



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

| MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME | Score | | Score | | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | |
|--|--------------|-------------------|--------------|--------|----------------------------|------------|--------------|-----------|-------------|-----------|--------------|-----------|
| | Total Return | Consistent Return | Preservation | Score | | 10/31/2023 | Rank | 1 Year | Rank | 3 Years | Rank | 10 Years |
| Sun Life MPF Compré Scheme Age 65 Plus Pf | 3 | 3 | 3 | Leader | 12/31/2022 | 0.9 | -4.23 | 13 | 0.10 | 21 | -11.25 | 22 |
| Sun Life MPF Basic Scheme Age 65 Plus Pf | 3 | 3 | 3 | Leader | 12/31/2022 | 0.9 | -4.22 | 10 | 0.10 | 22 | -11.21 | 21 |
| BEA (MPF) MT-BEA (MPF) Age 65 Plus | Leader | 4 | 4 | Leader | 03/31/2023 | 0.8 | -4.39 | 17 | -0.21 | 23 | -10.51 | 8 |
| BEA (MPF) Industry-BEA (Ind S) Age 65 Plus | Leader | 4 | 4 | Leader | 03/31/2023 | 0.79 | -4.39 | 19 | -0.21 | 24 | -10.49 | 7 |
| BEA (MPF) Value-BEA Age 65 Plus | Leader | 4 | 4 | Leader | 03/31/2023 | 0.85 | -4.40 | 20 | -0.26 | 25 | -10.73 | 9 |
| Default Investment Strategy - Age 65 Plus Fund Average (25) | | | | | | | -4.29 | 25 | 0.77 | 25 | -10.6 | 25 |
| FTSE MPF DIS Age 65 Plus Fund | | | | | | | -4.27 | | 0.33 | | | 0 |

| LIPPER GLOBAL CLASSIFICATIONS | | | | | | | | | | | | |
|--|------------------|-------------------|------------|------|----------------------------|----------|--------------|-----------|-------------|-----------|---------------|-------------|
| Lifestyle - (>20-40% Equity) | Score | | Score | | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | |
| | As of 10/31/2023 | (monthly updated) | 10/31/2023 | Rank | | 3 Months | Rank | 1 Year | Rank | 3 Years | Rank | 10 Years |
| BCT Strategic MPF-Inv Capital Stable A | 2 | 2 | 4 | 4 | 03/31/2022 | 1.28 | -6.63 | 12 | 3.83 | 1 | -13.45 | 6 |
| AMTD MPF-AMTD Allianz Choice Capital Stable | 3 | 3 | 4 | 4 | 06/30/2022 | 1.19 | -6.31 | 5 | 3.37 | 2 | -12.78 | 2 |
| BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asst | 2 | 1 | 4 | 4 | 12/31/2022 | 1.71 | -6.73 | 14 | 3.36 | 3 | -14.54 | 9 |
| Manulife RC (MPF)-Allianz Capital Stable A | 2 | 2 | 4 | 4 | 06/30/2022 | 1.42 | -6.33 | 6 | 3.25 | 4 | -13.36 | 5 |
| Principal MPF-Smart-Principal Stable | 2 | 2 | 4 | 4 | 12/31/2021 | 1.68 | -6.06 | 2 | 3.23 | 5 | -14.55 | 10 |
| Principal MPF-Simple-Principal Stable | 1 | 2 | 4 | 4 | 12/31/2021 | 1.69 | -6.11 | 4 | 3.23 | 6 | -14.64 | 11 |
| Principal MPF S800-Principal Stable Yield I | 1 | 1 | 4 | 4 | 12/31/2021 | 1.49 | -7.14 | 18 | 3.05 | 7 | -15.37 | 12 |
| Hang Seng MPF-SuperTrust Plus-Stable | 2 | 2 | 4 | 4 | 06/30/2022 | 1.31 | -6.51 | 10 | 3.03 | 8 | -13.24 | 3 |
| HSBC MPF-SuperTrust Plus-Stable | 2 | 2 | 4 | 4 | 06/30/2022 | 1.31 | -6.51 | 10 | 3.03 | 8 | -13.24 | 3 |
| BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset | 1 | 1 | 3 | 4 | 11/30/2022 | 1.51 | -6.78 | 15 | 2.85 | 10 | -16.53 | 16 |
| AIA MPF-Prime Value Choice-Capital Stable Pf | 3 | 3 | 4 | 4 | 03/31/2023 | 1.66 | -6.08 | 3 | 2.83 | 11 | -12.69 | 1 |
| BOC-Prü Easy-Choice MPF-BOC-Prü Stable | 2 | 2 | 3 | 3 | 03/31/2023 | 1.67 | -6.82 | 16 | 2.78 | 12 | -13.73 | 7 |
| Sun Life Rainbow MPF-Sun Life MPF Stable A | 1 | 1 | 4 | 4 | 12/31/2022 | 1.83 | -6.66 | 13 | 2.14 | 13 | -16.75 | 17 |
| BEA (MPF) Value-BEA Stable | 2 | 2 | 4 | 4 | 03/31/2023 | 0.95 | -6.05 | 1 | 1.55 | 14 | -14.11 | 8 |
| BEA (MPF) MT-BEA (MPF) Stable | 1 | 1 | 4 | 4 | 03/31/2023 | 1.31 | -6.44 | 9 | 0.96 | 15 | -15.51 | 14 |
| BEA (MPF) Industry-BEA (Ind S) Stable | 1 | 1 | 4 | 4 | 03/31/2023 | 1.32 | -6.42 | 8 | 0.90 | 16 | -15.44 | 13 |
| Fidelity Retirement MT-Capital Stable | 1 | 1 | 3 | 3 | 12/31/2022 | 1.49 | -7.07 | 17 | 0.88 | 17 | -17.99 | 18 |
| Sun Life MPF Compré Scheme Stable Pf | 1 | 1 | 4 | 4 | 12/31/2022 | 1.85 | -6.33 | 7 | 0.62 | 18 | -16.15 | 15 |
| Lifestyle - (>20-40% Equity) Average (18) | | | | | | | -6.5 | 18 | 2.49 | 18 | -14.67 | 18 |
| Willis Towers Watson Composite Benchmark (>20% - 40% Equity) | | | | | | | -5.97 | | 5.16 | | | 0.39 |

| Lifestyle - (>40-60% Equity) | | | | | | | | | | | | |
|--|------------------|-------------------|------------|------|----------------------------|----------|--------------|-----------|-------------|-----------|--------------|-------------|
| Lifestyle - (>40-60% Equity) | Score | | Score | | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | |
| | As of 10/31/2023 | (monthly updated) | 10/31/2023 | Rank | | 3 Months | Rank | 1 Year | Rank | 3 Years | Rank | 10 Years |
| AMTD MPF-AMTD Allianz Choice Stable Growth | 2 | 3 | 3 | 3 | 06/30/2022 | 1.17 | -7.94 | 7 | 5.82 | 1 | -10.34 | 2 |
| Manulife RC (MPF)-Allianz Stable Growth A | 2 | 2 | 2 | 2 | 06/30/2022 | 1.42 | -7.95 | 8 | 5.69 | 2 | -10.95 | 5 |
| MASS MPF-Global Stable | 2 | 2 | 2 | 2 | 12/31/2021 | 1.5 | -7.97 | 10 | 5.62 | 3 | -11.08 | 7 |
| Principal MPF S800-Principal Long Term Acc I | 1 | 1 | 2 | 2 | 03/31/2021 | 1.49 | -8.42 | 16 | 5.38 | 4 | -13.16 | 14 |
| BOC-Prü Easy-Choice MPF-BOC-Prü Balanced | 3 | 3 | 3 | 3 | 03/31/2021 | 1.68 | -8.39 | 15 | 5.30 | 5 | -8.56 | 1 |
| BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset | 1 | 1 | 2 | 2 | 12/31/2022 | 1.52 | -8.21 | 14 | 5.08 | 6 | -13.16 | 13 |
| AIA MPF-Prime Value Choice-Balanced Portfolio | 2 | 2 | 3 | 3 | 11/30/2022 | 1.66 | -8.02 | 12 | 4.87 | 7 | -10.68 | 3 |
| BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asst | 2 | 1 | 2 | 2 | 12/31/2022 | 1.73 | -8.20 | 13 | 4.84 | 8 | -12.62 | 9 |
| My Choice MPF-My Choice Stable | 2 | 2 | 3 | 3 | 03/31/2023 | 1.04 | -7.81 | 3 | 4.35 | 9 | -10.84 | 4 |
| Sun Life Rainbow MPF-Sun Life MPF Balanced A | 1 | 1 | 2 | 2 | 12/31/2022 | 1.83 | -7.73 | 2 | 3.78 | 10 | -14.74 | 16 |
| BCOM Joyful Ret MPF-BCOM Stable Growth (CF) | 2 | 2 | 2 | 2 | 12/31/2022 | 1.72 | -7.97 | 9 | 3.70 | 11 | -12.56 | 8 |
| BEA (MPF) MT-BEA (MPF) Balanced | 1 | 2 | 2 | 2 | 03/31/2023 | 1.35 | -7.85 | 5 | 3.65 | 12 | -12.86 | 11 |
| BEA (MPF) Value-BEA Balanced | 2 | 2 | 3 | 3 | 03/31/2023 | 0.95 | -7.37 | 1 | 3.62 | 13 | -10.95 | 6 |
| BEA (MPF) Industry-BEA (Ind S) Balanced | 1 | 2 | 2 | 2 | 03/31/2023 | 1.36 | -7.82 | 4 | 3.56 | 14 | -12.86 | 10 |
| Sun Life MPF Basic Scheme Stable Growth Pf | 1 | 1 | 2 | 2 | 12/31/2022 | 1.85 | -7.89 | 6 | 3.50 | 15 | -12.91 | 12 |
| Sun Life MPF Compré Scheme Stable Growth Pf | 1 | 1 | 2 | 2 | 12/31/2022 | 1.96 | -7.99 | 11 | 3.35 | 16 | -13.22 | 15 |
| Fidelity Retirement MT-Stable Growth | 1 | 1 | 2 | 2 | 12/31/2022 | 1.49 | -8.93 | 17 | 2.84 | 17 | -16.39 | 17 |
| Manulife GS (MPF)-Manulife MPF Fidelity Sfb Gr | 1 | 1 | 2 | 2 | 03/31/2023 | 1.79 | -9.01 | 18 | 2.54 | 18 | -17.09 | 18 |
| Lifestyle - (>40-60% Equity) Average (18) | | | | | | | -8.08 | 18 | 4.3 | 18 | -12.5 | 18 |
| Willis Towers Watson Composite Benchmark (>40% - 60% Equity) | | | | | | | -7.62 | | 8.34 | | | 8.88 |

| Lifestyle - (>60-80% Equity) | | | | | | | | | | | | |
|--|------------------|-------------------|------------|------|----------------------------|----------|-------|----------|-------|----------|-------|----------|
| Lifestyle - (>60-80% Equity) | Score | | Score | | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | |
| | As of 10/31/2023 | (monthly updated) | 10/31/2023 | Rank | | 3 Months | Rank | 1 Year | Rank | 3 Years | Rank | 10 Years |
| HSBC MPF-SuperTrust Plus-ValueChoice Balanced | Leader | 2 | 2 | 2 | 06/30/2022 | 0.94 | -9.20 | 13 | 10.11 | 1 | -5.31 | 3 |
| Hang Seng MPF-SuperTrust Plus-ValChoice Balanced | Leader | 2 | 2 | 2 | 06/30/2022 | 0.94 | -9.20 | 13 | 10.11 | 1 | -5.31 | 3 |
| HSBC MPF-SuperTrust Plus-Balanced | Leader | 2 | 2 | 2 | 06/30/2022 | 1.4 | -9.07 | 7 | 8.62 | 3 | -4.61 | 1 |
| Hang Seng MPF-SuperTrust Plus-Balanced | Leader | 2 | 2 | 2 | 06/30/2022 | 1.4 | -9.07 | 7 | 8.62 | 3 | -4.61 | 1 |



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 | | Date | Fund Expense Ratio Value | Fund Expense Ratio Value | % Growth | | % Growth | | % Growth | | | |
|--|--------------|-------------------|--------------|--------|------------|--------------------------|--------------------------|-----------------|-----------------|--------------|-----------|--------------|-----------------|-----------------|-----------------|
| | Total Return | Consistent Return | Preservation | Score | | | | 10/31/2023 Rank | 10/31/2023 Rank | 1 Year | 3 Years | 10 Years | 10/31/2023 Rank | 10/31/2023 Rank | 10/31/2023 Rank |
| LIPPER GLOBAL CLASSIFICATIONS | | | | | | | | | | | | | | | |
| AMTD MPF-AMTD Allianz Choice Balanced | 4 | 4 | 2 | 2 | 06/30/2022 | 1.18 | 1.18 | -9.41 | 16 | 8.46 | 5 | -6.61 | 6 | 20.50 | 10 |
| Manulife RC (MPF)-Allianz Balanced A | 4 | 4 | 2 | 2 | 06/30/2022 | 1.42 | 1.42 | -9.42 | 17 | 8.34 | 6 | -7.22 | 7 | 19.44 | 12 |
| MASS MPF-Global Growth | 4 | 4 | 2 | 2 | 12/31/2021 | 1.49 | 1.49 | -9.44 | 18 | 8.27 | 7 | -7.37 | 8 | 17.57 | 13 |
| Principal MPF-Smart-Principal Balanced | 2 | 2 | 1 | 1 | 12/31/2021 | 1.7 | 1.7 | -9.14 | 12 | 8.21 | 8 | -9.87 | 18 | 10.97 | 22 |
| Principal MPF-Simple-Principal Balanced | 2 | 2 | 1 | 1 | 12/31/2021 | 1.71 | 1.71 | -9.10 | 11 | 8.20 | 9 | -10.01 | 19 | 10.89 | 23 |
| Principal MPF S800-Principal Global Growth I | 2 | 2 | 2 | 2 | 12/31/2021 | 1.5 | 1.5 | -9.32 | 15 | 8.07 | 10 | -9.77 | 16 | 13.12 | 21 |
| My Choice MPF-My Choice Balanced | Leader | Leader | Leader | Leader | 03/31/2023 | 1.04 | 1.04 | -8.88 | 2 | 8.00 | 11 | -5.81 | 5 | 30.51 | 1 |
| BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset | 2 | 3 | 1 | 1 | 12/31/2022 | 1.53 | 1.53 | -9.60 | 20 | 7.36 | 12 | -9.80 | 17 | 14.12 | 19 |
| BCOM Joyful Ret MPF-BCOM Balanced (CF) | 3 | 3 | 2 | 2 | 12/31/2022 | 1.72 | 1.72 | -9.05 | 6 | 7.34 | 13 | -7.57 | 10 | 21.87 | 6 |
| Sun Life MPF Basic Scheme Balanced Growth Pf | 3 | 3 | 2 | 2 | 12/31/2022 | 1.69 | 1.69 | -8.98 | 4 | 7.21 | 14 | -7.51 | 9 | 21.79 | 7 |
| Sun Life MPF Compr Scheme Balanced Growth Pf | 3 | 3 | 2 | 2 | 12/31/2022 | 1.8 | 1.8 | -9.01 | 5 | 7.06 | 15 | -7.89 | 12 | 20.32 | 11 |
| BCT Strategic MPF-Inv Balanced A | 2 | 2 | 1 | 1 | 03/31/2022 | 1.29 | 1.29 | -9.54 | 19 | 6.82 | 16 | -9.73 | 15 | 15.17 | 17 |
| Manulife GS (MPF)-Manulife MPF Growth | 1 | 1 | 1 | 1 | 03/31/2023 | 1.79 | 1.79 | -10.31 | 22 | 6.62 | 17 | -12.30 | 21 | 13.34 | 20 |
| BEA (MPF) MT-BEA (MPF) Growth | 2 | 2 | 1 | 1 | 03/31/2023 | 1.37 | 1.37 | -9.08 | 10 | 6.39 | 18 | -9.65 | 14 | 16.40 | 14 |
| BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asset | 1 | 1 | 1 | 1 | 12/31/2022 | 1.72 | 1.72 | -9.64 | 21 | 6.34 | 19 | -10.88 | 20 | 10.12 | 24 |
| BEA (MPF) Industry-BEA (Ind S) Growth | 3 | 3 | 2 | 2 | 03/31/2023 | 1.38 | 1.38 | -9.07 | 9 | 6.32 | 20 | -9.59 | 13 | 16.04 | 15 |
| BEA (MPF) Value-BEA Growth | 3 | 3 | 2 | 2 | 03/31/2023 | 0.95 | 0.95 | -8.52 | 1 | 6.15 | 21 | -7.70 | 11 | 26.80 | 2 |
| Sun Life Rainbow MPF-Sun Life MPF Growth A | 1 | 1 | 1 | 1 | 12/31/2022 | 1.84 | 1.84 | -8.90 | 3 | 5.36 | 22 | -12.99 | 22 | 25.27 | 5 |
| China Life MPF MT-China Life Balanced | 1 | 1 | 1 | 1 | 12/31/2022 | 1.41 | 1.41 | -10.51 | 24 | 5.02 | 23 | -13.77 | 23 | 15.23 | 16 |
| Fidelity Retirement MT-Balanced | 1 | 1 | 1 | 1 | 12/31/2022 | 1.5 | 1.5 | -10.51 | 23 | 4.95 | 24 | -13.98 | 24 | 15.10 | 18 |
| Lifestyle - (p60-80% Equity) Average (24) | | | | | | | | -9.33 | 24 | 7.42 | 24 | -8.74 | 24 | 18.7 | 24 |
| Willis Towers Watson Composite Benchmark (>60% - 80% Equity) | | | | | | | | -9.04 | | 11.56 | | | | | |
| Lifestyle - (p80-100% Equity) | | | | | | | | | | | | | | | |
| AIA MPF-Prime Value Choice-Growth Portfolio | 2 | 2 | Leader | Leader | 11/30/2022 | 1.67 | 1.67 | -10.49 | 5 | 11.46 | 1 | -1.64 | 4 | 28.46 | 2 |
| Principal MPF-Smart-Principal Growth | 1 | 1 | 1 | 1 | 12/31/2021 | 1.71 | 1.71 | -10.56 | 7 | 10.81 | 2 | -7.34 | 12 | 19.27 | 15 |
| Principal MPF-Simple-Principal Growth | 1 | 1 | 4 | 4 | 12/31/2021 | 1.72 | 1.72 | -10.55 | 6 | 10.81 | 3 | -7.45 | 13 | 19.09 | 16 |
| AMTD MPF-AMTD Allianz Choice Growth | 2 | 2 | Leader | Leader | 06/30/2022 | 1.18 | 1.18 | -10.92 | 9 | 10.75 | 4 | -3.53 | 5 | 27.39 | 5 |
| Principal MPF S800-Principal Aggressive Strategy I | 4 | 4 | 1 | 1 | 12/31/2021 | 1.52 | 1.52 | -10.26 | 2 | 10.66 | 5 | -6.70 | 10 | | |
| Manulife RC (MPF)-Allianz Growth A | 2 | 2 | 4 | 4 | 06/30/2022 | 1.43 | 1.43 | -10.94 | 10 | 10.65 | 6 | -4.09 | 6 | 24.95 | 8 |
| BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF) | 2 | 2 | 4 | 4 | 12/31/2022 | 1.77 | 1.77 | -10.98 | 12 | 10.42 | 7 | -4.58 | 7 | 21.92 | 13 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Growth | 3 | 3 | Leader | Leader | 03/31/2023 | 1.69 | 1.69 | -10.96 | 11 | 10.40 | 8 | 0.24 | 1 | 28.31 | 3 |
| Sun Life MPF Compr Scheme Growth Pf | 2 | 2 | Leader | Leader | 12/31/2022 | 1.93 | 1.93 | -10.09 | 1 | 10.37 | 9 | -4.76 | 8 | 29.85 | 1 |
| HSBC MPF-SuperTrust Plus-Growth | 2 | 2 | Leader | Leader | 06/30/2022 | 1.51 | 1.51 | -10.47 | 3 | 10.35 | 10 | -1.55 | 2 | 26.46 | 6 |
| Hang Seng MPF-SuperTrust Plus-Growth | 2 | 2 | Leader | Leader | 06/30/2022 | 1.51 | 1.51 | -10.47 | 3 | 10.35 | 10 | -1.55 | 2 | 26.46 | 6 |
| BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset | 2 | 2 | 4 | 4 | 12/31/2022 | 1.53 | 1.53 | -10.88 | 8 | 9.69 | 12 | -6.19 | 9 | 23.18 | 9 |
| Manulife GS (MPF)-Manulife MPF Aggressive | 2 | 2 | 1 | 1 | 03/31/2023 | 1.8 | 1.8 | -11.72 | 14 | 9.62 | 13 | -10.31 | 14 | 22.67 | 10 |
| BCT Strategic MPF-Inv Growth A | 1 | 1 | 4 | 4 | 03/31/2022 | 1.29 | 1.29 | -11.33 | 13 | 9.34 | 14 | -6.91 | 11 | 21.54 | 14 |
| My Choice MPF-My Choice Growth | 1 | 1 | 4 | 4 | 03/31/2023 | 1.05 | 1.05 | -11.98 | 15 | 7.15 | 15 | -10.82 | 15 | 27.72 | 4 |
| China Life MPF MT-China Life Growth | 1 | 1 | 4 | 4 | 12/31/2022 | 1.41 | 1.41 | -12.08 | 16 | 6.78 | 16 | -11.84 | 16 | 22.19 | 11 |
| Fidelity Retirement MT-Growth | 1 | 1 | 4 | 4 | 12/31/2022 | 1.5 | 1.5 | -12.16 | 17 | 6.67 | 17 | -12.07 | 17 | 22.12 | 12 |
| Manulife GS (MPF)-Manulife MPF Fidelity Growth | 1 | 1 | 4 | 4 | 03/31/2023 | 1.79 | 1.79 | -12.23 | 18 | 6.36 | 18 | -12.78 | 18 | 17.62 | 17 |
| Lifestyle - (p80-100% Equity) Average (18) | | | | | | | | -11.06 | 18 | 9.59 | 18 | -6.32 | 18 | 24.07 | 17 |
| Willis Towers Watson Composite Benchmark (>60% - 100% Equity) | | | | | | | | -10.47 | | 14.65 | | | | | |
| Hong Kong Equity | | | | | | | | | | | | | | | |
| Sun Life MPF Basic Scheme Hong Kong Equity Pf | 3 | 3 | 1 | 1 | 12/31/2022 | 1.98 | 1.98 | -13.99 | 2 | 24.44 | 1 | -28.79 | 3 | 14.42 | 2 |
| Sun Life MPF Compr Scheme Hong Kong Equity Pf | 2 | 2 | 1 | 1 | 12/31/2022 | 2.07 | 2.07 | -14.00 | 3 | 24.30 | 2 | -28.98 | 5 | 13.13 | 3 |
| Principal MPF S800-Principal Hong Kong Equity I | 2 | 2 | 1 | 1 | 12/31/2021 | 1.38 | 1.38 | -14.36 | 4 | 18.22 | 3 | -34.87 | 14 | -7.72 | 12 |
| BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF) | 2 | 2 | 1 | 1 | 12/31/2022 | 1.73 | 1.73 | -14.38 | 5 | 17.77 | 4 | -35.31 | 15 | -10.38 | 17 |
| Principal MPF-Simple-Principal Dynamic HK Equity | 1 | 1 | 1 | 1 | 12/31/2021 | 1.65 | 1.65 | -14.62 | 7 | 17.43 | 5 | -36.17 | 18 | -14.51 | 19 |
| Principal MPF-Smart-Principal Dynamic HK Equity | 1 | 1 | 1 | 1 | 12/31/2021 | 1.64 | 1.64 | -14.56 | 6 | 17.34 | 6 | -35.66 | 16 | -13.86 | 18 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity | 2 | 2 | 1 | 1 | 03/31/2023 | 1.68 | 1.68 | -15.53 | 15 | 17.28 | 7 | -31.93 | 7 | -8.62 | 13 |
| China Life MPF MT-China Life Hong Kong Equity | 2 | 2 | 1 | 1 | 12/31/2022 | 0.86 | 0.86 | -16.03 | 18 | 16.32 | 8 | -32.86 | 10 | 2.04 | 5 |
| My Choice MPF-My Choice Hong Kong Equity | 2 | 2 | 1 | 1 | 03/31/2023 | 1.04 | 1.04 | -16.16 | 19 | 16.13 | 9 | -33.14 | 11 | 0.73 | 6 |
| Fidelity Retirement MT-Hong Kong Equity | 2 | 2 | 1 | 1 | 12/31/2022 | 1.5 | 1.5 | -16.31 | 22 | 15.65 | 10 | -34.07 | 12 | -3.97 | 9 |
| BCT (MPF) Industry Choice-BCT (Ind) Hong Kong Eq | 2 | 2 | 1 | 1 | 12/31/2022 | 1.64 | 1.64 | -16.30 | 20 | 15.32 | 11 | -34.25 | 13 | -5.48 | 10 |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

| MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME | Score | | Date | Fund Expense Ratio | Value | % Growth | | | % Growth | | |
|--|------------------------------------|-------|------|--------------------|-------|-----------------|--------|---------|----------|-----------------|---------|
| | As of 10/31/2023 (monthly updated) | Score | | | | 10/31/2023 Rank | 1 Year | 3 Years | 10 Years | 10/31/2023 Rank | 3 Years |

LIPPER GLOBAL CLASSIFICATIONS

| | | | | | | | | | | | | |
|---|--------|---|------------|------|---------------|-----------|--------------|-----------|---------------|-----------|-------------|-----------|
| Manulife RC (MPF)-Allianz Hong Kong A | Leader | 2 | 06/30/2022 | 1.4 | -15.49 | 14 | 15.32 | 12 | -28.97 | 4 | 0.55 | 7 |
| Manulife GS (MPF)-Manulife MPF Hong Kong Equity | 1 | 1 | 03/31/2023 | 1.78 | -15.61 | 16 | 15.22 | 13 | -36.99 | 19 | -8.90 | 16 |
| MASS MPF-Hong Kong Equities | 4 | 2 | 12/31/2021 | 1.48 | -15.47 | 13 | 15.17 | 14 | -29.09 | 6 | -1.40 | 8 |
| BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity | 1 | 1 | 12/31/2022 | 1.79 | -15.69 | 17 | 14.65 | 15 | -35.77 | 17 | -7.04 | 11 |
| Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A | 3 | 3 | 12/31/2022 | 1.79 | -14.97 | 11 | 14.24 | 16 | -27.32 | 2 | 12.19 | 4 |
| HSBC MPF-SuperTrust Plus-HK & Chinese Equity | 3 | 3 | 06/30/2022 | 1.32 | -14.71 | 8 | 12.73 | 17 | -31.96 | 8 | -8.67 | 14 |
| Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity | 3 | 3 | 06/30/2022 | 1.32 | -14.71 | 8 | 12.73 | 17 | -31.96 | 8 | -8.67 | 14 |
| BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity | 1 | 1 | 03/31/2023 | 1.28 | -14.92 | 10 | 12.38 | 19 | -39.90 | 20 | -19.75 | 23 |
| BEA (MPF) MT-BEA (MPF) Hong Kong Equity | 1 | 1 | 03/31/2023 | 1.27 | -14.97 | 12 | 12.32 | 20 | -40.01 | 21 | -19.61 | 22 |
| BCT Strategic MPF-Inv HK and China Equity A | 1 | 1 | 06/30/2022 | 1.27 | -16.42 | 23 | 12.08 | 21 | -41.31 | 23 | -17.73 | 20 |
| AMTD MPF-AMTD Invesco HK and China | 1 | 1 | 06/30/2022 | 1.23 | -16.31 | 21 | 11.78 | 22 | -41.03 | 22 | -18.11 | 21 |
| Halitong MPF Retire Fd-Halitong Hong Kong SAR A | 3 | 2 | 06/30/2022 | 1.65 | -13.92 | 1 | 8.72 | 23 | -24.42 | 1 | 23.32 | 1 |
| FTSE MPF Hong Kong | | | | | -15.19 | 23 | 15.55 | 23 | -33.69 | 23 | -4.7 | 23 |

United States Equity

| | | | | | | | | | | | | |
|---|-----------|---|------------|------|--------------|-----------|-------------|-----------|--------------|-----------|---------------|-----------|
| Manulife GS (MPF)-Manulife MPF North American Eq | 1 | 1 | 03/31/2023 | 1.77 | -8.35 | 7 | 16.12 | 1 | 15.75 | 10 | 112.82 | 9 |
| China Life MPF MT-China Life US Equity | 1 | 1 | 12/31/2022 | 1.31 | -8.31 | 5 | 13.28 | 2 | | | | |
| MASS MPF-US Equity | 1 | 3 | 12/31/2021 | 1.08 | -8.43 | 8 | 8.43 | 3 | -6.52 | 11 | 125.27 | 7 |
| AIA MPF-Prime Value Choice-American | Leader | 4 | 11/30/2022 | 0.82 | -8.53 | 13 | 7.99 | 4 | 31.87 | 1 | 104.78 | 11 |
| BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity | 3 | 3 | 12/31/2022 | 0.96 | -8.48 | 10 | 7.95 | 5 | | | | |
| Principal MPF S800-Principal US Equity I | 4 | 4 | 12/31/2021 | 1.46 | -8.01 | 1 | 7.83 | 6 | 27.68 | 5 | 106.29 | 10 |
| HSBC MPF-SuperTrust Plus-North American Equity | 4 | 4 | 06/30/2022 | 1.17 | -8.04 | 2 | 7.82 | 7 | 28.84 | 3 | 128.87 | 5 |
| Hang Seng MPF-SuperTrust Plus-North American Eq | 4 | 4 | 06/30/2022 | 1.17 | -8.04 | 2 | 7.82 | 7 | 28.84 | 3 | 128.87 | 5 |
| HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr | 3 | 2 | 06/30/2022 | 0.7 | -8.50 | 11 | 7.82 | 9 | 26.69 | 6 | 143.62 | 1 |
| Hang Seng MPF-SuperTrust Plus-ValChce NAm Eq Trkr | 3 | 2 | 06/30/2022 | 0.7 | -8.50 | 11 | 7.82 | 9 | 26.69 | 6 | 143.62 | 1 |
| AIA MPF-Prime Value Choice-North American Equity | 2 | 4 | 11/30/2021 | 1.67 | -8.13 | 4 | 7.69 | 11 | 30.40 | 2 | 120.19 | 8 |
| BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg | 2 | 3 | 03/31/2023 | 1.04 | -8.58 | 14 | 7.65 | 12 | 26.65 | 8 | 132.47 | 4 |
| BEA (MPF) MT-BEA (MPF) North American Equity | 2 | 2 | 03/31/2023 | 1.27 | -8.46 | 9 | 7.26 | 13 | 26.47 | 9 | 132.77 | 3 |
| BCOM Joyful Ret MPF-BCOM North American Eq (CF) | Equity US | | 01/01/1900 | 0 | -8.69 | 15 | | | | | | |
| Sun Life Rainbow MPF-Sun Life MPF US Equity | Equity US | | 01/01/1900 | 0 | -8.31 | 6 | | | | | | |
| BCT Strategic MPF-Invesco US Idx Tracking A | Equity US | | 01/01/1900 | 0 | -9.09 | 16 | | | | | | |
| Fidelity Retirement MT-Americas Equity | Equity US | | 01/01/1900 | 0 | | | | | | | | |
| United States Equity Average (17) | | | | | -8.4 | 16 | 8.88 | 13 | 23.94 | 11 | 125.42 | 11 |
| FTSE MPF USA (35% HK\$ hedged) | | | | | -8.26 | | 9.1 | | | | | |

Japanese Equity

| | | | | | | | | | | | | |
|--|--------|--|------------|------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|
| Manulife GS (MPF)-Manulife MPF Japan Equity | Leader | | 03/31/2023 | 1.76 | -4.90 | 2 | 19.67 | 1 | 22.37 | 1 | 70.66 | 1 |
| BEA (MPF) MT-BEA (MPF) Japan Equity | Leader | | 03/31/2023 | 1.7 | -4.71 | 1 | 18.14 | 2 | 17.50 | 2 | 41.76 | 2 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity | Leader | | 03/31/2023 | 1.68 | -6.35 | 3 | 16.73 | 3 | 14.09 | 3 | 23.10 | 3 |
| Japanese Equity Average (3) | | | | | -5.32 | 3 | 18.18 | 3 | 17.99 | 3 | 45.18 | 3 |
| FTSE MPF Japan (35% HK\$ hedged) | | | | | -5.76 | | 19.77 | | | | | |

Asia ex Japan Equity

| | | | | | | | | | | | | |
|--|---|--------|------------|------|---------------|-----------|--------------|-----------|---------------|-----------|--------------|-----------|
| MASS MPF-Asian Pacific Equity | 4 | 4 | 12/31/2021 | 1.73 | -11.67 | 9 | 12.95 | 1 | -14.29 | 2 | -9.85 | 11 |
| Manulife RC (MPF)-Allianz Asian A | 1 | 1 | 06/30/2022 | 1.4 | -11.45 | 4 | 12.54 | 2 | -23.50 | 11 | 34.18 | 1 |
| Sun Life Rainbow MPF-Sun Life MPF Asian Equity A | 1 | 3 | 12/31/2022 | 1.95 | -11.53 | 6 | 9.65 | 3 | -22.60 | 10 | 20.02 | 7 |
| BCT Strategic MPF-Inv Asian Equity A | 2 | 3 | 03/31/2022 | 1.31 | -12.53 | 10 | 9.46 | 4 | -20.94 | 8 | -0.60 | 10 |
| AMTD MPF-AMTD Invesco Asia | 2 | 3 | 06/30/2022 | 1.3 | -12.59 | 11 | 9.35 | 5 | -21.03 | 9 | -0.47 | 9 |
| BCT (MPF) Industry Choice-BCT (Ind) Asian Equity | 4 | Leader | 12/31/2022 | 1.75 | -11.55 | 7 | 7.83 | 6 | -13.57 | 1 | 24.42 | 2 |
| Sun Life MPF Compre Scheme Asian Equity Pf | 4 | 4 | 12/31/2022 | 1.63 | -11.62 | 5 | 7.36 | 7 | -14.34 | 3 | 20.31 | 6 |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Equity | 3 | 4 | 12/31/2022 | 1.63 | -11.63 | 8 | 7.33 | 8 | -16.93 | 6 | 23.09 | 3 |
| BEA (MPF) Value-BEA Asian Equity | 2 | 2 | 03/31/2023 | 0.97 | -8.48 | 1 | 4.41 | 9 | -19.55 | 7 | 12.92 | 8 |
| BEA (MPF) MT-BEA (MPF) Asian Equity | 3 | 3 | 03/31/2023 | 1.32 | -8.99 | 3 | 4.13 | 10 | -16.85 | 5 | 21.51 | 4 |
| BEA (MPF) Industry-BEA (Ind S) Asian Equity | 4 | 3 | 03/31/2023 | 1.29 | -8.88 | 2 | 3.98 | 11 | -16.23 | 4 | 21.12 | 5 |
| Asia ex Japan Equity Average (11) | | | | | -10.98 | 11 | 8.09 | 11 | -18.17 | 11 | 15.15 | 11 |
| FTSE MPF Asia Pacific ex Japan & Australia & NZ | | | | | -11.35 | | 13.02 | | | | | |



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

| FUND NAME | Score | Score | Score | Preservation | Score | Fund Expense Ratio | Date | Fund Expense Ratio | Value | % Growth 3 Months | 10/31/2023 Rank | % Growth 1 Year | 10/31/2023 Rank | % Growth 3 Years | 10/31/2023 Rank | % Growth 10 Years | 10/31/2023 Rank |
|-----------|-------|-------|-------|--------------|-------|--------------------|------|--------------------|-------|-------------------|-----------------|-----------------|-----------------|------------------|-----------------|-------------------|-----------------|
|-----------|-------|-------|-------|--------------|-------|--------------------|------|--------------------|-------|-------------------|-----------------|-----------------|-----------------|------------------|-----------------|-------------------|-----------------|

LIPPER GLOBAL CLASSIFICATIONS

| Asia ex Japan ex HK Equity | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|------|------------|------|------|--------------|----------|-------------|----------|------------|----------|--------------|----------|
| My Choice MPF-My Choice Asia Equity | 3 | 2 | 4 | 4 | 4 | 1.08 | 03/31/2023 | 1.08 | 1.08 | -8.85 | 1 | 4.68 | 1 | -17.14 | 1 | 26.36 | 1 |
| Principal MPF-Smart-Principal Dynamic AsiaPac Eq | 3 | 3 | 3 | 3 | 3 | 1.82 | 12/31/2021 | 1.82 | 1.82 | -9.36 | 3 | 4.58 | 2 | -18.19 | 2 | 16.23 | 3 |
| Principal MPF-Simple-Principal Dynamic AsiaPac Eq | 3 | 3 | 3 | 3 | 3 | 1.83 | 12/31/2021 | 1.83 | 1.83 | -9.40 | 4 | 4.52 | 3 | -18.44 | 4 | 16.12 | 4 |
| Fidelity Retirement-MT-Asia Pacific Equity | 3 | 2 | 4 | 4 | 4 | 1.53 | 12/31/2022 | 1.53 | 1.53 | -8.95 | 2 | 4.30 | 4 | -18.21 | 3 | 20.51 | 2 |
| Asia ex Japan ex HK Equity Average (4) | | | | | | | | | | -9.14 | 4 | 4.52 | 4 | -18 | 4 | 19.81 | 4 |
| FTSE MPF Asia Pacific ex Japan ex HK (35% HK\$ hedged) | | | | | | | | | | -8.41 | | 8.72 | | | | | |

| Pacific Basin ex Japan Equity | | | | | | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|------|------------|------|------|---------------|-----------|-------------|-----------|--------------|-----------|--------------|-----------|
| Manulife RC (MPF)-Allianz Oriental Pacific A | 4 | 4 | 1 | 1 | 1 | 1.57 | 06/30/2022 | 1.57 | 1.57 | -10.47 | 2 | 15.67 | 1 | 6.14 | 1 | 72.59 | 1 |
| AIA MPF-Prime Value Choice-Asian Equity | Leader | 4 | 3 | 3 | 3 | 1.68 | 11/30/2022 | 1.68 | 1.68 | -10.40 | 1 | 10.37 | 2 | | | | |
| HSBC MPF-SuperTrust Plus-ValCh AsiaPac Eq Trkr | Leader | Leader | Leader | Leader | Leader | 0.81 | 06/30/2022 | 0.81 | 0.81 | -11.03 | 4 | 10.11 | 3 | -6.63 | 3 | 16.92 | 3 |
| Hang Seng MPF-SuperTrust Plus-ValChce AsPc Eq Trkr | Leader | Leader | Leader | Leader | Leader | 0.81 | 06/30/2022 | 0.81 | 0.81 | -11.03 | 4 | 10.11 | 3 | -6.63 | 3 | 16.92 | 3 |
| HSBC MPF-SuperTrust Plus-Asia Pacific Equity | 2 | 2 | 3 | 3 | 3 | 1.35 | 06/30/2022 | 1.35 | 1.35 | -11.86 | 10 | 9.37 | 5 | -20.37 | 9 | -4.44 | 8 |
| Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity | 2 | 2 | 3 | 3 | 3 | 1.35 | 06/30/2022 | 1.35 | 1.35 | -11.86 | 10 | 9.37 | 5 | -20.37 | 9 | -4.44 | 8 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity | Leader | Leader | Leader | Leader | Leader | 1.73 | 03/31/2023 | 1.73 | 1.73 | -11.54 | 9 | 8.29 | 7 | -7.61 | 5 | 10.53 | 6 |
| Principal MPF-S800-Principal Asian Equity I | 4 | 4 | 3 | 3 | 3 | 1.5 | 12/31/2021 | 1.5 | 1.5 | -11.22 | 7 | 6.97 | 8 | -13.58 | 7 | 10.60 | 5 |
| BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF) | 4 | 4 | 3 | 3 | 3 | 1.74 | 12/31/2022 | 1.74 | 1.74 | -11.27 | 8 | 6.76 | 9 | -14.09 | 8 | 9.28 | 7 |
| Manulife GS (MPF)-Manulife MPF Pacific Asia Eq | Leader | Leader | Leader | Leader | Leader | 1.81 | 03/31/2023 | 1.81 | 1.81 | -11.02 | 3 | 5.72 | 10 | -4.83 | 2 | 27.89 | 2 |
| Hatong MPF Retire Fd-Hatong Asia Pacific A | Leader | Leader | Leader | Leader | Leader | 1.71 | 06/30/2022 | 1.71 | 1.71 | -11.12 | 6 | 4.85 | 11 | -11.48 | 6 | -21.41 | 10 |
| Pacific Basin ex Japan Equity Average (11) | | | | | | | | | | -11.17 | 11 | 8.87 | 11 | -9.95 | 10 | 13.44 | 10 |
| FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged) | | | | | | | | | | -11.18 | | 11.1 | | | | | |

| European Equity | | | | | | | | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|------|------------|------|------|---------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|
| AIA MPF-Prime Value Choice-European Equity | Leader | Leader | Leader | Leader | Leader | 1.67 | 11/30/2022 | 1.67 | 1.67 | -9.79 | 8 | 15.76 | 1 | 31.63 | 1 | 29.93 | 5 |
| MASS MPF-European Equity | 1 | 1 | 3 | 3 | 3 | 1.88 | 12/31/2021 | 1.88 | 1.88 | -9.63 | 5 | 14.49 | 2 | 20.70 | 10 | 18.58 | 9 |
| HSBC MPF-SuperTrust Plus-European Equity | 3 | 3 | 3 | 3 | 3 | 1.2 | 06/30/2022 | 1.2 | 1.2 | -8.48 | 1 | 13.43 | 3 | 25.36 | 7 | 21.35 | 7 |
| Hang Seng MPF-SuperTrust Plus-European Equity | 3 | 3 | 3 | 3 | 3 | 1.2 | 06/30/2022 | 1.2 | 1.2 | -8.48 | 1 | 13.43 | 3 | 25.36 | 7 | 21.35 | 7 |
| AMTD MPF-AMTD Invesco Europe | Leader | Leader | Leader | Leader | Leader | 1.32 | 06/30/2022 | 1.32 | 1.32 | -9.10 | 3 | 13.23 | 5 | 30.95 | 2 | 11.33 | 11 |
| HSBC MPF-SuperTrust Plus-ValueChoice Eu Eq Trkr | 4 | 4 | 4 | 4 | 4 | 0.76 | 06/30/2022 | 0.76 | 0.76 | -9.76 | 6 | 12.52 | 6 | 28.11 | 3 | 42.81 | 1 |
| Hang Seng MPF-SuperTrust Plus-ValChce Euro Eq Trkr | 4 | 4 | 4 | 4 | 4 | 0.76 | 06/30/2022 | 0.76 | 0.76 | -9.76 | 6 | 12.52 | 6 | 28.11 | 3 | 42.81 | 1 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Euro Int Trkg | 3 | 3 | 3 | 3 | 3 | 1.05 | 03/31/2023 | 1.05 | 1.05 | -9.81 | 9 | 12.21 | 8 | 26.71 | 6 | 41.58 | 3 |
| BCT (MPF) Pro Choice-BCT (Pro) European Equity | 3 | 3 | 3 | 3 | 3 | 1.61 | 12/31/2022 | 1.61 | 1.61 | -10.54 | 11 | 11.75 | 9 | 27.62 | 5 | 13.40 | 10 |
| Manulife GS (MPF)-Manulife MPF European Equity | 1 | 1 | 3 | 3 | 3 | 1.8 | 03/31/2023 | 1.8 | 1.8 | -16.28 | 12 | 10.99 | 10 | 5.39 | 11 | 36.34 | 4 |
| BEA (MPF) MT-BEA (MPF) European Equity | 2 | 2 | 4 | 4 | 4 | 1.59 | 03/31/2023 | 1.59 | 1.59 | -9.23 | 4 | 10.63 | 11 | 20.71 | 9 | 26.65 | 6 |
| Sun Life Rainbow MPF-Sun Life MPF European Equity | 2 | 2 | 4 | 4 | 4 | 0 | 01/01/1900 | 0 | 0 | -10.22 | 10 | | | | | | |
| Fidelity Retirement-MT-European Equity | 2 | 2 | 4 | 4 | 4 | 0 | 01/01/1900 | 0 | 0 | -10.22 | 10 | | | | | | |
| European Equity Average (13) | | | | | | | | | | -10.09 | 12 | 12.81 | 11 | 24.61 | 11 | 27.83 | 11 |
| FTSE MPF Europe (35% HK\$ hedged) | | | | | | | | | | -9.41 | | 14.41 | | | | | |

| Global Equity | | | | | | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|------|------------|------|------|-------|----|-------|----|-------|----|-------|----|
| China Life MPF MT-China Life Retire-Easy Gbl Eq | 3 | 3 | 3 | 3 | 3 | 1.55 | 12/31/2022 | 1.55 | 1.55 | -8.06 | 5 | 19.83 | 1 | 8.92 | 18 | 38.47 | 18 |
| Manulife GS (MPF)-Manulife MPF International Eq | 3 | 3 | 3 | 3 | 3 | 1.79 | 03/31/2023 | 1.79 | 1.79 | -9.83 | 21 | 12.02 | 2 | 6.66 | 19 | 64.80 | 7 |
| HSBC MPF-SuperTrust Plus-Global Equity | Leader | Leader | Leader | Leader | Leader | 0.76 | 06/30/2022 | 0.76 | 0.76 | -7.64 | 3 | 10.81 | 3 | 26.18 | 1 | | |
| Hang Seng MPF-SuperTrust Plus-Global Equity | Leader | Leader | Leader | Leader | Leader | 0.76 | 06/30/2022 | 0.76 | 0.76 | -7.64 | 3 | 10.81 | 3 | 26.18 | 1 | | |
| AIA MPF-Prime Value Choice-Green | 4 | 4 | 4 | 4 | 4 | 1.41 | 11/30/2022 | 1.41 | 1.41 | -8.91 | 10 | 10.47 | 5 | 24.89 | 3 | 81.00 | 2 |
| Principal MPF S800-Principal International Equity | 4 | 4 | 4 | 4 | 4 | 1.48 | 12/31/2021 | 1.48 | 1.48 | -8.26 | 7 | 10.28 | 6 | 17.65 | 12 | 50.21 | 12 |
| AIA MPF-Prime Value Choice-World | 4 | 4 | 4 | 4 | 4 | 0.8 | 11/30/2022 | 0.8 | 0.8 | -9.39 | 17 | 9.61 | 7 | 23.17 | 4 | 60.86 | 8 |
| MASS MPF-Global Equity | Leader | Leader | Leader | Leader | Leader | 1.66 | 12/31/2021 | 1.66 | 1.66 | -9.19 | 12 | 9.53 | 8 | 23.01 | 5 | 35.33 | 19 |
| BEA (MPF) Value-BEA Global Equity | Leader | Leader | Leader | Leader | Leader | 0.96 | 03/31/2023 | 0.96 | 0.96 | -8.16 | 6 | 9.51 | 9 | 20.81 | 6 | 81.59 | 1 |
| BEA (MPF) MT-BEA (MPF) Global Equity | Leader | Leader | Leader | Leader | Leader | 1.28 | 03/31/2023 | 1.28 | 1.28 | -8.28 | 8 | 9.40 | 10 | 20.11 | 8 | 77.77 | 3 |
| Hatong MPF Retire Fd-Hatong Global Diversif A | 4 | 4 | 3 | 3 | 3 | 1.29 | 06/30/2022 | 1.29 | 1.29 | -6.86 | 1 | 9.29 | 11 | 11.11 | 15 | 72.28 | 5 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity | 4 | 4 | 3 | 3 | 3 | 1.7 | 03/31/2023 | 1.7 | 1.7 | -9.24 | 14 | 8.70 | 12 | 20.56 | 7 | 72.18 | 6 |
| My Choice MPF-My Choice Global Equity | Leader | Leader | Leader | Leader | Leader | 1.06 | 03/31/2023 | 1.06 | 1.06 | -8.58 | 9 | 8.06 | 13 | 19.79 | 9 | 41.20 | 17 |
| BCT (MPF) Pro Choice-BCT (Pro) Global Equity | 4 | 4 | 4 | 4 | 4 | 1.52 | 12/31/2022 | 1.52 | 1.52 | -9.44 | 18 | 7.88 | 14 | 17.33 | 13 | 45.34 | 16 |
| Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A | 4 | 4 | 4 | 4 | 4 | 1.82 | 12/31/2022 | 1.82 | 1.82 | -9.22 | 13 | 7.39 | 15 | 15.33 | 14 | 47.95 | 14 |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

| MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME | Score | | Score | | Fund Expense Ratio Date | % Growth | | % Growth | | % Growth | | | | |
|--|--------------|-------------------|--------------|--------|----------------------------|-----------------|---------------|-----------|--------------|-----------|-----------------|-----------------|---------------|-----------|
| | Total Return | Consistent Return | Preservation | Score | | 10/31/2023 Rank | 3 Months | 1 Year | 3 Years | 10 Years | 10/31/2023 Rank | 10/31/2023 Rank | | |
| BCT (MPF) Pro Choice-BCT (Pro) World Equity | 4 | 4 | 4 | 4 | 12/31/2022 | 1 | -9.57 | 19 | 7.33 | 16 | 17.73 | 11 | 73.13 | 4 |
| Principal MPF-Smart-Principal Dynamic Global Eq | 3 | 4 | 4 | 4 | 12/31/2021 | 1.8 | -9.36 | 16 | 6.87 | 17 | 10.52 | 16 | 58.32 | 9 |
| Principal MPF-Simple-Principal Dynamic Global Eq | 3 | 4 | 4 | 4 | 12/31/2021 | 1.81 | -9.36 | 15 | 6.87 | 18 | 10.25 | 17 | 57.82 | 10 |
| BCT (MPF) Industry Choice-BCT (Ind) Global Equity | 4 | 4 | 3 | 3 | 12/31/2022 | 1.77 | -9.69 | 20 | 5.60 | 19 | 18.32 | 20 | 28.73 | 21 |
| Fidelity Retirement MT-Global Equity | 3 | 3 | 3 | 3 | 12/31/2022 | 1.49 | -10.66 | 22 | 4.42 | 20 | 5.19 | 20 | 55.73 | 11 |
| Sun Life MPF Basic Scheme International Equity Pf | 3 | 3 | 3 | 3 | 12/31/2022 | 1.91 | -10.66 | 23 | 3.94 | 21 | 4.04 | 21 | 49.28 | 13 |
| Sun Life MPF Compr Scheme Internatl Equity Pf | 3 | 3 | 3 | 3 | 01/01/2022 | 2.01 | -10.69 | 24 | 3.79 | 22 | 3.60 | 22 | 47.18 | 15 |
| Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx | | | | | 01/01/1900 | 0 | -7.57 | 2 | | | | | | |
| BCT Strategic MPF-Invesco GI Idx Tracking A | | | | | 01/01/1900 | 0 | -9.07 | 11 | | | | | | |
| Global Equity Average (24) | | | | | | | -8.97 | 24 | 8.75 | 22 | 15.97 | 22 | 56.96 | 20 |
| FTSE MPF All-World (35% HK\$ hedged) | | | | | | | -8.7 | | 10.33 | | | | | |
| Greater China Equity | | | | | | | | | | | | | | |
| Manulife RC (MPF)-Allianz Greater China A | 4 | 4 | 4 | 4 | 06/30/2022 | 1.43 | -11.98 | 2 | 20.26 | 1 | -30.40 | 5 | 18.03 | 7 |
| BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq | Leader | Leader | Leader | Leader | 12/31/2022 | 1.15 | -12.58 | 3 | 20.16 | 2 | -24.59 | 1 | 15.39 | 9 |
| BCOM Joyful Ret MPF-BCOM Greater China Equity (CF) | 3 | 4 | 2 | 2 | 12/31/2022 | 1.76 | -11.92 | 1 | 20.10 | 3 | -30.62 | 7 | 14.12 | 10 |
| AIA MPF-Prime Value Choice-Greater China Equity | Leader | Leader | Leader | Leader | 11/30/2022 | 1.67 | -14.90 | 8 | 16.60 | 4 | -25.14 | 2 | 18.07 | 6 |
| Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A | 2 | 2 | 2 | 2 | 12/31/2022 | 2.13 | -14.59 | 7 | 13.85 | 5 | -32.93 | 9 | 6.45 | 11 |
| Manulife GS (MPF)-Manulife MPF China Value | 1 | 1 | 1 | 1 | 03/31/2023 | 1.98 | -15.08 | 9 | 13.78 | 6 | -36.46 | 12 | -2.15 | 12 |
| My Choice MPF-My Choice China Equity | 3 | 2 | 2 | 2 | 03/31/2023 | 1.06 | -16.51 | 12 | 13.03 | 7 | -32.26 | 8 | 45.66 | 4 |
| BEA (MPF) Value-BEA Greater China Equity | Leader | 4 | 4 | 4 | 03/31/2023 | 0.96 | -13.17 | 4 | 13.01 | 8 | -28.02 | 3 | 26.77 | 1 |
| China Life MPF MT-China Life Greater China Eq | | | | | 12/31/2022 | 1.28 | -16.38 | 11 | 12.98 | 9 | | | | |
| BEA (MPF) Industry-BEA (Ind S) Grtr China Equity | 4 | 3 | 2 | 2 | 03/31/2023 | 1.32 | -13.48 | 5 | 12.86 | 10 | -29.24 | 4 | 18.48 | 5 |
| BEA (MPF) MT-BEA (MPF) Greater China Equity | 3 | 3 | 3 | 3 | 03/31/2023 | 1.29 | -13.63 | 6 | 12.77 | 11 | -30.57 | 6 | 16.94 | 8 |
| Principal MPF-Smart-Principal Dyn Gr China Eq | 1 | 1 | 1 | 1 | 12/31/2021 | 1.43 | -16.29 | 10 | 12.77 | 12 | -34.30 | 11 | 33.50 | 3 |
| MASS MPF-Greater China Equity | 2 | 2 | 2 | 2 | 12/31/2022 | 1.5 | -16.63 | 13 | 12.45 | 13 | -33.44 | 10 | 36.80 | 2 |
| Greater China Equity Average (13) | | | | | | | -14.39 | 13 | 14.97 | 13 | -30.66 | 12 | 20.67 | 12 |
| FTSE MPF Greater China | | | | | | | -13.68 | | 19.72 | | | | | |
| Global Bond | | | | | | | | | | | | | | |
| AMTD MPF-AMTD Invesco Global Bond | 4 | Leader | Leader | 3 | 06/30/2022 | 1.32 | -3.67 | 1 | 1.85 | 1 | -16.34 | 3 | -6.25 | 5 |
| BCOM Joyful Ret MPF-BCOM Global Bond (CF) | Leader | Leader | Leader | 3 | 12/31/2022 | 1.23 | -4.32 | 4 | 1.72 | 2 | -16.21 | 2 | -2.59 | 3 |
| BCT Strategic MPF-Invesco Global Bond A | 3 | 4 | 3 | 3 | 03/31/2022 | 1.27 | -4.33 | 5 | 1.65 | 3 | -16.34 | 2 | -3.07 | 4 |
| AIA MPF-Prime Value Choice-Global Bond | 1 | 1 | 1 | 1 | 11/30/2022 | 0.98 | -5.12 | 12 | 1.49 | 4 | -23.47 | 16 | -15.13 | 10 |
| Sun Life Rainbow MPF-Sun Life MPF Global Bond A | 4 | 4 | 4 | 3 | 12/31/2022 | 1.82 | -4.91 | 10 | -0.01 | 5 | -18.06 | 4 | -15.21 | 11 |
| BCT (MPF) Pro Choice-BCT (Pro) Global Bond | 3 | 3 | 3 | 1 | 12/31/2022 | 1.46 | -4.66 | 6 | -0.21 | 6 | -21.38 | 8 | -21.02 | 14 |
| Manulife GS (MPF)-Manulife MPF International Bd | 3 | 3 | 3 | 2 | 03/31/2023 | 1.18 | -4.83 | 8 | -0.28 | 7 | -21.11 | 7 | -14.54 | 9 |
| MASS MPF-Global Bond | 4 | 4 | 3 | 2 | 12/31/2021 | 1.58 | -6.25 | 18 | -0.69 | 8 | -19.79 | 5 | -26.85 | 18 |
| BOC-Pru Easy-Choice MPF-BOC-Pru Bond | 2 | 2 | 2 | 2 | 03/31/2023 | 1.52 | -4.32 | 3 | -0.82 | 9 | -22.45 | 13 | -18.08 | 13 |
| Principal MPF S800-Principal International Bond I | 2 | 2 | 2 | 1 | 12/31/2021 | 1.29 | -6.18 | 17 | -0.95 | 10 | -22.40 | 12 | -16.59 | 12 |
| Hang Seng MPF-SuperTrust Plus-Global Bond | 3 | 3 | 3 | 2 | 06/30/2022 | 0.83 | -5.33 | 15 | -1.04 | 11 | -21.75 | 10 | -1.32 | 1 |
| HSBC MPF-SuperTrust Plus-Global Bond | 3 | 3 | 3 | 2 | 06/30/2022 | 0.82 | -5.33 | 15 | -1.04 | 11 | -21.75 | 10 | -1.32 | 1 |
| My Choice MPF-My Choice Global Bond | 2 | 2 | 2 | 1 | 03/31/2023 | 0.99 | -4.88 | 9 | -1.05 | 13 | -22.88 | 15 | -26.43 | 17 |
| BCT (MPF) Industry Choice-BCT (Ind) Global Bond | 4 | 4 | 4 | 4 | 12/31/2022 | 1.68 | -6.37 | 19 | -1.40 | 14 | -20.42 | 6 | -28.41 | 19 |
| Principal MPF-Smart-Principal Dynamic Global Bd | 1 | 1 | 1 | 1 | 12/31/2021 | 1.53 | -5.28 | 13 | -1.50 | 15 | -23.89 | 17 | -23.89 | 15 |
| Fidelity Retirement MT-World Bond | 1 | 1 | 1 | 1 | 12/31/2022 | 1.5 | -5.03 | 11 | -1.55 | 16 | -24.08 | 19 | -11.86 | 8 |
| Principal MPF-Simple-Principal Dynamic Global Bd | 3 | 3 | 3 | 1 | 03/31/2021 | 1.55 | -5.29 | 14 | -1.65 | 17 | -23.94 | 18 | -23.94 | 16 |
| BEA (MPF) MT-BEA (MPF) Global Bond | 3 | 3 | 3 | 3 | 12/31/2023 | 1.07 | -4.25 | 2 | -1.96 | 18 | -21.40 | 9 | -10.70 | 6 |
| BEA (MPF) Value-BEA Global Bond | 2 | 2 | 2 | 2 | 03/31/2023 | 0.94 | -4.73 | 7 | -2.51 | 19 | -22.52 | 14 | -11.57 | 7 |
| Global Bond Average (19) | | | | | | | -5 | 19 | -0.52 | 19 | -21.06 | 19 | -14.67 | 19 |
| Citigroup WGBI (35% hedged to HK\$) | | | | | | | -8.7 | | 10.33 | | | | | |
| Hong Kong Dollar Bond | | | | | | | | | | | | | | |
| Fidelity Retirement MT-Hong Kong Bond | 4 | Leader | Leader | 4 | 12/31/2022 | 1.25 | -0.59 | 1 | 4.40 | 1 | -8.59 | 2 | 8.16 | 1 |
| Principal MPF S800-Principal Hong Kong Bond N | 4 | 4 | 4 | 4 | 12/31/2021 | 1.03 | -0.63 | 2 | 4.00 | 2 | -8.30 | 1 | 6.03 | 5 |
| Manulife GS (MPF)-Manulife MPF Hong Kong Bond | 4 | 4 | 4 | 4 | 03/31/2023 | 1.18 | -1.10 | 6 | 3.50 | 3 | -9.78 | 5 | 7.27 | 3 |
| My Choice MPF-My Choice HKD Bond | 3 | 3 | 3 | 4 | 03/31/2023 | 1.03 | -1.05 | 5 | 3.19 | 4 | -8.87 | 3 | 7.82 | 2 |



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 10/31/2023 | Score | As of 10/31/2023 | Score | As of 10/31/2023 | Score | As of 10/31/2023 | Score | As of 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 | Rank | 10/31/2023 |
| BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond | 3 | | 3 | | 4 | | 4 | | 4 | | 12/31/2022 | 1.07 | | 1.07 | | -1.03 | 4 | 3.16 | 5 | -8.93 | 4 | 6.97 | 4 | 4 |
| Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A | | | | | 4 | | 4 | | 4 | | 12/31/2022 | 1.83 | | 1.83 | | -0.93 | 3 | 2.36 | 6 | -10.61 | 6 | 0.01 | 6 | 6 |
| Hong Kong Dollar Bond Average (6) | | | | | | | | | | | | | | | | -0.89 | 6 | 3.44 | 6 | -9.18 | 6 | 6.04 | 6 | 6 |
| HSBC Hong Kong Bond Index | | | | | | | | | | | | | | | | | | | | | | | | |
| Hong Kong Dollar Money Market | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal MPF S800-Principal HK Dollar Savings I | | | | | | | | | | | 12/31/2021 | 1.03 | | 1.03 | | 1.00 | 1 | 3.62 | 1 | 1.18 | 2 | 4.65 | 2 | 2 |
| Principal MPF-Smart-Principal Cash | | | | | | | | | | | 12/31/2021 | 0.98 | | 0.98 | | 0.60 | 2 | 3.26 | 2 | 1.38 | 1 | 5.68 | 1 | 1 |
| Hong Kong Dollar Money Market Average (2) | | | | | | | | | | | | | | | | 0.8 | 2 | 3.44 | 2 | 1.28 | 2 | 5.17 | 2 | 2 |
| MPFA Prescribed Savings Rate | | | | | | | | | | | | | | | | 0.22 | 0.68 | | | | | | | |
| MPF Conservative Fund | | | | | | | | | | | | | | | | | | | | | | | | |
| Manulife GS (MPF)-Manulife MPF Conservative | | | | | | | | | | | 03/31/2023 | 1.01 | | 1.01 | | 1.01 | 3 | 3.54 | 1 | 3.61 | 4 | 7.55 | 7 | 7 |
| BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative | | | | | | | | | | | 03/31/2023 | 1.16 | | 1.16 | | 0.99 | 4 | 3.54 | 2 | 3.57 | 6 | 8.31 | 5 | 5 |
| HSBC MPF-SuperTrust Plus-MPF Conservative | | | | | | | | | | | 06/30/2022 | 0.23 | | 0.23 | | 1.07 | 1 | 3.35 | 3 | 3.35 | 7 | 6.07 | 10 | 10 |
| Hang Seng MPF-SuperTrust Plus-MPF Conservative | | | | | | | | | | | 06/30/2022 | 0.23 | | 0.23 | | 1.07 | 1 | 3.35 | 3 | 3.35 | 7 | 6.07 | 10 | 10 |
| BCT Strategic MPF-Inv MPF Conservative A | | | | | | | | | | | 03/31/2022 | 0.28 | | 0.28 | | 0.97 | 5 | 3.27 | 5 | 3.29 | 10 | 8.02 | 6 | 6 |
| Sun Life Rainbow MPF-Sun Life MPF Conservative A | | | | | | | | | | | 12/31/2022 | 1.15 | | 1.15 | | 0.95 | 6 | 3.24 | 6 | 3.26 | 12 | 5.85 | 13 | 13 |
| BEA (MPF) Value-BEA MPF Conservative | | | | | | | | | | | 06/30/2022 | 1.15 | | 1.15 | | 0.93 | 7 | 3.20 | 7 | 3.64 | 2 | 11.89 | 4 | 4 |
| Haitong MPF Retire Fd-Haitong MPF Conservative A | | | | | | | | | | | 06/30/2022 | 0.47 | | 0.47 | | 0.87 | 21 | 3.19 | 8 | 3.28 | 11 | 6.87 | 8 | 8 |
| BCOM Joyful Ret MPF-BCOM MPF Conservative | | | | | | | | | | | 12/31/2022 | 1.01 | | 1.01 | | 0.86 | 22 | 3.15 | 9 | 4.66 | 1 | 14.89 | 1 | 1 |
| BEA (MPF) Industry-BEA (Ind S) MPF Conservative | | | | | | | | | | | 03/31/2023 | 1.16 | | 1.16 | | 0.89 | 13 | 3.15 | 10 | 3.62 | 3 | 12.98 | 2 | 2 |
| BEA (MPF) MT-BEA (MPF) Conservative | | | | | | | | | | | 03/31/2023 | 1.17 | | 1.17 | | 0.88 | 19 | 3.12 | 11 | 3.60 | 5 | 12.93 | 3 | 3 |
| AIA MPF-Prime Value Choice-MPF Conservative | | | | | | | | | | | 11/30/2022 | 0.61 | | 0.61 | | 0.88 | 17 | 2.95 | 12 | 3.31 | 9 | 6.18 | 9 | 9 |
| MASS MPF-MPF Conservative | | | | | | | | | | | 12/31/2021 | 0.36 | | 0.36 | | 0.87 | 20 | 2.91 | 13 | 2.92 | 13 | 5.21 | 17 | 17 |
| China Life MPF MT-China Life MPF Conservative | | | | | | | | | | | 12/31/2022 | 1.15 | | 1.15 | | 0.89 | 14 | 2.89 | 14 | 2.91 | 14 | 5.29 | 16 | 16 |
| Principal MPF S800-Principal MPF Conservative N | | | | | | | | | | | 12/31/2021 | 0.32 | | 0.32 | | 0.88 | 15 | 2.83 | 15 | 2.85 | 16 | 5.67 | 14 | 14 |
| BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative | | | | | | | | | | | 12/31/2022 | 1.19 | | 1.19 | | 0.92 | 9 | 2.81 | 16 | 2.82 | 17 | 5.97 | 12 | 12 |
| Principal MPF-Smart-Principal-MPF Conservative | | | | | | | | | | | 12/31/2021 | 0.31 | | 0.31 | | 0.88 | 16 | 2.79 | 17 | 2.88 | 15 | 5.06 | 18 | 18 |
| Principal MPF-Simple-Principal-MPF Conservative | | | | | | | | | | | 12/31/2021 | 0.33 | | 0.33 | | 0.91 | 10 | 2.78 | 18 | 2.78 | 18 | 5.02 | 19 | 19 |
| My Choice MPF-My Choice MPF Conservative | | | | | | | | | | | 03/31/2023 | 1.21 | | 1.21 | | 0.90 | 11 | 2.76 | 19 | 2.77 | 19 | 4.17 | 22 | 22 |
| BCT (MPF) Industry Choice-BCT (Ind) MPF Consv | | | | | | | | | | | 12/31/2022 | 1.27 | | 1.27 | | 0.90 | 12 | 2.68 | 20 | 2.69 | 20 | 5.40 | 15 | 15 |
| Manulife RC (MPF)-Allianz MPF Conservative A | | | | | | | | | | | 06/30/2022 | 0.38 | | 0.38 | | 0.85 | 23 | 2.56 | 21 | 2.57 | 21 | 4.57 | 20 | 20 |
| Fidelity Retirement MT-MPF Conservative | | | | | | | | | | | 12/31/2022 | 1.08 | | 1.08 | | 0.93 | 8 | 2.44 | 22 | 2.45 | 22 | 3.76 | 23 | 23 |
| AMTD MPF-AMTD Invesco MPF Conservative | | | | | | | | | | | 06/30/2022 | 0.31 | | 0.31 | | 0.81 | 24 | 2.31 | 23 | 2.32 | 23 | 4.26 | 21 | 21 |
| Sun Life MPF Basic Scheme MPF Conservative Pf | | | | | | | | | | | 12/31/2022 | 1.14 | | 1.14 | | 0.88 | 18 | 2.04 | 24 | 2.04 | 24 | 2.59 | 24 | 24 |
| Sun Life MPF Compre Scheme MPF Conservative Pf | | | | | | | | | | | 12/31/2022 | 1.16 | | 1.16 | | 0.80 | 25 | 1.79 | 25 | 1.79 | 25 | 2.16 | 25 | 25 |
| MPFA Prescribed Savings Rate | | | | | | | | | | | | | | | | 0.91 | 25 | 2.91 | 25 | 3.05 | 25 | 6.67 | 25 | 25 |
| Guaranteed Fund | | | | | | | | | | | | | | | | 0.22 | 0.68 | | | | | | | |
| BCOM Joyful Ret MPF-BCOM Guaranteed (CF) | | | | | | | | | | | 12/31/2022 | 1.78 | | 1.78 | | -2.20 | 10 | 5.94 | 1 | -5.99 | 4 | 0.02 | 9 | 9 |
| China Life MPF MT-China Life Joyful Retire Gteed | | | | | | | | | | | 12/31/2022 | 2.06 | | 2.06 | | -3.42 | 11 | 5.94 | 2 | -14.28 | 12 | 3.59 | 2 | 2 |
| Manulife GS (MPF)-Manulife MPF Stable | | | | | | | | | | | 03/31/2023 | 1.78 | | 1.78 | | -5.19 | 12 | 5.00 | 3 | -14.26 | 11 | 2.06 | 5 | 5 |
| BCT Strategic MPF-Inv Guaranteed G | | | | | | | | | | | 03/31/2022 | 2.47 | | 2.47 | | -1.78 | 8 | 3.78 | 4 | -9.07 | 7 | 0.57 | 8 | 8 |
| BEA (MPF) MT-BEA (MPF) Long Term Guaranteed | | | | | | | | | | | 03/31/2023 | 2.52 | | 2.52 | | -1.79 | 9 | 3.74 | 5 | -9.20 | 9 | -0.83 | 10 | 10 |
| HSBC MPF-SuperTrust Plus-Guaranteed | | | | | | | | | | | 06/30/2022 | 2.06 | | 2.06 | | -0.91 | 4 | 2.73 | 6 | -8.61 | 5 | -7.04 | 11 | 11 |
| Hang Seng MPF-SuperTrust Plus-Guaranteed | | | | | | | | | | | 06/30/2022 | 2.06 | | 2.06 | | -0.91 | 4 | 2.73 | 6 | -8.61 | 5 | -7.04 | 11 | 11 |
| MASS MPF-Guaranteed | | | | | | | | | | | 12/31/2021 | 3.33 | | 3.33 | | -6.77 | 13 | 1.26 | 8 | -18.16 | 13 | -17.08 | 13 | 13 |
| Manulife GS (MPF)-Manulife MPF Interest | | | | | | | | | | | 03/31/2023 | 1.76 | | 1.76 | | 0.22 | 1 | 0.69 | 9 | 1.57 | 1 | 3.14 | 3 | 3 |
| Principal MPF-Smart-Principal Guaranteed | | | | | | | | | | | 12/31/2021 | 1.85 | | 1.85 | | 0.06 | 2 | 0.25 | 10 | 0.75 | 2 | 12.22 | 1 | 1 |
| AIA MPF-Prime Value Choice-Guaranteed Portfolio | | | | | | | | | | | 11/30/2022 | 1.56 | | 1.56 | | 0.04 | 3 | 0.15 | 11 | 0.45 | 3 | 2.28 | 4 | 4 |
| Sun Life MPF Basic Scheme Capital Guaranteed Pf | | | | | | | | | | | 12/31/2022 | 2.12 | | 2.12 | | -1.00 | 6 | -0.06 | 12 | -9.11 | 8 | 1.64 | 6 | 6 |
| Sun Life MPF Compre Scheme Capital Guaranteed Pf | | | | | | | | | | | 12/31/2022 | 2.22 | | 2.22 | | -1.04 | 7 | -0.12 | 13 | -9.38 | 10 | 0.68 | 7 | 7 |
| Guaranteed Fund Average (13) | | | | | | | | | | | | | | | | -1.9 | 13 | 2.46 | 13 | -7.99 | 13 | -0.45 | 13 | 13 |
| Benchmark Not Applicable | | | | | | | | | | | | | | | | | | | | | | | | |



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

| FUND NAME | MPF Performance Table | | Score | | Date | Fund Expense Ratio | | % Growth | | % Growth | | % Growth | |
|-----------|--|-----------|-------|------------------------------------|------|--------------------|-------|-----------------|--------|----------|-----------------|----------|-----------------|
| | Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE | FUND NAME | Score | As of 10/31/2023 (monthly updated) | | Value | Ratio | 10/31/2023 Rank | 1 Year | 3 Months | 10/31/2023 Rank | 3 Years | 10/31/2023 Rank |

| Other Fund | Equity Other | Equity Other | Leader | Score | Date | Fund Expense Ratio | Fund Expense Ratio | % Growth | % Growth | % Growth | % Growth | % Growth | |
|--|------------------------------|------------------------------|--------|--------|------------|--------------------|--------------------|----------|----------|----------|----------|----------|----|
| Sun Life MPF Basic Scheme US & Hong Kong Equity Pf | Equity Other | Equity Other | Leader | 3 | 12/31/2022 | 1.2 | 1.2 | -10.52 | 24 | 12.71 | 1 | 6.08 | 4 |
| Sun Life MPF Compre Scheme US & Hong Kong Eq Pf | Equity Other | Equity Other | Leader | 3 | 12/31/2022 | 1.2 | 1.2 | -10.49 | 23 | 12.66 | 2 | 6.12 | 2 |
| AIA MPF-Prime Value Choice-Eurasia | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 4 | 3 | 11/30/2022 | 0.85 | 0.85 | -10.86 | 25 | 12.45 | 3 | 6.08 | 3 |
| AIA MPF-Prime Value Choice-China HK Dyn Asset Allo | Target Maturity Other | Target Maturity Other | 1 | 1 | 11/30/2022 | 1.27 | 1.27 | -9.70 | 20 | 10.91 | 4 | -21.48 | 34 |
| Manulife GS (MPF)-Manulife MPF 2045 Retirement | Target Maturity Other | Target Maturity Other | Leader | Leader | 03/31/2023 | 1.05 | 1.05 | -11.50 | 28 | 10.11 | 5 | -8.23 | 10 |
| Manulife GS (MPF)-Manulife MPF 2040 Retirement | Target Maturity Other | Target Maturity Other | Leader | Leader | 03/31/2023 | 1.07 | 1.07 | -11.41 | 27 | 9.81 | 6 | -8.62 | 12 |
| Manulife GS (MPF)-Manulife MPF 2035 Retirement | Target Maturity Other | Target Maturity Other | Leader | Leader | 03/31/2023 | 1.07 | 1.07 | -10.99 | 26 | 9.18 | 7 | -8.79 | 13 |
| Fidelity Retirement MT-Fidelity SaveEasy 2050 | Target Maturity Other | Target Maturity Other | 1 | 2 | 12/31/2022 | 1.59 | 1.59 | -12.85 | 38 | 8.43 | 8 | -12.28 | 30 |
| Fidelity Retirement MT-Fidelity SaveEasy 2045 | Target Maturity Other | Target Maturity Other | 1 | 2 | 12/31/2022 | 1.63 | 1.63 | -12.82 | 37 | 8.28 | 9 | -12.19 | 29 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045 | Target Maturity Other | Target Maturity Other | Leader | Leader | 12/31/2022 | 1.55 | 1.55 | -12.66 | 33 | 8.19 | 10 | | |
| AMTD MPF-AMTD Invesco Target 2048 Retirement | Target Maturity Other | Target Maturity Other | 1 | 3 | 06/30/2022 | 1.59 | 1.59 | -9.94 | 22 | 8.17 | 11 | -9.52 | 14 |
| Fidelity Retirement MT-Fidelity SaveEasy 2040 | Target Maturity Other | Target Maturity Other | 1 | 3 | 12/31/2022 | 1.51 | 1.51 | -12.77 | 36 | 8.11 | 12 | -11.71 | 20 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040 | Target Maturity Other | Target Maturity Other | 1 | 4 | 12/31/2022 | 1.51 | 1.51 | -12.72 | 34 | 8.09 | 13 | -11.72 | 21 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050 | Target Maturity Other | Target Maturity Other | 1 | 3 | 12/31/2022 | 1.51 | 1.51 | -12.73 | 35 | 8.04 | 14 | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2035 | Target Maturity Other | Target Maturity Other | 1 | 2 | 12/31/2022 | 1.52 | 1.52 | -12.55 | 32 | 7.67 | 15 | -11.90 | 24 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035 | Target Maturity Other | Target Maturity Other | 1 | 3 | 12/31/2022 | 1.52 | 1.52 | -12.52 | 31 | 7.62 | 16 | -11.85 | 22 |
| Manulife GS (MPF)-Manulife MPF 2030 Retirement | Target Maturity Other | Target Maturity Other | 1 | 4 | 03/31/2023 | 1.07 | 1.07 | -9.90 | 21 | 7.61 | 17 | -9.78 | 15 |
| Fidelity Retirement MT-Fidelity SaveEasy 2030 | Target Maturity Other | Target Maturity Other | 1 | 4 | 12/31/2022 | 1.52 | 1.52 | -11.98 | 30 | 7.21 | 18 | -11.94 | 25 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030 | Target Maturity Other | Target Maturity Other | 1 | 4 | 12/31/2022 | 1.51 | 1.51 | -11.97 | 29 | 7.17 | 19 | -11.95 | 26 |
| AMTD MPF-AMTD Invesco Target 2038 Retirement | Target Maturity Other | Target Maturity Other | 2 | 2 | 06/30/2022 | 1.46 | 1.46 | -8.46 | 16 | 6.98 | 20 | -10.51 | 17 |
| Manulife GS (MPF)-Manulife MPF Smart Retirement | Mixed Asset HKD Balanced | Mixed Asset HKD Balanced | 2 | 2 | 03/31/2023 | 1.06 | 1.06 | -7.91 | 15 | 5.50 | 21 | -11.62 | 19 |
| AMTD MPF-AMTD Invesco Target 2028 Retirement | Target Maturity Other | Target Maturity Other | 2 | 1 | 06/30/2022 | 1.58 | 1.58 | -7.02 | 13 | 5.43 | 22 | -12.10 | 28 |
| Fidelity Retirement MT-Fidelity SaveEasy 2025 | Target Maturity Other | Target Maturity Other | 2 | 3 | 12/31/2022 | 1.27 | 1.27 | -9.67 | 19 | 5.40 | 23 | -11.95 | 27 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025 | Target Maturity Other | Target Maturity Other | 3 | 3 | 03/31/2023 | 1.26 | 1.26 | -9.62 | 18 | 5.39 | 24 | -11.85 | 23 |
| Manulife GS (MPF)-Manulife MPF 2025 Retirement | Target Maturity Other | Target Maturity Other | 2 | 1 | 03/31/2023 | 1.07 | 1.07 | -8.52 | 17 | 4.92 | 25 | -11.52 | 18 |
| Haitong MPF Retire Fd-Haitong Korea A | Equity Korea | Equity Korea | 3 | 3 | 06/30/2022 | 1.45 | 1.45 | -15.18 | 39 | 4.39 | 26 | -8.27 | 11 |
| AMTD MPF-AMTD Invesco Target Retirement Now | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 2 | 2 | 06/30/2022 | 1.69 | 1.69 | -6.18 | 9 | 4.07 | 27 | -14.05 | 31 |
| AIA MPF-Prime Value Choice-Manager's Choice | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 3 | 3 | 11/30/2022 | 1.45 | 1.45 | -7.31 | 14 | 3.71 | 28 | -5.61 | 9 |
| Manulife GS (MPF)-Manulife MPF Retire Income | Mixed Asset HKD Balanced | Mixed Asset HKD Balanced | 3 | 3 | 03/31/2023 | 1.36 | 1.36 | -6.74 | 10 | 3.30 | 29 | -9.96 | 16 |
| AMTD MPF-AMTD Allianz Choice Dynamic Allocation | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 3 | 3 | 06/30/2022 | 1.22 | 1.22 | -2.72 | 4 | 3.15 | 30 | 2.13 | 5 |
| BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset | Mixed Asset Other Flexible | Mixed Asset Other Flexible | Leader | Leader | 12/31/2022 | 1.36 | 1.36 | -2.65 | 3 | 3.15 | 31 | 1.83 | 6 |
| Manulife RC (MPF)-Allianz Flexi Balanced A | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 2 | 2 | 06/30/2022 | 1.45 | 1.45 | -2.73 | 6 | 3.05 | 32 | 1.54 | 7 |
| BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 2 | 2 | 12/31/2022 | 1.65 | 1.65 | -2.72 | 5 | 2.87 | 33 | 1.03 | 8 |
| BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire | Mixed Asset HKD Conservative | Mixed Asset HKD Conservative | Leader | Leader | 01/01/1900 | 0 | 0 | -0.83 | 1 | 1.70 | 34 | | |
| Fidelity Retirement MT-RetireEasy | Mixed Asset Other Flexible | Mixed Asset Other Flexible | 1 | 1 | 12/31/2022 | 1.21 | 1.21 | -6.13 | 8 | -0.04 | 35 | | |
| Fidelity Retirement MT-Fidelity SaveEasy 2020 | Target Maturity Other | Target Maturity Other | 4 | 4 | 12/31/2022 | 1.27 | 1.27 | -6.79 | 11 | -0.77 | 36 | -16.12 | 33 |
| BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2020 | Target Maturity Other | Target Maturity Other | 1 | 1 | 03/31/2023 | 1.25 | 1.25 | -6.81 | 12 | -0.80 | 37 | -16.07 | 32 |
| Manulife GS (MPF)-Manulife MPF Healthcare | Equity Sector Healthcare | Equity Sector Healthcare | Leader | Leader | 03/31/2023 | 1.91 | 1.91 | -5.57 | 7 | -2.57 | 38 | 18.43 | 1 |
| BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire | Mixed Asset HKD Conservative | Mixed Asset HKD Conservative | | | 03/31/2023 | 0.2 | 0.2 | -1.02 | 2 | | | | |

Benchmark Not Applicable

| RMB and HKD Money Market | Money Market Other | Money Market Other | 1 <th>2.36 <th>1 <th>0.3 <th>0.3 <th>-0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th></th></th></th></th></th> | 2.36 <th>1 <th>0.3 <th>0.3 <th>-0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th></th></th></th></th> | 1 <th>0.3 <th>0.3 <th>-0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th></th></th></th> | 0.3 <th>0.3 <th>-0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th></th></th> | 0.3 <th>-0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th></th> | -0.58 <th>1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th></th> | 1 <th>2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th></th> | 2.36 <th>1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th></th> | 1 <th>1.80 <th>1 <th>11.84 <th>1 </th></th></th></th> | 1.80 <th>1 <th>11.84 <th>1 </th></th></th> | 1 <th>11.84 <th>1 </th></th> | 11.84 <th>1 </th> | 1 |
|--|--------------------|--------------------|---|--|--|---|--|---|--|---|---|--|------------------------------|-------------------|---|
| BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt | Money Market Other | Money Market Other | 3 | 2.31 | 2 | 0.79 | 0.79 | -0.65 | 3 | 2.31 | 2 | -0.51 | 3 | 4.20 | 2 |
| BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market | Money Market Other | Money Market Other | 2 | 2.30 | 3 | 0.79 | 0.79 | -0.84 | 2 | 2.30 | 3 | -0.43 | 2 | 4.14 | 3 |
| BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt | Money Market Other | Money Market Other | 5 | 1.75 | 4 | 1.24 | 1.24 | -1.10 | 5 | 1.75 | 4 | -1.90 | 5 | 0.23 | 4 |
| Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A | Money Market Other | Money Market Other | 4 | 1.19 | 5 | 0.94 | 0.94 | -1.04 | 4 | 1.19 | 5 | -1.61 | 4 | | |
| My Choice MPF-My Choice RMB & HKD Money Market | Money Market Other | Money Market Other | 6 | 0.95 | 6 | 1.14 | 1.14 | -1.11 | 6 | 0.95 | 6 | -2.66 | 6 | -1.50 | 5 |
| Manulife RC (MPF)-Allianz RMB Money Market A | Money Market CNY | Money Market CNY | | | | | | | | | | | | | |

Not Applicable

| Hong Kong Equity (Index Tracking) | Equity Greater China | Equity Hong Kong | Equity Hong Kong | 1 <th>20.73 <th>1 <th>1.01 <th>1.01 <th>-15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th></th></th></th></th></th> | 20.73 <th>1 <th>1.01 <th>1.01 <th>-15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th></th></th></th></th> | 1 <th>1.01 <th>1.01 <th>-15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th></th></th></th> | 1.01 <th>1.01 <th>-15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th></th></th> | 1.01 <th>-15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th></th> | -15.31 <th>14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th></th> | 14 <th>20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th></th> | 20.73 <th>1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th></th> | 1 <th>-29.38 <th>15 <th>-11.62 <th>13</th> </th></th></th> | -29.38 <th>15 <th>-11.62 <th>13</th> </th></th> | 15 <th>-11.62 <th>13</th> </th> | -11.62 <th>13</th> | 13 |
|---|----------------------|------------------|------------------|--|---|--|---|---|---|---|---|--|---|---------------------------------|--------------------|----|
| BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk | Equity Greater China | Equity Hong Kong | 1 | 4 | 03/31/2023 | 1.01 | 1.01 | -15.31 | 14 | 20.73 | 1 | -29.38 | 15 | -11.62 | 13 | |
| Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A | Equity Hong Kong | Equity Hong Kong | 2 | 2 | 12/31/2022 | 0.96 | 0.96 | -15.52 | 15 | 19.67 | 2 | -31.50 | 16 | | | |
| HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking | Equity Hong Kong | Equity Hong Kong | Leader | Leader | 06/30/2022 | 0.8 | 0.8 | -14.03 | 11 | 19.66 | 3 | -23.78 | 4 | -5.19 | 2 | |



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 | | Fund Expense Ratio | | % Growth | | % Growth | | % Growth | |
|--|--------------|------------------------------------|-------------------|-------|--------------|-------|-------|------|--------------------|--------|----------|-----------------|----------|-----------------|----------|-----------------|
| | Score | As of 10/31/2023 (monthly updated) | Score | Score | Score | Score | Value | Date | 10/31/2023 Rank | 1 Year | 3 Months | 10/31/2023 Rank | 3 Years | 10/31/2023 Rank | 10 Years | 10/31/2023 Rank |

LIPPER GLOBAL CLASSIFICATIONS

| | | | | | | | | | | | | | | | |
|---|------------------|--------|--------|---|------------|------|--|-----------|--------------|-----------|-----------|---------------|-----------|--------------|-----------|
| Hang Seng MPF-SuperTrust Plus-HS Index Tracking | Equity Hong Kong | Leader | Leader | 2 | 06/30/2022 | 0.8 | | 11 | 19.66 | 3 | 3 | -23.78 | 4 | -5.19 | 2 |
| My Choice MPF-My Choice Hong Kong Tracking | Equity Hong Kong | 4 | 4 | 2 | 03/31/2023 | 0.73 | | 13 | 19.53 | 5 | 5 | -24.08 | 10 | -9.19 | 11 |
| BCT Strategic MPF-Invesco HS Idx Tracking A | Equity Hong Kong | 4 | 4 | 2 | 03/31/2022 | 0.83 | | 6 | 19.15 | 6 | 6 | -23.96 | 9 | | |
| BEA (MPF) Industry-BEA Hong Kong Tracker | Equity Hong Kong | Leader | Leader | 2 | 03/31/2023 | 0.61 | | 1 | 18.99 | 7 | 7 | -23.32 | 1 | -4.88 | 1 |
| BEA (MPF) MT-BEA Hong Kong Tracker | Equity Hong Kong | Leader | Leader | 2 | 03/31/2023 | 0.62 | | 2 | 18.82 | 8 | 8 | -23.54 | 2 | -5.35 | 4 |
| BEA (MPF) Value-BEA Hong Kong Tracker | Equity Hong Kong | 4 | 4 | 2 | 03/31/2023 | 0.72 | | 4 | 18.82 | 9 | 9 | -23.94 | 8 | -5.81 | 6 |
| Fidelity Retirement MT-Fidelity Hong Kong Tracker | Equity Hong Kong | Leader | Leader | 2 | 12/31/2022 | 0.76 | | 3 | 18.77 | 10 | 10 | -23.76 | 3 | -6.80 | 8 |
| AIA MPF-Prime Value Choice-Hong Kong and China | Equity Hong Kong | 3 | 3 | 2 | 11/30/2022 | 0.77 | | 10 | 18.58 | 11 | 11 | -25.41 | 13 | -8.23 | 9 |
| BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking | Equity Hong Kong | 4 | 4 | 2 | 12/31/2022 | 0.84 | | 7 | 18.55 | 12 | 12 | -23.93 | 7 | -5.49 | 5 |
| Principal MPF S800-Principal HS Index Tracking N | Equity Hong Kong | 4 | 4 | 2 | 12/31/2021 | 0.94 | | 5 | 18.54 | 13 | 13 | -23.90 | 6 | -8.24 | 10 |
| Principal MPF-Smart-Principal-Hang Seng Idx Track | Equity Hong Kong | 3 | 4 | 2 | 12/31/2021 | 1.04 | | 9 | 18.07 | 14 | 14 | -24.30 | 12 | | |
| Manulife GS (MPF)-Manulife MPF HS Index ESG | Equity Hong Kong | 4 | 4 | 2 | 03/31/2023 | 0.99 | | 8 | 18.00 | 15 | 15 | -24.14 | 11 | -6.61 | 7 |
| BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF) | Equity Hong Kong | 4 | 4 | 2 | 12/31/2022 | 0.96 | | 16 | 15.14 | 16 | 16 | -26.38 | 14 | -9.87 | 12 |
| Hong Kong Equity (Index Tracking) Average (16) | | 3 | 3 | 2 | | | | 16 | 18.79 | 16 | 16 | -24.95 | 16 | -7.11 | 13 |
| FTSE MPF Hong Kong | | | | | | | | 16 | 20.92 | | | | | | |

Asian Bond

| | | | | | | | | | | | | | | | |
|---|----------------------|---|---|---|------------|------|--|----------|-------------|----------|----------|---------------|----------|--------------|----------|
| Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd | Bond Asia Pacific LC | 2 | 1 | 2 | 03/31/2023 | 1.26 | | 5 | 4.89 | 1 | 1 | -12.62 | 2 | 1.87 | 1 |
| AIA MPF-Prime Value Choice-Asian Bond | Bond Asia Pacific LC | 1 | 2 | 3 | 11/30/2022 | 0.77 | | 4 | 4.28 | 2 | 2 | -13.15 | 3 | 0.15 | 2 |
| Principal MPF S800-Principal Asian Bond N | Bond Asia Pacific LC | 2 | 2 | 4 | 12/31/2021 | 1.02 | | 1 | 3.61 | 3 | 3 | -11.42 | 1 | | |
| Principal MPF-Smart-Principal Dynamic Asian Bd | Bond Asia Pacific LC | 1 | 1 | 4 | 12/31/2021 | 1.4 | | 3 | 3.27 | 4 | 4 | -13.76 | 4 | -5.57 | 3 |
| MASS MPF-Asian Bond | Bond Asia Pacific LC | 3 | 2 | 3 | 12/31/2021 | 1.7 | | 2 | -3.40 | 2 | 2 | -3.40 | 2 | | |
| Asian Bond Average (5) | | | | | | | | 5 | 4.01 | 4 | 4 | -12.74 | 4 | -1.18 | 3 |
| Not Applicable | | | | | | | | | | | | | | | |

China Equity

| | | | | | | | | | | | | | | | |
|--|--------------|--------|--------|---|------------|------|--|----------|--------------|----------|----------|--------------|----------|---------------|----------|
| HSBC MPF-SuperTrust Plus-HS China Empr Idx Trkg | Equity China | Leader | Leader | 1 | 06/30/2022 | 0.89 | | 7 | 21.50 | 1 | 1 | -35.83 | 1 | -29.37 | 6 |
| Hang Seng MPF-SuperTrust Plus-HS CN EIprs Idx Trk | Equity China | Leader | Leader | 1 | 06/30/2022 | 0.89 | | 7 | 21.50 | 1 | 1 | -35.83 | 1 | -29.37 | 6 |
| BEA (MPF) Industry-BEA China Tracker | Equity China | 4 | 4 | 2 | 03/31/2023 | 1.2 | | 5 | 21.18 | 3 | 3 | -36.47 | 3 | -32.22 | 8 |
| BEA (MPF) MT-BEA China Tracker | Equity China | 4 | 4 | 1 | 03/31/2023 | 1.21 | | 6 | 21.12 | 4 | 4 | -36.68 | 4 | -32.48 | 9 |
| BOC-Pru Easy-Choice MPF-BOC-Pru China Equity | Equity China | 3 | 3 | 1 | 03/31/2023 | 1.74 | | 9 | 16.31 | 5 | 5 | -37.31 | 5 | -13.85 | 5 |
| Principal MPF S800-Principal China Equity I | Equity China | 2 | 2 | 1 | 12/31/2021 | 1.49 | | 3 | 13.96 | 6 | 6 | -41.32 | 6 | -9.49 | 3 |
| BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF) | Equity China | 2 | 2 | 1 | 12/31/2022 | 1.75 | | 4 | 13.59 | 7 | 7 | -41.60 | 7 | -10.26 | 4 |
| Hang Seng MPF-SuperTrust Plus-Chinese Equity | Equity China | 1 | 1 | 1 | 06/30/2022 | 1.33 | | 1 | 7.95 | 8 | 8 | -42.53 | 8 | 0.00 | 1 |
| HSBC MPF-SuperTrust Plus-Chinese Equity | Equity China | 1 | 1 | 1 | 06/30/2022 | 1.33 | | 1 | 7.95 | 8 | 8 | -42.53 | 8 | 0.00 | 1 |
| China Equity Average (9) | | | | | | | | 9 | 16.12 | 9 | 9 | -38.9 | 9 | -17.45 | 9 |
| Not Applicable | | | | | | | | | | | | | | | |

RMB Bond Fund

| | | | | | | | | | | | | | | | |
|--|----------------------|--------|--------|---|------------|------|--|----------|-------------|----------|----------|--------------|----------|-------------|----------|
| Manulife GS (MPF)-Manulife MPF RMB Bond | Bond Global LC | Leader | Leader | 1 | 03/31/2023 | 1.21 | | 5 | 2.92 | 1 | 1 | -2.15 | 4 | | |
| Fidelity Retirement MT-RMB Bond | Bond Asia Pacific LC | 3 | 3 | 2 | 12/31/2022 | 1.33 | | 4 | 2.88 | 2 | 2 | -5.68 | 5 | | |
| BCT Strategic MPF-Invesco RMB Bond A | Bond Asia Pacific LC | 4 | 4 | 1 | 03/31/2022 | 1.25 | | 2 | 2.76 | 3 | 3 | -1.38 | 2 | 0.15 | 3 |
| BCT (MPF) Pro Choice-BCT (Pro) RMB Bond | Bond Asia Pacific LC | Leader | Leader | 1 | 12/31/2022 | 1.24 | | 1 | 2.75 | 4 | 4 | -1.26 | 1 | 0.73 | 2 |
| BCT (MPF) Industry Choice-BCT (Ind) RMB Bond | Bond Asia Pacific LC | 4 | 4 | 1 | 12/31/2022 | 1.28 | | 3 | 2.73 | 5 | 5 | -1.38 | 3 | 0.96 | 1 |
| RMB Bond Fund Average (5) | | | | | | | | 5 | 2.81 | 5 | 5 | -2.37 | 5 | 0.61 | 3 |
| Not Applicable | | | | | | | | | | | | | | | |

How to read the MPF Performance Table

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

Data as at:

31 October, 2023

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.

5 4 3 2 1

Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

| Total Return | Consistent Return | Preservation Score | Fund Expense Ratio Value | % Growth 10/31/2023 Rank | % Growth 1 Year | % Growth 3 Years | % Growth 10 Years |
|--------------|-------------------|--------------------|--------------------------|--------------------------|-----------------|------------------|-------------------|
| Score | Score | Score | Date | 10/31/2023 Rank | 10/31/2023 Rank | 10/31/2023 Rank | 10/31/2023 Rank |

LIPPER GLOBAL CLASSIFICATIONS

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

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

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

Total Return: Lipper ratings for Total Return reflect funds' historical total return performance relative to peers.

Consistent Return: Lipper ratings for Consistent Return reflect funds' historical risk-adjusted returns, adjusted for volatility, relative to peers.

Preservation: Lipper ratings for Preservation reflect funds' historical loss avoidance relative other funds within the same asset class. Preservation ratings are relative, rather than absolute, measures, and funds named Lipper Leaders for Preservation may still experience losses periodically, those losses may be larger for equity and mixed equity funds than for fixed income funds.

Footnote:

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.
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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