.48	4															
My Choice MPF-My Choice Hong Kong Equity	2	2	1	1	1	03/31/2025	1.06799		1.43	4	6.94	7	28.60	12	52.99	5															
BCT Strategic MPF-Invesco HK and China Equity A	1	1	1	1	1	03/31/2025	1.24992		-1.24	20	6.90	8	18.75	19	17.21	19															
AMTD MPF-AMTD Invesco HK and China	1	1	1	1	1	06/30/2025	1.20153		-1.16	19	6.86	9	18.79	18	16.54	20															
Fidelity Retirement MT-Hong Kong Equity	2	2	1	1	1	12/31/2025	1.49235		1.44	3	6.69	10	27.15	13	46.53	8															
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	1	1	1	1	1	12/31/2025	1.47011		0.32	9	6.14	11	23.88	17	38.25	14															
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	2	2	1	1	1	12/31/2025	1.60825		0.29	10	6.04	12																			
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	2	2	1	1	1	06/30/2025	1.48591		-0.76	16	5.65	13	30.76	7	45.78	9															
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	2	2	1	1	1	06/30/2025	1.48607		-0.76	17	5.65	14	30.75	8	45.77	10															
Haitong MPF Retire Fd-Haitong Hong Kong SAR A	2	1	1	1	1	06/30/2025	1.73598		-4.76	21	5.55	15	27.07	14	86.04	1															
BCT MPF-Smart-Principal Dynamic HK Equity	1	2	1	1	1	12/31/2025	1.49933		0.33	8	5.32	16	24.95	15	27.68	17															
BEA (MPF) MT-BEA (MPF) Hong Kong Equity	3	3	1	1	1	03/31/2025	1.28325		-0.59	14	4.92	17	31.27	5	28.49	15															
BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	2	2	2	2	2	03/31/2025	1.27899		-0.69	15	4.85	18	31.37	4	28.10	16															
BCT MPF-Simple-Principal Dynamic HK Equity	1	1	1	1	1	12/31/2025	1.51543		0.29	11	4.82	19	24.28	16	26.07	18															
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	1	1	1	1	1	12/31/2025	1.81025		0.61	7	4.63	20	15.64	20	49.40	6															
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	2	3	1	1	1	03/31/2025	1.67216		-0.49	13	4.04	21	30.56	9	44.82	11															

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MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	LIPPER GLOBAL CLASSIFICATIONS									
	As of 07/31/2026 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Score	Date	Value	Ratio	3 Months	1 Year

Hong Kong Equity Average (21)															
FTSE MPF Hong Kong															
United States Equity															
HSBC MPF-SuperTrust Plus-North American Equity	Equity US	4	4	Leader	Leader	06/30/2025	1.31602	3.22	12	20.31	1	60.81	7	231.93	5
Hang Seng MPF-SuperTrust Plus-North American Eq	Equity US	3	3	Leader	Leader	06/30/2025	1.31618	3.22	13	20.29	2	60.78	8	231.88	6
China Life MPF-MT-China Life US Equity	Equity US	2	2	3	3	12/31/2025	0.89341	4.07	1	18.02	3	57.75	13		
BEA (MPF) MT-BEA (MPF) North American Equity	Equity US	3	3	4	4	03/31/2025	1.24901	2.77	16	17.70	4	59.36	10	229.42	7
AIA MPF-Prime Value Choice-American	Equity US	4	4	4	4	11/30/2025	0.8277	3.88	7	17.44	5	61.67	6	214.60	8
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	Equity US	Leader	Leader	Leader	Leader	06/30/2025	0.81844	4.03	3	17.43	6	62.96	1	247.39	1
Hang Seng MPF-SuperTrust Plus-ValChoice NAm Eq Trkr	Equity US	Leader	Leader	Leader	Leader	06/30/2025	0.81885	4.03	4	17.43	7	62.96	2	247.38	2
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	Equity US	4	4	4	4	12/31/2025	0.95214	3.77	10	17.42	8	61.68	5		
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg	Equity US	4	4	4	4	03/31/2025	1.02335	3.93	6	17.21	9	61.90	4	243.51	3
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	Equity US	3	3	4	4	12/31/2025	1.06103	3.85	8	17.19	10	59.98	9		
MASS MPF-US Equity	Equity US	Leader	Leader	Leader	Leader	12/31/2025	1.05062	4.00	5	17.17	11	62.42	3	239.04	4
Sun Life Rainbow MPF-Sun Life MPF US Equity	Equity US	3	3	4	4	12/31/2025	1.30729	3.84	9	16.28	12	58.83	11		
BCT Strategic MPF-Invesco US Index Tracking A	Equity US	2	1	4	4	03/31/2025	1.04145	4.05	2	15.99	13	57.85	12		
AIA MPF-Prime Value Choice-North American Equity	Equity US	1	1	4	4	11/30/2025	1.66702	2.78	15	15.76	14	55.65	15	213.41	9
Fidelity Retirement MT-Americas Equity	Equity US					12/31/2025	1.38237	3.56	11	15.57	15				
BCT MPF S800-Principal US Equity I	Equity US	1	2	4	4	12/31/2025	1.33022	3.19	14	15.18	16	57.72	14	201.26	10
Manulife GS (MPF)-Manulife MPF North American Eq	Equity US	1	1	3	3	03/31/2025	1.76261	0.62	17	8.93	17	47.73	16	182.64	11
My Choice MPF-My Choice Americas Equity	Equity US					01/01/1900	0								
United States Equity Average (18)							3.46	17	16.78	17	59.38	16	225.68	11	
FTSE MPF USA (35% HK\$ hedged)							4.27		17.92						
Japanese Equity															
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Equity Japan			Leader	Leader	03/31/2025	1.66729	5.66	2	32.83	1	66.49	2	127.30	3
BEA (MPF) MT-BEA (MPF) Japan Equity	Equity Japan			Leader	Leader	03/31/2025	1.35966	2.94	3	28.56	2	62.56	3	139.71	2
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan			Leader	Leader	03/31/2025	1.764	10.99	1	27.61	3	82.63	1	189.63	1
Japanese Equity Average (3)							6.53	3	29.67	3	70.56	3	152.21	3	
FTSE MPF Japan (35% HK\$ hedged)							5.96		35.46						
Asia ex Japan Equity															
BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	Leader	Leader	03/31/2025	1.3185	-5.28	10	45.62	1	91.90	1	157.63	1
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	Leader	Leader	03/31/2025	1.2905	-5.19	9	45.33	2	90.65	2	156.94	2
BEA (MPF) Value-BEA Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	Leader	Leader	03/31/2025	0.97668	-4.50	8	44.92	3	89.19	3	147.50	3
Manulife RC (MPF)-Allianz Asian A	Equity Asia Pacific ex Japan	4	4	4	4	06/30/2025	1.45828	6.10	3	43.68	4	67.64	4	143.61	4
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	Equity Asia Pacific ex Japan	2	2	3	3	12/31/2025	1.98599	2.57	7	39.71	5	55.32	8	106.43	7
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	Equity Asia Pacific ex Japan	2	3	3	3	12/31/2025	1.7272	5.08	4	31.49	6	58.19	6	110.37	5
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	Equity Asia Pacific ex Japan	2	2	3	3	12/31/2025	1.58289	4.93	5	31.40	7	57.91	7	106.85	6
MASS MPF-Asian Pacific Equity	Equity Asia Pacific ex Japan	3	3	3	3	12/31/2025	1.1845	4.27	6	30.86	8	64.00	5	73.80	8
AMTD MPF-AMTD Invesco Asia	Equity Asia Pacific ex Japan	1	1	3	3	06/30/2025	1.28526	6.14	2	29.26	9	52.67	10	62.84	9
BCT Strategic MPF-Invesco Asian Equity A	Equity Asia Pacific ex Japan	1	1	3	3	03/31/2025	1.31055	6.19	1	29.23	10	52.71	9	62.84	10
Asia ex Japan Equity Average (10)							2.03	10	37.15	10	68.02	10	112.88	10	
FTSE MPF Asia Pacific ex Japan & Australia & NZ							5.33		34.74						
Pacific Basin ex Japan Equity															
Haitong MPF Retire Fd-Haitong Asia Pacific A	Equity Asia Pacific			Leader	Leader	06/30/2025	1.91753	-0.18	14	57.61	1	98.61	1	85.90	12
My Choice MPF-My Choice Asia Equity	Equity Asia Pacific ex Japan	3	3	3	3	03/31/2025	1.09501	4.84	6	43.41	2	81.96	2	139.67	3
Fidelity Retirement MT-Asia Pacific Equity	Equity Asia Pacific ex Japan	3	3	3	3	12/31/2025	1.5172	4.81	7	43.03	3	79.94	3	129.33	6
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Equity Asia Pacific ex Japan	4	4	4	4	03/31/2025	1.81569	5.50	3	39.57	4	70.03	7	150.98	2
AIA MPF-Prime Value Choice-Asian Equity	Equity Asia Pacific	3	3	3	3	11/30/2025	1.69066	3.85	8	38.19	5	76.71	4		
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	Equity Asia Pacific ex Japan	3	3	3	3	03/31/2025	1.70266	3.72	9	31.92	6	64.40	10	122.34	7
Hang Seng MPF-SuperTrust Plus-ValChoice AsPc Eq Trkr	Equity Asia Pacific ex Japan	3	3	3	3	06/30/2025	0.87194	5.10	5	31.74	7	66.79	8	132.11	4
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Equity Asia Pacific ex Japan	3	3	3	3	06/30/2025	0.87284	5.10	4	31.74	8	66.79	9	132.11	5
BCT MPF-Smart-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	4	4	12/31/2025	1.59919	3.50	10	30.91	9	72.58	5	115.73	8
BCT MPF S800-Principal Asian Equity I	Equity Asia Pacific ex Japan	2	2	3	3	12/31/2025	1.37309	5.51	2	30.80	10	58.15	11	107.53	10

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	Score	Consistent Return	Preservation	Score	Score	Score	Date	Ratio	Value
Manulife RC (MPF)-Allianz Greater China A	4	Leader	2	2	2	2	06/30/2025	1.45942	
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	3	3	2	2	2	2	12/31/2025	2.03318	
BEA (MPF) MT-BEA (MPF) Greater China Equity	4	4	2	2	2	2	03/31/2025	1.28586	
BEA (MPF) Industry-BEA (Ind S) Grrr China Equity	4	4	2	2	2	2	03/31/2025	1.29682	
AIA (MPF) Prime Value Choice-Greater China Equity	4	4	2	2	2	2	11/30/2025	1.674	
BCT MPF-Smart-Principal Dynamic Gr China Eq	3	3	3	3	3	3	12/31/2025	1.38565	
My Choice MPF-My Choice China Equity	3	4	2	2	2	2	12/31/2025	1.06687	
China Life MPF MT-China Life Greater China Eq	3	3	2	2	2	2	03/31/2025	1.2088	
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	3	3	3	3	3	3	12/31/2025	1.07748	
Greater China Equity Average (13)									
FTSE MPF Greater China								1.54	13
								3.76	26.03

Global Bond									
BCT MPF S800-Principal International Bond I	4	4	1	1	1	1	12/31/2025	1.17814	
MASS MPF-Global Bond	4	4	1	1	1	1	12/31/2025	1.12525	
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	Leader	3	3	3	3	03/31/2025	1.15299	
BCT Strategic MPF-Invesco Global Bond A	4	4	4	4	4	4	03/31/2025	1.25052	
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	3	3	3	3	3	3	03/31/2025	1.51145	
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	3	3	3	3	3	3	12/31/2025	1.43811	
HSBC MPF-SuperTrust Plus-Global Bond	3	3	2	2	2	2	06/30/2025	0.82135	
Hang Seng MPF-SuperTrust Plus-Global Bond	3	3	2	2	2	2	06/30/2025	0.82206	
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	1	1	2	2	2	2	12/31/2025	1.53638	
AMTD MPF-AMTD Invesco Global Bond	Leader	Leader	3	3	3	3	06/30/2025	1.28576	
BCT MPF-Smart-Principal Dynamic Global Bd	2	2	1	1	1	1	12/31/2025	1.35294	
BEA (MPF) Value-BEA Global Bond	1	1	2	2	2	2	03/31/2025	0.92715	
BCT MPF-Simple-Principal Dynamic Global Bd	2	2	1	1	1	1	12/31/2025	1.40638	
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	2	2	2	2	03/31/2025	1.0513	
My Choice MPF-My Choice Global Bond	2	2	1	1	1	1	03/31/2025	0.99802	
AIA MPF-Prime Value Choice-Global Bond	4	4	2	2	2	2	11/30/2025	0.97699	
Manulife GS (MPF)-Manulife MPF International Bd	3	3	1	1	1	1	03/31/2025	1.17063	
Fidelity Retirement MT-World Bond	1	1	1	1	1	1	12/31/2025	1.39561	
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	1	1	2	2	2	2	12/31/2025	1.77967	
Global Bond Average (19)								-1.11	13
Citigroup WGBI (35% hedged to HK\$)								-1	19

Hong Kong Dollar Bond									
Fidelity Retirement MT-Hong Kong Bond	Leader	Leader	4	4	4	4	12/31/2025	1.26068	
My Choice MPF-My Choice HKD Bond	3	2	2	2	2	2	03/31/2025	1.03782	
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	2	2	Leader	Leader	Leader	Leader	12/31/2025	1.07226	
BCT MPF S800-Principal Hong Kong Bond N	2	2	4	4	4	4	12/31/2025	1.0147	
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	4	4	4	4	4	4	03/31/2025	1.1772	
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	4	4	4	4	4	4	12/31/2025	1.45372	
Hong Kong Dollar Bond Average (6)								-1.08	6
HSBC Hong Kong Bond Index								6	0.38
								6	12.57

Hong Kong Dollar Money Market									
BCT MPF S800-Principal HK Dollar Savings I							12/31/2025	0.95713	
BCT MPF-Smart-Principal Cash							12/31/2025	0.97441	
Hong Kong Dollar Money Market Average (2)								0.01	1
MPFA Prescribed Savings Rate								-0.08	2
								-0.03	2
								0	0.05

MPF Conservative Fund									
Hang Seng MPF-SuperTrust Plus-MPF Conservative							06/30/2025	0.76782	
AIA MPF-Prime Value Choice-MPF Conservative							11/30/2025	0.77859	
HSBC MPF-SuperTrust Plus-MPF Conservative							06/30/2025	0.76764	
Manulife GS (MPF)-Manulife MPF Conservative							03/31/2025	0.7679	
Fidelity Retirement MT-MPF Conservative							12/31/2025	0.97549	

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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									
LIPPER GLOBAL CLASSIFICATIONS									
FUND NAME	Total Return	Score	Consistent Return	Score	Preservation	Score	Fund Expense Ratio	Fund Expense Value	% Growth 3 Months
	As of 07/31/2026 (monthly updated)						Rank 07/31/2026	Rank 07/31/2026	Rank 07/31/2026
MPF Prescribed Savings Rate									
MPFA Prescribed Savings Rate									
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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													
LIPPER GLOBAL CLASSIFICATIONS													
Total Return		Consistent Return		Preservation		Fund Expense Ratio		Fund Expense Ratio		% Growth		% Growth	
Score	As of 07/31/2026	Score	Score	Score	Score	Date	Value	3 Months	1 Year	3 Years	10 Years	Rank	Rank
As of 07/31/2026 (monthly updated)													
07/31/2026 Rank 07/31/2026 Rank 07/31/2026 Rank 07/31/2026 Rank													
Value													
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Fund Expense Ratio													
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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
	Score	Score	Score		Date	Value	3 Months	1 Year	3 Years	10 Years	
	As of 07/31/2026 (monthly updated)										
							07/31/2026	Rank 07/31/2026	Rank 07/31/2026	Rank 07/31/2026	Rank 07/31/2026

China Equity

BCT MPF S800-Principal China Equity I	Equity China	3	3	2	12/31/2025	1.35299	-1.15	5	6.04	1	25.12	5	33.91	3
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	Equity China	2	2	1	12/31/2025	1.31996	-1.18	6	5.92	2	24.84	6	32.61	4
HSBC MPF-SuperTrust Plus-Chinese Equity	Equity China	2	1	1	06/30/2025	1.49364	-4.47	8	4.60	3	23.56	7	40.46	1
Hang Seng MPF-SuperTrust Plus-Chinese Equity	Equity China	1	1	1	06/30/2025	1.4939	-4.47	9	4.58	4	23.54	8	40.44	2
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	Equity China	1	2	1	06/31/2025	1.7467	-3.42	7	-0.31	5	20.93	9	29.31	5
Hang Seng MPF-SuperTrust Plus-HS CN EIP's Idx Trk	Equity China	Leader	Leader	1	06/30/2025	0.88336	0.55	2	-1.33	6	33.39	1	20.97	6
HSBC MPF-SuperTrust Plus-HS China Entrp Idx Trk	Equity China	Leader	Leader	1	06/30/2025	0.88434	0.55	1	-1.35	7	33.37	2	20.96	7
BEA (MPF) Industry-BEA China Tracker	Equity China	4	4	1	03/31/2025	1.17257	0.50	3	-1.65	8	32.22	3	16.27	8
BEA (MPF) MT-BEA China Tracker	Equity China	4	4	1	03/31/2025	1.19223	0.43	4	-1.76	9	31.80	4	15.41	9

China Equity Average (9)

Not Applicable

RMB Bond Fund

Fidelity Retirement MT-RMB Bond	Bond Asia Pacific LC	Leader	Leader	Leader	12/31/2025	1.31708	2.27	1	6.53	1	14.10	2	20.56	5
BCT Strategic MPF-Invesco RMB Bond A	Bond Asia Pacific LC	4	4	Leader	03/31/2025	1.24665	2.26	2	6.49	2	13.74	3	22.06	2
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	Bond Asia Pacific LC	4	4	Leader	12/31/2025	1.22471	2.23	3	6.41	3	13.72	4	22.00	3
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	Bond Asia Pacific LC	3	3	Leader	12/31/2025	1.2679	2.22	4	6.41	3	13.53	5	21.98	4
Manulife GS (MPF)-Manulife MPF RMB Bond	Bond Global LC	Leader	Leader	Leader	03/31/2025	1.19991	1.95	5	6.33	5	15.37	1	28.85	1

RMB Bond Fund Average (5)

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 July, 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 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.lippenweb.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:

1. 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.
2. 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.
3. 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.
4. MPF performance data source: Lipper, A Refinitiv Company.
5. Benchmark data source: Willis Towers Watson / FTSE.
6. 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.
7. 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.
8. 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.

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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

Lipper Global Classifications are based on comparison									
Total Return	Consistent Return	Preservation	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth
Score	Score	Score	Value	Date	Value	3 Months	1 Year	3 Years	10 Years
As of 07/31/2026 (monthly updated)									
LIPPER GLOBAL CLASSIFICATIONS									

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