



FTSE Willistowers Watson

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

FUND NAME	Total Return Score	Consistent Return Score	Preservation Score	Date	Fund Expense Ratio Value	% Growth 3 Months 08/31/2024 Rank	% Growth 1 Year 08/31/2024 Rank	% Growth 3 Years 08/31/2024 Rank	% Growth 10 Years 08/31/2024 Rank
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Default Investment Strategy - Core Accumulation Fund

Haitong MPF Retire Fd-Haitong Core Accumulation A	4	4	3	06/30/2023	0.91	3.05	23	19.32	1	7.12	15
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Leader	Leader	3	03/31/2023	0.78	5.04	7	17.02	2	8.92	2
BEA (MPF) MT-BEA (MPF) Core Accumulation	Leader	Leader	3	03/31/2023	0.78	5.04	8	17.01	3	8.93	1
BEA (MPF) Value-BEA Core Accumulation	Leader	Leader	3	03/31/2023	0.86	5.03	9	16.96	4	8.78	3
BCT Strategic MPF-Invesco Core Accumulation A	Leader	Leader	3	03/31/2023	0.8	5.10	1	16.46	5	8.01	6
BCOM Joyful Ret MPF-BCOM Core Accumulation	Leader	Leader	3	12/31/2023	0.81867	5.08	2	16.38	6	7.93	9
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Leader	Leader	3	12/31/2023	0.7989	5.07	3	16.36	7	7.99	7
China Life MPF MT-China Life Core Accumulation	4	4	3	12/31/2023	0.82531	5.06	6	16.36	8	7.84	10
MASS MPF-Core Accumulation	Leader	Leader	3	12/31/2023	0.84	5.06	4	16.35	9	7.93	8
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	4	4	3	12/31/2023	0.86927	5.06	5	16.33	10	7.77	11
AMTD MPF-AMTD Invesco Core Acc	4	4	3	06/30/2023	0.89	4.96	11	16.02	11	7.46	13
Manulife RC (MPF)-Allianz MPF Core Acc A	4	4	3	06/30/2023	0.79	4.34	22	15.63	12	6.71	16
Sun Life Rainbow MPF-Sun Life MPF Core Acc	4	4	3	12/31/2023	0.76328	4.90	14	15.39	13	7.45	14
My Choice MPF-My Choice Core Accumulation	4	4	3	03/31/2023	0.76	4.87	16	15.37	14	7.55	12
HSBC MPF-SuperTrust Plus-Core Accumulation	Leader	Leader	4	06/30/2023	0.77	4.71	19	15.01	15	8.04	4
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Leader	Leader	4	06/30/2023	0.77	4.71	19	15.01	15	8.04	4
BQC-Pru Easy-Choice MPF-BQC-Pru Core Acc	3	3	3	03/31/2023	0.77	4.71	19	15.01	15	8.04	4
Fidelity Retirement MT-Core Accumulation	3	3	3	12/31/2022	0.81	4.99	10	14.75	18	5.24	23
Principal MPF-S800-Principal Core Accumulation N	3	3	3	12/31/2023	0.82229	4.77	17	14.70	19	5.91	19
Manulife GS (MPF)-Manulife MPF Core Accumulation	3	3	3	03/31/2023	0.75	4.93	13	14.68	20	5.96	18
Principal MPF-Simple-Principal Core Accumulation	3	3	3	12/31/2022	0.93	4.76	18	14.64	21	5.49	22
Principal MPF-Smart-Principal Core Acc	3	3	3	12/31/2023	0.83933	4.70	21	14.62	22	5.85	20
AIA MPF-Prime Value Choice-Core Accumulation	3	3	3	11/30/2023	0.79	4.89	15	14.56	23	5.71	21
Default Investment Strategy - Core Accumulation Fund Average (23)						4.83	23	15.81	23	7.26	23
FTSE MPF DIS Core Accumulation Fund						4.96		14.6			58.08

Default Investment Strategy - Age 65 Plus Fund

Haitong MPF Retire Fd-Haitong Age 65 Plus A	Leader	Leader	3	06/30/2023	0.92	3.73	21	10.48	1	-1.13	1
BEA (MPF) MT-BEA (MPF) Age 65 Plus A	Leader	Leader	3	03/31/2023	0.8	4.11	1	8.66	2	-4.08	5
BCT Strategic MPF-Invesco Age 65 Plus A	4	4	4	03/31/2023	0.79	4.10	3	8.63	3	-4.98	11
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Leader	Leader	4	03/31/2023	0.79	4.11	2	8.63	4	-4.11	6
China Life MPF MT-China Life Age 65 Plus	4	4	4	12/31/2023	0.82588	4.07	5	8.58	5	-5.07	13
MASS MPF-Age 65 Plus	4	4	4	12/31/2023	0.85	4.06	8	8.56	6	-5.14	16
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	4	4	4	12/31/2023	0.79211	4.07	4	8.55	7	-4.93	10
BCOM Joyful Ret MPF-BCOM Age 65 Plus	4	4	4	12/31/2023	0.81645	4.06	7	8.54	8	-5.07	12
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	Leader	4	03/31/2023	0.85	4.06	9	8.54	9	-4.29	8
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	Leader	4	12/31/2023	0.87219	4.06	6	8.52	10	-5.17	17
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	Leader	3	06/30/2023	0.91	3.90	12	8.12	11	-5.39	19
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	4	4	12/31/2023	0.75376	3.85	17	8.02	12	-5.12	15
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	3	3	06/30/2023	0.77	3.80	20	8.01	13	-5.78	20
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	4	4	03/31/2023	0.76	3.86	16	8.01	14	-5.09	14
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	Leader	3	06/30/2023	0.78	3.89	13	8.00	15	-4.02	2
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	Leader	3	06/30/2023	0.77	3.89	13	8.00	15	-4.02	2
Principal MPF-Smart-Principal Age 65 Plus	Mixed Asset HKD Conservative	Leader	3	12/31/2023	0.83905	3.88	15	7.97	17	-4.07	4
Principal MPF-S800-Principal Age 65 Plus N	Mixed Asset HKD Conservative	Leader	4	12/31/2023	0.80777	3.94	10	7.86	18	-4.24	7
BQC-Pru Easy-Choice MPF-BQC-Pru Age 65 Plus	Mixed Asset HKD Conservative	4	3	03/31/2023	0.83	3.84	18	7.80	19	-5.33	18
Fidelity Retirement MT-Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2022	0.83	3.82	19	7.70	20	-5.90	22
Principal MPF-Simple-Principal Age 65 Plus	Mixed Asset HKD Conservative	Leader	3	12/31/2022	0.91	3.93	11	7.57	21	-4.59	9
Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	3	3	03/31/2023	0.76	3.70	22	7.40	22	-5.87	21

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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
As of 08/31/2024 (monthly updated)

Score
Total Return
Consistent Return
Preservation
Score

Fund Expense Ratio
Fund Expense Ratio
Date
Value
% Growth
08/31/2024 Rank
% Growth
1 Year
08/31/2024 Rank
% Growth
3 Months
08/31/2024 Rank
% Growth
3 Years
08/31/2024 Rank
% Growth
10 Years
08/31/2024 Rank

Leader	Score	3	3	Leader	11/30/2023	0.8	3.67	23	7.37	23	-5.99	23	21.57	2
Mixed Asset HKD Conservative	3	3	3	Leader	11/30/2023	0.8	3.67	23	7.37	23	-5.99	23	21.57	2
FTSE MPF DIS Age 65 Plus Fund							3.93	23	8.24	23	-4.76	23	21.57	2
							3.85		7.61					
Lifestyle - (>20-40% Equity)														
BEA (MPF) Value-BEA Stable	3	3	3	4	03/31/2023	0.95	3.84	4	8.48	1	-8.65	2	18.96	1
AIA (MPF) Prime Value Choice-Capital Stable Pf	2	2	2	4	11/30/2023	1.67	3.81	5	7.25	2	-9.54	6	8.86	10
BEA (MPF) Industry-BEA (Ind S) Stable	1	1	1	4	03/31/2023	1.32	3.76	7	7.21	3	-10.44	10	10.80	6
BEA (MPF) MT-BEA (MPF) Stable	1	1	1	4	03/31/2023	1.31	3.77	6	7.19	4	-10.51	11	11.09	5
BCT Strategic MPF-Invesco Capital Stable A	3	3	3	4	03/31/2023	1.27	4.63	1	7.13	5	-8.49	1	13.58	2
Fidelity Retirement MT-Capital Stable	1	1	1	4	12/31/2022	1.49	3.35	17	7.07	6	-13.29	17	7.77	12
Principal MPF S800-Principal Stable Yield I	1	1	1	4	12/31/2023	1.51652	3.87	3	7.02	7	-10.28	9	6.66	13
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	2	2	2	4	12/31/2023	1.71318	4.52	2	6.68	8	-9.69	7	8.31	11
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	1	1	1	3	12/31/2023	1.51156	3.68	9	6.56	9	-11.97	15	5.67	14
Principal MPF-Simple-Principal Stable	1	1	1	4	12/31/2022	1.69	3.61	10	6.45	10	-10.81	13	3.69	17
Principal MPF-Smart-Principal Stable	1	1	1	4	12/31/2023	1.7031	3.59	11	6.42	11	-10.81	12	3.97	16
AMTD MPF-AMTD Allianz Choice Capital Stable	2	2	2	4	06/30/2023	1.32	3.56	14	6.37	12	-9.24	3	11.84	4
Hang Seng MPF-SuperTrust Plus-Stable	2	2	2	4	06/30/2023	1.32	3.57	12	6.21	13	-9.43	4	10.04	7
HSBC MPF-SuperTrust Plus-Stable	2	2	2	4	06/30/2023	1.32	3.57	12	6.21	13	-9.43	4	10.04	7
Manulife RC (MPF)-Allianz Capital Stable A	2	2	2	4	06/30/2023	1.48	3.46	15	6.21	15	-9.74	8	9.59	9
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	1	1	1	4	03/31/2023	1.67	3.73	8	6.13	16	-11.95	14	4.79	15
Sun Life Rainbow MPF-Sun Life MPF Stable A	1	1	1	4	12/31/2023	1.83691	3.38	16	5.90	17	-13.24	16	12.66	3
Lifestyle - (>20-40% Equity) Average (17)							3.75	17	6.73	17	-10.44	17	9.31	17
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)							3.67		7.37					
Lifestyle - (>40-60% Equity)														
BEA (MPF) Value-BEA Balanced	3	3	3	3	03/31/2023	0.95	3.61	6	10.68	1	-7.10	1	33.56	1
BEA (MPF) MT-BEA (MPF) Balanced	2	2	2	2	03/31/2023	1.35	3.63	5	9.20	2	-9.33	6	21.80	5
BEA (MPF) Industry-BEA (Ind S) Balanced	2	2	2	2	03/31/2023	1.36	3.61	7	9.16	3	-9.35	7	21.29	6
Principal MPF S800-Principal Long Term Acc I	1	1	1	2	12/31/2023	1.51802	3.71	4	8.51	4	-10.02	10	15.90	14
Fidelity Retirement MT-Stable Growth	1	1	1	2	12/31/2022	1.49	3.23	14	8.16	5	-13.34	14	17.24	10
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	1	1	1	2	12/31/2023	1.51292	3.54	9	8.15	6	-10.79	11	16.57	13
AMTD MPF-AMTD Allianz Choice Growth	2	2	2	3	06/30/2023	1.13	3.48	10	8.09	7	-8.29	2	22.69	4
AIA (MPF) Prime Value Choice-Balanced Portfolio	2	2	2	3	11/30/2023	1.67	3.41	11	7.92	8	-9.88	9	16.67	12
Manulife RC (MPF)-Allianz Stable Growth A	2	2	2	3	06/30/2023	1.47	3.36	12	7.90	9	-8.79	4	19.84	7
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	03/31/2023	1.68	3.73	2	7.89	10	-8.65	3	18.22	9
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	1	1	1	2	03/31/2023	1.79	3.14	15	7.85	11	-14.07	16	13.17	16
MASS MPF-Global Stable	2	2	2	3	12/31/2023	1.52	3.36	13	7.84	12	-8.97	5	19.58	8
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	2	2	2	2	12/31/2023	1.7242	4.31	1	7.45	13	-9.76	8	14.08	15
Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	2	12/31/2023	1.84759	2.95	16	7.02	14	-13.72	15	23.91	3
My Choice MPF-My Choice Stable	1	1	1	2	03/31/2023	1.04	3.73	3	6.75	15	-11.42	12	24.66	2
BCOM Joyful Ref MPF-BCOM Stable Growth (CF)	1	1	1	2	12/31/2023	1.69603	3.60	8	6.15	16	-13.08	13	16.69	11
Lifestyle - (>40-60% Equity) Average (16)							3.52	16	8.05	16	-10.41	16	19.74	16
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							3.71		9.11					
Lifestyle - (>60-80% Equity)														
BEA (MPF) Value-BEA Growth	Leader	Leader	Leader	2	03/31/2023	0.95	3.24	15	12.53	1	-5.55	5	43.78	1
BEA (MPF) MT-BEA (MPF) Growth	3	3	3	1	03/31/2023	1.37	3.36	9	10.75	2	-8.04	10	30.76	12
BEA (MPF) Industry-BEA (Ind S) Growth	3	3	3	2	03/31/2023	1.38	3.31	13	10.72	3	-7.99	9	30.27	13
Principal MPF S800-Principal Global Growth I	2	2	2	3	12/31/2023	1.52105	3.38	8	9.88	4	-8.86	12	25.62	17
Principal MPF-Smart-Principal Balanced	2	2	2	2	12/31/2023	1.72163	3.33	12	9.76	5	-9.64	15	23.72	20
Principal MPF-Simple-Principal Balanced	2	2	2	2	12/31/2022	1.72	3.35	10	9.74	6	-9.61	13	23.65	21
BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	2	2	2	1	12/31/2023	1.51573	3.40	7	9.73	7	-9.76	16	27.41	14
HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Leader	Leader	Leader	2	06/30/2023	0.97	3.55	3	9.71	8	-5.37	3	40.54	2
Hang Seng MPF-SuperTrust Plus-ValChoice Balanced	Leader	Leader	Leader	2	06/30/2023	0.97	3.55	3	9.71	8	-5.37	3	40.54	2
AMTD MPF-AMTD Allianz Choice Balanced	4	4	4	2	06/30/2023	1.32	3.28	14	9.46	10	-6.45	6	33.98	8
China Life MPF MT-China Life Balanced	1	1	1	1	12/31/2023	1.42955	3.06	19	9.35	11	-12.37	19	27.24	15



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		Fund Expense Ratio Date	% Growth		% Growth		% Growth		% Growth	
	Total Return	Consistent Return	Preservation	Score		08/31/2024	Rank	08/31/2024	Rank	08/31/2024	Rank	08/31/2024	Rank
LIPPER GLOBAL CLASSIFICATIONS													
HSBC MPF-SuperTrust Plus-Balanced	Leader	Leader	Leader	2	06/30/2023	1.42	3.49	5	9.33	12	-5.03	1	34.33
Hang Seng MPF-SuperTrust Plus-Balanced	Leader	Leader	Leader	2	06/30/2023	1.42	3.49	5	9.33	12	-5.03	1	34.33
Manulife RC (MPF)-Allianz Balanced A	4	4	4	2	06/30/2023	1.47	3.17	17	9.28	14	-6.98	7	32.25
Fidelity Retirement MT-Balanced	1	1	1	1	12/31/2022	1.5	3.02	20	9.19	15	-12.60	20	26.78
MASS MPF-Global Growth	4	4	4	2	12/31/2023	1.52	3.15	18	9.18	16	-7.17	8	30.76
BCT Strategic MPF-Invesco Balanced A	3	3	3	1	03/31/2023	1.28	4.25	1	8.74	17	-8.70	11	25.48
Manulife GS (MPF)-Manulife MPF Growth	1	1	1	1	03/31/2023	1.79	2.98	21	8.65	18	-13.36	21	25.53
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asst	2	2	2	2	12/31/2023	1.7232	4.12	2	8.27	19	-9.93	17	20.06
Sun Life Rainbow MPF-Sun Life MPF Growth A	1	1	1	1	12/31/2023	1.85341	2.39	22	7.81	20	-14.66	22	35.33
My Choice MPF-My Choice Balanced	2	2	2	2	03/31/2023	1.04	3.34	11	7.64	21	-9.62	14	40.23
BCOM Joyful Ret MPF-BCOM Balanced (CF)	2	2	2	1	12/31/2023	1.7064	3.20	16	7.01	22	-11.29	18	31.26
Lifestyle - (>60-80% Equity) Average (22)	2	2	2	1			3.34	22	9.35	22	-8.79	22	31.08
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)							3.54		10.63				
Lifestyle - (>80-100% Equity)													
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	2	1	4	4	12/31/2023	1.51266	3.37	5	11.60	1	-8.40	9	37.52
My Choice MPF-My Choice Growth	1	1	4	4	03/31/2023	1.05	3.01	12	11.52	2	-10.65	13	43.06
Principal MPF-Simple-Principal Growth	1	1	Leader	Leader	12/31/2022	1.73	3.18	7	11.49	3	-8.81	11	34.36
Principal MPF-Smart-Principal Growth	2	2	Leader	Leader	12/31/2023	1.7355	3.21	6	11.47	4	-8.79	10	34.61
Principal MPF S800-Principal Aggressive Strategy I	4	4	1	1	12/31/2023	1.51822	3.15	8	11.44	5	-7.96	8	
BOC-Pru Easy-Choice MPF-BOC-Pru Growth	3	3	Leader	Leader	03/31/2023	1.69	3.45	4	11.40	6	-3.57	1	43.97
China Life MPF MT-China Life Growth	1	1	4	4	12/31/2023	1.43096	2.93	14	11.20	7	-11.62	14	37.15
AMTD MPF-AMTD Allianz Choice Growth	2	2	Leader	Leader	06/30/2023	1.31	3.13	10	11.06	8	-5.16	4	43.17
Fidelity Retirement MT-Growth	1	1	4	4	12/31/2022	1.5	2.93	15	11.06	9	-11.87	15	36.79
AIA MPF-Prime Value Choice-Growth Portfolio	2	2	Leader	Leader	11/30/2023	1.67	3.14	9	10.98	10	-5.50	5	44.14
Manulife RC (MPF)-Allianz Growth A	2	2	Leader	Leader	06/30/2023	1.47	3.03	11	10.84	11	-5.62	6	40.18
HSBC MPF-SuperTrust Plus-Growth	2	2	Leader	Leader	06/30/2023	1.52	3.51	2	10.76	12	-4.61	2	42.88
Hang Seng MPF-SuperTrust Plus-Growth	2	2	Leader	Leader	06/30/2023	1.52	3.51	2	10.76	12	-4.61	2	42.88
Manulife GS (MPF)-Manulife MPF Fidelity Growth	1	1	4	4	03/31/2023	1.79	2.84	17	10.73	14	-12.58	16	32.06
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	2	2	Leader	Leader	12/31/2023	1.74548	3.00	13	10.69	15	-6.03	7	37.44
Manulife GS (MPF)-Manulife MPF Aggressive	1	1	1	1	03/31/2023	1.8	2.91	16	10.44	16	-13.30	17	37.69
BCT Strategic MPF-Invesco Growth A	1	1	4	4	03/31/2023	1.29	4.03	1	9.76	17	-8.87	12	33.04
Lifestyle - (>80-100% Equity) Average (17)	1	1	1	1			3.2	17	11.01	17	-8.12	17	38.81
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)							3.55		12.49				
Hong Kong Equity													
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	4	3	2	2	06/30/2023	1.52	0.32	1	-1.50	1	-30.78	1	-6.27
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	4	3	2	2	06/30/2023	1.52	0.32	1	-1.50	1	-30.78	1	-6.27
BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	1	1	1	1	03/31/2023	1.28	-0.58	5	-2.18	3	-39.68	17	-20.86
BEA (MPF) MT-BEA (MPF) Hong Kong Equity	1	1	1	1	03/31/2023	1.27	-0.57	4	-2.22	4	-39.81	18	-20.71
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	3	3	2	2	03/31/2023	1.68	-0.46	3	-2.96	5	-32.29	3	-10.48
China Life MPF MT-China Life Hong Kong Equity	3	3	2	2	12/31/2023	0.87229	-1.80	10	-3.82	6	-34.57	7	-0.57
My Choice MPF-My Choice Hong Kong Equity	2	3	1	1	03/31/2023	1.04	-1.87	11	-3.97	7	-35.04	8	-2.15
Fidelity Retirement MT-Hong Kong Equity	2	2	1	1	12/31/2022	1.5	-1.99	14	-4.43	8	-35.89	9	-6.69
Principal MPF S800-Principal Hong Kong Equity I	2	2	1	1	12/31/2023	1.40353	-2.05	15	-4.83	9	-37.42	11	-11.53
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	1	2	1	1	12/31/2023	1.71294	-2.08	16	-4.97	10	-37.71	12	-14.08
Haitong MPF Retire Fd-Haitong Hong Kong SAR A	3	3	2	2	06/30/2023	1.72	-1.56	9	-5.12	11	-33.09	4	22.63
Manulife GS (MPF)-Manulife MPF Hong Kong SAR A	1	1	1	1	03/31/2023	1.78	-1.14	6	-5.20	12	-38.68	15	-14.00
Principal MPF-Simple-Principal Dynamic HK Equity	1	1	1	1	12/31/2022	1.66	-1.40	8	-5.26	13	-38.23	14	-18.63
Principal MPF-Smart-Principal Dynamic HK Equity	1	2	1	1	12/31/2023	1.65358	-1.38	7	-5.32	14	-38.04	13	-18.02
MASS MPF-Hong Kong Equities	2	2	1	1	12/31/2023	1.49	-1.96	12	-6.21	15	-33.33	6	-5.32
Manulife RC (MPF)-Allianz Hong Kong A	3	2	1	1	06/30/2023	1.43	-1.98	13	-6.24	16	-33.33	5	-5.15
AMTD MPF-AMTD Invesco HK and China	1	1	1	1	06/30/2023	1.29	-2.09	17	-7.52	17	-40.24	19	-23.29
BCT Strategic MPF-Invesco HK and China Equity A	1	1	1	1	03/31/2023	1.26	-2.16	18	-7.60	18	-40.52	20	-23.10
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	2	2	2	2	12/31/2023	1.77497	-2.49	20	-7.86	19	-36.01	10	1.93
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	1	1	1	1	12/31/2023	1.50623	-2.24	19	-8.03	20	-39.67	16	-12.78
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	2	2	1	1	12/31/2023	1.6687							



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

Total Return **Consistent Return** **Preservation** **Score**
As of 08/31/2024 (monthly updated)

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

LIPPER GLOBAL CLASSIFICATIONS

FUND NAME	Equity US	Score	Score	Score	Date	Fund Expense Ratio	% Growth			Rank	10 Years	
							08/31/2024	1 Year	3 Years			08/31/2024
Hong Kong Equity Average (21)												
FTSE MPF Hong Kong							-1.46	-4.84	-36.26	20	-9.77	20
United States Equity												
Manulife GS (MPF)-Manulife MPF North American Eq	Equity US	1	1	3	03/31/2023	1.77	5.88	25.84	1	10.65	10	156.03
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	Equity US	4	3	4	06/30/2023	0.81	6.92	24.54	2	22.95	4	187.83
Hang Seng MPF-SuperTrust Plus-ValChoice NAM Eq Trkr	Equity US	4	4	4	06/30/2023	0.81	6.92	24.54	2	22.95	4	187.83
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg	Equity US	2	3	4	03/31/2023	1.04	6.92	24.35	4	22.12	8	171.97
AIA MPF-Prime Value Choice-American	Equity US	Leader	Leader	4	11/30/2023	0.82	6.58	24.33	5	24.76	2	141.65
HSBC MPF-SuperTrust Plus-North American Equity	Equity US	3	2	4	06/30/2023	1.31	6.96	24.15	6	22.87	6	166.86
Hang Seng MPF-SuperTrust Plus-North American Eq	Equity US	3	2	4	06/30/2023	1.31	6.96	24.15	6	22.87	6	166.86
MASS MPF-US Equity	Equity US	1	1	3	12/31/2023	1.09	6.90	24.12	8	-5.31	11	168.78
Principal MPF S800-Principal US Equity I	Equity US	4	4	4	12/31/2023	1.50358	6.66	24.08	9	23.45	3	140.94
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	Equity US			4	12/31/2023	1.13642	6.60	23.83	10			
Fidelity Retirement MT-Americas Equity	Equity US				01/01/1900	0	6.22	23.82	11			
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	Equity US				12/31/2023	0.94597	6.48	23.77	12			
AIA MPF-Prime Value Choice-North American Equity	Equity US	4	4	4	11/30/2023	1.67	6.36	23.42	13	25.30	1	155.02
Sun Life Rainbow MPF-Sun Life MPF US Equity	Equity US				12/31/2023	0.80886	5.63	23.18	14			
BCT Strategic MPF-Invesco US Index Tracking A	Equity US				01/01/1900	0	7.22	22.18	15			
BEA (MPF) MT-BEA (MPF) North American Equity	Equity US	2	2	4	03/31/2023	1.27	5.20	21.91	16	20.90	9	169.69
China Life MPF MT-China Life US Equity	Equity US				12/31/2023	0.93555	6.24	21.50	17			
United States Equity Average (17)							6.51	23.75	17	19.41	11	164.86
FTSE MPF USA (35% HK\$ hedged)							7.18	25.87				
Japanese Equity												
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan			Leader	03/31/2023	1.76	6.59	27.82	1	30.10	1	117.86
BEA (MPF) MT-BEA (MPF) Japan Equity	Equity Japan			Leader	03/31/2023	1.7	0.72	17.88	2	19.95	2	70.85
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Equity Japan			Leader	03/31/2023	1.68	2.12	17.61	3	19.39	3	52.08
Japanese Equity Average (3)							3.15	21.1	3	23.15	3	80.26
FTSE MPF Japan (35% HK\$ hedged)							3.06	20.84				
Asia ex Japan Equity												
BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	4	4	3	03/31/2023	1.32	4.31	21.88	1	-9.86	2	46.65
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Equity Asia Pacific ex Japan	4	4	3	03/31/2023	1.29	4.32	21.57	2	-9.45	1	46.29
BEA (MPF) Value-BEA Asian Equity	Equity Asia Pacific ex Japan	3	3	3	03/31/2023	0.97	3.63	19.50	3	-10.89	3	35.34
MASS MPF-Asian Pacific Equity	Equity Asia Pacific ex Japan	3	3	3	12/31/2023	1.75	5.47	13.41	4	-12.93	4	0.75
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	Equity Asia Pacific ex Japan	3	3	3	12/31/2023	1.75187	5.61	13.09	5	-14.45	5	36.59
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	Equity Asia Pacific ex Japan	2	2	3	12/31/2023	1.60826	5.54	12.70	6	-16.06	6	34.25
BCT Strategic MPF-Invesco Asian Equity A	Equity Asia Pacific ex Japan	2	2	3	03/31/2023	1.32	5.27	10.44	7	-19.41	7	8.78
AMTD MPF-AMTD Invesco Asia	Equity Asia Pacific ex Japan	2	2	3	06/30/2023	1.38	5.31	10.37	8	-19.53	8	9.04
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	Equity Asia Pacific ex Japan	1	1	3	12/31/2023	1.958	3.64	9.45	9	-20.35	9	22.45
Manulife RC (MPF)-Allianz Asian A	Equity Asia Pacific ex Japan	1	1	3	06/30/2023	1.44	2.34	10	10	-21.11	10	33.41
Asia ex Japan Equity Average (10)							4.54	14.01	10	-15.4	10	27.35
FTSE MPF Asia Pacific ex Japan & Australia & NZ							6.33	16.08				
Asia ex Japan ex HK Equity												
My Choice MPF-My Choice Asia Equity	Equity Asia Pacific ex Japan	Leader	Leader	Leader	03/31/2023	1.08	8.59	24.12	1	-4.17	1	52.09
Fidelity Retirement MT-Asia Pacific Equity	Equity Asia Pacific ex Japan	Leader	Leader	Leader	12/31/2022	1.53	8.44	23.58	2	-5.47	2	45.09
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	4	12/31/2022	1.82	7.60	21.18	3	-7.99	4	37.69
Principal MPF-Smart-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	4	12/31/2023	1.84978	7.59	21.12	4	-7.96	3	37.81
FTSE MPF Asia Pacific ex Japan ex HK (35% HK\$ hedged)							8.05	22.5	4	-6.4	4	43.17
8.02							8.02	24.46				
Pacific Basin ex Japan Equity												
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Equity Asia Pacific ex Japan	Leader	Leader	Leader	03/31/2023	1.81	5.75	15.97	1	-4.40	3	49.44
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	2	2	3	06/30/2023	1.53	6.00	15.49	2	-18.33	10	13.25
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	2	2	3	06/30/2023	1.53	6.00	15.49	2	-18.33	10	13.25



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

FUND NAME	Score		Score		Date	Fund Expense Ratio Value	% Growth		% Growth		% Growth		% Growth	
	As of 08/31/2024	(monthly updated)	As of 08/31/2024	(monthly updated)			08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank

LIPPER GLOBAL CLASSIFICATIONS														
BOC-Prü Easy-Choice MPF-BOC-Prü Asia Equity	Leader	4	4	4	03/31/2023	1.73	5.88	5	15.45	4	-6.60	4	28.74	5
HSBC MPF-SuperTrust Plus-ValueChoice ASpac Eq Trkr	Leader	4	4	4	06/30/2023	0.9	5.94	3	15.28	5	-6.74	5	33.65	3
Hang Seng MPF-SuperTrust Plus-ValChce ASpc Eq Trkr	Leader	4	4	4	06/30/2023	0.9	5.94	3	15.28	5	-6.74	5	33.65	3
Haitong MPF Retire Fd-Haitong Asia Pacific A	Leader	3	3	3	06/30/2023	1.87	2.49	10	14.98	7	-10.94	7	-7.29	10
AIA MPF-Prime Value Choice-Asian Equity	Leader	3	3	3	11/30/2023	1.69	5.40	9	14.40	8	-0.34	1		1
Principal MPF S800-Principal Asian Equity I	3	3	3	4	12/31/2023	1.5354	5.61	7	14.36	9	-10.97	8	27.86	6
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	3	3	3	4	12/31/2023	1.71929	5.57	8	14.17	10	-11.47	9	26.34	7
Manulife RC (MPF)-Allianz Oriental Pacific A	2	2	1	1	06/30/2023	1.59	1.54	11	13.51	11	-3.03	2	104.87	1
Pacific Basin ex Japan Equity Average (11)							5.1	11	14.94	11	-8.9	11	32.38	10
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)							6.27		16.6					

European Equity														
MASS MPF-European Equity	Leader	4	4	4	12/31/2023	1.71	2.61	4	20.87	1	19.77	1	53.34	6
AIA MPF-Prime Value Choice-European Equity	Leader	4	4	3	11/30/2023	1.67	2.64	2	18.76	2	15.08	2	57.25	5
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	4	4	4	4	06/30/2023	0.94	2.46	5	17.77	3	14.53	4	71.22	2
Hang Seng MPF-SuperTrust Plus-ValChce Euro Eq Trkr	4	4	4	4	06/30/2023	0.94	2.46	5	17.77	3	14.53	4	71.22	2
BOC-Prü Easy-Choice MPF-BOC-Prü Europe Ind Trkg	4	4	3	3	03/31/2023	1.05	2.63	3	17.42	5	14.55	3	70.76	4
Fidelity Retirement MT-European Equity	Equity Europe				01/01/1900	0	3.19	1	16.10	6				
Sun Life Rainbow MPF-Sun Life MPF European Equity	Equity Europe				12/31/2023	0.71211	2.14	7	15.91	7				
Manulife GS (MPF)-Manulife MPF European Equity	Equity Europe	1	1	3	03/31/2023	1.8	0.75	11	15.57	8	-8.78	11	73.37	1
BEA (MPF) MT-BEA (MPF) European Equity	Equity Europe	2	2	3	03/31/2023	1.59	1.8	8	15.41	9	8.79	8	52.21	7
AMTD MPF-AMTD Invesco Europe	Equity Europe	3	3	4	06/30/2023	1.37	1.08	9	13.49	10	10.64	6	30.85	11
BCT (MPF) Pro Choice-BCT (Pro) European Equity	Equity Europe	3	3	4	06/30/2023	1.57913	0.95	10	13.30	11	8.85	7	34.11	10
HSBC MPF-SuperTrust Plus-European Equity	Equity Europe	2	2	2	06/30/2023	1.34	0.17	12	12.94	12	8.62	9	43.46	8
Hang Seng MPF-SuperTrust Plus-European Equity	Equity Europe	2	2	2	06/30/2023	1.34	0.17	12	12.94	12	8.62	9	43.46	8
European Equity Average (13)							1.75	13	16.02	13	10.47	11	54.66	11
FTSE MPF Europe (35% HK\$ hedged)							2.75		19.19					

Global Equity														
Haitong MPF Retire Fd-Haitong Global Diversif A	Equity Global	4	4	4	06/30/2023	1.35	2.16	22	26.73	1	11.89	12	120.55	2
BEA (MPF) Value-BEA Global Equity	Equity Global	Leader	Leader	Leader	03/31/2023	0.96	5.61	6	24.66	2	20.90	1	126.76	1
BEA (MPF) MT-BEA (MPF) Global Equity	Equity Global	Leader	Leader	Leader	03/31/2023	1.28	5.36	12	23.81	3	19.40	4	119.70	3
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	Equity Global	3	3	3	12/31/2023	1.88862	7.54	1	22.86	4	8.47	16	58.58	18
HSBC MPF-SuperTrust Plus-Global Equity	Equity Global	Leader	Leader	Leader	06/30/2023	0.81	5.30	14	22.13	5	19.47	2		
Hang Seng MPF-SuperTrust Plus-Global Equity	Equity Global	Leader	Leader	Leader	06/30/2023	0.81	5.30	14	22.13	5	19.47	2		
MASS MPF-Global Equity	Equity Global	4	4	3	12/31/2023	1.64	5.62	5	21.65	7	10.63	14	63.46	17
AIA MPF-Prime Value Choice-World	Equity Global	Leader	Leader	4	11/30/2023	0.84	5.67	4	21.13	8	16.04	6	90.48	8
Manulife GS (MPF)-Manulife MPF International Eq	Equity Global	3	3	3	03/31/2023	1.79	5.07	16	21.07	9	2.90	20	100.41	7
BCT Strategic MPF-Invesco Global Index Tracking A	Equity Global				01/01/1900	0	6.50	2	21.05	10				
Principal MPF S800-Principal International Equity I	Equity Global	4	4	3	12/31/2023	1.53202	3.70	21	20.87	11	13.32	9	78.24	12
AIA MPF-Prime Value Choice-Green	Equity Global	Leader	Leader	4	11/30/2023	1.42	5.44	9	20.81	12	18.06	5	113.61	5
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	Equity Global	4	4	4	12/31/2023	1.49202	5.43	10	20.70	13	11.52	13	74.29	13
BOC-Prü Easy-Choice MPF-BOC-Prü Global Equity	Equity Global	Leader	Leader	Leader	03/31/2023	1.7	5.52	8	20.51	14	15.57	7	105.62	6
My Choice MPF-My Choice Global Equity	Equity Global	4	4	3	03/31/2023	1.06	5.42	11	20.28	15	13.11	10	67.70	15
Fidelity Retirement MT-Global Equity	Equity Global	3	3	3	12/31/2022	1.49	5.30	13	19.71	16	5.41	19	81.81	11
BCT (MPF) Pro Choice-BCT (Pro) World Equity	Equity Global	4	4	4	12/31/2023	1.01109	6.29	3	19.65	17	12.89	11	106.77	5
China Life MPF MT-China Life Retire-Easy Gbl Eq	Equity Global	Leader	Leader	4	12/31/2023	1.30679	4.43	20	19.48	18	15.35	8	63.91	16
Principal MPF-Simple-Principal Dynamic Global Eq	Equity Global	3	3	4	12/31/2022	1.8	4.55	19	19.30	19	8.40	17	83.01	10
Principal MPF-Smart-Principal Dynamic Global Eq	Equity Global	4	4	4	12/31/2023	1.80681	4.57	17	19.23	20	8.49	15	83.20	9
Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx	Equity Global	4	4	4	12/31/2023	0.71371	5.59	7	18.78	21				
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	Equity Global	3	3	3	12/31/2023	1.8164	4.56	18	16.57	22	7.45	18	73.68	14
Global Equity Average (22)							5.23	22	21.05	22	12.94	20	89.54	18
FTSE MPF All-World (35% HK\$ hedged)							6.06		23.11					

Greater China Equity														
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	Equity Greater China	Leader	Leader	3	12/31/2023	1.14973	1.41	1	6.17	1	-20.48	1	19.51	7
BEA (MPF) MT-BEA (MPF) Greater China Equity	Equity Greater China	4	4	2	03/31/2023	1.29	1.01	2	4.44	2	-30.07	5	23.88	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	Score	Score	Fund Expense Ratio	Date	Fund Expense Ratio	% Growth 3 Months	% Growth 1 Year	% Growth 3 Years	% Growth 10 Years
	As of 08/31/2024	(monthly updated)	Preservation	Value		Value	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank	08/31/2024 Rank
BEA (MPF) Value-BEA Greater China Equity	Leader	Leader	2	0.96	03/31/2023	0.96	4	3.85	3	2
BEA (MPF) Industry-BEA (Ind S) Gtr China Equity	4	4	2	1.32	03/31/2023	1.32	3	3.72	4	4
AIA MPF-Prime Value Choice-Greater China Equity	Leader	Leader	2	1.67	11/30/2023	1.67	9	1.03	5	3
Manulife RC (MPF)-Allianz Greater China A	3	4	2	1.47	06/30/2023	1.47	7	0.00	6	6
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	3	4	2	1.71033	12/31/2023	1.71033	6	-0.06	7	10
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	2	2	2	2.10279	12/31/2023	2.10279	5	-0.21	8	11
Manulife GS (MPF)-Manulife MPF China Value	2	3	2	1.98	03/31/2023	1.98	8	-1.25	9	12
My Choice MPF-My Choice China Equity	2	2	1	1.06	03/31/2023	1.06	11	-3.78	10	1
China Life MPF MT-China Life Greater China Eq	2	2	1	1.27402	12/31/2023	1.27402	12	-3.88	11	1
Principal MPF-Smart-Principal Dynamic Gr China Eq	2	2	1	1.47463	12/31/2023	1.47463	10	-4.03	12	4
MASS MPF-Greater China Equity	1	1	1	1.55	12/31/2023	1.55	13	-4.22	13	2
Greater China Equity Average (13)				-0.46		-0.46	13	0.14	13	12
FTSE MPF Greater China				1.7		1.7		7.46		

Global Bond

BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	Leader	3	1.2022	12/31/2023	1.2022	1	6.00	1	1
AMTD MPF-AMTD Invesco Global Bond	4	4	3	1.37	06/30/2023	1.37	3	5.95	2	5
BCT Strategic MPF-Invesco Global Bond A	Leader	Leader	3	1.26	03/31/2023	1.26	2	5.90	3	2
AIA MPF-Prime Value Choice-Global Bond	1	1	1	0.98	11/30/2023	0.98	11	5.56	4	10
Principal MPF S800-Principal International Bond I	4	4	2	1.32264	12/31/2023	1.32264	8	5.46	5	11
MASS MPF-Global Bond	4	4	2	1.56	12/31/2023	1.56	9	5.13	6	17
Manulife GS (MPF)-Manulife MPF International Bd	3	3	2	1.18	03/31/2023	1.18	10	4.92	7	12
Hang Seng MPF-SuperTrust Plus-Global Bond	3	3	2	0.83	06/30/2023	0.83	12	4.56	8	3
HSBC MPF-SuperTrust Plus-Global Bond	3	3	2	0.83	06/30/2023	0.83	12	4.56	8	3
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	4	4	3	1.81657	12/31/2023	1.81657	15	4.54	10	9
My Choice MPF-My Choice Global Bond	2	2	2	0.99	03/31/2023	0.99	5	4.49	11	18
Principal MPF-Smart-Principal Dynamic Global Bd	1	1	1	1.55613	12/31/2023	1.55613	4	4.35	12	15
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	2	1.07	03/31/2023	1.07	14	4.21	13	6
BOC-Pru Easy Choice MPF-BOC-Pru Bond	2	2	2	1.52	03/31/2023	1.52	17	4.19	14	13
Principal MPF-Simple-Principal Dynamic Global Bd	3	3	2	1.45896	12/31/2023	1.45896	18	4.08	15	14
Fidelity Retirement MT-World Bond	1	1	1	1.55	12/31/2022	1.55	6	4.05	16	16
BEA (MPF) Value-BEA Global Bond	2	2	2	0.94	03/31/2023	0.94	16	3.80	18	7
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	2	2	2	1.65438	12/31/2023	1.65438	19	2.50	19	19
Global Bond Average (19)				4.3		4.3	19	4.64	19	19
Citigroup WGBI (35% hedged to HK\$)				1.7		1.7		-13.44	19	-8.8

Hong Kong Dollar Bond

Fidelity Retirement MT-Hong Kong Bond	Leader	Leader	4	1.25	12/31/2022	1.25	1	7.92	1	2
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	4	4	4	1.18	03/31/2023	1.18	2	7.89	2	1
My Choice MPF-My Choice HKD Bond	3	3	4	1.03	03/31/2023	1.03	5	7.81	3	3
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	3	3	4	1.06471	12/31/2023	1.06471	4	7.79	4	4
Principal MPF S800-Principal Hong Kong Bond N	4	4	4	1.05105	12/31/2023	1.05105	3	7.69	5	5
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	4	4	4	1.81495	12/31/2023	1.81495	6	6.85	6	6
Hong Kong Dollar Bond Average (6)				4.16		4.16	6	7.66	6	6

HSBC Hong Kong Bond Index

Principal MPF S800-Principal HK Dollar Savings I				1.04404	12/31/2023	1.04404	1	4.87	1	2
Principal MPF-Smart-Principal Cash				0.99639	12/31/2023	0.99639	2	4.44	2	1
Hong Kong Dollar Money Market Average (2)				1.88		1.88	2	4.66	2	2
MPFA Prescribed Savings Rate				0.22		0.22		0.88		

MPF Conservative Fund

BOC-Pru Easy Choice MPF-BOC-Pru MPF Conservative				1.16	03/31/2023	1.16	2	4.13	1	5
HSBC MPF-SuperTrust Plus-MPF Conservative				1.2	06/30/2023	1.2	3	4.09	2	10
Hang Seng MPF-SuperTrust Plus-MPF Conservative				1.2	06/30/2023	1.2	3	4.09	2	10



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table

Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE

FUND NAME

LIPPER GLOBAL CLASSIFICATIONS

As of 08/31/2024 (monthly updated)

FUND NAME	Score	Consistent Return	Preservation	Score	Fund Expense Ratio	Date	Fund Expense Ratio	Value	% Growth 08/31/2024	Rank	% Growth 08/31/2024	Rank	% Growth 08/31/2024	Rank	% Growth 08/31/2024	Rank
Manulife GS (MPF)-Manulife MPF Conservative					1.01	03/31/2023	1.02	1.01	1	4.08	4	7.14	3	11.07	6	
Sun Life Rainbow MPF-Sun Life MPF Conservative A					0.89459	12/31/2023	0.87	0.89459	12	3.86	5	6.57	7	9.23	9	
BCT Strategic MPF-Invesco MPF Conservative A					1.02	03/31/2023	0.93	1.02	6	3.85	6	6.65	6	10.93	7	
Principal MPF-S800-Principal MPF Conservative N					1.00007	12/31/2023	0.93	1.00007	7	3.73	7	6.15	13	8.93	14	
Fidelity Retirement MT-MPF Conservative					1.08	12/31/2022	0.92	1.08	21	3.72	8	5.58	22	6.93	23	
Principal MPF-Simple-Principal-MPF Conservative					1.28	12/31/2022	0.88	1.28	10	3.72	9	6.02	16	8.33	19	
Haitong MPF Retire Fd-Haitong MPF Conservative A					1.28	06/30/2023	0.84	1.28	19	3.71	10	6.37	11	10.07	8	
Principal MPF-Smart-Principal-MPF Conservative					1.00529	12/31/2023	0.94	1.00529	5	3.70	11	6.13	14	8.37	18	
BEA (MPF) Value-BEA MPF Conservative					1.15	03/31/2023	0.84	1.15	18	3.70	12	6.52	8	14.57	4	
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative					0.90269	12/31/2023	0.88	0.90269	11	3.64	13	5.99	17	8.97	13	
My Choice MPF-My Choice MPF Conservative					1.21	03/31/2023	0.89	1.21	8	3.61	14	5.89	19	7.32	21	
BEA (MPF) Industry-BEA (Ind S) MPF Conservative					1.16	03/31/2023	0.85	1.16	13	3.60	15	6.42	9	15.28	2	
China Life MPF MT-China Life MPF Conservative					0.89732	12/31/2023	0.85	0.89732	14	3.60	16	5.98	18	8.43	16	
MASS MPF-MPF Conservative					0.91	12/31/2023	0.85	0.91	17	3.59	17	6.03	15	8.38	16	
BEA (MPF) MT-BEA (MPF) Conservative					1.17	03/31/2023	0.85	1.17	16	3.58	18	6.37	10	15.22	3	
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv					0.98395	12/31/2023	0.85	0.98395	15	3.56	19	5.77	20	8.38	17	
BCOM Joyful Ret MPF-BCOM MPF Conservative					1.03512	12/31/2023	0.80	1.03512	22	3.52	20	7.24	1	17.04	1	
Manulife RC (MPF)-Allianz MPF Conservative A					1.68	06/30/2023	0.83	1.68	20	3.49	21	5.59	21	7.61	20	
AIA MPF-Prime Value Choice-MPF Conservative					0.78	11/30/2023	0.78	0.78	23	3.49	22	6.15	12	9.10	12	
AMTD MPF-AMTD Invesco MPF Conservative					1.69	06/30/2023	0.89	1.69	9	3.33	23	5.24	23	7.18	22	
MPF Conservative Fund Average (23)							0.88	23	3.71	23	6.29	23	10.06	23		
MPFA Prescribed Savings Rate							0.22									

Guaranteed Fund

China Life MPF MT-China Life Joyful Retire Gteed	3	3	Leader	2,062.12	12/31/2023	3.31	2	7.59	1	-3.71	4	12.44	1
Manulife GS (MPF)-Manulife MPF Stable	2	2	4	1.78	03/31/2023	3.38	1	7.04	2	-10.56	7	10.64	2
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)	4	Leader	Leader	1,758.89	12/31/2023	2.24	4	4.81	3	-0.78	3	5.46	3
MASS MPF-Guaranteed	1	1	4	3.37	12/31/2023	2.98	3	4.22	4	-14.74	8	-9.44	8
HSBC MPF-SuperTrust Plus-Guaranteed	3	3	Leader	2.06	06/30/2023	1.69	5	3.66	5	-4.58	5	-2.67	6
Hang Seng MPF-SuperTrust Plus-Guaranteed	3	3	Leader	2.06	06/30/2023	1.69	5	3.66	5	-4.58	5	-2.67	6
Manulife GS (MPF)-Manulife MPF Interest	4	4	Leader	1.76	03/31/2023	0.22	8	0.87	7	1.88	1	3.88	4
AIA MPF-Prime Value Choice-Guaranteed Portfolio	4	4	Leader	1.56	11/30/2023	0.22	7	0.65	8	0.95	2	2.46	5
Guaranteed Fund Average (8)						1.97	8	4.06	8	-4.52	8	2.51	8

Benchmark Not Applicable

Other Fund

Manulife GS (MPF)-Manulife MPF Healthcare					1.91	03/31/2023	9.19	1	18.48	1	17.69	1	92.70	1
AIA MPF-Prime Value Choice-Eurasia	3	3	3	0.84	11/30/2023	3.95	7	15.40	2	1.82	2	34.61	12	
Manulife GS (MPF)-Manulife MPF 2040 Retirement	4	Leader	Leader	1.08	03/31/2023	3.49	15	11.56	3	-11.28	20	43.75	3	
Manulife GS (MPF)-Manulife MPF 2045 Retirement	4	Leader	Leader	1.05	03/31/2023	3.42	16	11.48	4	-11.21	19	44.74	2	
Fidelity Retirement MT-Fidelity SaveEasy 2040	3	4	1	1.51	12/31/2022	2.96	26	11.24	5	-11.66	22	40.06	5	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040	4	4	1	1.50393	12/31/2023	2.94	27	11.20	6	-11.62	21	39.94	6	
Fidelity Retirement MT-Fidelity SaveEasy 2050	1	2	1	1.59	12/31/2022	2.85	28	11.19	7	-12.04	30	39.20	8	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035	3	3	1	1.50439	12/31/2023	3.02	23	11.15	8	-11.69	24	39.20	8	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045				1.5676	12/31/2023	2.81	31	11.14	9					
Fidelity Retirement MT-Fidelity SaveEasy 2035	2	3	1	1.52	12/31/2022	3.03	22	11.14	10	-11.76	26	39.38	7	
Fidelity Retirement MT-Fidelity SaveEasy 2045	1	3	1	1.63	03/31/2022	2.84	29	11.12	11	-11.92	29			
Manulife GS (MPF)-Manulife MPF 2035 Retirement	4	Leader	Leader	1.07	12/31/2022	3.56	13	11.11	12	-11.10	18	42.30	4	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050	2	2	1	1.5298	12/31/2023	2.83	30	11.02	13					
Fidelity Retirement MT-Fidelity SaveEasy 2030	2	2	1	1.52	12/31/2022	3.00	24	10.72	14	-11.86	28	38.26	9	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030	2	2	1	1.50133	12/31/2022	2.98	25	10.69	15	-11.82	27	38.22	10	
Manulife GS (MPF)-Manulife MPF 2030 Retirement	Leader	Leader	Leader	1.07	03/31/2023	3.80	10	10.65	16	-10.91	16	37.43	11	
Fidelity Retirement MT-RetireEasy				1.21	12/31/2022	3.97	6	10.13	17					
Haitong MPF Retire Fd-Haitong Korea A	4	3	3	1.72	06/30/2023	1.12	39	9.76	18	-10.22	13	-5.77	27	
Manulife GS (MPF)-Manulife MPF 2025 Retirement	1	1	2	1.07	03/31/2023	3.72	12	9.09	19	-10.95	17	27.20	15	
AIA MPF-Prime Value Choice-Manager's Choice	1	1	3	1.46	11/30/2023	3.52	14	8.79	20	-9.60	11	26.68	16	
Manulife GS (MPF)-Manulife MPF Smart Retirement	1	2	2	1.06	03/31/2023	3.79	11	8.70	21	-10.67	15	19.31	24	



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

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Score	Consistent Return	Preservation	Score	LIPPER GLOBAL CLASSIFICATIONS					Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 08/31/2024 Rank	% Growth 1 Year	% Growth 3 Years	% Growth 10 Years
					As of 08/31/2024 (monthly updated)	Score	Score	Score	Score						
Manulife GS (MPF)-Manulife MPF Retire Income	2	2	4	4	2	4	4	4	1.36	03/31/2023	8	8.57	22	-8.24	8
AMTD MPF-AMTD Invesco Target 2048 Retirement	Leader	4	4	1	4	4	4	1	1.7	06/30/2023	9	8.26	23	-10.28	14
AMTD MPF-AMTD Invesco Target 2038 Retirement	Leader	4	4	2	4	4	4	2	1.56	06/30/2023	5	7.94	24	-9.41	9
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	Leader	2	2	3	2	2	2	3	0.2	03/31/2023	21	7.62	25	-9.51	10
AMTD MPF-AMTD Invesco Target 2028 Retirement	1	1	1	1	1	1	1	1	1.7	06/30/2023	3	7.14	26	-9.51	10
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	1	1	1	1	1	1.25023	12/31/2023	17	7.08	27	-14.29	31
Fidelity Retirement MT-Fidelity SaveEasy 2025	2	1	1	1	1	1	1	1	1.27	12/31/2022	18	7.08	28	-14.38	32
Fidelity Retirement MT-Fidelity SaveEasy 2020	2	1	1	1	1	1	1	1	1.27	12/31/2022	19	7.06	29	-11.75	25
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2020	3	1	1	1	1	1	1	1	1.24853	12/31/2023	20	7.03	30	-11.68	23
AMTD MPF-AMTD Allianz Choice Dynamic Allocation	4	4	4	4	4	4	4	4	1.31	06/30/2023	32	6.89	31	1.26	3
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	3	3	3	3	3	3	3	3	1.35232	12/31/2023	33	6.81	32	1.01	4
Manulife RC (MPF)-Allianz Flexi Balanced A	2	2	2	2	2	2	2	2	1.47	06/30/2023	34	6.74	33	0.75	5
AMTD MPF-AMTD Invesco Target Retirement Now	3	3	3	3	3	3	3	3	1.89	12/31/2023	35	6.54	34	-9.64	12
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset	2	2	2	2	2	2	2	2	1.64343	06/30/2023	35	6.54	35	0.16	6
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	3	3	3	3	3	3	3	3	1.59369	12/31/2023	37	3.92	36		
Manulife RC (MPF)-Allianz RMB Money Market A	1	1	1	1	1	1	1	1	1.22	06/30/2023	36	3.50	37	-1.73	7
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo	1	1	1	1	1	1	1	1	1.28	11/30/2023	38	0.00	38	-21.95	33
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq	Equity Other								0.09593	12/31/2023	4	4.43	4		
Other Fund Average (39)					3.33	39	9.07	38	-8.5		38	-8.5	33	31.16	27
Benchmark Not Applicable															
RMB and HKD Money Market															
BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt									0.3	03/31/2023	2	4.49	1	2.51	1
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market									0.79	03/31/2023	4	3.89	2	0.34	2
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A									1.23569	12/31/2023	1	3.86	3	-0.65	4
My Choice MPF-My Choice RMB & HKD Money Market									0.94	03/31/2023	3	3.78	4	-0.98	5
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt									0.79	03/31/2023	5	3.69	5	0.17	3
RMB and HKD Money Market Average (5)									1.96		5	3.94	5	0.28	5
Not Applicable															
Hong Kong Equity (Index Tracking)															
AIA MPF-Prime Value Choice-Hong Kong and China	Leader	Leader	Leader	2	2	2	2	2	0.78	11/30/2023	1	2.05	1	-23.58	2
BEA (MPF) Industry-BEA Hong Kong Tracker	Leader	Leader	Leader	2	2	2	2	2	0.61	03/31/2023	3	1.74	2	-23.39	1
BEA (MPF) MT-BEA Hong Kong Tracker	Leader	Leader	Leader	2	2	2	2	2	0.62	03/31/2023	4	1.69	3	-23.59	3
Fidelity Retirement MT-Fidelity Hong Kong Tracker	Leader	Leader	Leader	2	2	2	2	2	0.76	12/31/2022	7	1.56	4	-23.86	4
BCT Strategic MPF-Invesco Hang Seng Index Trkg A	Leader	Leader	Leader	2	2	2	2	2	0.83	03/31/2023	2	1.55	5	-23.90	5
BEA (MPF) Value-BEA Hong Kong Tracker	Leader	Leader	Leader	2	2	2	2	2	0.72	03/31/2023	5	1.51	6	-24.02	6
My Choice MPF-My Choice Hong Kong Tracking	4	4	4	4	4	4	4	4	0.73	03/31/2023	10	1.48	7	-24.13	8
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	4	4	4	4	4	4	4	4	0.83837	12/31/2023	9	1.45	8	-24.05	7
Principal MPF S800-Principal HS Index Tracking N	4	4	4	4	4	4	4	4	0.94739	12/31/2023	8	1.28	9	-24.16	9
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	4	4	4	4	4	4	4	4	0.8	06/30/2023	11	1.24	10	-24.28	10
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	4	4	4	4	4	4	4	4	0.8	06/30/2023	11	1.24	10	-24.28	10
Principal MPF-Smart-Principal-Hang Seng Idx Track	4	4	4	4	4	4	4	4	1.09081	12/31/2023	6	1.08	12	-24.42	12
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	Leader	Leader	Leader	2	2	2	2	2	1.01	03/31/2023	13	-1.11	13	-27.75	13
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	3	3	3	3	3	3	3	3	0.93416	12/31/2023	14	-2.79	14	-31.77	14
Manulife GS (MPF)-Manulife MPF HS Index ESG	3	1	1	1	1	1	1	1	0.99	03/31/2023	15	-12.00	15	-34.14	15
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	2	1	1	1	1	1	1	1	0.92561	12/31/2023	16	-13.51	16	-36.00	16
Hong Kong Equity (Index Tracking) Average (16)					0.96	16	-0.72	16	-26.08		16	-26.08	16	-9.08	15
FTSE MPF Hong Kong									-0.49			-2.22			
Asian Bond															
Principal MPF S800-Principal Asian Bond N	2	3	4	4	4	4	4	4	1.03586	12/31/2023	1	7.71	1	-3.91	1
MASS MPF-Asian Bond	3	2	3	3	3	3	3	3	1.64	12/31/2023	3	7.01	2		
Principal MPF-Smart-Principal Dynamic Asian Bd	1	1	1	1	1	1	1	1	1.43082	12/31/2023	2	6.37	3	-5.65	3
AIA MPF-Prime Value Choice-Asian Bond	2	2	2	2	2	2	2	2	0.78	11/30/2023	4	6.33	4	-4.73	2
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	1	1	1	1	1	1	1	1	1.26	03/31/2023	5	6.24	5	-6.11	4
Asian Bond Average (5)					3.91	5	6.73	5	-5.1		5	-5.1	4	5.47	3



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

FUND NAME	MPF Performance Table	Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE	LIPPER GLOBAL CLASSIFICATIONS	Score	As of 08/31/2024 (monthly updated)	Score	Preservation	Fund Expense Ratio	Date	Fund Expense Ratio	Value	% Growth 08/31/2024	Rank	% Growth 08/31/2024	Rank	% Growth 08/31/2024	Rank	% Growth 10 Years
Not Applicable																		
China Equity																		
HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg	Equity China		Equity China	Leader	1	Leader	1	0.9	06/30/2023	1	0.9	1.42	1	2.88	1	-25.64	1	-26.06
Hang Seng MPF-SuperTrust Plus-HS CN Eiprs Idx Trk	Equity China		Equity China	Leader	1	Leader	1	0.9	06/30/2023	1	0.9	1.42	1	2.88	1	-25.64	1	-26.06
BEA (MPF) Industry-BEA China Tracker	Equity China		Equity China	4	4	4	4	1.2	03/31/2023	3	2.47	1.42	3	2.47	3	-25.89	3	-29.01
BEA (MPF) MT-BEA China Tracker	Equity China		Equity China	4	4	4	4	1.21	03/31/2023	4	2.39	1.35	4	-3.17	5	-39.16	6	0.00
Hang Seng MPF-SuperTrust Plus-Chinese Equity	Equity China		Equity China	3	3	3	3	1.53	06/30/2023	5	-3.17	0.35	5	-3.17	5	-39.16	6	0.00
HSBC MPF-SuperTrust Plus-Chinese Equity	Equity China		Equity China	3	3	3	3	1.53	06/30/2023	5	-3.17	0.35	5	-3.17	5	-39.16	6	0.00
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	Equity China		Equity China	2	2	2	2	1.74	03/31/2023	7	-6.39	-1.62	7	-6.39	7	-39.09	5	-18.18
Principal MPF S800-Principal China Equity I	Equity China		Equity China	1	1	1	1	1.5194	12/31/2023	8	-6.70	-2.26	8	-6.70	8	-43.41	8	-16.88
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	Equity China		Equity China	1	1	1	1	1.74069	12/31/2023	9	-6.84	-2.28	9	-6.84	9	-43.64	9	-17.65
China Equity Average (9)																		
Not Applicable																		
RMB Bond Fund																		
Manulife GS (MPF)-Manulife MPF RMB Bond	Bond Global LC		Bond Global LC	Leader	1	Leader	1	1.21	03/31/2023	1	5.88	3.11	1	5.88	1	0.48	1	16.43
Fidelity Retirement MT-RMB Bond	Bond Asia Pacific LC		Bond Asia Pacific LC	3	2	2	2	1.33	12/31/2022	2	5.03	3.04	2	5.03	2	-3.25	5	
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	Bond Asia Pacific LC		Bond Asia Pacific LC	Leader	1	Leader	1	1.23496	12/31/2023	4	4.97	2.53	4	4.97	3	0.44	2	5.65
BCT Strategic MPF-Invesco RMB Bond A	Bond Asia Pacific LC		Bond Asia Pacific LC	4	4	4	4	1.25	03/31/2023	3	4.94	2.54	3	4.94	4	0.28	3	5.50
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	Bond Asia Pacific LC		Bond Asia Pacific LC	4	4	4	4	1.26663	12/31/2023	5	4.92	2.52	5	4.92	5	0.25	4	5.89
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.

Date as at:

31 August, 2024

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

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

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

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



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table	Total Return	Consistent Return	Score	Preservation	Score	Fund Expense Ratio	Fund Expense Ratio Value	% Growth 3 Months	% Growth 1 Year	% Growth 3 Years	% Growth 10 Years	
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS											
Data source:	Lipper, A Refinitiv Company/Willis Towers Watson/FTSE											
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS											

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.

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