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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	FUND NAME	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Value	Fund Expense Ratio Date	% Growth 3 Months 09/30/2024	% Growth 1 Year 09/30/2024	% Growth 3 Years 09/30/2024	% Growth 10 Years 09/30/2024
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**Default Investment Strategy - Core Accumulation Fund**

Haitong MPF Retire Fd-Haitong Core Accumulation A	Mixed Asset HKD Balanced	4	4	4	3	0.91	06/30/2023	2.50	23	25.65	1	12.07	13
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.78	03/31/2023	4.69	7	22.70	2	13.61	2
BEA (MPF) MT-BEA (MPF) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.78	03/31/2023	4.69	9	22.69	3	13.62	1
BEA (MPF) Value-BEA Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.86	03/31/2023	4.69	8	22.65	4	13.46	3
BCT Strategic MPF-Invesco Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.8	03/31/2023	4.68	10	21.95	5	12.92	4
BCOM Joyful Ret MPF-BCOM Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.81867	12/31/2023	4.66	11	21.87	6	12.82	6
China Life MPF MT-China Life Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.82551	12/31/2023	4.63	15	21.85	7	12.73	8
MASS MPF-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.84	12/31/2023	4.64	12	21.83	8	12.79	7
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	3	0.7889	12/31/2023	4.63	13	21.80	9	12.86	5
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Mixed Asset HKD Balanced	4	4	4	3	0.86927	12/31/2023	4.63	14	21.79	10	12.64	11
AMTD MPF-AMTD Invesco Core Acc	Mixed Asset HKD Balanced	4	4	4	3	0.89	06/30/2023	4.54	16	21.40	11	12.28	12
Manulife RC (MPF)-Allianz MPF Core Acc A	Mixed Asset HKD Balanced	4	4	4	3	0.79	06/30/2023	4.32	22	21.23	12	11.34	16
Sun Life Rainbow MPF-Sun Life MPF Core Acc	Mixed Asset HKD Balanced	4	4	4	3	0.79	12/31/2023	4.43	18	20.68	13	11.79	15
My Choice MPF-My Choice Core Accumulation	Mixed Asset HKD Balanced	4	4	4	3	0.77	03/31/2024	4.41	20	20.67	14	11.88	14
Fidelity Retirement MT-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	3	0.81	12/31/2022	4.98	2	20.52	15	10.10	22
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	Mixed Asset HKD Balanced	3	3	3	3	0.76	03/31/2024	4.92	3	20.33	16	11.05	17
Manulife GS (MPF)-Manulife MPF Core Accumulation	Mixed Asset HKD Balanced	3	3	3	3	0.75793	03/31/2024	5.04	1	20.31	17	10.68	18
AIA MPF-Prime Value Choice-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	3	0.79	11/30/2023	4.89	4	20.12	18	10.36	21
Principal MPF-S800-Principal Core Accumulation	Mixed Asset HKD Balanced	3	3	3	3	0.82229	12/31/2023	4.40	21	20.09	19	10.41	19
Principal MPF-Simple-Principal Core Accumulation	Mixed Asset HKD Balanced	3	3	3	3	0.93	12/31/2022	4.42	19	20.02	20	9.96	23
Principal MPF-Smart-Principal Core Acc	Mixed Asset HKD Balanced	3	3	3	3	0.83933	12/31/2022	4.44	17	20.00	21	10.37	20
HSBC MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	4	0.77	06/30/2023	4.78	5	19.83	22	12.70	9
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	Leader	4	0.77	06/30/2023	4.78	5	19.83	22	12.70	9
<b>Default Investment Strategy - Core Accumulation Fund Average (23)</b>								<b>4.56</b>	<b>23</b>	<b>21.29</b>	<b>23</b>	<b>11.96</b>	<b>23</b>
<b>FTSE MPF DIS Core Accumulation Fund</b>								<b>4.97</b>		<b>20.21</b>			

**Default Investment Strategy - Age 65 Plus Fund**

Haitong MPF Retire Fd-Haitong Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader	Leader	3	0.92	06/30/2023	3.60	23	14.64	1	1.73	1
BEA (MPF) MT-BEA (MPF) Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader	Leader	3	0.8	03/31/2023	4.19	2	12.74	2	-1.36	4
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader	Leader	3	0.79	03/31/2023	4.19	3	12.71	3	-1.37	5
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.85	03/31/2023	4.15	6	12.63	4	-1.57	7
BCT Strategic MPF-Invesco Age 65 Plus A	Mixed Asset HKD Conservative	4	4	4	4	0.79	03/31/2023	3.93	12	12.48	5	-2.10	11
China Life MPF MT-China Life Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.82588	12/31/2023	3.89	16	12.41	6	-2.21	13
BCOM Joyful Ret MPF-BCOM Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.81645	12/31/2023	3.89	15	12.39	7	-2.20	12
MASS MPF-Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.85	12/31/2023	3.87	18	12.37	8	-2.31	14
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.79211	12/31/2023	3.87	17	12.37	9	-2.10	10
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.87219	12/31/2023	3.90	14	12.36	10	-2.32	15
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	3	3	3	3	0.77	06/30/2023	4.27	1	12.10	11	-2.83	20
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader	Leader	4	0.78	06/30/2023	4.17	4	11.94	12	-1.32	2
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader	Leader	4	0.77	06/30/2023	4.17	4	11.94	12	-1.32	2
Principal MPF-S800-Principal Age 65 Plus N	Mixed Asset HKD Conservative	4	4	4	4	0.80777	12/31/2023	3.93	13	11.86	14	-1.58	8
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.83905	12/31/2023	3.84	19	11.85	15	-1.49	6
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.75376	12/31/2023	3.79	21	11.82	17	-2.44	17
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	3	0.91	06/30/2023	3.74	22	11.80	18	-2.60	19
Principal MPF-Simple-Principal Age 65 Plus	Mixed Asset HKD Conservative	Leader	Leader	Leader	4	0.91	12/31/2022	3.98	9	11.68	19	-1.92	9
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	Mixed Asset HKD Conservative	4	4	4	4	0.77	03/31/2024	3.97	10	11.63	20	-2.57	18
Fidelity Retirement MT-Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	3	0.83	12/31/2022	4.03	7	11.57	21	-3.11	22
Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	3	3	3	3	0.76202	03/31/2024	4.01	8	11.30	22	-3.11	21



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

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Score		Score		Score		Score		Score		Score		Score	
	Total Return	Consistent Return	Preservation	Score	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio	Fund Expense Ratio
As of 09/30/2024 (monthly updated)														
	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024	09/30/2024

LIPPER GLOBAL CLASSIFICATIONS														
	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023	11/30/2023

Lifestyle - (>20-40% Equity)													
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BEA (MPF) Value-Choice-Age 65 Plus	3	2	2	2	0.8	3.95	11	11.26	23	-3.24	23			
Default Investment Strategy - Age 65 Plus Fund Average (23)						3.96	23	12.16	23	-1.99	23			
FTSE MPF DIS Age 65 Plus Fund						3.95		11.46						
Lifestyle - (>20-40% Equity)														
BEA (MPF) Value-Choice-Age 65 Plus	2	2	2	2	0.95	5.08	16	13.77	1	-4.50	2	23.97	1	
Principal MPF S800-Principal Stable	1	1	1	1	1.51652	6.60	5	13.53	2	-5.66	9	12.69	13	
Fidelity Retirement MT-Capital Stable	4	4	4	4	1.49	5.89	11	13.49	3	-8.89	16	13.74	12	
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	2	2	2	2	1.71318	7.13	1	13.32	4	-4.85	4	13.83	11	
BCT Strategic MPF-Invesco Capital Stable A	3	3	3	3	1.27	6.73	4	13.25	5	-4.05	1	18.80	2	
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	1	1	1	1	1.51156	6.13	9	13.11	6	-7.47	15	11.13	14	
AIA MPF-Prime Value Choice-Capital Stable Pf	2	2	2	2	1.67	6.09	10	13.04	7	-5.19	8	14.73	10	
AMTD MPF-AMTD Allianz Choice Capital Stable	2	2	2	2	1.32	6.85	2	12.83	8	-4.59	3	18.22	3	
BEA (MPF) MT-BEA (MPF) Stable	1	1	1	1	1.31	5.33	15	12.81	9	-6.43	13	16.16	7	
BEA (MPF) Industry-BEA (Ind S) Stable	1	1	1	1	1.32	5.33	14	12.80	10	-6.38	12	15.85	9	
Manulife RC (MPF)-Allianz Capital Stable A	2	2	2	2	1.48	6.80	3	12.64	11	-5.11	7	15.91	8	
Hang Seng MPF-SuperTrust Plus-Stable	2	2	2	2	1.32	6.37	7	12.52	12	-4.96	5	16.18	5	
HSBC MPF-SuperTrust Plus-Stable	2	2	2	2	1.32	6.37	7	12.52	12	-4.96	5	16.18	5	
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	1	1	1	1	1.67	6.53	6	12.33	14	-7.27	14	9.92	16	
Principal MPF-Simple-Principal Stable	1	1	1	1	1.69	5.70	13	12.28	15	-6.37	11	9.73	17	
Principal MPF-Smart-Principal Stable	1	1	1	1	1.7031	5.73	12	12.22	16	-6.33	10	9.99	15	
Sun Life Rainbow MPF-Sun Life MPF Stable A	1	1	1	1	1.83691	4.82	17	11.31	17	-9.27	17	17.65	4	
Lifestyle - (>20-40% Equity) Average (17)						6.09	17	12.81	17	-6.02	17	14.98	17	
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)						6.57		13.54						

Lifestyle - (>40-60% Equity)													
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BEA (MPF) Value-Choice-Age 65 Plus	3	3	3	3	0.95	5.82	15	17.57	1	-1.32	1	41.69	1	
Principal MPF S800-Principal Long Term Acc I	2	2	2	2	1.51802	7.32	8	16.47	2	-3.84	9	24.18	14	
Fidelity Retirement MT-Stable Growth	1	1	1	1	1.49	7.12	9	16.39	3	-7.54	14	25.97	10	
BEA (MPF) MT-BEA (MPF) Balanced	2	2	2	2	1.35	6.13	13	16.38	4	-3.78	7	29.48	5	
BEA (MPF) Industry-BEA (Ind S) Balanced	2	2	2	2	1.36	6.08	14	16.29	5	-3.84	8	28.88	6	
AMTD MPF-AMTD Allianz Choice Stable Growth	2	2	2	2	1.3	7.85	2	16.17	6	-2.14	2	31.90	3	
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	1	1	1	1	1.51292	6.95	12	16.09	7	-4.86	11	24.49	13	
Manulife GS (MPF)-Manulife MPF Fidelity Sfb Gr	1	1	1	1	1.81229	7.04	11	16.05	8	-8.30	15	21.56	16	
Manulife RC (MPF)-Allianz Stable Growth A	2	2	2	2	1.47	7.79	5	15.95	9	-2.68	4	28.84	7	
MASS MPF-Global Stable	2	2	2	2	1.52	7.80	4	15.90	10	-2.85	5	28.56	8	
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	2	2	2	2	1.68	7.82	3	15.80	11	-2.33	3	26.16	9	
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	2	2	2	2	1.7242	8.19	1	15.72	12	-3.30	6	21.98	15	
AIA MPF-Prime Value Choice-Balanced Portfolio	2	2	2	2	1.67	7.07	10	15.63	13	-3.89	10	25.03	11	
My Choice MPF-My Choice Stable	1	1	1	1	1.04	7.59	6	14.54	14	-5.19	12	33.06	2	
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	1	1	1	1	1.69603	7.48	7	13.93	15	-6.94	13	24.62	12	
Sun Life Rainbow MPF-Sun Life MPF Balanced A	1	1	1	1	1.84759	4.85	16	13.32	16	-8.59	16	31.08	4	
Lifestyle - (>40-60% Equity) Average (16)						7.06	16	15.76	16	-4.46	16	27.97	16	
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)						8.17		17.27						

**5** **4** **3** **2** **1**

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

Fund Name	Total Return		Consistent Return		Score	Preservation	Fund Expense Ratio	Date	% Growth			% Growth
	Score	As of 09/30/2024	Score	Score					09/30/2024	1 Year	3 Years	10 Years

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

LIPPER GLOBAL CLASSIFICATIONS													
Mixed Asset HKD Aggressive	4	4	2	2	1.52	8.78	6	18.90	12	0.49	8	42.95	11
Mixed Asset HKD Aggressive	2	3	2	2	1.72163	7.60	17	18.74	13	-2.02	16	35.15	19
Mixed Asset HKD Aggressive	2	3	2	2	1.72	7.59	18	18.73	14	-1.99	15	35.09	20
Manulife GS (MPF)-Manulife MPF Growth	1	1	1	1	1.78991	8.31	11	18.73	15	-5.25	20	36.56	17
HSBC MPF-SuperTrust Plus-Balanced	Leader	Leader	2	2	1.42	8.58	9	18.65	16	2.78	1	46.74	5
Hang Seng MPF-SuperTrust Plus-Balanced	Leader	Leader	2	2	1.42	8.58	9	18.65	16	2.78	1	46.74	5
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asset	2	2	1	1	1.7232	9.31	1	18.26	18	-1.80	14	30.60	22
BCT Strategic MPF-Invesco Balanced A	2	2	2	2	1.28	8.11	14	17.34	19	-1.67	13	34.86	21
My Choice MPF-My Choice Balanced	3	2	2	2	1.05	8.80	5	17.19	20	-1.56	12	52.76	4
BCOM Joyful Ret MPF-BCOM Balanced (CF)	2	2	1	1	1.7064	8.68	8	16.55	21	-3.34	18	43.06	10
Sun Life Rainbow MPF-Sun Life MPF Growth A	2	2	1	1	1.85341	4.75	22	15.05	22	-8.35	22	44.99	8
<b>Lifestyle - (&gt;60-80% Equity) Average (22)</b>													
<b>Willis Towers Watson Composite Benchmark (&gt;60% - 80% Equity)</b>													
<b>Lifestyle - (&gt;80-100% Equity)</b>													
My Choice MPF-My Choice Growth	1	1	4	4	1.06	9.47	7	23.27	1	-1.98	13	58.50	6
China Life MPF MT-China Life Growth	1	1	3	3	1.43096	9.39	9	22.94	2	-3.04	14	52.03	10
Fidelity Retirement MT-Growth	1	1	3	3	1.5	9.35	10	22.80	3	-3.31	15	51.63	11
BOC-Pru Easy-Choice MPF-BOC-Pru Growth	3	3	Leader	Leader	1.69	10.11	1	22.55	4	6.46	1	59.37	1
AMTD MPF-AMTD Allianz Choice Growth	2	2	Leader	Leader	1.31	9.66	2	22.49	5	3.98	4	59.01	2
Manulife GS (MPF)-Manulife MPF Fidelity Growth	1	1	3	3	1.81937	9.27	11	22.44	6	-4.09	17	46.35	15
Manulife GS (MPF)-Manulife MPF Aggressive	2	2	1	1	1.79655	9.43	8	22.25	7	-3.63	16	52.08	9
Manulife RC (MPF)-Allianz Growth A	2	2	Leader	Leader	1.47	9.59	3	22.22	8	3.47	6	55.62	7
Principal MPF-Smart-Principal Growth	1	1	2	2	1.7355	8.39	14	22.09	9	0.33	10	49.07	13
Principal MPF-Simple-Principal Growth	2	2	Leader	Leader	1.73	8.39	15	22.08	10	0.35	9	48.87	14
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	1	1	4	4	1.51266	8.33	16	22.05	11	0.21	11	50.92	12
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	2	2	Leader	Leader	1.74548	9.55	4	22.03	12	3.01	7	52.63	8
Principal MPF S800-Principal Aggressive Strategy I	4	2	1	1	1.51822	8.23	17	21.77	13	1.08	8		
HSBC MPF-SuperTrust Plus-Growth	2	2	Leader	Leader	1.52	9.55	5	21.57	14	4.68	2	58.54	4
Hang Seng MPF-SuperTrust Plus-Growth	2	2	Leader	Leader	1.52	9.55	5	21.57	14	4.68	2	58.54	4
AIA MPF-Prime Value Choice-Growth Portfolio	2	2	Leader	Leader	1.67	8.65	13	21.45	16	3.72	5	58.96	3
BCT Strategic MPF-Invesco Growth A	1	1	4	4	1.29	8.94	12	19.93	17	-0.40	12	45.53	16
<b>Lifestyle - (&gt;80-100% Equity) Average (17)</b>													
<b>Willis Towers Watson Composite Benchmark (&gt;80% - 100% Equity)</b>													
<b>Hong Kong Equity</b>													
China Life MPF MT-China Life Hong Kong Equity	3	3	1	1	0.87229	21.83	2	20.86	1	-17.31	6	27.80	3
My Choice MPF-My Choice Hong Kong Equity	3	3	1	1	1.06	21.79	3	20.71	2	-17.88	7	25.91	4
Fidelity Retirement MT-Hong Kong Equity	2	3	1	1	1.5	21.69	4	20.14	3	-18.92	8	20.15	5
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	3	3	2	2	1.67	21.85	1	19.72	4	-14.08	1	14.65	10
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	Leader	Leader	2	2	1.52	18.86	11	19.37	5	-14.39	2	17.86	8
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	Leader	Leader	2	2	1.52	18.86	11	19.37	5	-14.39	2	17.86	8
BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	1	1	1	1	1.28	17.93	19	18.48	7	-25.02	17	-0.44	18
BEA (MPF) MT-BEA (MPF) Hong Kong Equity	1	1	1	1	1.27	18.00	18	18.40	8	-25.15	18	-0.24	17
Manulife GS (MPF)-Manulife MPF Hong Kong Equity	1	2	1	1	1.78815	19.12	8	16.24	9	-23.36	15	8.17	13
MASS MPF-Hong Kong Equities	4	3	1	1	1.49	19.52	6	16.15	10	-16.77	4	19.50	7
Manulife RC (MPF)-Allianz Hong Kong A	3	3	1	1	1.43	19.45	7	16.03	11	-16.80	5	19.66	6
Principal MPF S800-Principal Hong Kong Equity I	2	2	1	1	1.40353	19.02	9	15.88	12	-21.32	10	11.12	12
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	2	2	1	1	1.71294	18.87	10	15.62	13	-21.74	11	7.86	14
Principal MPF-Smart-Principal Dynamic HK Equity	1	2	1	1	1.65358	18.19	16	15.48	14	-23.13	13	1.82	15
Principal MPF-Simple-Principal Dynamic HK Equity	1	2	1	1	1.66	18.23	15	15.46	15	-23.29	14	1.09	16
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	2	2	1	1	1.50623	21.33	5	15.08	16	-23.60	16	11.66	11
BCT Strategic MPF-Invesco HK and China Equity A	1	1	1	1	1.26	18.36	14	13.63	17	-25.84	20	-3.13	19
AMTD MPF-AMTD Invesco HK and China Equity A	1	1	1	1	1.29	18.19	17	13.54	18	-25.63	19	-3.63	20
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	2	2	1	1	1.77497	18.39	13	12.46	19	-20.05	9	28.23	2
Haitong MPF Retire Fd-Haitong Hong Kong SAR A	1	1	2	2	1.72	13.35	20	10.50	20	-22.74	12	46.35	1
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	2	2	1	1	1.6687								



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

Total Return Score  
Consistent Return Score  
Preservation Score  
As of 09/30/2024 (monthly updated)

Fund Expense Ratio Value  
Fund Expense Ratio  
Date  
% Growth 09/30/2024 Rank  
% Growth 1 Year  
% Growth 3 Months  
% Growth 3 Years  
% Growth 10 Years

LIPPER GLOBAL CLASSIFICATIONS

Hong Kong Equity Average (21)		FTSE MPF Hong Kong		United States Equity		Japanese Equity		Asia ex Japan Equity		Asia ex Japan Equity Average (10)		Asia Pacific ex Japan & Australia & NZ		Pacific Basin ex Japan Equity	
FUND NAME	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score
Manulife GS (MPF)-Manulife MPF North American Eq	1	1	3	1	1	1	3	3	3	3	3	3	3	3	3
AIA MPF-Prime Value Choice-American	Leader	Leader	4	Leader	Leader	Leader	4	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	2	3	4	3	3	3	4	3	3	3	3	3	3	3	3
Hang Seng MPF-SuperTrust Plus-ValChoe NAm Eq Trkr	2	3	4	3	3	3	4	3	3	3	3	3	3	3	3
MASS MPF-US Equity	1	1	3	1	1	1	3	3	3	3	3	3	3	3	3
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkr	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Principal MPF S800-Principal US Equity I	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Sun Life Rainbow MPF-Sun Life MPF US Equity	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
AIA MPF-Prime Value Choice-North American Equity	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
Fidelity Retirement MT-Americas Equity	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
BCT Strategic MPF-Invesco US Index Tracking A	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
HSBC MPF-SuperTrust Plus-North American Equity	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
Hang Seng MPF-SuperTrust Plus-North American Eq	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
BEA (MPF) MT-BEA (MPF) North American Equity	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
China Life MPF MT-China Life US Equity	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US	Equity US
<b>United States Equity Average (17)</b>	<b>4.65</b>	<b>17</b>	<b>31.97</b>	<b>17</b>	<b>26.9</b>	<b>11</b>	<b>173.59</b>	<b>11</b>	<b>173.59</b>	<b>11</b>	<b>173.59</b>	<b>11</b>	<b>173.59</b>	<b>11</b>	<b>173.59</b>
<b>FTSE MPF USA (35% HK\$ hedged)</b>	<b>5.41</b>		<b>34.45</b>												
<b>Japanese Equity</b>															
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan	Equity Japan
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
BEA (MPF) MT-BEA (MPF) Japan Equity	1.67	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
<b>Japanese Equity Average (3)</b>	<b>1.83</b>	<b>3</b>	<b>21.58</b>	<b>3</b>	<b>18.34</b>	<b>3</b>	<b>76.36</b>	<b>3</b>	<b>76.36</b>	<b>3</b>	<b>76.36</b>	<b>3</b>	<b>76.36</b>	<b>3</b>	<b>76.36</b>
<b>FTSE MPF Japan (35% HK\$ hedged)</b>	<b>2.36</b>		<b>21.27</b>												
<b>Asia ex Japan Equity</b>															
BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan
BEA (MPF) Industry-BEA (Ind S) Asian Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
MASS MPF-Asian Pacific Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
BEA (MPF) Value-BEA Asian Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Manulife RC (MPF)-Allianz Asian A	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BCT Strategic MPF-Invesco Asian Equity A	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
AMTD MPF-AMTD Invesco Asia	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Asia ex Japan Equity Average (10)</b>	<b>4.97</b>	<b>10</b>	<b>22.91</b>	<b>10</b>	<b>-7.98</b>	<b>10</b>	<b>40.58</b>	<b>10</b>	<b>40.58</b>	<b>10</b>	<b>40.58</b>	<b>10</b>	<b>40.58</b>	<b>10</b>	<b>40.58</b>
<b>FTSE MPF Asia Pacific ex Japan &amp; Australia &amp; NZ</b>	<b>10.24</b>		<b>28.39</b>												
<b>Asia ex Japan ex HK Equity</b>															
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan
Principal MPF-Smart-Principal Dynamic AsiaPac Eq	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
My Choice MPF-My Choice Asia Equity	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader
Fidelity Retirement MT-Asia Pacific Equity	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
<b>Asia ex Japan ex HK Equity Average (4)</b>	<b>6.27</b>	<b>4</b>	<b>30.19</b>	<b>4</b>	<b>1.56</b>	<b>4</b>	<b>59.62</b>	<b>4</b>	<b>59.62</b>	<b>4</b>	<b>59.62</b>	<b>4</b>	<b>59.62</b>	<b>4</b>	<b>59.62</b>
<b>FTSE MPF Asia Pacific ex Japan ex HK (35% HK\$ hedged)</b>	<b>5.32</b>		<b>29.98</b>												
<b>Pacific Basin ex Japan Equity</b>															
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan	Equity Asia Pacific ex Japan
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader	Leader



**Lipper Leader Fund Ratings Over 3 Years**

**(Lipper Global Classifications are used for comparison)**

MPF Performance Table					LIPPER GLOBAL CLASSIFICATIONS			As of 09/30/2024 (monthly updated)						
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE		Total Return			Score	Score	Fund Expense Ratio Value	Fund Expense Ratio	% Growth	1 Year Rank	% Growth	3 Years Rank	% Growth	10 Years Rank
FUND NAME	Score	Consistent Return	Preservation	Score	Score	Date	Value	09/30/2024	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank
Hang Seng MPF-SuperTrust Plus-ValChoice AsPc Eq Trkr	Leader	Leader	Leader	4	4	06/30/2023	0.9	9.78	1	27.14	3	3.60	4	53.47
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	Leader	Leader	Leader	4	4	03/31/2024	1.71	8.72	3	26.22	5	3.33	6	45.74
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Leader	Leader	Leader	4	4	03/31/2024	1.82473	7.50	4	26.15	6	5.31	2	68.88
Principal MPF-S800-Principal Asian Equity I	4	4	4	4	4	12/31/2023	1.5354	5.48	9	24.82	7	-2.23	8	40.66
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	4	4	4	4	4	12/31/2023	1.71929	5.43	10	24.62	8	-2.77	7	40.98
Haitong MPF Retire Fd-Haitong Asia Pacific A	4	3	3	3	3	06/30/2023	1.87	4.80	11	23.43	9	-3.92	9	1.02
Manulife RC (MPF)-Allianz Oriental Pacific A	4	4	4	1	1	06/30/2023	1.59	5.77	7	22.27	10	4.22	3	118.08
AIA MPF-Prime Value Choice-Asian Equity	4	4	4	4	4	11/30/2023	1.69	5.57	8	21.87	11	7.04	1	
<b>Pacific Basin ex Japan Equity Average (11)</b>														
<b>FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)</b>														
<b>European Equity</b>														
MASS MPF-European Equity	Leader	Leader	Leader	1	1	12/31/2023	1.71	2.58	12	23.85	1	21.23	1	54.09
Manulife GS (MPF)-Manulife MPF European Equity	1	1	1	3	3	03/31/2024	1.80092	2.20	13	23.14	2	-1.21	11	78.31
AIA MPF-Prime Value Choice-European Equity	Leader	Leader	Leader	3	3	11/30/2023	1.87	3.94	5	22.57	3	19.92	2	61.77
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	4	4	4	4	4	06/30/2023	0.94	4.52	3	21.32	4	18.71	4	76.21
Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr	4	4	4	4	4	06/30/2023	0.94	4.52	3	21.32	4	18.71	4	76.21
BOC-Pru Easy-Choice MPF-BOC-Pru EuroPn Ixd Trkr	4	4	4	4	4	03/31/2024	1.04	4.56	2	20.88	6	19.21	3	75.02
Sun Life Rainbow MPF-Sun Life MPF European Equity	4	4	4	4	4	12/31/2023	0.71211	3.23	9	19.64	7			
Fidelity Retirement MT-European Equity	4	4	4	1	1	01/01/1900	0	4.58	1	19.50	8			
BEA (MPF) MT-BEA (MPF) European Equity	1	1	1	3	3	03/31/2023	1.59	3.52	8	18.55	9	12.89	10	55.24
BCT (MPF) Pro Choice-BCT (Pro) European Equity	3	3	3	4	4	12/31/2023	1.57913	3.75	7	17.78	10	13.87	6	36.37
AMTD MPF-AMTD Invesco Europe	3	3	3	3	3	06/30/2023	1.37	3.87	6	16.85	11	13.80	7	32.17
HSBC MPF-SuperTrust Plus-European Equity	2	2	2	2	2	06/30/2023	1.34	2.95	10	16.18	12	13.01	8	46.71
Hang Seng MPF-SuperTrust Plus-European Equity	2	2	2	2	2	06/30/2023	1.34	2.95	10	16.18	12	13.01	8	46.71
<b>European Equity Average (13)</b>														
<b>FTSE MPF Europe (35% HK\$ hedged)</b>														
<b>Global Equity</b>														
Haitong MPF Retire Fd-Haitong Global Diversif A	4	4	4	4	4	06/30/2023	1.35	1.48	21	35.25	1	19.08	11	130.19
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	4	4	4	3	3	12/31/2023	1.88862	4.79	11	32.70	2	16.16	15	66.30
BEA (MPF) Value-Choice Global Equity	Leader	Leader	Leader	4	4	03/31/2023	1.26	4.83	10	31.93	3	27.72	1	137.80
BEA (MPF) MT-BEA (MPF) Global Equity	Leader	Leader	Leader	4	4	03/31/2023	1.88	4.63	15	31.13	4	26.21	2	130.04
Manulife GS (MPF)-Manulife MPF International Eq	3	3	3	3	3	03/31/2024	1.78378	5.37	4	29.84	5	10.23	20	109.10
AIA MPF-Prime Value Choice-World	Leader	Leader	Leader	4	4	01/01/2023	0.84	5.67	2	29.40	6	23.66	6	102.62
BCT Strategic MPF-Invesco Global Index Tracking A	4	4	4	4	4	11/01/1900	0	4.73	14	28.84	7			
MASS MPF-Global Equity	4	4	4	3	3	12/31/2023	1.64	4.91	9	28.78	8	18.10	14	70.85
AIA MPF-Prime Value Choice-Green	Leader	Leader	Leader	4	4	11/30/2023	1.42	5.51	3	28.24	9	25.95	5	124.44
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	4	4	4	4	4	12/31/2023	1.49202	4.99	8	28.08	10	18.20	12	82.53
BCT (MPF) Pro Choice-BCT (Pro) World Equity	4	4	4	4	4	12/31/2023	1.01109	5.73	1	28.00	11	20.20	9	120.45
Fidelity Retirement MT-Global Equity	3	3	3	3	3	12/31/2022	1.49	5.03	7	27.85	12	11.60	19	91.58
HSBC MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	06/30/2023	0.81	4.76	12	27.78	13	26.14	3	
Hang Seng MPF-SuperTrust Plus-Global Equity	Leader	Leader	Leader	4	4	06/30/2023	0.81	4.76	12	27.78	13	26.14	3	
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	Leader	Leader	Leader	4	4	03/31/2024	1.69	5.31	6	27.69	15	22.07	8	114.13
My Choice MPF-My Choice Global Equity	4	4	4	4	4	03/31/2024	1.05	4.52	16	27.17	16	19.37	10	75.38
China Life MPF MT-China Life Retire-Easy Gbl Eq	Leader	Leader	Leader	4	4	12/31/2023	1.30679	3.54	19	26.54	17	22.94	7	74.85
Principal MPF-Simple-Principal Dynamic Global Eq	3	3	3	4	4	12/31/2022	1.8	3.91	18	26.42	18	14.75	17	91.78
Principal MPF-Smart-Principal Dynamic Global Eq	3	3	3	4	4	12/31/2022	1.80581	3.93	17	26.40	19	14.81	16	92.19
Sun Life Rainbow MPF-Sun Life MPF Gl Low Carbon Ixd	3	3	3	3	3	12/31/2023	0.71371	5.36	5	25.12	20			
Principal MPF S800-Principal International Equity	4	4	4	4	4	12/31/2023	1.53202	3.12	22	25.06	21	18.10	13	82.48
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	3	3	3	4	4	12/31/2023	1.8164	3.12	20	23.40	22	13.68	18	82.94
<b>Global Equity Average (22)</b>														
<b>FTSE MPF All-World (35% HK\$ hedged)</b>														
<b>Greater China Equity</b>														
BEA (MPF) MT-BEA (MPF) Greater China Equity	3	3	3	4	4	03/31/2023	1.29	12.03	9	23.22	1	-16.77	5	50.29
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	Leader	Leader	Leader	4	4	12/31/2023	1.14973	13.51	1	23.20	2	-7.86	1	44.43





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

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	Total Return		Consistent Return		Preservation		Score		Score		Date		Fund Expense Ratio		Fund Expense Ratio		Value		% Growth		% Growth		% Growth	
	Score	As of	Score	As of	Score	As of	Score	As of	Score	As of	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank	09/30/2024	Rank
<b>LIPPER GLOBAL CLASSIFICATIONS</b>																								
Manulife GS (MPF)-Manulife MPF Conservative																								
BCT Strategic MPF-Invesco MPF Conservative A																								
Sun Life Rainbow MPF-Sun Life MPF Conservative A																								
Principal MPF-S800-Principal MPF Conservative N																								
Principal MPF-Simple-Principal-MPF Conservative																								
Principal MPF-Smart-Principal-MPF Conservative																								
Haitong MPF Retire Fd-Haitong MPF Conservative A																								
Fidelity Retirement MT-MPF Conservative																								
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative																								
BEA (MPF) Value-BEA MPF Conservative																								
My Choice MPF-My Choice MPF Conservative																								
China Life MPF MT-China Life MPF Conservative																								
MASS MPF-MPF Conservative																								
BEA (MPF) Industry-BEA (Ind S) MPF Conservative																								
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv																								
BEA (MPF) MT-BEA (MPF) Conservative																								
BCOM Joyful Ret MPF-BCOM MPF Conservative																								
Manulife RC (MPF)-Allianz MPF Conservative A																								
AIA MPF-Prime Value Choice-MPF Conservative																								
AMTD MPF-AMTD Invesco MPF Conservative																								
<b>MPF Conservative Fund Average (23)</b>																								
<b>MPFA Prescribed Savings Rate</b>																								
<b>Guaranteed Fund</b>																								
Manulife GS (MPF)-Manulife MPF Stable																								
China Life MPF MT-China Life Joyful Retire Gteed																								
MASS MPF-Guaranteed																								
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)																								
HSBC MPF-SuperTrust Plus-Guaranteed																								
Hang Seng MPF-SuperTrust Plus-Guaranteed																								
Manulife GS (MPF)-Manulife MPF Interest																								
AIA MPF-Prime Value Choice-Guaranteed Portfolio																								
<b>Guaranteed Fund Average (8)</b>																								
<b>Benchmark Not Applicable</b>																								
<b>Other Fund</b>																								
Manulife GS (MPF)-Manulife MPF 2040 Retirement																								
Manulife GS (MPF)-Manulife MPF 2045 Retirement																								
Fidelity Retirement MT-Fidelity SaveEasy 2050																								
Fidelity Retirement MT-Fidelity SaveEasy 2040																								
Fidelity Retirement MT-Fidelity SaveEasy 2045																								
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040																								
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045																								
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050																								
Manulife GS (MPF)-Manulife MPF 2035 Retirement																								
Fidelity Retirement MT-Fidelity SaveEasy 2035																								
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035																								
AIA MPF-Prime Value Choice-Eurasia																								
Fidelity Retirement MT-Fidelity SaveEasy 2030																								
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030																								
Manulife GS (MPF)-Manulife MPF 2030 Retirement																								
AMTD MPF-AMTD Invesco Target 2048 Retirement																								
Manulife GS (MPF)-Manulife MPF 2025 Retirement																								
Manulife GS (MPF)-Manulife MPF Healthcare																								
Manulife GS (MPF)-Manulife MPF Smart Retirement																								
Fidelity Retirement MT-RetireEasy																								
AMTD MPF-AMTD Invesco Target 2038 Retirement																								







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 09/30/2024 (monthly updated)	Score	Preservation	Score	Fund Expense Ratio	Date	Fund Expense Ratio	Value	% Growth 3 Months	09/30/2024 Rank	% Growth 1 Year	09/30/2024 Rank	% Growth 3 Years	09/30/2024 Rank	% Growth 10 Years	09/30/2024 Rank
<b>Not Applicable</b>																	
<b>China Equity</b>																	
HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg	Leader	Equity China	Leader	Leader	1	0.9	06/30/2023	20.94	0.9	20.94	2	25.70	1	-6.91	1	-6.57	6
Hang Seng MPF-SuperTrust Plus-HS CN Eiprs Idx Trk	Leader	Equity China	Leader	Leader	1	0.9	06/30/2023	20.94	0.9	20.94	2	25.70	1	-6.91	1	-6.57	6
BEA (MPF) Industry-BEA China Tracker	4	Equity China	4	4	1	1.2	03/31/2023	20.59	1.2	20.59	4	24.89	3	-8.25	3	-10.74	8
BEA (MPF) MT-BEA China Tracker	4	Equity China	4	4	1	1.21	03/31/2023	20.53	1.21	20.53	5	24.79	4	-8.47	4	-11.18	9
Hang Seng MPF-SuperTrust Plus-Chinese Equity	3	Equity China	3	3	1	1.53	06/30/2023	17.09	1.53	17.09	8	18.91	5	-25.37	6	23.94	1
HSBC MPF-SuperTrust Plus-Chinese Equity	3	Equity China	3	3	1	1.53	06/30/2023	17.09	1.53	17.09	8	18.91	5	-25.37	6	23.94	1
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	Equity China	3	3	1	1.75	03/31/2024	24.29	1.75	24.29	1	18.88	7	-20.71	5	8.08	3
Principal MPF S800-Principal China Equity I	1	Equity China	1	1	1	1.5194	12/31/2023	20.16	1.5194	20.16	6	15.74	8	-27.97	8	5.78	4
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	1	Equity China	1	1	1	1.74069	12/31/2023	20.09	1.74069	20.09	7	15.50	9	-28.29	9	4.75	5
<b>China Equity Average (9)</b>																	
<b>Not Applicable</b>																	
<b>RMB Bond Fund</b>																	
Manulife GS (MPF)-Manulife MPF RMB Bond	Leader	Bond Global LC	Leader	Leader	1	1.20558	03/31/2024	4.39	1.20558	4.39	1	7.65	1	1.82	2	18.20	1
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	Leader	Bond Asia Pacific LC	Leader	Leader	1	1.23496	12/31/2023	4.04	1.23496	4.04	5	6.60	2	1.90	1	7.36	3
BCT Strategic MPF-Invesco RMB Bond A	4	Bond Asia Pacific LC	4	4	1	1.25	03/31/2023	4.06	1.25	4.06	3	6.59	3	1.75	3	7.27	4
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	4	Bond Asia Pacific LC	4	3	1	1.26663	12/31/2023	4.04	1.26663	4.04	4	6.57	4	1.69	4	7.64	2
Fidelity Retirement-MT-RMB Bond	2	Bond Asia Pacific LC	2	2	1	1.33	12/31/2022	4.06	1.33	4.06	2	6.50	5	-2.00	5		
<b>RMB Bond Fund Average (5)</b>																	
<b>Not Applicable</b>																	

**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:

30 September, 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](http://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	3 Months	1 Year	3 Years	10 Years
FUND NAME	As of 09/30/2024	(monthly updated)				Date		% Growth	% Growth	% Growth	% Growth
LIPPER GLOBAL CLASSIFICATIONS								09/30/2024	09/30/2024	09/30/2024	09/30/2024

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