



54321

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

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

LIPPER GLOBAL CLASSIFICATIONS

Default Investment Strategy - Core Accumulation Fund																						
Haitong MPF Retire Fd-Haitong Core Accumulation A																						
MASS MPF-Core Accumulation																						
China Life MPF MT-China Life Core Accumulation																						
BCT Strategic MPF-Invesco Core Accumulation A																						
BCOM Joyful Ret MPF-BCOM Core Accumulation																						
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation																						
BCT (MPF) Industry Choice-BCT (Ind) Core Acc																						
AMTD MPF-AMTD Invesco Core Acc																						
Manulife RC (MPF)-Allianz MPF Core Acc A																						
Manulife GS (MPF)-Manulife MPF Core Accumulation																						
Principal MPF S800-Principal Core Accumulation N																						
Principal MPF-Smart-Principal Core Acc																						
Principal MPF-Simple-Principal Core Accumulation																						
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc																						
AIA MPF-Prime Value Choice-Core Accumulation																						
Fidelity Retirement MT-Core Accumulation																						
Sun Life Rainbow MPF-Sun Life MPF Core Acc																						
My Choice MPF-My Choice Core Accumulation																						
HSBC MPF-SuperTrust Plus-Core Accumulation																						
Hang Seng MPF-SuperTrust Plus-Core Accumulation																						
BEA (MPF) Industry-BEA (Ind S) Core Accumulation																						
BEA (MPF) MT-BEA (MPF) Core Accumulation																						
BEA (MPF) Value-BEA Core Accumulation																						
Default Investment Strategy - Core Accumulation Fund Average (23)																						
FTSE MPF DIS Core Accumulation Fund																						

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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
		Score	As of 08/31/2025 (monthly updated)	Score	Preservation	Fund Expense Ratio	Date	Fund Expense Ratio	% Growth 08/31/2025 Rank	% Growth 1 Year 08/31/2025 Rank	% Growth 3 Years 08/31/2025 Rank	% Growth 10 Years 08/31/2025 Rank

Fidelity Retirement MT-Age 65 Plus	Mixed Asset HKD Conservative	1	1	1	Leader	12/31/2024	0.80442	1.40	23	2.59	23	10.58	23
Default Investment Strategy - Age 65 Plus Fund Average (23)								1.68	23	3.6	23	12.96	23
FTSE MPF DIS Age 65 Plus Fund								1.36		3.01		27.58	2

Lifestyle - (>20-40% Equity)

AMTD MPF-AMTD Allianz Choice Capital Stable	Mixed Asset HKD Conservative	Leader	Leader	4	4	06/30/2024	1.32314	3.42	2	7.53	1	15.65	3	27.58	2
Manulife RC (MPF)-Allianz Capital Stable A	Mixed Asset HKD Conservative	4	4	4	4	11/30/2024	1.47671	3.29	3	7.22	2	15.00	7	24.91	6
AIA MPF-Prime Value Choice-Capital Stable Pf	Mixed Asset HKD Conservative	4	4	4	4	06/30/2024	1.66408	3.18	4	7.08	3	15.27	6	23.28	9
BEA (MPF) Value-BEA Stable	Mixed Asset HKD Conservative	Leader	Leader	4	4	03/31/2024	0.9477	3.56	1	6.90	4	15.95	2	34.29	1
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	Mixed Asset HKD Conservative	4	4	4	4	03/31/2024	1.66777	2.88	11	6.83	5	14.49	8	18.35	16
BCT Strategic MPF-Invesco Capital Stable A	Mixed Asset HKD Conservative	Leader	Leader	4	4	03/31/2024	1.26967	2.38	15	6.80	6	17.23	1	26.20	3
Principal MPF-Smart-Principal Stable	Mixed Asset HKD Conservative	3	3	3	4	12/31/2024	1.7041	2.64	14	6.75	7	14.10	11	21.38	11
Principal MPF-Simple-Principal Stable	Mixed Asset HKD Conservative	3	3	3	4	12/31/2024	1.71816	2.70	12	6.74	8	14.09	12	21.15	12
Hang Seng MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	3	3	4	06/30/2024	1.32713	2.93	7	6.73	9	14.13	9	25.64	4
HSBC MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	3	3	4	06/30/2024	1.326	2.93	7	6.73	9	14.13	9	25.64	4
Principal MPF S800-Principal Stable Yield I	Mixed Asset HKD Conservative	4	4	4	4	12/31/2024	1.51665	2.65	13	6.72	11	15.40	4	22.66	10
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	Mixed Asset HKD Conservative	4	4	4	4	12/31/2024	1.68707	2.23	17	5.99	12	15.33	5	20.02	14
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	Mixed Asset HKD Conservative	3	3	3	3	12/31/2024	1.50039	2.27	16	5.81	13	13.93	13	18.35	17
BEA (MPF) Industry-BEA (Ind S) Stable	Mixed Asset HKD Conservative	2	2	2	4	03/31/2024	1.35086	3.00	6	5.36	14	12.50	14	23.38	8
BEA (MPF) MT-BEA (MPF) Stable	Mixed Asset HKD Conservative	2	2	2	4	03/31/2024	1.33943	3.05	5	5.33	15	12.48	15	23.68	7
Fidelity Retirement MT-Capital Stable	Mixed Asset HKD Conservative	1	1	1	3	12/31/2024	1.52942	2.93	9	4.83	16	10.78	16	19.75	15
Sun Life Rainbow MPF-Sun Life MPF Stable A	Mixed Asset HKD Conservative	1	1	1	3	12/31/2024	1.808	2.92	10	2.73	17	8.53	17	20.22	13

Lifestyle - (>20-40% Equity) Average (17)

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

Lifestyle - (>40-60% Equity)

MASS MPF-Global Stable	Mixed Asset HKD Balanced	2	2	2	2	12/31/2024	1.42291	5.15	3	11.82	1	23.11	3	44.37	3
AMTD MPF-AMTD Allianz Choice Stable Growth	Mixed Asset HKD Balanced	3	2	2	2	06/30/2024	1.28901	5.17	2	11.70	2	23.54	2	47.57	2
Manulife RC (MPF)-Allianz Stable Growth A	Mixed Asset HKD Balanced	2	2	2	2	06/30/2024	1.45293	5.04	4	11.40	3	22.80	5	44.24	4
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	Mixed Asset HKD Balanced	2	2	2	2	03/31/2024	1.67593	4.46	9	11.29	4	23.02	4	40.26	8
AIA MPF-Prime Value Choice-Balanced Portfolio	Mixed Asset HKD Balanced	2	2	2	2	11/30/2024	1.66923	4.63	7	11.20	5	21.68	7	38.37	9
BEA (MPF) Value-BEA Balanced	Mixed Asset HKD Balanced	3	3	3	3	03/31/2024	0.94655	5.23	1	11.18	6	24.86	1	57.20	1
Principal MPF S800-Principal Long Term Acc I	Mixed Asset HKD Balanced	2	2	2	2	12/31/2024	1.52358	4.14	14	10.25	7	22.25	6	38.20	10
My Choice MPF-My Choice Stable	Mixed Asset HKD Balanced	1	1	1	2	03/31/2024	1.04	4.33	10	9.62	8	19.42	12	42.69	5
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	Mixed Asset HKD Balanced	1	1	1	3	12/31/2024	1.6987	3.61	16	9.47	9	20.63	11	32.15	15
BEA (MPF) MT-BEA (MPF) Balanced	Mixed Asset HKD Balanced	2	2	2	3	03/31/2024	1.3662	4.68	5	9.39	10	21.14	8	42.26	6
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	Mixed Asset HKD Balanced	1	1	1	2	12/31/2024	1.53999	4.26	12	9.33	11	17.67	13	34.21	14
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	Mixed Asset HKD Balanced	2	2	2	2	12/31/2024	1.50375	3.66	15	9.31	12	20.71	10	35.39	12
BEA (MPF) Industry-BEA (Ind S) Balanced	Mixed Asset HKD Balanced	2	2	2	3	03/31/2024	1.38322	4.67	6	9.29	13	20.96	9	41.64	7
Fidelity Retirement MT-Stable Growth	Mixed Asset HKD Balanced	1	1	1	2	12/31/2024	1.52523	4.29	11	8.57	14	16.90	14	35.02	13
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	Mixed Asset HKD Balanced	1	1	1	2	03/31/2024	1.81229	4.20	13	8.22	15	15.85	15	30.47	11
Sun Life Rainbow MPF-Sun Life MPF Balanced A	Mixed Asset HKD Balanced	1	1	1	2	12/31/2024	1.82956	4.52	8	4.98	16	13.17	16	36.04	16

Lifestyle - (>40-60% Equity) Average (16)

Willis Towers Watson Composite Benchmark (>40% - 60% Equity)

Lifestyle - (>60-80% Equity)

HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Mixed Asset HKD Aggressive	Leader	Leader	2	2	06/30/2024	0.92876	6.13	9	16.45	1	34.36	1	74.35	2
Hang Seng MPF-SuperTrust Plus-ValChoe Balanced	Mixed Asset HKD Aggressive	Leader	Leader	2	2	06/30/2024	0.92876	6.13	9	16.45	1	34.36	1	74.35	2
MASS MPF-Global Growth	Mixed Asset HKD Aggressive	4	4	4	2	12/31/2024	1.421	6.91	2	15.80	3	31.30	5	65.32	9
AMTD MPF-AMTD Allianz Choice Balanced	Mixed Asset HKD Aggressive	4	4	4	2	06/30/2024	1.30435	6.94	1	15.70	3	31.79	4	68.84	4
BEA (MPF) Value-BEA Growth	Mixed Asset HKD Aggressive	Leader	Leader	2	2	03/31/2024	0.95046	6.89	3	15.58	5	34.06	3	80.48	1
Manulife RC (MPF)-Allianz Balanced A	Mixed Asset HKD Aggressive	4	4	4	1	06/30/2024	1.46249	6.79	4	15.35	6	30.99	6	65.46	8
Principal MPF-Smart-Principal Balanced	Mixed Asset HKD Aggressive	3	3	3	2	12/31/2024	1.73779	6.06	12	15.28	7	30.68	10	57.52	13
Principal MPF-Simple-Principal Balanced	Mixed Asset HKD Aggressive	4	4	4	2	12/31/2024	1.75034	6.01	13	15.20	8	30.68	7	57.33	14
HSBC MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	3	2	06/30/2024	1.42708	6.41	5	14.84	9	30.68	8	66.71	6
Hang Seng MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	3	2	06/30/2024	1.42722	6.41	5	14.84	9	30.68	8	66.71	6
My Choice MPF-My Choice Balanced	Mixed Asset HKD Aggressive	2	2	2	2	03/31/2024	1.05	5.72	16	14.07	11	28.09	14	68.72	5

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MPF Performance Table		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				Fund Expense Ratio		% Growth		% Growth		% Growth		% Growth					
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		Total Return		Consistent Return		Score		Preservation		Score		Date		Value		08/31/2025 Rank		1 Year		08/31/2025 Rank		3 Years		08/31/2025 Rank		10 Years		08/31/2025 Rank	
FUND NAME		Score	As of 08/31/2025 (monthly updated)	Score	As of 08/31/2025 (monthly updated)	Score	As of 08/31/2025 (monthly updated)	Score	As of 08/31/2025 (monthly updated)	Score	As of 08/31/2025 (monthly updated)					08/31/2025 Rank		08/31/2025 Rank		08/31/2025 Rank		08/31/2025 Rank		08/31/2025 Rank		08/31/2025 Rank			
HSBC MPF-SuperTrust Plus-Asia Pacific Equity		1	1	1	1	3	3					06/30/2024	06/30/2024	1.50276	7.34	10	7.87	12	15.96	14	57.33	12	57.33	12	57.33	12	57.33	12	
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity		1	1	1	1	3	3					06/30/2024	06/30/2024	1.50289	7.34	10	7.87	12	15.96	14	57.33	12	57.33	12	57.33	12	57.33	12	
My Choice MPF-My Choice Asia Equity		4	4	4	4	4	4					03/31/2024	03/31/2024	1.09	8.12	7	6.62	14	28.81	9	91.46	5	91.46	5	91.46	5	91.46	5	
Fidelity Retirement MT-Asia Pacific Equity		3	3	2	2	4	4					12/31/2024	12/31/2024	1.54408	8.02	8	6.17	15	27.16	11	82.84	8	82.84	8	82.84	8	82.84	8	
Pacific Basin ex Japan Equity Average (15)															8.6	15	12.69	15	30.89	15	82.42	14	82.42	14	82.42	14	82.42	14	
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)															9.23		17.51												
European Equity																													
AIA MPF-Prime Value Choice-European Equity		Leader	Leader	Leader	Leader	Leader	Leader					11/30/2024	11/30/2024	1.67286	2.86	2	11.45	1	62.60	1	85.09	4	85.09	4	85.09	4	85.09	4	
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr		4	4	4	4	4	4					06/30/2024	06/30/2024	0.88055	2.30	5	10.98	2	54.92	3	101.69	1	101.69	1	101.69	1	101.69	1	
Hang Seng MPF-SuperTrust Plus-ValChoe Euro Eq Trkr		4	4	4	4	4	4					06/30/2024	06/30/2024	0.88059	2.30	5	10.98	2	54.92	3	101.69	1	101.69	1	101.69	1	101.69	1	
MASS MPF-European Equity		Leader	Leader	Leader	Leader	Leader	Leader					12/31/2024	12/31/2024	1.4947	3.62	1	10.91	4	60.50	2	74.69	7	74.69	7	74.69	7	74.69	7	
BOC-Pru Easy-Choice MPF-BOC-Pru Europn Idx Trkg		3	3	3	3	3	3					03/31/2024	03/31/2024	1.04498	2.14	9	10.87	5	54.30	5	99.56	3	99.56	3	99.56	3	99.56	3	
Sun Life Rainbow MPF-Sun Life MPF European Equity		3	3	3	3	3	3					12/31/2024	12/31/2024	1.27549	2.85	3	9.88	6											
BEA (MPF) MT-BEA (MPF) European Equity		3	3	3	3	3	3					03/31/2024	03/31/2024	1.52868	1.17	11	9.79	7	48.08	7	76.17	5	76.17	5	76.17	5	76.17	5	
HSBC MPF-SuperTrust Plus-European Equity		2	2	2	2	2	2					06/30/2024	06/30/2024	1.3436	2.19	7	9.50	8	47.96	8	64.76	8	64.76	8	64.76	8	64.76	8	
Hang Seng MPF-SuperTrust Plus-European Equity		2	2	2	2	2	2					06/30/2024	06/30/2024	1.34422	2.19	7	9.50	8	47.96	8	64.76	8	64.76	8	64.76	8	64.76	8	
AMTD MPF-AMTD Invesco Europe		3	3	3	3	3	3					06/30/2024	06/30/2024	1.38831	2.79	4	8.24	10	49.98	6	46.26	10	46.26	10	46.26	10	46.26	10	
BCT (MPF) Pro Choice-BCT (Pro) European Equity		1	1	1	1	4	4					12/31/2024	12/31/2024	1.56831	1.28	10	3.93	11	40.76	10	44.74	11	44.74	11	44.74	11	44.74	11	
Fidelity Retirement MT-European Equity		1	1	1	1	3	3					12/31/2024	12/31/2024	1.42899	-0.89	13	2.16	12											
Manulife GS (MPF)-Manulife MPF European Equity		1	1	1	1	3	3					03/31/2024	03/31/2024	1.80092	-0.36	12	-1.38	13	36.41	11	75.59	6	75.59	6	75.59	6	75.59	6	
European Equity Average (13)															1.88	13	8.22	13	50.76	11	75.91	11	75.91	11	75.91	11	75.91	11	
FTSE MPF Europe (35% HK\$ hedged)															2.51		12.46												
Global Equity																													
Haitong MPF Retire Fd-Haitong Global Diversif A		Leader	Leader	Leader	Leader	Leader	Leader	4				06/30/2024	06/30/2024	1.42441	8.65	1	18.67	1	68.24	1	173.70	1	173.70	1	173.70	1	173.70	1	
AIA MPF-Prime Value Choice-Green		Leader	Leader	Leader	Leader	Leader	Leader	Leader				11/30/2024	11/30/2024	1.40513	5.68	22	14.70	2	60.08	3	156.10	3	156.10	3	156.10	3	156.10	3	
Sun Life Rainbow MPF-Sun Life MPF Gl Low Carbon Idx		Leader	Leader	Leader	Leader	Leader	Leader	Leader				12/31/2024	12/31/2024	1.19123	7.55	5	14.06	3											
AIA MPF-Prime Value Choice-World		Leader	Leader	Leader	Leader	Leader	Leader	4				11/30/2024	11/30/2024	0.83946	7.47	6	13.78	4	56.13	7	143.39	7	143.39	7	143.39	7	143.39	7	
BCT (MPF) Pro Choice-BCT (Pro) World Equity		4	4	4	4	4	4	4				12/31/2024	12/31/2024	1.0284	7.42	7	13.48	5	50.95	15	143.83	6	143.83	6	143.83	6	143.83	6	
BCT Strategic MPF-Invesco Global Index Tracking A		4	4	4	4	4	4	4				03/31/2024	03/31/2024	1.09938	6.56	19	13.25	6											
My Choice MPF-My Choice Global Equity		4	4	4	4	4	4	Leader				03/31/2024	03/31/2024	1.05	7.33	9	13.25	7	51.78	13	102.38	15	102.38	15	102.38	15	102.38	15	
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity		4	4	4	4	4	4	Leader				03/31/2024	03/31/2024	1.68591	7.39	8	13.13	8	53.06	11	147.01	5	147.01	5	147.01	5	147.01	5	
MASS MPF-Global Equity		Leader	Leader	Leader	Leader	Leader	Leader	4				12/31/2024	12/31/2024	1.46915	6.83	18	12.73	9	56.71	6	97.71	17	97.71	17	97.71	17	97.71	17	
BEA (MPF) Value-BEA Global Equity		Leader	Leader	Leader	Leader	Leader	Leader	Leader				03/31/2024	03/31/2024	0.93287	7.12	10	12.21	10	59.18	4	161.07	2	161.07	2	161.07	2	161.07	2	
BEA (MPF) MT-BEA (MPF) Global Equity		Leader	Leader	Leader	Leader	Leader	Leader	Leader				03/31/2024	03/31/2024	1.26378	7.02	13	12.16	11	58.00	5	153.86	4	153.86	4	153.86	4	153.86	4	
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A		3	3	3	3	3	3	Leader				12/31/2024	12/31/2024	1.82226	6.97	16	12.10	12	44.23	20	112.80	11	112.80	11	112.80	11	112.80	11	
BCT (MPF) Pro Choice-BCT (Pro) Global Equity		3	3	4	4	4	4	Leader				12/31/2024	12/31/2024	1.48709	7.00	14	11.94	13	49.87	16	109.38	14	109.38	14	109.38	14	109.38	14	
HSBC MPF-SuperTrust Plus-Global Equity		4	4	4	4	4	4	Leader				06/30/2024	06/30/2024	0.82007	8.35	2	11.70	14	54.02	8									
Hang Seng MPF-SuperTrust Plus-Global Equity		4	4	4	4	4	4	Leader				06/30/2024	06/30/2024	0.81984	8.35	2	11.70	14	54.02	8									
China Life MPF MT-China Life Retire-Easy Gbl Eq		Leader	Leader	Leader	Leader	Leader	Leader	Leader				12/31/2024	12/31/2024	1.25177	6.46	20	11.69	16	62.98	2	99.57	16	99.57	16	99.57	16	99.57	16	
BCT (MPF) Industry Choice-BCT (Ind) Global Equity		4	4	4	4	3	3	3				12/31/2024	12/31/2024	1.49977	6.98	15	11.62	17	52.24	12	90.23	18	90.23	18	90.23	18	90.23	18	
Principal MPF-Smart-Pincipal Dynamic Global Eq		3	3	3	3	3	3	Leader				12/31/2024	12/31/2024	1.80625	7.05	11	11.47	18	47.43	17	113.22	10	113.22	10	113.22	10	113.22	10	
Fidelity Retirement MT-Global Equity		3	3	3	3	3	3	4				12/31/2024	12/31/2024	1.51111	6.92	17	11.44	19	45.06	19	110.65	13	110.65	13	110.65	13	110.65	13	
Principal MPF-Simple-Principal Dynamic Global Eq		3	3	3	3	3	3	Leader				12/31/2024	12/31/2024	1.81739	7.03	12	11.41	20	47.27	18	112.77	12	112.77	12	112.77	12	112.77	12	
Principal MPF S800-Principal International Equity		4	4	4	4	4	4	Leader				12/31/2024	12/31/2024	1.50637	7.75	4	10.57	21	53.16	10	113.93	9	113.93	9	113.93	9	113.93	9	
Manulife GS (MPF)-Manulife MPF International Eq		4	4	3	3	4	4	4				03/31/2024	03/31/2024	1.78378	6.07	21	10.24	22	51.02	14	124.66	8	124.66	8	124.66	8	124.66	8	
Global Equity Average (22)															7.18	22	12.6	22	53.77	20	125.9	18	125.9	18	125.9	18	125.9	18	
FTSE MPF All-World (35% HK\$ hedged)															7.79		15.48												
Greater China Equity																													

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MPF Performance Table		Total Return			Consistent Return		Preservation		Fund Expense Ratio		% Growth		% Growth		
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		Score		Score		Score		Date		Value		Rank		Rank	
FUND NAME		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)		As of 08/31/2025 (monthly updated)	
Global Bond		Leader		Leader		Leader		Leader		Leader		Leader		Leader	
AIA (MPF)-Prime Value Choice-Greater China Equity	Equity Greater China	4	3	3	2	11/30/2024	1.8716	14.93	11	37.69	7	33.82	1	93.10	4
BEA (MPF) Value-BEA Greater China Equity	Equity Greater China	4	3	3	2	03/31/2024	0.96133	19.58	1	35.68	8	28.38	5	103.53	3
BEA (MPF) MT-BEA (MPF) Greater China Equity	Equity Greater China	4	3	3	2	03/31/2024	1.31541	19.08	2	35.20	9	27.60	6	89.04	7
BEA (MPF) Industry-BEA (Ind S) Grtr China Equity	Equity Greater China	4	3	3	2	03/31/2024	1.34523	18.97	3	35.06	10	27.22	7	89.93	5
Principal MPF-Smart-Principal Dynamic Gr China Eq	Equity Greater China	1	1	1	2	12/31/2024	1.58987	11.09	12	31.93	11	17.53	13	89.50	6
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	Equity Greater China	2	1	1	2	12/31/2024	2.06982	16.25	7	29.62	12	20.53	12	57.92	11
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	Equity Greater China	4	2	2	3	12/31/2024	1.11247	10.34	13	27.34	13	29.95	4	73.47	9
Greater China Equity Average (13)		16.02		13		35.83		13		26.78		13		84.67	
FTSE MPF Greater China		13.49													
Global Bond															
AMTD MPF-AMTD Invesco Global Bond	Bond Global LC	Leader	Leader	Leader	3	06/30/2024	1.41519	0.53	4	2.20	1	9.90	2	6.30	3
BCOM Joyful Ret MPF-BCOM Global Bond (OF)	Bond Global LC	Leader	Leader	Leader	3	11/30/2024	1.14956	0.47	9	1.98	2	9.92	1	8.69	1
MPF-Prime Value Choice-Global Bond	Bond Global LC	4	4	4	2	11/30/2024	0.97634	1.04	1	1.93	3	7.43	4	3.26	6
BCT Strategic MPF-Invesco Global Bond A	Bond Global LC	Leader	Leader	Leader	3	03/31/2024	1.2564	0.44	12	1.85	4	9.58	3	7.91	2
Principal MPF S800-Principal International Bond I	Bond Global LC	4	4	4	1	12/31/2024	1.30278	0.51	8	1.58	5	5.79	5	1.33	7
MASS MPF-Global Bond	Bond Global LC	4	4	4	1	12/31/2024	1.40505	0.53	5	1.57	6	5.09	6	-10.33	17
Hang Seng MPF-SuperTrust Plus-Global Bond	Bond Global LC	3	3	3	2	06/30/2024	0.82723	0.52	6	1.48	7	4.30	9	5.63	4
HSBC MPF-SuperTrust Plus-Global Bond	Bond Global LC	3	3	3	2	06/30/2024	0.82644	0.52	6	1.48	7	4.30	9	5.63	4
Manulife GS (MPF)-Manulife MPF International Bd	Bond Global LC	3	3	3	2	03/31/2024	1.17809	0.80	2	1.46	9	4.99	8	-2.74	12
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	Bond Global LC	3	3	3	3	12/31/2024	1.44457	0.25	18	1.25	10	5.01	7	-5.54	13
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	Bond Global LC	1	1	1	1	12/31/2024	1.58107	0.22	19	1.14	11	1.30	18	-14.35	19
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	Bond Global LC	2	2	2	2	03/31/2024	1.51236	0.58	3	0.91	12	3.06	12	-7.35	14
BEA (MPF) MT-BEA (MPF) Global Bond	Bond Global LC	1	2	2	2	03/31/2024	1.07068	0.37	15	0.72	13	1.97	16	-0.30	8
Principal MPF-Smart-Principal Dynamic Global Bd	Bond Global LC	2	2	2	1	12/31/2024	1.51955	0.46	10	0.70	14	2.48	14	-8.33	15
My Choice MPF-My Choice Global Bond	Bond Global LC	2	2	2	1	03/31/2024	0.99	0.44	13	0.61	15	2.93	13	-12.87	18
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	Bond Global LC	2	2	2	2	12/31/2024	1.78008	0.45	11	0.53	16	4.26	11	-0.38	9
Principal MPF-Simple-Principal Dynamic Global Bd	Bond Global LC	2	1	1	1	12/31/2024	1.55514	0.31	17	0.51	17	1.98	15	-8.83	16
BEA (MPF) Value-BEA Global Bond	Bond Global LC	1	1	1	2	03/31/2024	0.91811	0.38	14	0.46	18	1.03	19	-0.92	10
Fidelity Retirement MT-World Bond	Bond Global LC	1	1	1	1	12/31/2024	1.5043	0.34	16	0.23	19	1.47	17	-1.76	11
Global Bond Average (19)		0.48		19		1.19		19		4.57		19		-1.84	
Citigroup WGBI (35% hedged to HK\$)															
Hong Kong Dollar Bond															
Principal MPF S800-Principal Hong Kong Bond N	Bond HKD	Leader				12/31/2024	1.03544	0.55	4	4.13	1	12.99	1	16.48	3
Manulife GS (MPF)-Manulife MPF-Hong Kong Bond	Bond HKD	4				03/31/2024	1.18278	0.44	5	3.89	2	12.59	3	18.20	2
Fidelity Retirement MT-Hong Kong Bond	Bond Global LC	Leader				12/31/2024	1.25571	0.64	2	3.84	3	12.91	2	18.26	1
My Choice MPF-My Choice HKD Bond	Bond Asia Pacific LC	4				03/31/2024	1.03	0.65	1	3.50	4	11.91	4	16.15	4
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	Bond Asia Pacific LC	4				03/31/2024	1.06885	0.62	3	3.44	5	11.73	5	15.57	5
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	Bond HKD	Leader				12/31/2024	1.69066	0.40	6	3.24	6	10.27	6	9.32	6
Hong Kong Dollar Bond Average (6)		0.55		6		3.67		6		12.07		6		15.66	
HSBC Hong Kong Bond Index															
Hong Kong Dollar Money Market															
Principal MPF S800-Principal HK Dollar Savings I	Money Market HKD					12/31/2024	1.03918	0.26	2	3.54	1	11.10	1	13.57	1
Principal MPF-Smart-Principal Cash	Money Market HKD					12/31/2024	0.98972	0.56	1	3.36	2	10.69	2	13.27	2
Hong Kong Dollar Money Market Average (2)		0.41		2		3.45		2		10.9		2		13.42	
MPFA Prescribed Savings Rate															
MPF Conservative Fund															
HSBC MPF-SuperTrust Plus-MPF Conservative	Money Market HKD					06/30/2024	0.7705	0.21	16	2.84	1	9.88	3	11.97	10
Hang Seng MPF-SuperTrust Plus-MPF Conservative	Money Market HKD					06/30/2024	0.77059	0.21	16	2.84	1	9.88	3	11.97	10
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative	Money Market HKD					03/31/2024	0.81444	0.26	12	2.75	3	10.09	1	14.24	5
Manulife GS (MPF)-Manulife MPF Conservative	Money Market HKD					03/31/2024	0.76785	0.17	21	2.73	4	10.07	2	13.95	6
Principal MPF-Smart-Principal-MPF Conservative A	Money Market HKD					12/31/2024	0.97573	0.33	5	2.72	5	9.01	9	11.32	16
BCT Strategic MPF-Invesco MPF Conservative A	Money Market HKD					03/31/2024	0.6924	0.23	13	2.71	6	9.54	5	13.57	7
China Life MPF MT-China Life MPF Conservative	Money Market HKD					12/31/2024	0.90091	0.33	6	2.71	7	8.85	12	11.34	15

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

MPF Performance Table		LIPPER GLOBAL CLASSIFICATIONS										Total Return				Consistent Return				Preservation				Fund Expense Ratio				% Growth				% Growth				% Growth											
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		LIPPER GLOBAL CLASSIFICATIONS										Score				Score				Score				Date				Value				Ratio				% Growth				% Growth				% Growth			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
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FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
FUND NAME		LIPPER GLOBAL CLASSIFICATIONS										As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				As of 08/31/2025 (monthly updated)				Rank				Rank				Rank				Rank				Rank				Rank			
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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					
	Score	As of 08/31/2025	Score	(monthly updated)	Score	08/31/2025 Rank	Score	08/31/2025 Rank	Score	08/31/2025 Rank	Date	Value	% Growth 3 Months	% Growth 1 Year	% Growth 3 Years	% Growth 10 Years		
Manulife GS (MPF)-Manulife MPF Retire Income	1	1	1	4							03/31/2024	1.36414	2.69	31	6.83	26	15.78	25
AMTMD MPF-AMTMD Invesco Target Retirement Now	Leader	Leader	Leader	4							06/30/2024	1.90157	2.48	34	6.56	27	16.06	24
Fidelity Retirement MT-Fidelity SaveEasy 2025	1	1	1	1							12/31/2024	1.31493	3.14	27	6.35	28	14.33	27
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	1							12/31/2024	1.23829	3.14	26	6.23	29	14.20	28
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire											03/31/2024	1.46284	1.51	37	5.38	30		16
Fidelity Retirement MT-RetireEasy	3	4	4	4							12/31/2024	1.30567	3.17	25	5.31	31	15.69	26
AMTMD MPF-AMTMD Allianz Choice Dynamic Allocation	2	2	2	Leader							06/30/2024	1.31531	2.80	29	4.95	32	13.58	29
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2	2	2	Leader							12/31/2024	1.34922	2.69	30	4.75	33	13.26	30
Manulife RC (MPF)-Allianz Flexi Balanced A	1	2	1	Leader							06/30/2024	1.45935	2.68	32	4.68	34	12.98	31
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst	1	1	1	Leader							12/31/2024	1.63473	2.64	33	4.50	35	12.38	33
Manulife RC (MPF)-Allianz RMB Money Market A											06/30/2024	1.20114	0.43	38	0.77	36	2.11	35
Manulife GS (MPF)-Manulife MPF Healthcare				3							03/31/2024	1.92382	4.68	21	-13.14	37	11.49	34
Sun Life Rainbow MPF-Sun Life MPF Income											01/01/1900	0	2.15	35				13
Other Fund Average (38)													5.06	38	11.69	37	24.77	35
Benchmark Not Applicable																	53.3	25

RMB and HKD Money Market													
BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt					03/31/2024	0.31098		0.66	1	1.99	1	6.22	1
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market					03/31/2024	0.79789		0.38	4	1.16	2	4.20	2
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt					03/31/2024	0.79269		0.37	5	1.08	3	3.93	3
My Choice MPF-My Choice RMB & HKD Money Market					03/31/2024	0.94		0.49	2	1.00	4	2.86	5
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A					12/31/2024	1.23653		0.43	3	0.80	5	2.87	4
RMB and HKD Money Market Average (5)								0.47	5	1.21	5	4.02	5
Not Applicable												12.04	5

Hong Kong Equity (Index Tracking)													
Manulife GS (MPF)-Manulife MPF HS Index ESG				1	03/31/2024	0.94436		10.48	2	50.72	1	25.91	15
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	2	1	1	1	12/31/2024	0.95698		10.12	3	50.67	2	22.53	16
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	4	4			12/31/2024	0.92593		11.79	1	48.73	3	34.98	14
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	Leader	Leader	1	1	03/31/2024	1.00394		9.37	4	43.69	4	35.47	13
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	Leader	Leader	2	2	06/30/2024	0.78564		8.43	10	42.78	5	37.25	4
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	Leader	Leader	2	2	06/30/2024	0.78561		8.43	10	42.78	5	37.25	4
My Choice MPF-My Choice Hong Kong Tracking	4	4	2	2	03/31/2024	0.72		8.38	15	42.66	7	37.04	9
BEA (MPF) Industry-BEA Hong Kong Tracker	Leader	Leader	2	2	03/31/2024	0.59014		8.51	5	42.57	8	37.99	1
BCT Strategic MPF-Invesco Hang Seng Index TrkG A	Leader	Leader	2	2	03/31/2024	0.61747		8.48	7	42.44	9	37.64	2
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	Leader	Leader	2	2	03/31/2024	0.82122		8.40	14	42.35	10	37.54	3
Fidelity Retirement MT-Fidelity Hong Kong Tracker	4	4	2	2	12/31/2024	0.82718		8.43	8	42.34	11	36.96	10
BEA (MPF) Value-BEA Hong Kong Tracker	4	4	2	2	12/31/2024	0.74853		8.43	9	42.31	12	37.18	7
Principal MPF S800-Principal HS Index Tracking N	4	4	2	2	03/31/2024	0.7001		8.41	13	42.23	13	37.24	6
Principal MPF-Smart-Principal-Hang Seng Idx Track	4	4	2	2	12/31/2024	0.91548		8.41	12	42.20	14	36.53	11
AIA MPF-Prime Value Choice-Hong Kong and China	Leader	Leader	2	2	12/31/2024	1.03529		8.31	16	41.68	15	35.75	12
Equity Greater China					11/30/2024	0.77514		8.49	6	41.66	16	37.17	8
Hong Kong Equity (Index Tracking) Average (16)								8.93	16	43.86	16	35.28	16
FTSE MPF Hong Kong								12.14		49.99			

Asian Bond													
Principal MPF S800-Principal Asian Bond N	Leader	Leader	4	4	12/31/2024	1.0361		2.29	1	4.32	1	12.66	1
AIA MPF-Prime Value Choice-Asian Bond	Leader	Leader	3	3	11/30/2024	0.78523		2.28	2	4.25	2	12.36	2
MASS MPF-Asian Bond	3	2	3	3	12/31/2024	1.49583		2.25	3	4.20	3		18.61
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd			3	3	03/31/2024	1.23695		1.97	4	3.36	4	10.25	3
Principal MPF-Smart-Principal Dynamic Asian Bd	3	3	3	3	12/31/2024	1.43774		1.78	5	2.99	5	9.67	4
Asian Bond Average (5)								2.11	5	3.83	5	11.24	4
Not Applicable												17.26	3

China Equity													
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	3	1	1	03/31/2024	1.75299		13.13	3	47.92	1	24.43	5
HSBC MPF-SuperTrust Plus-HS China Entrp Idx TrkG	Leader	Leader	1	1	06/30/2024	0.88878		6.91	6	44.10	2	40.18	1
												16.88	6

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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 08/31/2025 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Date	Fund Expense Ratio	Value	% Growth 3 Months	% Growth 1 Year	% Growth 3 Years
Hang Seng MPF-SuperTrust Plus-HS CN Eiprs Idx Trck	Leader	Leader	1		06/30/2024		0.88854	6.91	6	44.10
BEA (MPF) Industry-BEA China Tracker	4	4	1		03/31/2024		1.18791	6.86	9	43.74
BEA (MPF) MT-BEA China Tracker	4	4	1		03/31/2024		1.21737	6.86	8	43.59
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	2	2	1		12/31/2024		1.61505	11.59	4	43.51
Principal MPF S800-Principal China Equity I	2	2	1		12/31/2024		1.51687	11.59	5	43.46
Hang Seng MPF-SuperTrust Plus-Chinese Equity	1	1	1		06/30/2024		1.49495	13.73	1	36.83
HSBC MPF-SuperTrust Plus-Chinese Equity	1	1	1		06/30/2024		1.49482	13.73	1	36.83
China Equity Average (9)								10.15	9	42.68
Not Applicable										

RMB Bond Fund										
Manulife GS (MPF)-Manulife MPF RMB Bond	4	4	4		03/31/2024		1.20558	1.19	2	3.33
Fidelity Retirement MT-RMB Bond	1	1	4		12/31/2024		1.32258	1.44	1	2.83
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	2	2	4		12/31/2024		1.22958	0.71	5	2.63
BCT Strategic MPF-Invesco RMB Bond A	2	2	4		03/31/2024		1.25271	0.71	4	2.63
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	1	1	4		12/31/2024		1.27371	0.72	3	2.57
RMB Bond Fund Average (5)								0.96	5	2.8
Not Applicable										

How to read the MPF Performance Table

Growth: The performance is calculated on the basis of bid-to-bid or NAV (net asset value)-to-NAV, gross income reinvested at ex-dividend date, in Hong Kong Dollar.
Data as at: 31 August, 2025
Latest Price Quote: this is the latest NAV (net asset value) or bid price for each unit of the fund.
Sector: To ensure that fair comparisons are being made, the MPF are grouped based on the classification assigned by the Mandatory Provident Fund Schemes Authority. Within each sector, the funds are listed alphabetically but have the ranking displayed for each fund against the others in the sector for each time period.
Lipper Leader Fund Ratings: Lipper Leader measures are a set of tools that guide investors and their advisors to select funds that suit individual investment styles and goals. The Lipper Leader Fund Ratings program uses investor-centered criteria to deliver a simple, clear description of a fund's success in meeting certain goals, such as preserving capital or building wealth through consistent strong returns. The strength of the Lipper Leader measures, built on three-years of historical performance, is their use in conjunc with each other. They can be molded together to find a fund that meets the particular characteristics and interests of the investor.
Lipper Leader Fund Ratings for the Hong Kong MPFs are based upon Lipper's Global Classifications system. Lipper Leader Fund Ratings DO NOT take into account the effects of sales charges. The Lipper Leader Fund Ratings are subject to change every month and are based on an equal-weighted average of percentile ranks for Consistent Return, Preservation, and Total Return metrics over three-year periods. The highest 20% of funds in each peer group are named Lipper Leaders, receive a score of 5, the next 20% receive a score of 4, the middle 20% are scored 3, the next 20% are scored 2, and the lowest 20% are scored 1. Scores may not be calculated for a fund due to the following reasons: the fund may have less than three years of daily NAVs, the fund may not have reported sufficient daily NAVs to Lipper or the fund may report NAV's on a delayed basis. The Lipper Fund Ratings calculations span equity, fixed income and mixed asset funds only. Lipper Leader Fund Ratings are not intended to predict future results, and Lipper does not guarantee the accuracy of this information. More information is available at www.lipperweb.com.
Total Return: Lipper ratings for Total Return reflect funds' historical total return performance relative to peers.
Consistent Return: Lipper ratings for Consistent Return reflect funds' historical risk-adjusted returns, adjusted for volatility, relative to peers.
Preservation: Lipper ratings for Preservation reflect funds' historical loss avoidance relative other funds within the same asset class. Preservation ratings are relative, rather than absolute, measures, and funds named Lipper Leaders for Preservation may still experience losses periodically; those losses may be larger for equity and mixed equity funds than for fixed income funds.

Footnote:

- The MPF System aims to provide retirement protection for the working population. You should take a long-term approach to capitalize on the long-term growth potential offered by the fund.
- The benchmarks provided are for reference only and may be different from the benchmark of any particular fund in that category used in managing that fund.
- Where there are funds with multiple share classes, the share class selected will be determined based on the following criteria (in order of priority): (i) retail over institutional, (ii) retail over institutional, (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.

Disclaimer:

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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 Score	Fund Expense Ratio	Fund Expense Ratio Value	% Growth 1 Year	% Growth 3 Years
	Score	As of 08/31/2025 (monthly updated)	Date	08/31/2025 Rank	08/31/2025 Rank	08/31/2025 Rank

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