LSEG Lipper | HK IFA 香港投資基金公會 | FTSE RUSSELL An LSEG Business | Willis Towers Watson

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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 Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
		As of 09/30/2026 (monthly updated)												
Default Investment Strategy - Core Accumulation Fund														
Haitong MPF Retire Fd-Haitong Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	1	06/30/2025	0.92544	-9.03	23	22.51	1	80.51	1		
MASS MPF-Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	12/31/2025	0.75892	0.26	2	11.54	2	51.74	3		
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	12/31/2025	0.77229	0.27	1	11.53	3	51.60	5		
BCT Strategic MPF-Invesco Core Accumulation A	Mixed Asset HKD Balanced	Leader	Leader	4	03/31/2026	0.79403	0.21	7	11.48	4	51.75	2		
BCOM Joyful Ret MPF-BCOM Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	12/31/2025	0.81293	0.22	4	11.46	5	51.62	4		
China Life MPF MT-China Life Core Accumulation	Mixed Asset HKD Balanced	Leader	Leader	4	12/31/2025	0.81279	0.22	6	11.44	6	51.58	6		
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Mixed Asset HKD Balanced	Leader	Leader	4	12/31/2025	0.82417	0.23	3	11.42	7	51.37	7		
AMTD MPF-AMTD Invesco Core Acc	Mixed Asset HKD Balanced	Leader	Leader	4	06/30/2025	0.86864	0.22	5	11.22	8	50.34	8		
BCT MPF-Simple-Principal Core Accumulation	Mixed Asset HKD Balanced	4	4	3	12/31/2025	0.80191	0.00	10	10.44	9	46.44	10		
BCT MPF S800-Principal Core Accumulation N	Mixed Asset HKD Balanced	4	4	3	12/31/2025	0.77623	-0.01	12	10.38	10	46.49	9		
BCT MPF-Smart-Principal Core Acc	Mixed Asset HKD Balanced	4	4	3	12/31/2025	0.7788	0.00	10	10.37	11	46.33	11		
AIA MPF-Prime Value Choice-Core Accumulation	Mixed Asset HKD Balanced	4	4	4	11/30/2025	0.7928	0.14	8	9.88	12	45.19	16		
HSBC MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	06/30/2025	0.77603	-0.60	17	9.58	13	43.29	22	92.85	1
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	06/30/2025	0.7762	-0.60	18	9.57	14	43.27	23	92.83	2
My Choice MPF-My Choice Core Accumulation	Mixed Asset HKD Balanced	3	3	3	03/31/2026	0.80887	-0.41	16	9.39	15	44.65	19		
Sun Life Rainbow MPF-Sun Life MPF Core Acc	Mixed Asset HKD Balanced	3	3	3	12/31/2025	0.77537	-0.41	15	9.38	16	44.70	18		
Fidelity Retirement MT-Core Accumulation	Mixed Asset HKD Balanced	3	3	3	12/31/2025	0.7913	0.04	9	9.26	17	43.98	21		
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	Mixed Asset HKD Balanced	3	3	4	03/31/2026	0.75994	-0.22	14	9.22	18	44.71	17		
BEA (MPF) MT-BEA (MPF) Core Accumulation	Mixed Asset HKD Balanced	4	4	3	03/31/2026	0.7778	-1.69	20	9.00	19	45.63	13		
BEA (MPF) Value-BEA Core Accumulation	Mixed Asset HKD Balanced	4	4	2	03/31/2026	0.80014	-1.69	21	8.98	20	45.50	15		
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Mixed Asset HKD Balanced	4	4	3	03/31/2026	0.78296	-1.70	22	8.96	21	45.59	14		
Manulife GS (MPF)-Manulife MPF Core Accumulation	Mixed Asset HKD Balanced	3	3	4	03/31/2026	0.74162	-0.08	13	8.86	22	44.15	20		
Manulife RC (MPF)-Allianz MPF Core Acc A	Mixed Asset HKD Balanced	4	4	4	06/30/2025	0.77134	-0.64	19	8.55	23	46.15	12		
Default Investment Strategy - Core Accumulation Fund Average (23)							**-0.66**	**23**	**10.63**	**23**	**48.55**	**23**	**92.84**	**2**
FTSE MPF DIS Core Accumulation Fund							**-0.22**		**8.71**					
Default Investment Strategy - Age 65 Plus Fund														
Haitong MPF Retire Fd-Haitong Age 65 Plus A	Mixed Asset HKD Conservative	Leader	Leader	4	06/30/2025	0.92894	-5.14	23	6.97	1	31.16	1		
BCT MPF-Smart-Principal Age 65 Plus	Mixed Asset HKD Conservative	3	3	Leader	12/31/2025	0.7928	-1.77	2	2.98	2	20.13	3		
BCT MPF S800-Principal Age 65 Plus N	Mixed Asset HKD Conservative	3	3	Leader	12/31/2025	0.79493	-1.81	7	2.98	3	20.15	2		
BCT MPF-Simple-Principal Age 65 Plus	Mixed Asset HKD Conservative	2	3	Leader	12/31/2025	0.83067	-1.79	4	2.94	4	19.75	9		
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Mixed Asset HKD Conservative	3	3	Leader	12/31/2025	0.77251	-1.78	3	2.25	5	20.03	4		
MASS MPF-Age 65 Plus	Mixed Asset HKD Conservative	3	3	Leader	12/31/2025	0.76249	-1.80	6	2.16	6	19.90	6		
BCT Strategic MPF-Invesco Age 65 Plus A	Mixed Asset HKD Conservative	3	3	Leader	03/31/2026	0.79691	-1.85	11	2.08	7	19.98	5		
BCOM Joyful Ret MPF-BCOM Age 65 Plus	Mixed Asset HKD Conservative	3	2	Leader	12/31/2025	0.81547	-1.83	9	2.07	8	19.87	7		
China Life MPF MT-China Life Age 65 Plus	Mixed Asset HKD Conservative	2	2	Leader	12/31/2025	0.81131	-1.84	10	2.06	9	19.87	8		
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	2	2	Leader	12/31/2025	0.8241	-1.81	8	2.06	10	19.74	10		
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	2	2	Leader	06/30/2025	0.86585	-1.76	1	1.93	11	18.75	11		
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	12/31/2025	0.7688	-2.16	17	1.75	12	17.38	17		
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	03/31/2026	0.74591	-2.15	16	1.74	13	17.39	16		
BEA (MPF) MT-BEA (MPF) Age 65 Plus	Mixed Asset HKD Conservative	2	2	Leader	03/31/2026	0.77979	-2.37	21	1.69	14	17.80	13		
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	1	2	4	03/31/2026	0.79995	-2.41	22	1.68	15	17.60	15		
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Mixed Asset HKD Conservative	2	2	Leader	03/31/2026	0.78526	-2.37	20	1.67	16	17.75	14		
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	06/30/2025	0.77708	-2.30	18	1.63	17	17.22	18	25.77	1
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	06/30/2025	0.77784	-2.30	19	1.62	18	17.21	19	25.77	2
AIA MPF-Prime Value Choice-Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	11/30/2025	0.79562	-1.85	12	1.57	19	16.65	21		
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	03/31/2026	0.76959	-1.95	14	1.42	20	16.95	20		
Fidelity Retirement MT-Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	12/31/2025	0.8055	-1.80	5	1.30	21	16.00	23		
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	2	2	Leader	06/30/2025	0.74478	-1.98	15	1.29	22	17.91	12		

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Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	Leader	03/31/2026	0.74426	-1.95	13	1.13	23	16.17	22		
Default Investment Strategy - Age 65 Plus Fund Average (23)							**-2.12**	**23**	**2.13**	**23**	**18.93**	**23**	**25.77**	**2**
FTSE MPF DIS Age 65 Plus Fund							**-2.04**		**0.82**					
Lifestyle - (>20-40% Equity)														
Sun Life Rainbow MPF-Sun Life MPF Stable A	Mixed Asset HKD Conservative	4	3	2	12/31/2025	1.78425	-1.33	3	5.92	1	21.51	13	20.60	11
BCT MPF-Smart-Principal Stable	Mixed Asset HKD Conservative	Leader	Leader	4	12/31/2025	1.47218	-1.19	1	5.39	2	25.16	3	24.19	3
BCT MPF-Simple-Principal Stable	Mixed Asset HKD Conservative	Leader	Leader	4	12/31/2025	1.49236	-1.24	2	5.31	3	25.15	4	23.91	6
BCT MPF S800-Principal Stable Yield I	Mixed Asset HKD Conservative	Leader	Leader	3	12/31/2025	1.33588	-1.57	4	4.58	4	25.51	2	24.14	4
BEA (MPF) Value-BEA Stable	Mixed Asset HKD Conservative	Leader	Leader	4	03/31/2026	0.96311	-2.06	16	3.79	5	26.29	1	30.21	1
BEA (MPF) MT-BEA (MPF) Stable	Mixed Asset HKD Conservative	4	4	3	03/31/2026	1.31572	-1.65	10	3.14	6	22.20	7	20.25	12
BEA (MPF) Industry-BEA (Ind S) Stable	Mixed Asset HKD Conservative	4	4	3	03/31/2026	1.33306	-1.68	11	3.09	7	22.14	8	19.90	13
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	Mixed Asset HKD Conservative	4	4	3	12/31/2025	1.4829	-1.91	15	2.76	8	21.85	9	17.75	16
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asst	Mixed Asset HKD Conservative	4	4	3	12/31/2025	1.61523	-1.87	14	2.55	9	21.69	10	18.68	15
BCT Strategic MPF-Invesco Capital Stable A	Mixed Asset HKD Conservative	Leader	Leader	4	03/31/2026	1.25593	-1.60	7	2.30	10	22.99	5	24.10	5
HSBC MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	4	4	06/30/2025	1.32797	-1.60	5	2.24	11	21.40	14	22.58	7
Hang Seng MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	4	4	06/30/2025	1.32889	-1.60	6	2.23	12	21.39	15	22.57	8
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	Mixed Asset HKD Conservative	4	4	3	03/31/2026	1.64839	-1.60	8	2.19	13	21.56	11	19.28	14
AIA MPF-Prime Value Choice-Capital Stable Pf	Mixed Asset HKD Conservative	Leader	Leader	4	11/30/2025	1.66719	-1.77	13	1.80	14	22.33	6	21.87	10
AMTD MPF-AMTD Allianz Choice Capital Stable	Mixed Asset HKD Conservative	4	4	4	06/30/2025	1.21307	-1.62	9	1.63	15	21.56	12	24.39	2
Manulife RC (MPF)-Allianz Capital Stable A	Mixed Asset HKD Conservative	3	3	4	06/30/2025	1.48301	-1.68	12	1.40	16	20.75	16	21.92	9
Fidelity Retirement MT-Capital Stable	Mixed Asset HKD Conservative	2	2	3	12/31/2025	1.46503	-2.33	17	1.09	17	19.18	17	16.52	17
Lifestyle - (>20-40% Equity) Average (17)							**-1.66**	**17**	**3.02**	**17**	**22.51**	**17**	**21.93**	**17**
Willis Towers Watson Composite Benchmark (>20% - 40% Equity)							**-0.88**		**2.98**					
Lifestyle - (>40-60% Equity)														
Sun Life Rainbow MPF-Sun Life MPF Balanced A	Mixed Asset HKD Balanced	2	2	1	12/31/2025	1.78567	-0.62	2	11.24	1	33.38	9	43.69	8
BCT MPF S800-Principal Long Term Acc I	Mixed Asset HKD Balanced	3	3	2	12/31/2025	1.33667	-0.87	6	7.84	2	36.72	2	44.96	7
BEA (MPF) Value-BEA Balanced	Mixed Asset HKD Balanced	3	3	3	03/31/2026	0.96946	-1.93	16	6.52	3	39.04	1	57.51	1
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	Mixed Asset HKD Balanced	2	2	3	12/31/2025	1.48547	-1.15	9	6.26	4	33.39	8	40.37	12
My Choice MPF-My Choice Stable	Mixed Asset HKD Balanced	1	1	2	03/31/2026	1.05873	-0.56	1	6.02	5	31.56	13	47.01	3
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asst	Mixed Asset HKD Balanced	1	1	2	12/31/2025	1.61938	-1.16	11	5.78	6	32.07	12	36.79	14
BEA (MPF) MT-BEA (MPF) Balanced	Mixed Asset HKD Balanced	2	2	2	03/31/2026	1.3313	-1.53	12	5.77	7	34.07	3	43.51	9
BEA (MPF) Industry-BEA (Ind S) Balanced	Mixed Asset HKD Balanced	2	2	2	03/31/2026	1.35606	-1.56	13	5.73	8	33.81	5	42.84	11
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	Mixed Asset HKD Balanced	1	1	2	12/31/2025	1.38765	-0.65	3	5.63	9	30.03	14	38.82	13
AIA MPF-Prime Value Choice-Balanced Portfolio	Mixed Asset HKD Balanced	2	2	3	11/30/2025	1.67439	-0.67	5	5.41	10	33.90	4	42.89	10
MASS MPF-Global Stable	Mixed Asset HKD Balanced	2	2	3	12/31/2025	1.07414	-0.97	7	4.82	11	33.77	6	46.49	4
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	Mixed Asset HKD Balanced	1	1	2	03/31/2026	1.65241	-0.67	4	4.69	12	33.34	10	45.37	6
AMTD MPF-AMTD Allianz Choice Stable Growth	Mixed Asset HKD Balanced	2	2	3	06/30/2025	1.19879	-1.08	8	4.59	13	33.59	7	48.92	2
Manulife RC (MPF)-Allianz Stable Growth A	Mixed Asset HKD Balanced	1	1	3	06/30/2025	1.47955	-1.16	10	4.31	14	32.62	11	45.63	5
Fidelity Retirement MT-Stable Growth	Mixed Asset HKD Balanced	1	1	2	12/31/2025	1.45053	-1.83	14	3.77	15	29.21	15	35.60	15
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	Mixed Asset HKD Balanced	1	1	2	03/31/2026	1.76052	-1.88	15	3.55	16	28.14	16	31.47	16
Lifestyle - (>40-60% Equity) Average (16)							**-1.14**	**16**	**5.74**	**16**	**33.04**	**16**	**43.24**	**16**
Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							**-0.09**		**5.73**					
Lifestyle - (>60-80% Equity)														
Sun Life Rainbow MPF-Sun Life MPF Growth A	Mixed Asset HKD Aggressive	3	2	1	12/31/2025	1.78799	-0.26	10	16.28	1	45.76	10	69.25	16
BCT MPF-Simple-Principal Balanced	Mixed Asset HKD Aggressive	Leader	Leader	3	12/31/2025	1.51808	0.04	5	11.89	2	50.84	3	72.33	11
BCT MPF-Smart-Principal Balanced	Mixed Asset HKD Aggressive	Leader	Leader	3	12/31/2025	1.49449	0.04	6	11.87	3	50.87	2	72.48	10
BCT MPF S800-Principal Global Growth I	Mixed Asset HKD Aggressive	4	4	2	12/31/2025	1.33686	-0.06	8	11.32	4	48.59	4	69.58	14
BEA (MPF) Value-BEA Growth	Mixed Asset HKD Aggressive	Leader	Leader	2	03/31/2026	0.98006	-1.90	22	9.99	5	53.44	1	88.67	1
BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	Mixed Asset HKD Aggressive	3	3	2	12/31/2025	1.48613	-0.50	14	9.66	6	45.74	11	66.53	17
BEA (MPF) MT-BEA (MPF) Growth	Mixed Asset HKD Aggressive	4	4	2	03/31/2026	1.35413	-1.25	21	9.56	7	47.96	5	70.92	12
BEA (MPF) Industry-BEA (Ind S) Growth	Mixed Asset HKD Aggressive	4	4	2	03/31/2026	1.37779	-1.22	20	9.42	8	47.69	6	70.14	13
My Choice MPF-My Choice Balanced	Mixed Asset HKD Aggressive	1	2	1	03/31/2026	1.07284	0.50	1	9.20	9	43.40	17	79.22	4
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asst	Mixed Asset HKD Aggressive	2	1	1	12/31/2025	1.61913	-0.48	12	9.07	10	43.49	16	57.26	21
BCOM Joyful Ret MPF-BCOM Balanced (CF)	Mixed Asset HKD Aggressive	1	1	1	12/31/2025	1.40241	0.40	2	8.83	11	41.80	20	69.26	15

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		As of 09/30/2026 (monthly updated)												
Manulife GS (MPF)-Manulife MPF Growth	Mixed Asset HKD Aggressive	1	1	1	03/31/2026	1.744	-0.03	7	8.66	12	42.93	19	62.72	18
BCT Strategic MPF-Invesco Balanced A	Mixed Asset HKD Aggressive	1	1	2	03/31/2026	1.2736	-0.17	9	8.34	13	43.18	18	62.03	19
MASS MPF-Global Growth	Mixed Asset HKD Aggressive	3	4	2	12/31/2025	1.06713	-0.38	11	7.83	14	45.86	9	74.92	6
AMTD MPF-AMTD Allianz Choice Balanced	Mixed Asset HKD Aggressive	3	3	2	06/30/2025	1.21691	-0.50	13	7.57	15	45.69	12	77.68	5
HSBC MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	2	2	2	06/30/2025	1.43418	-0.50	15	7.51	16	44.06	14	73.91	7
Hang Seng MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	2	2	2	06/30/2025	1.43436	-0.50	16	7.50	17	44.04	15	73.90	8
Hang Seng MPF-SuperTrust Plus-ValChce Balanced	Mixed Asset HKD Aggressive	4	4	2	06/30/2025	0.90872	0.35	3	7.49	18	46.54	7	80.62	2
HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Mixed Asset HKD Aggressive	4	3	2	06/30/2025	0.90995	0.35	4	7.49	19	46.53	8	80.61	3
Manulife RC (MPF)-Allianz Balanced A	Mixed Asset HKD Aggressive	2	2	2	06/30/2025	1.48865	-0.56	17	7.29	20	44.61	13	72.97	9
China Life MPF MT-China Life Balanced	Mixed Asset HKD Aggressive	1	1	1	12/31/2025	1.25063	-1.13	19	6.45	21	40.27	21	58.60	20
Fidelity Retirement MT-Balanced	Mixed Asset HKD Aggressive	1	1	1	12/31/2025	1.44659	-1.13	18	6.36	22	39.64	22	57.22	22
Lifestyle - (>60-80% Equity) Average (22)							**-0.4**	**22**	**9.07**	**22**	**45.59**	**22**	**70.95**	**22**
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)							**0.84**		**8.59**					
Lifestyle - (>80-100% Equity)														
BCT MPF-Smart-Principal Growth	Equity Global	3	3	Leader	12/31/2025	1.50265	0.77	4	15.25	1	65.07	1	101.29	6
BCT MPF-Simple-Principal Growth	Equity Global	3	3	Leader	12/31/2025	1.51861	0.75	5	15.23	2	65.02	2	100.97	7
BCT MPF S800-Principal Aggressive Strategy I	Mixed Asset HKD Aggressive	Leader	Leader	2	12/31/2025	1.3431	0.79	3	15.14	3	61.97	3		
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	Equity Global	2	2	Leader	12/31/2025	1.48509	0.13	10	13.52	4	59.18	6	91.31	10
AIA MPF-Prime Value Choice-Growth Portfolio	Equity Global	2	2	Leader	11/30/2025	1.66986	1.12	1	12.25	5	59.94	4	107.46	2
BCT Strategic MPF-Invesco Growth A	Equity Global	1	1	4	03/31/2026	1.28344	0.63	6	12.09	6	56.52	12	89.84	12
Manulife GS (MPF)-Manulife MPF Aggressive	Mixed Asset HKD Aggressive	Leader	Leader	1	03/31/2026	1.74556	0.32	7	11.73	7	54.87	13	90.12	11
AMTD MPF-AMTD Allianz Choice Growth	Equity Global	2	2	Leader	06/30/2025	1.22173	0.17	9	11.16	8	59.74	5	110.74	1
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	Equity Global	2	2	Leader	12/31/2025	1.25371	0.18	8	11.01	9	58.72	7	103.85	5
HSBC MPF-SuperTrust Plus-Growth	Equity Global	1	1	Leader	06/30/2025	1.53957	0.07	13	10.92	10	56.72	10	100.30	8
Hang Seng MPF-SuperTrust Plus-Growth	Equity Global	1	1	4	06/30/2025	1.53967	0.07	12	10.90	11	56.70	11	100.28	9
Manulife RC (MPF)-Allianz Growth A	Equity Global	2	2	Leader	06/30/2025	1.5037	0.11	11	10.85	12	58.56	9	106.05	4
BOC-Pru Easy-Choice MPF-BOC-Pru Growth	Equity Global	2	2	Leader	03/31/2026	1.65915	0.81	2	9.90	13	58.58	8	106.57	3
My Choice MPF-My Choice Growth	Equity Global	1	1	4	03/31/2026	1.01951	-0.15	14	9.79	14	52.86	14	89.28	13
China Life MPF MT-China Life Growth	Equity Global	1	1	4	12/31/2025	1.25246	-0.22	16	9.53	15	51.80	15	82.71	14
Fidelity Retirement MT-Growth	Equity Global	1	1	4	12/31/2025	1.447	-0.18	15	9.48	16	51.21	16	81.42	15
Manulife GS (MPF)-Manulife MPF Fidelity Growth	Equity Global	1	1	4	03/31/2026	1.76512	-0.24	17	9.24	17	49.95	17	75.83	16
Lifestyle - (>80-100% Equity) Average (17)							**0.3**	**17**	**11.65**	**17**	**57.49**	**17**	**96.13**	**16**
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)							**1.71**		**11.84**					
Hong Kong Equity														
BCT MPF S800-Principal Hong Kong Equity I	Equity Hong Kong	3	3	2	12/31/2025	1.30424	3.59	11	-4.34	1	44.85	1	33.28	6
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	Equity Hong Kong	3	3	2	12/31/2025	1.31473	3.52	13	-4.48	2	44.10	2	29.97	10
Manulife GS (MPF)-Manulife MPF Hong Kong Equity	Equity Hong Kong	2	2	1	03/31/2026	1.74088	0.31	20	-6.40	3	40.02	10	27.73	12
BCT MPF-Smart-Principal Dynamic HK Equity	Equity Hong Kong	2	2	2	12/31/2025	1.49933	4.68	8	-8.21	4	35.89	13	15.84	17
Manulife RC (MPF)-Allianz Hong Kong A	Equity Greater China	2	2	1	06/30/2025	1.41239	3.56	12	-8.22	5	42.59	3	40.92	2
MASS MPF-Hong Kong Equities	Equity Greater China	2	2	1	12/31/2025	1.03356	5.90	1	-8.54	6	42.49	4	40.70	3
BCT MPF-Simple-Principal Dynamic HK Equity	Equity Hong Kong	2	2	1	12/31/2025	1.51543	4.72	6	-8.67	7	35.06	15	14.45	18
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	Equity Greater China	2	2	1	06/30/2025	1.48591	3.48	14	-9.11	8	40.17	7	31.54	8
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	Equity Greater China	1	2	1	06/30/2025	1.48607	3.48	15	-9.11	9	40.16	8	31.53	9
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	Equity Greater China	1	1	1	12/31/2025	1.47011	4.67	9	-9.12	10	33.97	16	25.01	14
AMTD MPF-AMTD Invesco HK and China	Equity Greater China	1	1	1	06/30/2025	1.20153	2.26	19	-9.12	11	31.12	19	6.40	20
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	Equity Hong Kong	1	1	1	12/31/2025	1.81025	3.69	10	-9.23	12	25.00	20	34.38	5
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	Equity Greater China	2	2	1	12/31/2025	1.60825	4.69	7	-9.29	13				
BCT Strategic MPF-Invesco HK and China Equity A	Equity Greater China	1	1	1	03/31/2026	1.24503	2.31	18	-9.30	14	31.13	18	6.75	19
BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	Equity Hong Kong	3	3	1	03/31/2026	1.30586	2.96	17	-9.77	15	41.44	5	15.85	16
BEA (MPF) MT-BEA (MPF) Hong Kong Equity	Equity Hong Kong	3	3	1	03/31/2026	1.28292	3.03	16	-9.77	16	41.34	6	16.10	15
China Life MPF MT-China Life Hong Kong Equity	Equity Hong Kong	2	2	1	12/31/2025	0.83934	5.28	3	-10.42	17	38.05	11	35.19	4
My Choice MPF-My Choice Hong Kong Equity	Equity Hong Kong	2	2	1	03/31/2026	1.06664	5.23	4	-10.63	18	37.12	12	33.01	7
Fidelity Retirement MT-Hong Kong Equity	Equity Hong Kong	2	2	1	12/31/2025	1.49235	5.20	5	-10.89	19	35.56	14	27.38	13
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	Equity Hong Kong	2	2	1	03/31/2026	1.64408	5.40	2	-10.93	20	40.09	9	28.82	11
Haitong MPF Retire Fd-Haitong Hong Kong SAR A	Equity Hong Kong	1	1	1	06/30/2025	1.73598	-9.45	21	-11.37	21	33.38	17	69.57	1

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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 Score As of 09/30/2026 (monthly updated)	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
Hong Kong Equity Average (21)							**3.26**	**21**	**-8.9**	**21**	**37.68**	**20**	**28.22**	**20**
FTSE MPF Hong Kong							**7.02**		**-8.56**					
United States Equity														
Sun Life Rainbow MPF-Sun Life MPF US Equity	Equity US	Leader	Leader	4	12/31/2025	1.30729	4.12	1	19.61	1	79.77	1		
China Life MPF MT-China Life US Equity	Equity US	4	4	4	12/31/2025	0.89341	2.09	8	18.62	2	75.61	8		
HSBC MPF-SuperTrust Plus-North American Equity	Equity US	3	3	Leader	06/30/2025	1.31602	2.10	7	17.35	3	74.60	9	240.97	5
Hang Seng MPF-SuperTrust Plus-North American Eq	Equity US	3	3	Leader	06/30/2025	1.31618	2.10	6	17.33	4	74.58	11	240.92	6
BCT Strategic MPF-Invesco US Index Tracking A	Equity US	2	2	4	03/31/2026	1.04518	1.07	15	15.89	5	71.27	13		
BEA (MPF) MT-BEA (MPF) North American Equity	Equity US	3	3	Leader	03/31/2026	1.22975	1.06	16	14.77	6	73.29	12	236.74	7
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	Equity US	Leader	Leader	4	12/31/2025	0.95214	1.96	14	14.75	7	76.64	4		
AIA MPF-Prime Value Choice-American	Equity US	4	4	Leader	11/30/2025	0.8277	2.18	4	14.58	8	76.30	6	221.12	9
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	Equity US	Leader	Leader	Leader	06/30/2025	0.81844	2.05	10	14.38	9	77.30	2	258.93	1
Hang Seng MPF-SuperTrust Plus-ValChce NAm Eq Trkr	Equity US	Leader	Leader	Leader	06/30/2025	0.81885	2.05	9	14.37	10	77.29	3	258.92	2
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	Equity US	3	3	4	12/31/2025	1.06103	2.03	11	14.24	11	74.58	10		
MASS MPF-US Equity	Equity US	4	4	Leader	12/31/2025	1.05062	2.02	13	14.11	12	76.48	5	241.58	4
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg	Equity US	4	4	Leader	03/31/2026	1.00024	2.02	12	14.07	13	76.17	7	250.35	3
AIA MPF-Prime Value Choice-North American Equity	Equity US	1	2	4	11/30/2025	1.66702	0.60	18	14.05	14	70.03	16	222.75	8
Fidelity Retirement MT-Americas Equity	Equity US	2	2	4	12/31/2025	1.38237	2.24	2	12.74	15	70.82	14		
BCT MPF S800-Principal US Equity I	Equity US	1	1	4	12/31/2025	1.33022	1.02	17	11.85	16	70.18	15	210.16	10
Manulife GS (MPF)-Manulife MPF North American Eq	Equity US	1	1	3	03/31/2026	1.72746	2.23	3	7.03	17	60.83	17	187.03	11
My Choice MPF-My Choice Americas Equity	Equity US				01/01/1900	0	2.15	5						
United States Equity Average (18)							**1.95**	**18**	**14.69**	**17**	**73.87**	**17**	**233.59**	**11**
FTSE MPF USA (35% HK$ hedged)							**2.31**		**15.11**					
Japanese Equity														
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Equity Japan			Leader	03/31/2026	1.64192	4.22	2	28.12	1	78.23	2	133.77	3
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan			Leader	03/31/2026	1.72296	4.91	1	26.05	2	89.92	1	193.15	1
BEA (MPF) MT-BEA (MPF) Japan Equity	Equity Japan			Leader	03/31/2026	1.27814	1.72	3	23.85	3	72.98	3	144.44	2
Japanese Equity Average (3)							**3.62**	**3**	**26.01**	**3**	**80.38**	**3**	**157.12**	**3**
FTSE MPF Japan (35% HK$ hedged)							**4.46**		**30.22**					
Asia ex Japan Equity														
BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	2	03/31/2026	1.27763	-12.32	10	44.33	1	117.81	1	167.77	1
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	2	03/31/2026	1.26915	-12.16	9	44.19	2	116.32	2	167.06	2
BEA (MPF) Value-BEA Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2026	0.95624	-11.04	8	43.71	3	115.18	3	158.28	3
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	Equity Asia Pacific ex Japan	3	3	3	12/31/2025	1.98599	-3.35	6	38.85	4	82.38	6	111.06	5
Manulife RC (MPF)-Allianz Asian A	Equity Asia Pacific ex Japan	4	4	3	06/30/2025	1.45828	-2.84	4	33.95	5	87.89	4	135.10	4
MASS MPF-Asian Pacific Equity	Equity Asia Pacific ex Japan	3	3	3	12/31/2025	1.1845	-1.67	1	25.84	6	83.19	5	69.99	8
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	Equity Asia Pacific ex Japan	2	2	3	12/31/2025	1.7272	-3.21	5	25.36	7	75.89	8	106.97	6
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	Equity Asia Pacific ex Japan	2	2	3	12/31/2025	1.58289	-3.46	7	25.05	8	75.96	7	103.11	7
AMTD MPF-AMTD Invesco Asia	Equity Asia Pacific ex Japan	2	2	3	06/30/2025	1.28526	-1.92	3	24.26	9	73.09	10	68.13	10
BCT Strategic MPF-Invesco Asian Equity A	Equity Asia Pacific ex Japan	2	2	3	03/31/2026	1.27631	-1.90	2	24.25	10	73.09	9	68.24	9
Asia ex Japan Equity Average (10)							**-5.39**	**10**	**32.98**	**10**	**90.08**	**10**	**115.57**	**10**
FTSE MPF Asia Pacific ex Japan & Australia & NZ							**-0.6**		**29.47**					
Pacific Basin ex Japan Equity														
Haitong MPF Retire Fd-Haitong Asia Pacific A	Equity Asia Pacific			2	06/30/2025	1.91753	-22.50	15	48.18	1	118.53	1	86.54	12
My Choice MPF-My Choice Asia Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2026	1.09056	-4.57	13	41.08	2	98.77	2	142.86	3
Fidelity Retirement MT-Asia Pacific Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	12/31/2025	1.5172	-4.71	14	40.75	3	96.70	3	132.57	4
AIA MPF-Prime Value Choice-Asian Equity	Equity Asia Pacific			3	11/30/2025	1.69066	-0.34	3	33.39	4	95.22	4		
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Equity Asia Pacific ex Japan	4	4	3	03/31/2026	1.77514	-2.52	8	32.44	5	84.27	7	145.97	2
BCT MPF-Smart-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	3	12/31/2025	1.59919	-0.45	4	30.46	6	93.40	5	123.42	7
BCT MPF-Simple-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	3	12/31/2025	1.62047	-0.30	2	30.22	7	92.90	6	122.60	8
BCT MPF S800-Principal Asian Equity I	Equity Asia Pacific ex Japan	1	1	3	12/31/2025	1.37309	-3.68	11	26.06	8	71.52	12	98.06	10
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	Equity Asia Pacific ex Japan	1	1	3	12/31/2025	1.32761	-3.70	12	25.95	9	71.39	13	96.11	11
Hang Seng MPF-SuperTrust Plus-ValChce AsPc Eq Trkr	Equity Asia Pacific ex Japan	3	3	3	06/30/2025	0.87194	-1.37	5	25.67	10	82.81	8	127.28	5

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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 Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
		As of 09/30/2026 (monthly updated)												
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Equity Asia Pacific ex Japan	3	3	3	06/30/2025	0.87284	-1.37	6	25.67	11	82.81	9	127.28	6
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	Equity Asia Pacific ex Japan	2	2	3	03/31/2026	1.67928	-2.18	7	25.52	12	81.31	10	119.39	9
Manulife RC (MPF)-Allianz Oriental Pacific A	Mixed Asset Other Flexible	4	4	1	06/30/2025	1.54078	3.95	1	21.74	13	78.93	11	229.61	1
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	1	1	3	06/30/2025	1.49622	-3.17	9	18.69	14	62.96	14	72.33	13
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	1	1	3	06/30/2025	1.49646	-3.17	10	18.67	15	62.94	15	72.31	14
Pacific Basin ex Japan Equity Average (15)							**-3.34**	**15**	**29.63**	**15**	**84.97**	**15**	**121.17**	**14**
FTSE MPF Asia Pacific ex Japan (35% HK$ hedged)							**-0.73**		**27.16**					
European Equity														
BCT (MPF) Pro Choice-BCT (Pro) European Equity	Equity Europe	2	2	3	12/31/2025	1.55893	-1.68	11	16.64	1	45.35	11	93.09	11
AMTD MPF-AMTD Invesco Europe	Equity Europe	3	3	4	06/30/2025	1.32799	-1.78	12	16.62	2	51.75	6	94.46	10
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqty Trkr	Equity Europe	4	Leader	4	06/30/2025	0.85491	-1.08	3	14.30	3	56.78	3	137.79	1
Hang Seng MPF-SuperTrust Plus-ValChce Euro Eq Trkr	Equity Europe	4	4	4	06/30/2025	0.8543	-1.08	2	14.30	4	56.77	4	137.78	2
HSBC MPF-SuperTrust Plus-European Equity	Equity Europe	3	3	3	06/30/2025	1.33185	-1.20	5	13.95	5	48.66	8	96.13	7
Hang Seng MPF-SuperTrust Plus-European Equity	Equity Europe	2	2	4	06/30/2025	1.33251	-1.20	4	13.92	6	48.62	9	96.07	8
BOC-Pru Easy-Choice MPF-BOC-Pru Europn Idx Trkg	Equity Europe	4	4	4	03/31/2026	1.0225	-1.45	10	13.60	7	55.14	5	129.23	3
AIA MPF-Prime Value Choice-European Equity	Equity Europe	Leader	Leader	4	11/30/2025	1.66658	-1.39	9	13.06	8	58.64	1	123.87	4
Fidelity Retirement MT-European Equity	Equity Europe	1	1	3	12/31/2025	1.53465	-0.97	1	12.46	9	38.64	12		
Sun Life Rainbow MPF-Sun Life MPF European Equity	Equity Europe	3	3	4	12/31/2025	1.37499	-1.36	8	11.70	10	50.60	7		
MASS MPF-European Equity	Equity Europe	Leader	4	4	12/31/2025	1.13108	-1.22	6	10.81	11	57.53	2	103.34	5
BEA (MPF) MT-BEA (MPF) European Equity	Equity Europe	2	2	4	03/31/2026	1.32628	-2.66	14	10.54	12	47.85	10	96.20	6
Manulife GS (MPF)-Manulife MPF European Equity	Equity Europe	1	1	3	03/31/2026	1.7605	-1.22	7	9.09	13	34.01	13	96.01	9
My Choice MPF-My Choice European Quality Tracker	Equity Europe				01/01/1900	0	-2.00	13						
European Equity Average (14)							**-1.45**	**14**	**13.15**	**13**	**50.03**	**13**	**109.45**	**11**
FTSE MPF Europe (35% HK$ hedged)							**-0.9**		**15.49**					
Global Equity														
Haitong MPF Retire Fd-Haitong Global Diversif A	Equity Global	Leader	Leader	2	06/30/2025	1.39248	-12.87	22	35.80	1	129.43	1	300.83	1
Sun Life Rainbow MPF-Sun Life MPF Gl Low Crbon Idx	Equity Global	Leader	Leader	Leader	12/31/2025	1.16948	4.53	1	21.75	2	74.56	5		
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	Equity Global	3	4	4	12/31/2025	1.80107	2.37	2	20.33	3	70.06	17	158.75	10
AIA MPF-Prime Value Choice-Green	Equity Global	Leader	Leader	Leader	11/30/2025	1.42489	1.74	3	19.00	4	78.15	2	207.36	2
BCT MPF-Simple-Principal Dynamic Global Eq	Equity Global	4	4	Leader	12/31/2025	1.56796	1.01	12	18.80	5	71.14	12	155.02	12
BCT MPF-Smart-Principal Dynamic Global Eq	Equity Global	4	4	4	12/31/2025	1.54466	1.02	10	18.75	6	71.03	14	155.40	11
Hang Seng MPF-SuperTrust Plus-Global Equity	Equity Global	Leader	4	Leader	06/30/2025	0.81568	0.49	17	17.55	7	71.91	8	191.58	4
HSBC MPF-SuperTrust Plus-Global Equity	Equity Global	4	4	Leader	06/30/2025	0.81583	0.49	18	17.55	8	71.91	9	191.57	5
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	Equity Global	4	4	Leader	12/31/2025	1.47022	1.12	8	17.30	9	71.10	13	154.78	13
BCT (MPF) Pro Choice-BCT (Pro) World Equity	Equity Global	4	Leader	Leader	12/31/2025	1.00245	1.59	6	17.03	10	71.90	10	174.82	8
AIA MPF-Prime Value Choice-World	Equity Global	Leader	Leader	Leader	11/30/2025	0.84391	1.65	5	16.68	11	73.76	6	170.53	9
My Choice MPF-My Choice Global Equity	Equity Global	4	4	Leader	03/31/2026	1.06252	0.85	16	16.59	12	70.98	15	142.84	15
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	Equity Global	Leader	Leader	4	12/31/2025	1.65595	1.05	9	16.56	13	75.57	3	130.62	19
China Life MPF MT-China Life Retire-Easy Glbl Eq	Equity Global	3	3	Leader	12/31/2025	1.28673	1.35	7	16.44	14	64.56	20	129.06	20
BCT Strategic MPF-Invesco Global Index Tracking A	Equity Global	4	3	Leader	03/31/2026	1.1552	1.74	4	16.32	15	70.44	16		
BEA (MPF) Value-BEA Global Equity	Equity Global	Leader	Leader	4	03/31/2026	0.93005	-1.05	21	15.81	16	74.65	4	191.77	3
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	Equity Global	3	3	Leader	03/31/2026	1.65771	0.99	13	15.64	17	69.72	18	180.51	7
BEA (MPF) MT-BEA (MPF) Global Equity	Equity Global	Leader	Leader	4	03/31/2026	1.22405	-0.95	20	15.59	18	73.26	7	184.62	6
MASS MPF-Global Equity	Equity Global	4	4	4	12/31/2025	1.12229	0.96	15	15.58	19	71.18	11	137.22	17
Fidelity Retirement MT-Global Equity	Equity Global	3	3	4	12/31/2025	1.44159	1.02	11	15.57	20	65.94	19	142.16	16
Manulife GS (MPF)-Manulife MPF International Eq	Equity Global	3	3	4	03/31/2026	1.73823	0.97	14	12.78	21	61.49	21	148.28	14
BCT MPF S800-Principal International Equity I	Equity Global	1	1	4	12/31/2025	1.35271	-0.35	19	8.22	22	53.27	22	131.94	18
Global Equity Average (22)							**0.44**	**22**	**17.53**	**22**	**73**	**22**	**168.98**	**20**
FTSE MPF All-World (35% HK$ hedged)							**1.53**		**17.79**					
Greater China Equity														
BCT MPF-Smart-Principal Dynamic Gr China Eq	Equity Greater China	4	4	3	12/31/2025	1.38565	3.29	3	22.04	1	78.16	9	123.22	5
BEA (MPF) Value-BEA Greater China Equity	Equity Greater China	Leader	Leader	2	03/31/2026	0.94745	-2.38	8	20.07	2	90.30	1	136.17	2
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	Equity Greater China	3	3	2	12/31/2025	2.03318	-1.14	7	19.66	3	75.81	10	88.47	11
Manulife GS (MPF)-Manulife MPF China Value	Equity Greater China	Leader	Leader	2	03/31/2026	1.91192	-5.17	13	19.61	4	88.81	2	89.17	10

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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 Score As of 09/30/2026 (monthly updated)	Consistent Return Score As of 09/30/2026 (monthly updated)	Preservation Score As of 09/30/2026 (monthly updated)	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
MASS MPF-Greater China Equity	Equity Greater China	Leader	4	3	12/31/2025	1.08642	3.30	2	19.11	5	85.05	4	139.67	1
BEA (MPF) MT-BEA (MPF) Greater China Equity	Equity Greater China	Leader	4	2	03/31/2026	1.25716	-2.74	12	17.20	6	86.44	3	115.92	7
BEA (MPF) Industry-BEA (Ind S) Grtr China Equity	Equity Greater China	Leader	4	2	03/31/2026	1.27923	-2.71	10	17.12	7	84.58	5	116.78	6
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	Equity Greater China	4	4	2	12/31/2025	1.32306	-0.75	5	16.59	8	80.78	7	99.64	9
Manulife RC (MPF)-Allianz Greater China A	Equity Greater China	4	4	2	06/30/2025	1.45942	-0.83	6	16.41	9	80.39	8	102.01	8
AIA MPF-Prime Value Choice-Greater China Equity	Equity Greater China	4	Leader	3	11/30/2025	1.674	0.07	4	16.10	10	83.97	6	134.05	3
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	Equity Greater China	3	3	3	12/31/2025	1.07748	3.80	1	14.18	11	70.43	13	87.64	12
My Choice MPF-My Choice China Equity	Equity Greater China	3	3	2	03/31/2026	1.08359	-2.69	9	11.02	12	72.87	11	133.10	4
China Life MPF MT-China Life Greater China Eq	Equity Greater China	3	3	2	12/31/2025	1.2088	-2.74	11	10.80	13	71.97	12		
Greater China Equity Average (13)							**-0.82**	**13**	**16.92**	**13**	**80.73**	**13**	**113.82**	**12**
FTSE MPF Greater China							**4.37**		**16.28**					
Global Bond														
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Bond Global LC	Leader	Leader	3	12/31/2025	1.15299	-2.73	4	-2.06	1	9.26	1	0.03	1
BCT Strategic MPF-Invesco Global Bond A	Bond Global LC	4	4	3	03/31/2026	1.2409	-2.73	5	-2.09	2	8.94	3	-0.62	2
AMTD MPF-AMTD Invesco Global Bond	Bond Global LC	Leader	Leader	3	06/30/2025	1.28576	-2.59	2	-2.14	3	9.02	2	-1.73	3
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	Bond Global LC	3	3	3	12/31/2025	1.43811	-2.86	6	-2.28	4	6.77	9	-6.81	6
HSBC MPF-SuperTrust Plus-Global Bond	Bond Global LC	3	4	2	06/30/2025	0.82135	-2.95	8	-2.42	5	7.51	7	-5.73	4
Hang Seng MPF-SuperTrust Plus-Global Bond	Bond Global LC	3	4	2	06/30/2025	0.82206	-2.95	9	-2.42	6	7.51	8	-5.73	5
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	Bond Global LC	2	2	2	12/31/2025	1.53638	-2.89	7	-2.44	7	5.20	14	-15.32	19
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	Bond Global LC	2	2	3	03/31/2026	1.34936	-3.22	14	-2.76	8	5.53	12	-13.35	17
BEA (MPF) Value-BEA Global Bond	Bond Global LC	1	1	2	03/31/2026	0.92635	-2.59	1	-2.87	9	4.77	18	-11.60	15
BEA (MPF) MT-BEA (MPF) Global Bond	Bond Global LC	2	2	2	03/31/2026	1.0494	-2.71	3	-2.92	10	5.16	15	-10.41	11
My Choice MPF-My Choice Global Bond	Bond Global LC	3	3	1	03/31/2026	0.97691	-3.05	12	-2.97	11	5.68	11	-14.89	18
BCT MPF S800-Principal International Bond I	Bond Global LC	4	4	1	12/31/2025	1.17814	-3.46	15	-3.18	12	8.01	4	-6.95	8
Fidelity Retirement MT-World Bond	Bond Global LC	1	1	1	12/31/2025	1.39561	-3.15	13	-3.30	13	4.39	19	-11.24	13
MASS MPF-Global Bond	Bond Global LC	4	3	1	12/31/2025	1.12525	-3.49	16	-3.32	14	7.51	6	-12.17	16
BCT MPF-Smart-Principal Dynamic Global Bd	Bond Global LC	2	2	1	12/31/2025	1.35294	-3.77	19	-3.44	15	5.24	13	-10.22	10
BCT MPF-Simple-Principal Dynamic Global Bd	Bond Global LC	1	1	1	12/31/2025	1.40638	-3.64	17	-3.44	16	4.84	17	-10.60	12
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	Bond Global LC	1	1	2	12/31/2025	1.77967	-3.03	11	-3.47	17	5.10	16	-9.91	9
Manulife GS (MPF)-Manulife MPF International Bd	Bond Global LC	3	3	1	03/31/2026	1.14575	-3.02	10	-3.69	18	5.88	10	-11.55	14
AIA MPF-Prime Value Choice-Global Bond	Bond Global LC	4	3	2	11/30/2025	0.97699	-3.65	18	-3.84	19	7.73	5	-6.95	7
Global Bond Average (19)							**-3.08**	**19**	**-2.9**	**19**	**6.53**	**19**	**-8.72**	**19**
Citigroup WGBI (35% hedged to HK$)														
Hong Kong Dollar Bond														
Fidelity Retirement MT-Hong Kong Bond	Bond Global LC	Leader	Leader	4	12/31/2025	1.26068	-1.82	1	-0.56	1	12.41	1	12.41	1
My Choice MPF-My Choice HKD Bond	Bond Asia Pacific LC	2	2	Leader	03/31/2026	1.02948	-1.95	2	-0.93	2	11.52	4	10.38	4
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	Bond HKD	1	1	Leader	12/31/2025	1.07226	-1.97	3	-1.06	3	11.31	5	9.75	5
BCT MPF S800-Principal Hong Kong Bond N	Bond HKD			4	12/31/2025	1.0147	-2.43	5	-1.32	4	11.81	2	11.25	3
Manulife GS (MPF)-Manulife MPF Hong Kong Bond	Bond HKD			4	03/31/2026	1.14883	-2.55	6	-1.44	5	11.79	3	11.77	2
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	Bond HKD			4	12/31/2025	1.45372	-2.27	4	-1.50	6	9.90	6	3.64	6
Hong Kong Dollar Bond Average (6)							**-2.16**	**6**	**-1.13**	**6**	**11.46**	**6**	**9.87**	**6**
HSBC Hong Kong Bond Index														
Hong Kong Dollar Money Market														
BCT MPF S800-Principal HK Dollar Savings I	Money Market HKD				12/31/2025	0.95713	-0.12	1	1.57	1	10.13	1	15.32	1
BCT MPF-Smart-Principal Cash	Money Market HKD				12/31/2025	0.97441	-0.23	2	1.19	2	9.05	2	14.43	2
Hong Kong Dollar Money Market Average (2)							**-0.18**	**2**	**1.38**	**2**	**9.59**	**2**	**14.87**	**2**
MPFA Prescribed Savings Rate							**0**		**0.01**					
MPF Conservative Fund														
Manulife GS (MPF)-Manulife MPF Conservative	Money Market HKD				03/31/2026	0.75444	0.59	1	2.19	1	9.07	1	16.56	5
Hang Seng MPF-SuperTrust Plus-MPF Conservative	Money Market HKD				06/30/2025	0.76782	0.53	3	2.05	2	9.07	2	14.43	9
HSBC MPF-SuperTrust Plus-MPF Conservative	Money Market HKD				06/30/2025	0.76764	0.53	2	2.04	3	9.06	3	14.42	10
AIA MPF-Prime Value Choice-MPF Conservative	Money Market HKD				11/30/2025	0.77859	0.51	7	1.98	4	7.91	14	13.81	13
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative	Money Market HKD				03/31/2026	0.79496	0.52	4	1.98	5	8.89	4	16.54	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	Total Return Score As of 09/30/2026 (monthly updated)	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
Haitong MPF Retire Fd-Haitong MPF Conservative A	Money Market HKD				06/30/2025	0.94405	0.46	12	1.97	6	8.38	6	14.59	8
BCT MPF S800-Principal MPF Conservative N	Money Market HKD				12/31/2025	0.92683	0.49	9	1.95	7	8.34	7	13.93	12
Fidelity Retirement MT-MPF Conservative	Money Market HKD				12/31/2025	0.97549	0.51	6	1.93	8	8.28	9	11.95	21
Sun Life Rainbow MPF-Sun Life MPF Conservative A	Money Market HKD				12/31/2025	0.89756	0.51	5	1.88	9	8.34	8	14.27	11
BCT Strategic MPF-Invesco MPF Conservative A	Money Market HKD				03/31/2026	0.69207	0.48	11	1.86	10	8.45	5	15.71	7
My Choice MPF-My Choice MPF Conservative	Money Market HKD				03/31/2026	0.74297	0.45	13	1.86	11	8.07	12	12.21	20
BCT MPF-Smart-Principal-MPF Conservative	Money Market HKD				12/31/2025	0.94915	0.49	10	1.82	12	8.17	10	13.34	16
China Life MPF MT-China Life MPF Conservative	Money Market HKD				12/31/2025	0.88142	0.41	18	1.79	13	8.10	11	13.41	15
BCT MPF-Simple-Principal-MPF Conservative	Money Market HKD				12/31/2025	0.99716	0.42	17	1.79	14	8.05	13	13.06	18
MASS MPF-MPF Conservative	Money Market HKD				12/31/2025	0.79713	0.50	8	1.79	15	7.83	15	13.08	17
BCOM Joyful Ret MPF-BCOM MPF Conservative	Money Market HKD				12/31/2025	0.94146	0.45	14	1.68	16	7.73	17	19.71	1
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative	Money Market HKD				12/31/2025	0.89473	0.43	16	1.68	17	7.81	16	13.52	14
BCT (MPF) Industry Choice-BCT (Ind) MPF Consv	Money Market HKD				12/31/2025	0.93538	0.44	15	1.66	18	7.70	18	12.93	19
BEA (MPF) Value-BEA MPF Conservative	Money Market HKD				03/31/2026	0.81472	0.40	23	1.60	19	7.56	20	17.59	4
BEA (MPF) MT-BEA (MPF) Conservative	Money Market HKD				03/31/2026	0.81265	0.41	21	1.59	20	7.56	21	17.88	3
BEA (MPF) Industry-BEA (Ind S) MPF Conservative	Money Market HKD				03/31/2026	0.82427	0.40	22	1.59	21	7.57	19	17.92	2
Manulife RC (MPF)-Allianz MPF Conservative A	Money Market HKD				06/30/2025	1.02664	0.41	19	1.58	22	7.31	22	11.81	22
AMTD MPF-AMTD Invesco MPF Conservative	Money Market HKD				06/30/2025	1.07379	0.41	20	1.48	23	7.13	23	11.30	23
MPF Conservative Fund Average (23)							**0.47**	**23**	**1.81**	**23**	**8.1**	**23**	**14.52**	**23**
MPFA Prescribed Savings Rate							**0**		**0.01**					
Guaranteed Fund														
AIA MPF-Prime Value Choice-Guaranteed Portfolio	Guaranteed	2	2	Leader	11/30/2025	1.54091	0.40	2	1.60	1	4.08	7	5.20	5
Manulife GS (MPF)-Manulife MPF Interest	Guaranteed	1	1	Leader	03/31/2026	1.73747	0.22	3	0.88	2	2.65	8	5.77	4
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)	Guaranteed	4	4	3	12/31/2025	1.46784	1.06	1	0.84	3	16.58	2	16.67	2
Manulife GS (MPF)-Manulife MPF Stable	Guaranteed	Leader	Leader	2	03/31/2026	1.73911	-1.29	4	0.31	4	20.40	1	19.62	1
MASS MPF-Guaranteed	Guaranteed	4	3	1	12/31/2025	2.87928	-2.00	7	0.01	5	15.00	3	1.72	6
China Life MPF MT-China Life Joyful Retire Gteed	Guaranteed	3	4	2	12/31/2025	1.92319	-2.40	8	-0.24	6	14.80	4	10.46	3
HSBC MPF-SuperTrust Plus-Guaranteed	Guaranteed	3	3	3	06/30/2025	2.05155	-1.67	6	-1.67	7	6.78	5	0.90	7
Hang Seng MPF-SuperTrust Plus-Guaranteed	Guaranteed	2	2	4	06/30/2025	2.05155	-1.67	5	-1.67	8	6.77	6	0.89	8
Guaranteed Fund Average (8)							**-0.92**	**8**	**0.01**	**8**	**10.88**	**8**	**7.65**	**8**
Benchmark Not Applicable														
Other Fund														
Haitong MPF Retire Fd-Haitong Korea A	Equity Korea			1	06/30/2025	1.71456	-17.71	40	98.36	1	222.18	1	166.51	1
AIA MPF-Prime Value Choice-Eurasia	Equity Global	3	3	4	11/30/2025	0.91087	0.43	18	20.82	2	69.26	2	104.04	4
Manulife GS (MPF)-Manulife MPF Healthcare	Equity Sector Healthcare			3	03/31/2026	1.88181	1.68	4	19.08	3	29.81	22	88.08	7
Manulife GS (MPF)-Manulife MPF 2045 Retirement	Target Maturity Other	Leader	Leader	1	03/31/2026	1.02653	1.22	10	12.58	4	63.38	3	108.93	2
Manulife GS (MPF)-Manulife MPF 2040 Retirement	Target Maturity Other	Leader	Leader	1	03/31/2026	1.03913	0.99	15	12.45	5	62.94	4	106.84	3
Manulife GS (MPF)-Manulife MPF 2035 Retirement	Target Maturity Other	Leader	Leader	1	03/31/2026	1.03474	0.29	20	11.15	6	55.18	5	95.62	5
AIA MPF-Prime Value Choice-Manager's Choice	Mixed Asset Other Flexible	4	4	3	11/30/2025	1.46013	1.44	6	10.84	7	41.67	18	65.12	16
Manulife GS (MPF)-Manulife MPF 2030 Retirement	Target Maturity Other	3	3	1	03/31/2026	1.03959	-0.36	23	9.61	8	47.16	14	80.46	13
Fidelity Retirement MT-Fidelity SaveEasy 2050	Target Maturity Other	Leader	Leader	1	12/31/2025	1.34062	1.48	5	9.55	9	55.08	6	87.35	8
Fidelity Retirement MT-Fidelity SaveEasy 2045	Target Maturity Other	4	4	1	12/31/2025	1.37774	1.34	7	9.44	10	54.29	7	86.22	10
Fidelity Retirement MT-Fidelity SaveEasy 2040	Target Maturity Other	4	4	1	12/31/2025	1.32047	1.30	9	9.23	11	54.02	8	88.39	6
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050	Target Maturity Other	4	4	1	12/31/2025	1.46953	1.31	8	9.05	12	53.59	9		
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045	Target Maturity Other	3	3	1	12/31/2025	1.495	1.21	11	8.97	13	53.12	11		
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040	Target Maturity Other	4	4	1	12/31/2025	1.46374	1.20	12	8.81	14	53.23	10	87.32	9
Fidelity Retirement MT-Fidelity SaveEasy 2035	Target Maturity Other	3	3	1	12/31/2025	1.3351	1.01	14	8.53	15	51.19	12	84.21	11
AMTD MPF-AMTD Invesco Target 2048 Retirement	Target Maturity Other	2	2	1	06/30/2025	1.50239	-0.34	22	8.21	16	44.11	17	63.77	17
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035	Target Maturity Other	3	3	1	12/31/2025	1.46754	0.87	16	8.12	17	50.39	13	83.33	12
Fidelity Retirement MT-Fidelity SaveEasy 2030	Target Maturity Other	2	2	1	12/31/2025	1.21811	0.46	17	7.36	18	46.54	15	78.18	14
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030	Target Maturity Other	2	2	1	12/31/2025	1.21777	0.43	19	7.26	19	46.26	16	77.86	15
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq	Equity Other				12/31/2025	1.09791	4.06	1	6.38	20				
Manulife GS (MPF)-Manulife MPF 2025 Retirement	Target Maturity Other	1	1	3	03/31/2026	1.0607	-1.10	32	6.34	21	34.44	20	54.82	18
Manulife GS (MPF)-Manulife MPF Smart Retirement	Mixed Asset HKD Balanced	1	1	4	03/31/2026	1.04111	-1.10	33	6.32	22	32.74	21	44.76	22
AMTD MPF-AMTD Allianz Choice Dynamic Allocation	Mixed Asset Other Flexible	3	3	Leader	06/30/2025	1.19388	-0.85	26	5.98	23	21.49	30		

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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 Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
		As of 09/30/2026 (monthly updated)												
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	Mixed Asset Other Flexible	2	2	Leader	12/31/2025	1.32791	-0.89	28	5.94	24	21.11	31	39.45	23
AMTD MPF-AMTD Invesco Target 2038 Retirement	Target Maturity Other	2	2	2	06/30/2025	1.44876	-0.89	29	5.80	25	35.39	19	48.33	19
Manulife RC (MPF)-Allianz Flexi Balanced A	Mixed Asset Other Flexible	1	2	Leader	06/30/2025	1.442	-0.92	31	5.75	26	20.74	32	38.61	24
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst	Mixed Asset Other Flexible	1	1	Leader	12/31/2025	1.58258	-0.90	30	5.70	27	20.24	33	35.69	25
Manulife RC (MPF)-Allianz RMB Money Market A	Money Market CNY				06/30/2025	1.17769	1.01	13	5.21	28	9.62	36	11.87	27
Manulife GS (MPF)-Manulife MPF Retire Income	Mixed Asset HKD Balanced	1	1	4	03/31/2026	1.32205	-0.89	27	4.69	29	26.46	24		
AMTD MPF-AMTD Invesco Target 2028 Retirement	Target Maturity Other	1	1	4	06/30/2025	1.56304	-1.50	34	3.18	30	26.10	25	30.04	26
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	Mixed Asset HKD Conservative	2	1	Leader	12/31/2025	1.46902	0.21	21	3.18	31	17.81	34		
Fidelity Retirement MT-RetireEasy	Mixed Asset HKD Balanced	1	1	3	12/31/2025	1.19527	-1.78	38	3.15	32	25.63	26		
Sun Life Rainbow MPF-Sun Life MPF Income	Mixed Asset Other Flexible				12/31/2025	1.26424	-2.03	39	2.56	33				
AMTD MPF-AMTD Invesco Target Retirement Now	Mixed Asset HKD Conservative	4	4	4	06/30/2025	1.76868	-1.73	37	2.11	34	21.88	29		
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	Mixed Asset HKD Conservative	1	1	Leader	03/31/2026	1.33224	-0.84	25	1.90	35	17.09	35		
Fidelity Retirement MT-Fidelity SaveEasy 2025	Target Maturity Other	1	1	3	12/31/2025	1.2441	-1.67	35	1.49	36	22.32	27	46.73	20
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	Target Maturity Other	1	1	3	12/31/2025	1.21743	-1.71	36	1.39	37	21.97	28	46.45	21
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo	Mixed Asset Other Flexible	3	1	1	11/30/2025	1.24313	1.72	3	-1.38	38	28.87	23		
AIA MPF-Prime Value Choice-Retirement Income	Mixed Asset HKD Balanced				01/01/1900	0	-0.65	24						
My Choice MPF-My Choice Chinese Gv & Pol Bk Bd Idx	Bond CNY				01/01/1900	0	3.85	2						
Other Fund Average (40)							**-0.26**	**40**	**9.61**	**38**	**43.26**	**36**	**72.18**	**27**
Benchmark Not Applicable														
RMB and HKD Money Market														
BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt	Money Market Other				03/31/2026	0.537	1.05	2	5.53	1	12.40	1	26.15	1
My Choice MPF-My Choice RMB & HKD Money Market	Money Market Other				03/31/2026	0.92706	1.08	1	5.49	2	10.46	2	17.59	2
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt	Money Market Other				03/31/2026	0.80295	0.94	3	5.00	3	9.95	4	16.77	4
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A	Money Market Other				12/31/2025	1.23817	0.86	5	4.92	4	9.76	5	13.47	5
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market	Money Market Other				03/31/2026	0.81219	0.92	4	4.84	5	10.09	3	16.83	3
RMB and HKD Money Market Average (5)							**0.97**	**5**	**5.16**	**5**	**10.53**	**5**	**18.16**	**5**
Not Applicable														
Hong Kong Equity (Index Tracking)														
BEA (MPF) MT-BEA Hong Kong Tracker	Equity Hong Kong	Leader	Leader	2	03/31/2026	0.58083	8.32	4	-6.13	1	49.91	2	36.60	5
BEA (MPF) Industry-BEA Hong Kong Tracker	Equity Hong Kong	Leader	Leader	2	03/31/2026	0.58299	8.34	3	-6.14	2	50.12	1	37.47	3
Fidelity Retirement MT-Fidelity Hong Kong Tracker	Equity Hong Kong	Leader	Leader	2	12/31/2025	0.7443	8.31	7	-6.25	3	49.36	6	35.23	8
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	Equity Hong Kong	Leader	Leader	2	06/30/2025	0.78111	8.36	1	-6.33	4	49.54	4	35.93	6
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	Equity Hong Kong	Leader	Leader	2	06/30/2025	0.78119	8.36	2	-6.34	5	49.54	5	35.93	7
AIA MPF-Prime Value Choice-Hong Kong and China	Equity Greater China	3	2	2	11/30/2025	0.85684	8.28	8	-6.38	6	49.22	7	31.37	14
BCT MPF S800-Principal HS Index Tracking N	Equity Hong Kong	4	4	2	12/31/2025	0.8976	8.23	11	-6.42	7	48.60	11	32.36	13
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	Equity Hong Kong	4	4	2	12/31/2025	0.80675	8.32	6	-6.43	8	48.93	9	35.13	9
BCT MPF-Smart-Principal-Hang Seng Idx Track	Equity Hong Kong	4	4	2	12/31/2025	0.98957	7.94	14	-6.46	9	47.62	12	32.37	12
My Choice MPF-My Choice Hong Kong Tracking	Equity Hong Kong	Leader	Leader	2	03/31/2026	0.75869	8.26	9	-6.47	10	49.56	3	44.73	1
BCT Strategic MPF-Invesco Hang Seng Index Trkg A	Equity Hong Kong	4	4	2	03/31/2026	0.78383	8.32	5	-6.50	11	49.01	8	34.82	10
BEA (MPF) Value-BEA Hong Kong Tracker	Equity Hong Kong	4	4	2	03/31/2026	0.6898	8.22	12	-6.51	12	48.87	10	34.44	11
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	Equity Greater China	2	1	1	03/31/2026	0.93656	7.68	15	-8.97	13	45.79	13	41.51	2
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	Equity Hong Kong	1	1	1	12/31/2025	0.87873	8.23	10	-9.44	14	31.40	15	15.10	16
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	Equity Hong Kong	4	3	1	12/31/2025	0.92252	6.50	16	-9.56	15	45.67	14	37.13	4
Manulife GS (MPF)-Manulife MPF HS Index ESG	Equity Hong Kong	1	1	1	03/31/2026	0.89404	8.20	13	-9.99	16	30.90	16	18.02	15
Hong Kong Equity (Index Tracking) Average (16)							**8.12**	**16**	**-7.14**	**16**	**46.5**	**16**	**33.63**	**16**
FTSE MPF Hong Kong							**7.02**		**-8.56**					
Asian Bond														
AIA MPF-Prime Value Choice-Asian Bond	Bond Asia Pacific LC	3	3	4	11/30/2025	0.77866	-3.00	2	-1.26	1	12.38	2	9.13	2
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	Bond Asia Pacific HC			4	03/31/2026	1.16735	-2.79	1	-1.60	2	11.20	4	9.82	1
BCT MPF S800-Principal Asian Bond N	Bond Asia Pacific HC			4	12/31/2025	0.99557	-3.29	3	-1.75	3	13.18	1		
MASS MPF-Asian Bond	Bond Asia Pacific LC	2	2	3	12/31/2025	1.12356	-3.34	4	-1.91	4	12.16	3		
BCT MPF-Smart-Principal Dynamic Asian Bd	Bond Asia Pacific LC	1	1	3	12/31/2025	1.29962	-3.98	5	-2.69	5	9.52	5	2.64	3
Asian Bond Average (5)							**-3.28**	**5**	**-1.84**	**5**	**11.69**	**5**	**7.19**	**3**
Not Applicable														

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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 Score As of 09/30/2026 (monthly updated)	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank
China Equity														
BCT MPF S800-Principal China Equity I	Equity China	3	3	2	12/31/2025	1.35299	0.79	6	-9.55	1	33.82	5	20.66	3
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	Equity China	2	2	2	12/31/2025	1.31396	0.74	7	-9.64	2	33.48	6	19.41	4
Hang Seng MPF-SuperTrust Plus-HS CN Etprs Idx Trck	Equity China	Leader	Leader	1	06/30/2025	0.88336	9.43	4	-12.41	3	42.64	1	8.40	6
HSBC MPF-SuperTrust Plus-HS China Entpr Idx Trkg	Equity China	Leader	Leader	1	06/30/2025	0.88434	9.43	3	-12.42	4	42.62	2	8.39	7
BEA (MPF) Industry-BEA China Tracker	Equity China	4	4	1	03/31/2026	1.18637	9.48	1	-12.81	5	41.15	3	4.25	8
BEA (MPF) MT-BEA China Tracker	Equity China	4	4	1	03/31/2026	1.18646	9.44	2	-12.90	6	40.71	4	3.47	9
HSBC MPF-SuperTrust Plus-Chinese Equity	Equity China	2	1	1	06/30/2025	1.49364	-6.21	8	-13.54	7	31.41	7	25.76	1
Hang Seng MPF-SuperTrust Plus-Chinese Equity	Equity China	1	1	1	06/30/2025	1.4939	-6.21	9	-13.55	8	31.39	8	25.74	2
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	Equity China	1	2	1	03/31/2026	1.71173	1.15	5	-15.72	9	29.64	9	15.83	5
China Equity Average (9)							**3.12**	**9**	**-12.5**	**9**	**36.32**	**9**	**14.66**	**9**
Not Applicable														
RMB Bond Fund														
Fidelity Retirement MT-RMB Bond	Bond Asia Pacific LC	Leader	Leader	Leader	12/31/2025	1.31708	2.25	1	7.64	1	16.72	2	22.60	4
BCT Strategic MPF-Invesco RMB Bond A	Bond Asia Pacific LC	4	4	Leader	03/31/2026	1.23939	1.97	2	7.44	2	16.14	3	22.74	2
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	Bond Asia Pacific LC	4	4	Leader	12/31/2025	1.22471	1.94	3	7.35	3	16.07	4	22.66	3
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	Bond Asia Pacific LC	3	3	Leader	12/31/2025	1.2679	1.93	4	7.30	4	15.93	5	22.60	5
Manulife GS (MPF)-Manulife MPF RMB Bond	Bond Global LC	Leader	Leader	Leader	03/31/2026	1.16178	1.71	5	7.08	5	17.79	1	29.51	1
RMB Bond Fund Average (5)							**1.96**	**5**	**7.36**	**5**	**16.53**	**5**	**24.02**	**5**
Not Applicable														

How to read the MPF Performance Table

Growth: The performance is calculated on the basis of bid-to-bid or NAV (net asset value)-to-NAV, gross income reinvested at ex-dividend date, in Hong Kong Dollar.

Data as at: **30 September, 2026**

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

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

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

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

1. The MPF System aims to provide retirement protection for the working population. You should take a long-term approach to capitalize on the long-term growth potential offered by the fund.
2. The benchmarks provided are for reference only and may be different from the benchmark of any particular fund in that category used in managing that fund.
3. Where there are funds with multiple share classes, the share class selected will be determined based on the following criteria (in order of priority): (i) retail over institutional, (ii) longest valid data history, (iii) accumulation over distribution, and (iv) currency relevant to the fund's geographical focus.
4. MPF performance data source: Lipper, A Refinitiv Company.
5. Benchmark data source: Willis Towers Watson / FTSE.
6. Because of the diverse nature of guaranteed funds and "other funds", it is not appropriate to make comparison within these sectors. Therefore no benchmark and rankings are provided.
7. Because of the Unit Deduction Policy of some MPF Conservative funds, it is not appropriate to make comparison within this sector. Therefore no benchmark and rankings are provided.
8. FER is a ratio that measures the expenses of an MPF fund as a percentage of fund size. The FER is calculated for each financial period of a constituent fund based on data from the previous financial period. The published FER will not reflect any increases or decreases in fees, charges or expenses in the current financial period. The FER is provided in the Fund Fact Sheet of a scheme. It is not necessary for funds with less than two years of history to show an FER.

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Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	LIPPER GLOBAL CLASSIFICATIONS	Total Return Score As of 09/30/2026 (monthly updated)	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 09/30/2026	Rank	% Growth 1 Year 09/30/2026	Rank	% Growth 3 Years 09/30/2026	Rank	% Growth 10 Years 09/30/2026	Rank

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