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

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

Haitong MPF Retire Fd-Haitong Core Accumulation A	4	Leader	4	0.91	06/30/2023	2.02	1	26.40	1	7.55	9
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Leader	4	3	0.79552	03/31/2024	1.06	9	22.36	2	7.66	7
BEA (MPF) MT-BEA (MPF) Core Accumulation	Leader	4	3	0.78433	03/31/2024	1.06	10	22.35	3	7.66	6
BEA (MPF) Value-BEA Core Accumulation	4	4	3	0.83646	03/31/2024	1.07	8	22.31	4	7.51	10
BCT Strategic MPF-Invesco Core Accumulation A	Leader	4	3	0.78628	03/31/2024	0.89	11	21.92	5	7.88	1
BCOM Joyful Ret MPF-BCOM Core Accumulation	Leader	4	3	0.81867	12/31/2023	0.89	12	21.85	6	7.80	3
China Life MPF MT-China Life Core Accumulation	Leader	4	3	0.82531	12/31/2023	0.86	17	21.82	7	7.73	5
MASS MPF-Core Accumulation	Leader	4	3	0.84	12/31/2023	0.87	15	21.81	8	7.78	4
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Leader	4	3	0.7889	12/31/2023	0.88	14	21.79	9	7.86	2
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Leader	4	3	0.86927	12/31/2023	0.87	16	21.76	10	7.63	8
Manulife RC (MPF)-Allianz MPF Core Acc A	3	4	3	0.79	06/30/2023	0.89	13	21.38	11	5.70	17
AMTD MPF-AMTD Invesco Core Acc	4	4	3	0.89	06/30/2023	0.85	18	21.38	12	7.33	11
Sun Life Rainbow MPF-Sun Life MPF Core Acc	4	4	3	0.76328	12/31/2023	1.11	6	20.82	13	6.52	15
My Choice MPF-My Choice Core Accumulation	4	4	3	0.77	03/31/2024	1.08	7	20.79	14	6.58	14
Fidelity Retirement MT-Core Accumulation	3	3	3	0.796	12/31/2023	1.17	5	20.67	15	4.85	20
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	4	3	3	0.76	03/31/2024	1.17	4	20.57	16	5.90	16
Manulife GS (MPF)-Manulife MPF Core Accumulation	3	3	3	0.75793	03/31/2024	1.28	2	20.50	17	5.50	18
AIA MPF-Prime Value Choice-Core Accumulation	3	3	3	0.79	11/30/2023	1.23	3	20.34	18	5.25	19
Principal MPF-S800-Principal Core Accumulation	3	3	3	0.82229	12/31/2023	0.52	19	19.96	19	4.76	21
Principal MPF-Simple-Principal Core Accumulation	3	3	3	0.87368	12/31/2023	0.47	20	19.90	20	4.38	23
Principal MPF-Smart-Principal Core Acc	3	3	3	0.83933	12/31/2023	0.46	21	19.81	21	4.69	22
HSBC MPF-SuperTrust Plus-Core Accumulation	4	4	4	0.77	06/30/2023	0.12	22	19.01	22	6.95	12
Hang Seng MPF-SuperTrust Plus-Core Accumulation	4	4	4	0.77	06/30/2023	0.12	22	19.01	22	6.95	12
Default Investment Strategy - Core Accumulation Fund Average (23)	4	4	4	0.77	06/30/2023	0.91	23	21.24	23	6.63	23
FTSE MPF DIS Core Accumulation Fund	4	4	4	0.77	06/30/2023	1.19	23	21.24	23	6.63	23

Default Investment Strategy - Age 65 Plus Fund

Haitong MPF Retire Fd-Haitong Age 65 Plus A	Leader	4	Leader	0.92	06/30/2023	0.99	1	14.45	1	-0.73	1
BEA (MPF) MT-BEA (MPF) Age 65 Plus A	Leader	4	3	0.71186	03/31/2024	0.21	9	11.80	2	-4.27	5
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Leader	4	3	0.80357	03/31/2024	0.21	10	11.77	3	-4.28	6
BCT Strategic MPF-Invesco Age 65 Plus A	Leader	4	4	0.71189	03/31/2024	0.12	15	11.71	4	-4.31	8
BEA (MPF) Value-BEA Age 65 Plus	4	4	4	0.85153	03/31/2024	0.19	11	11.68	5	-4.47	12
China Life MPF MT-China Life Age 65 Plus	Leader	4	4	0.82568	12/31/2023	0.08	20	11.65	6	-4.39	9
BCOM Joyful Ret MPF-BCOM Age 65 Plus	Leader	4	4	0.81645	12/31/2023	0.12	16	11.63	7	-4.40	11
MASS MPF-Age 65 Plus	Leader	4	4	0.85	12/31/2023	0.07	23	11.61	8	-4.50	13
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Leader	4	4	0.79211	12/31/2023	0.09	18	11.60	9	-4.28	7
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Leader	4	4	0.87219	12/31/2023	0.10	17	11.58	10	-4.51	14
Principal MPF S800-Principal Age 65 Plus N	4	4	4	0.80777	12/31/2023	0.18	12	11.35	11	-4.40	10
Principal MPF-Smart-Principal Age 65 Plus	Leader	4	4	0.83905	12/31/2023	0.17	14	11.26	12	-4.19	4
My Choice MPF-My Choice Age 65 Plus	4	4	4	0.75	12/31/2024	0.49	3	11.26	13	-4.87	17
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	4	3	3	0.75376	12/31/2023	0.46	5	11.23	14	-4.93	18
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	3	3	3	0.77	06/30/2023	0.41	8	11.22	15	-5.57	22
Principal MPF-Simple-Principal Age 65 Plus	4	4	4	0.96983	12/31/2023	0.17	13	11.09	16	-4.79	16
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	3	4	4	0.77	03/31/2024	0.44	6	11.08	17	-4.96	19
Fidelity Retirement MT-Age 65 Plus	3	3	3	0.81317	12/31/2023	0.43	7	11.08	18	-5.55	21
AMTD MPF-AMTD Invesco Age 65 Plus	4	4	4	0.91	06/30/2023	0.09	19	11.07	19	-4.70	15
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Leader	4	4	0.78	06/30/2023	0.08	21	10.92	20	-4.14	2
HSBC MPF-SuperTrust Plus-Age 65 Plus	Leader	4	4	0.77	06/30/2023	0.08	21	10.92	20	-4.14	2
Manulife GS (MPF)-Manulife MPF Age 65 Plus	3	3	3	0.76202	03/31/2024	0.50	2	10.67	22	-5.48	20



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

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

LIPPER GLOBAL CLASSIFICATIONS

FUND NAME	Score	As of 10/31/2024 (monthly updated)	Score	Preservation	Date	Fund Expense Ratio	% Growth			Rank	10/31/2024	Rank	% Growth	10/31/2024	Rank	% Growth	10/31/2024	Rank
							Fund Expense Ratio	Value	10/31/2024									
Fidelity Retirement MT-Balanced	1	1	1	1	12/31/2023	1.51937	2.25	21	18.20	12	-11.16	21	31.03	16				
Manulife RC (MPF)-Allianz Balanced A	4	4	4	2	06/30/2023	1.47	3.17	7	18.05	13	-5.04	7	38.32	9				
MASS MPF-Global Growth	4	4	4	1	12/31/2023	1.52	3.22	6	18.02	14	-5.21	8	36.99	10				
BCT (MPF) Pro Choice-BCT (Pro) E70 Mixed Asset	2	2	2	1	12/31/2023	1.51573	2.46	16	17.69	15	-7.95	17	31.05	15				
HSBC MPF-SuperTrust Plus-Balanced	Leader	Leader	Leader	2	06/30/2023	1.42	2.76	12	17.35	16	-2.86	3	39.59	6				
Hang Seng MPF-SuperTrust Plus-Balanced	Leader	Leader	Leader	2	06/30/2023	1.42	2.76	12	17.35	16	-2.86	3	39.59	6				
BCT (MPF) Industry Choice-BCT (Ind) E70 Mixed Asset	2	2	2	1	12/31/2023	1.7232	3.14	8	16.73	18	-7.80	16	24.44	22				
My Choice MPF-My Choice Balanced	3	2	2	1	03/31/2024	1.05	3.49	1	16.43	19	-6.82	12	46.18	4				
BCT Strategic MPF-Invesco Balanced A	2	2	2	1	03/31/2024	1.27271	2.26	20	16.11	20	-7.45	15	28.80	21				
BCOM Joyful Ret MPF-BCOM Balanced (CF)	2	2	2	1	12/31/2023	1.7064	3.40	4	15.82	21	-8.49	18	36.94	11				
Sun Life Rainbow MPF-Sun Life MPF Growth A	1	1	1	1	12/31/2023	1.85341	1.46	22	14.36	22	-14.15	22	38.63	8				
Lifestyle - (>60-80% Equity) Average (22)							2.79	22	17.79	22	-6.79	22	36.02	22				
Willis Towers Watson Composite Benchmark (>60% - 80% Equity)							3.97		19.99									

Lifestyle - (>80-100% Equity)

BOC-Pru Easy-Choice MPF-BOC-Pru Growth	3	3	3	Leader	03/31/2024	1.69	4.54	1	22.62	1	-0.24	1	51.44	2			
My Choice MPF-My Choice Growth	1	1	1	4	03/31/2024	1.06	3.19	12	22.55	2	-8.91	13	48.98	6			
China Life MPF MT-China Life Growth	1	1	1	3	12/31/2023	1.43096	3.17	13	22.30	3	-9.85	14	42.98	10			
Principal MPF-Simple-Principal Growth	2	2	2	Leader	12/31/2023	1.74469	3.55	7	22.09	4	-5.86	9	41.69	14			
Fidelity Retirement MT-Growth	1	1	1	3	12/31/2023	1.5206	3.06	16	22.09	5	-10.17	15	42.54	12			
Principal MPF-Smart-Principal Growth	1	1	1	Leader	12/31/2023	1.7355	3.52	9	22.04	6	-5.91	10	41.83	13			
Manulife GS (MPF)-Manulife MPF Aggressive	1	1	1	1	03/31/2024	1.79655	3.69	6	21.96	7	-10.31	16	43.92	9			
Principal MPF S800-Principal Aggressive Strategy I	4	4	4	Leader	12/31/2023	1.51822	3.52	8	21.85	8	-5.08	8	51.47	1			
AMTD MPF-AMTD Allianz Choice Growth	2	2	2	1	06/30/2023	1.31	3.94	2	21.80	9	-2.91	5	48.25	7			
Manulife GS (MPF)-Manulife MPF Fidelity Growth	1	1	1	3	03/31/2024	1.81937	2.98	17	21.73	10	-10.91	17	37.54	16			
Manulife RC (MPF)-Allianz Growth A	2	2	2	4	06/30/2023	1.47	3.87	4	21.52	11	-3.42	6	48.25	7			
BCOM Joyful Ret MPF-BCOM Dynamic Growth (CF)	2	2	2	4	12/31/2023	1.74548	3.87	5	21.43	12	-3.81	7	45.48	8			
AIA MPF-Prime Value Choice-Growth Portfolio	2	2	2	Leader	11/30/2023	1.67	3.89	3	21.22	13	-2.44	4	50.54	3			
BCT (MPF) Pro Choice-BCT (Pro) E90 Mixed Asset	1	1	1	4	12/31/2023	1.51266	3.08	15	21.00	14	-6.27	11	42.55	11			
HSBC MPF-SuperTrust Plus-Growth	2	2	2	Leader	06/30/2023	1.52	3.41	10	20.53	15	-1.88	2	49.73	4			
Hang Seng MPF-SuperTrust Plus-Growth	2	2	2	Leader	06/30/2023	1.52	3.41	10	20.53	15	-1.88	2	49.73	4			
BCT Strategic MPF-Invesco Growth A	1	1	1	4	03/31/2024	1.27265	3.10	14	19.12	17	-7.18	12	38.34	15			
Lifestyle - (>80-100% Equity) Average (17)							3.52	17	21.55	17	-5.71	17	45.44	16			
Willis Towers Watson Composite Benchmark (>80% - 100% Equity)							4.91		23.93								

Hong Kong Equity

China Life MPF MT-China Life Hong Kong Equity	3	3	3	1	12/31/2023	0.87229	16.99	1	19.35	1	-23.58	6	15.32	3			
BOC-Pru Easy-Choice MPF-BOC-Pru Hong Kong Equity	3	3	3	2	03/31/2024	1.67	16.33	5	18.97	2	-20.95	1	4.13	10			
My Choice MPF-My Choice Hong Kong Equity	3	3	3	1	03/31/2024	1.06	16.52	3	18.80	3	-24.40	7	13.18	4			
Fidelity Retirement MT-Hong Kong Equity	2	2	2	1	12/31/2023	1.51619	16.44	4	18.31	4	-25.34	10	8.02	7			
BEA (MPF) Industry-BEA (Ind S) Hong Kong Equity	1	1	1	1	03/31/2024	1.3196	14.07	15	17.58	5	-30.85	17	-9.75	18			
BEA (MPF) MT-BEA (MPF) Hong Kong Equity	1	1	1	1	03/31/2024	1.30722	14.13	14	17.51	6	-30.97	18	-9.54	17			
HSBC MPF-SuperTrust Plus-HK & Chinese Equity	4	4	4	2	06/30/2023	1.52	12.37	19	16.91	7	-21.91	2	5.21	8			
Hang Seng MPF-SuperTrust Plus-HK & Chinese Equity	4	4	4	2	06/30/2023	1.52	12.37	19	16.91	7	-21.91	2	5.21	8			
Principal MPF S800-Principal Hong Kong Equity I	2	2	2	2	12/31/2023	1.40353	15.53	8	16.57	9	-26.35	11	2.11	12			
BCOM Joyful Ret MPF-BCOM HK Dynamic Equity (CF)	1	1	1	2	12/31/2023	1.71294	15.50	10	16.40	10	-26.65	12	-0.75	13			
Manulife GS (MPF)-Manulife MPF Hong Kong Equity	1	1	1	1	03/31/2024	1.78815	15.09	12	15.84	11	-29.37	16	-1.17	14			
Principal MPF-Simple-Principal Dynamic HK Equity	1	1	1	1	12/31/2023	1.66138	15.51	9	15.57	12	-27.88	14	-6.47	16			
Principal MPF-Smart-Principal Dynamic HK Equity	1	1	1	1	12/31/2023	1.65358	15.38	11	15.38	13	-27.76	13	-5.84	15			
MASS MPF-Hong Kong Equities	3	3	3	1	12/31/2023	1.49	16.03	6	15.36	14	-22.85	4	9.09	5			
Manulife RC (MPF)-Allianz Hong Kong A	2	2	2	1	06/30/2023	1.43	15.57	7	14.84	15	-23.14	5	8.84	6			
BCT (MPF) Pro Choice-BCT (Pro) China & HK Equity	2	2	2	1	12/31/2023	1.50623	16.63	2	14.24	16	-28.98	15	2.72	11			
Haitong MPF Retire Fd-Haitong Hong Kong SAR A	2	2	2	2	06/30/2023	1.72	13.18	18	13.72	17	-24.97	8	36.79	1			
Sun Life Rainbow MPF-Sun Life MPF Hong Kong Eq A	2	2	2	1	12/31/2023	1.77497	14.90	13	11.89	18	-25.27	9	19.10	2			
AMTD MPF-AMTD Invesco HK and China	1	1	1	1	06/30/2023	1.29	13.23	17	11.81	19	-32.15	19	-11.64	20			
BCT Strategic MPF-Invesco HK and China Equity A	1	1	1	1	03/31/2024	1.27331	13.29	16	11.81	20	-32.47	20	-11.34	19			
BCT (MPF) Industry Choice-BCT (Ind) China & HK Eq	2	2	2	1	12/31/2023	1.6687											



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	% Growth		% Growth		% Growth		
	Total Return	Consistent Return	Preservation	Score			10/31/2024 Rank	10/31/2024 Rank	1 Year	3 Years	10 Years	10/31/2024 Rank	10/31/2024 Rank
LIPPER GLOBAL CLASSIFICATIONS													
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Leader	Leader	Leader	4	06/30/2023	0.9	4.22	1	26.26	4	-2.54	4	43.41
Hang Seng MPF-SuperTrust Plus-ValChoice AsPc Eq Trkr	Leader	Leader	Leader	4	06/30/2023	0.9	4.22	1	26.26	4	-2.54	4	43.41
Principal MPF S800-Principal Asian Equity I	4	4	4	4	12/31/2023	1.5354	3.21	6	26.03	6	-6.75	8	37.82
Haitong MPF Retire Fd-Haitong Asia Pacific A	4	3	3	3	06/30/2023	1.87	3.17	7	25.88	7	-6.40	7	-0.10
BCOM Joyful Ret MPF-BCOM Asian Dynamic Equity (CF)	4	4	4	4	12/31/2023	1.71929	3.17	7	25.84	8	-7.27	9	36.20
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	4	4	Leader	4	03/31/2024	1.71	3.49	5	25.78	9	-2.62	6	35.76
Manulife RC (MPF)-Allianz Oriental Pacific A	4	4	4	1	06/30/2023	1.59	2.14	9	23.48	10	0.93	2	108.97
AIA MPF-Prime Value Choice-Asian Equity	4	4	4	4	11/30/2023	1.69	1.40	10	21.57	11	2.03	1	
Pacific Basin ex Japan Equity Average (11)													
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)													
European Equity													
MASS MPF-European Equity	Leader	Leader	Leader	3	12/31/2023	1.71	-3.75	12	21.22	1	13.20	1	52.01
Manulife GS (MPF)-Manulife MPF European Equity	1	3	3	3	03/31/2024	1.80092	-4.82	13	21.10	2	-13.35	11	71.50
AIA MPF-Prime Value Choice-European Equity	3	4	4	4	11/30/2023	1.67	-3.09	5	20.06	3	8.65	5	56.93
HSBC MPF-SuperTrust Plus-ValueChoice Eu Eqy Trkr	Leader	4	4	4	06/30/2023	0.94	-2.31	3	20.02	4	9.47	2	71.40
Hang Seng MPF-SuperTrust Plus-ValChoice Euro Eq Trkr	Leader	4	4	4	06/30/2023	0.94	-2.31	3	20.02	4	9.47	2	71.40
BOC-Pru Easy-Choice MPF-BOC-Pru Euro Indx Trkr	4	3	4	4	03/31/2024	1.04	-2.15	2	19.95	6	9.18	4	70.46
Fidelity Retirement MT-European Equity	4	3	3	3	12/31/2023	1.42223	-3.28	10	19.22	7			
Sun Life Rainbow MPF-Sun Life MPF European Equity	2	2	2	3	12/31/2023	0.71211	-3.36	11	17.64	8			
BEA (MPF) MT-BEA (MPF) European Equity	1	1	3	3	03/31/2024	1.52868	-2.05	1	17.50	9	3.76	9	53.34
BCT (MPF) Pro Choice-BCT (Pro) European Equity	3	3	3	3	12/31/2023	1.57913	-3.15	6	15.47	10	2.57	10	32.98
AMTD MPF-AMTD Invesco Europe	3	3	3	3	06/30/2023	1.37	-3.26	9	15.28	11	4.61	6	30.17
HSBC MPF-SuperTrust Plus-European Equity	3	2	4	4	06/30/2023	1.34	-3.20	7	14.68	12	3.92	7	43.40
Hang Seng MPF-SuperTrust Plus-European Equity	3	3	3	4	06/30/2023	1.34	-3.20	7	14.68	12	3.92	7	43.40
European Equity Average (13)													
FTSE MPF Europe (35% HK\$ hedged)													
Global Equity													
Haitong MPF Retire Fd-Haitong Global Diversif A	4	4	Leader	4	06/30/2023	1.35	2.97	4	37.14	1	12.49	9	126.50
BEA (MPF) Value-BEA Global Equity	Leader	Leader	Leader	3	03/31/2024	0.93287	1.63	9	32.32	2	18.38	1	131.18
BCT (MPF) Industry Choice-BCT (Ind) Global Equity	3	4	3	3	12/31/2023	1.88862	3.00	2	32.20	3	6.24	17	64.82
BCT Strategic MPF-Invesco Global Index Tracking A	Leader	4	4	4	03/31/2024	1.09938	1.86	6	31.61	4			
AIA MPF-Prime Value Choice-Green	Leader	4	4	4	11/30/2023	1.42	3.38	1	31.54	5	17.79	3	121.07
BEA (MPF) MT-BEA (MPF) Global Equity	Leader	3	3	3	03/31/2024	1.26378	1.57	11	31.53	6	17.03	6	123.53
Manulife GS (MPF)-Manulife MPF International Eq	3	3	4	4	03/31/2023	1.78378	1.03	18	30.70	7	3.09	20	103.35
Fidelity Retirement MT-Global Equity	3	3	4	4	12/31/2023	1.51034	1.37	17	29.78	8	3.68	19	85.59
MASS MPF-Global Equity	4	4	3	3	12/31/2023	1.64	1.52	13	29.72	9	8.23	13	69.67
AIA MPF-Prime Value Choice-World	Leader	4	4	4	11/30/2023	0.84	1.62	10	29.65	10	14.41	7	95.59
BOC-Pru Easy-Choice MPF-BOC-Pru Global Equity	Leader	4	4	4	03/31/2024	1.69	1.66	8	29.04	11	13.99	8	108.23
BCT (MPF) Pro Choice-BCT (Pro) Global Equity	4	4	4	4	12/31/2023	1.49202	1.38	16	28.84	12	10.23	12	81.03
BCT (MPF) Pro Choice-BCT (Pro) World Equity	4	4	4	4	10/10/2023	1.01109	1.54	12	28.79	13	11.26	11	109.74
China Life MPF MT-China Life Retire-Easy Gbl Eq	Leader	4	4	4	12/31/2023	1.30679	2.99	3	28.67	14	17.82	2	70.88
My Choice MPF-My Choice Global Equity	4	4	4	4	03/31/2024	1.05	1.84	7	28.38	15	11.65	10	74.44
Principal MPF-Smart-Principal Dynamic Global Eq	4	4	4	4	12/31/2023	1.80581	1.47	14	28.18	16	6.91	14	87.18
Principal MPF-Simple-Principal Dynamic Global Eq	3	4	4	4	12/31/2023	1.83768	1.41	15	28.16	17	6.72	16	86.57
HSBC MPF-SuperTrust Plus-Global Equity	Leader	4	4	4	06/30/2023	0.81	-0.08	20	27.53	18	17.23	4	
Hang Seng MPF-SuperTrust Plus-Global Equity	Leader	4	4	4	06/30/2023	0.81	-0.08	20	27.53	18	17.23	4	
Sun Life Rainbow MPF-Sun Life MPF GI Low Carbon Idx	3	3	3	4	12/31/2023	0.71371	2.13	5	25.61	20			
Sun Life Rainbow MPF-Sun Life MPF Multi-Sec Eq A	3	3	4	4	12/31/2023	1.8164	0.30	19	24.25	21	5.42	18	77.10
Principal MPF S800-Principal International Equity!	4	3	4	4	12/31/2023	1.53202	-3.07	22	24.04	22	6.75	15	75.53
Global Equity Average (22)													
FTSE MPF All-World (35% HK\$ hedged)													
Greater China Equity													
BEA (MPF) MT-BEA (MPF) Greater China Equity	4	3	2	2	03/31/2024	1.31541	11.43	11	23.88	1	-22.15	5	38.95
BEA (MPF) Value-BEA Greater China Equity	Leader	4	2	2	03/31/2024	0.96133	11.67	9	23.37	2	-20.48	3	49.96



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		Value		% Growth		% Growth		% Growth	
	Score	As of 10/31/2024 (monthly updated)	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score	Score

LIPPER GLOBAL CLASSIFICATIONS

BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	Leader	3	Leader	3	Leader	3	12/31/2023	1.14973	10.72	13	23.32	3	-14.64	1	34.83	8
BEA (MPF) Industry-BEA (Ind S) Gtr China Equity	4	2	3	2	3	2	03/31/2024	1.34523	11.43	10	23.05	4	-21.79	4	39.87	5
AIA MPF-Prime Value Choice-Greater China Equity	Leader	2	Leader	2	2	2	11/30/2023	1.67	12.50	6	21.45	5	-18.73	2	35.40	7
Manulife GS (MPF)-Manulife MPF China Value	2	2	2	2	2	2	03/31/2024	1.97837	13.59	4	20.10	6	-27.12	8	14.84	12
China Life MPF MT-China Life Greater China Eq	2	2	2	2	2	2	12/31/2023	1.27402	14.70	1	19.53	7				
My Choice MPF-My Choice China Equity	2	2	2	2	2	2	03/31/2024	1.07	14.47	3	19.47	8	-29.98	10	63.98	1
MASS MPF-Greater China Equity	1	1	1	1	1	1	12/31/2023	1.55	14.52	2	19.12	9	-30.91	11	54.79	2
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	2	2	2	2	2	2	12/31/2023	2.10279	11.43	12	18.70	10	-28.79	9	22.72	11
Principal MPF-Smart-Principal Dynamic Gr China Eq	1	1	1	1	1	1	12/31/2023	1.47463	12.60	5	17.56	11	-31.64	12	48.23	4
Manulife RC (MPF)-Allianz Greater China A	3	4	4	2	2	2	06/30/2023	1.47	11.78	7	16.50	12	-23.72	6	26.82	9
BCOM Joyful Ret MPF-BCOM Greater China Equity (CF)	2	4	4	2	2	2	12/31/2023	1.71033	11.68	8	16.26	13	-23.97	7	23.66	10
Greater China Equity Average (13)									12.5	13	20.18	13	-24.49	12	37.84	12
FTSE MPF Greater China									13.82		28.34					

Global Bond

AIA MPF-Prime Value Choice-Global Bond	1	1	1	1	1	1	11/30/2023	0.98	-0.15	1	8.44	1	-16.06	16	-7.46	9
Principal MPF S800-Principal International Bond I	3	3	3	1	1	1	12/31/2023	1.32264	-0.62	13	8.22	2	-13.82	10	-8.39	11
MASS MPF-Global Bond	4	4	4	2	2	2	12/31/2023	1.56	-0.68	16	7.95	3	-11.57	5	-20.95	17
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	3	Leader	3	3	3	12/31/2023	1.2022	-0.49	9	7.73	4	-8.38	1	3.06	1
BCT Strategic MPF-Invesco Global Bond A	Leader	3	Leader	3	3	3	03/31/2024	1.2564	-0.52	10	7.60	5	-8.56	2	2.37	2
Hang Seng MPF-SuperTrust Plus-Global Bond	4	4	4	2	2	2	06/30/2023	0.83	-0.35	3	7.45	6	-13.26	6	1.81	3
HSBC MPF-SuperTrust Plus-Global Bond	4	4	4	2	2	2	06/30/2023	0.83	-0.35	3	7.45	6	-13.26	6	1.81	3
AMTD MPF-AMTD Invesco Global Bond	4	4	4	2	2	2	06/30/2023	1.37	-0.35	2	7.38	8	-8.57	3	-0.15	5
Manulife GS (MPF)-Manulife MPF International Bd	3	3	3	1	1	1	03/31/2024	1.17809	-0.39	6	6.94	9	-13.58	8	-9.33	12
My Choice MPF-My Choice Global Bond	2	2	2	2	2	2	03/31/2024	0.99	-0.62	12	6.87	10	-15.32	15	-21.71	18
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	4	4	4	3	3	3	12/31/2023	1.81657	-0.63	15	6.73	11	-11.21	4	-7.20	7
Principal MPF-Smart-Principal Dynamic Global Bd	1	1	1	1	1	1	12/31/2023	1.55613	-0.71	17	6.71	12	-18.47	17	-18.47	15
Principal MPF-Simple-Principal Dynamic Global Bd	1	1	1	1	1	1	12/31/2023	1.6037	-0.63	14	6.47	13	-16.39	18	-18.74	16
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	3	3	3	2	2	2	12/31/2023	1.45896	-0.61	11	6.44	14	-13.78	9	-15.94	14
Fidelity Retirement MT-World Bond	1	1	1	1	1	1	12/31/2023	1.50214	-0.76	18	6.32	15	-16.63	19	-7.57	10
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	2	2	2	2	03/31/2024	1.07068	-0.36	5	6.30	16	-13.93	11	-6.23	6
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	2	2	2	2	2	2	03/31/2024	1.51	-0.47	7	6.24	17	-14.99	13	-12.35	13
BEA (MPF) Value-BEA Global Bond	2	2	2	2	2	2	03/31/2024	0.91811	-0.47	8	6.08	18	-15.26	14	-7.40	8
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	2	2	2	2	2	2	12/31/2023	1.65438	-1.11	19	5.80	19	-13.99	12	-23.96	19
Global Bond Average (19)									-0.54	19	7.01	19	-13.41	19	-9.31	19
Citigroup WGBI (35% hedged to HK\$)									13.82		28.34					

Hong Kong Dollar Bond

Manulife GS (MPF)-Manulife MPF Hong Kong Bond	4	4	4	4	4	4	03/31/2024	1.18278	0.50	6	8.69	1	-0.93	5	14.46	2
Fidelity Retirement MT-Hong Kong Bond	4	4	4	4	4	4	12/31/2023	1.25639	0.76	1	8.59	2	-0.68	4	14.54	1
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond	4	4	4	4	4	4	12/31/2023	1.06471	0.68	3	8.52	3	-0.06	3	13.04	5
My Choice MPF-My Choice HKD Bond	4	4	4	4	4	4	03/31/2024	1.03	0.65	4	8.51	4	-0.01	2	13.65	3
Principal MPF S800-Principal Hong Kong Bond N	4	4	4	4	4	4	12/31/2023	1.05105	0.69	2	8.50	5	0.50	1	13.07	4
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A	4	4	4	4	4	4	12/31/2023	1.81495	0.56	5	7.74	6	-2.00	6	6.22	6
Hong Kong Dollar Bond Average (6)									0.64	6	8.42	6	-0.53	6	12.5	6

HSBC Hong Kong Bond Index

Principal MPF S800-Principal HK Dollar Savings I							12/31/2023	1.04404	0.82	2	4.58	1	6.14	2	9.39	2
Principal MPF-Smart-Principal Cash							12/31/2023	0.99639	0.82	1	4.52	2	6.24	1	10.16	1
Hong Kong Dollar Money Market Average (2)									0.82	2	4.55	2	6.19	2	9.77	2
MPFA Prescribed Savings Rate									0.19		0.85					

MPF Conservative Fund

BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative							03/31/2024	0.81	0.86	4	4.00	1	7.70	2	11.99	5
HSBC MPF-SuperTrust Plus-MPF Conservative							06/30/2023	1.2	0.88	2	3.99	2	7.47	4	9.78	10
Hang Seng MPF-SuperTrust Plus-MPF Conservative							06/30/2023	1.2	0.88	2	3.99	2	7.47	4	9.78	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	Consistent Return	Preservation	Score	Fund Expense Ratio		% Growth		% Growth		% Growth	
					10/31/2024	Date	Value	Ratio	10/31/2024	Rank	1 Year	Rank

LIPPER GLOBAL CLASSIFICATIONS

Manulife GS (MPF)-Manulife MPF Conservative												
BCT Strategic MPF-Invesco MPF Conservative A												
Sun Life Rainbow MPF-Sun Life MPF Conservative A												
Principal MPF-S800-Principal MPF Conservative N												
Principal MPF-Simple-Principal-MPF Conservative												
Haitong MPF Retire Fd-Haitong MPF Conservative A												
Fidelity Retirement MT-MPF Conservative												
Principal MPF-Smart-Principal-MPF Conservative												
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative												
BEA (MPF) Value-BEA MPF Conservative												
BEA (MPF) Industry-BEA (Ind S) MPF Conservative												
My Choice MPF-My Choice MPF Conservative												
China Life MPF MT-China Life MPF Conservative												
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv												
BEA (MPF) MT-BEA (MPF) Conservative												
BCOM Joyful Ret MPF-BCOM MPF Conservative												
Manulife RC (MPF)-Allianz MPF Conservative A												
AIA MPF-Prime Value Choice-MPF Conservative												
AMTD MPF-AMTD Invesco MPF Conservative												
MPF Conservative Fund Average (23)												
MPFA Prescribed Savings Rate												

Guaranteed Fund

Manulife GS (MPF)-Manulife MPF Stable												
China Life MPF MT-China Life Joyful Retire Gteed												
MASS MPF-Guaranteed												
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)												
HSBC MPF-SuperTrust Plus-Guaranteed												
Hang Seng MPF-SuperTrust Plus-Guaranteed												
Manulife GS (MPF)-Manulife MPF Interest												
AIA MPF-Prime Value Choice-Guaranteed Portfolio												
Guaranteed Fund Average (8)												
Benchmark Not Applicable												

Other Fund

Manulife GS (MPF)-Manulife MPF 2040 Retirement												
Manulife GS (MPF)-Manulife MPF 2045 Retirement												
Fidelity Retirement MT-Fidelity SaveEasy 2040												
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040												
Fidelity Retirement MT-Fidelity SaveEasy 2050												
Manulife GS (MPF)-Manulife MPF 2035 Retirement												
Fidelity Retirement MT-Fidelity SaveEasy 2045												
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045												
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050												
Fidelity Retirement MT-Fidelity SaveEasy 2035												
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035												
Fidelity Retirement MT-Fidelity SaveEasy 2030												
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030												
Manulife GS (MPF)-Manulife MPF 2030 Retirement												
AIA MPF-Prime Value Choice-Eurasia												
Manulife GS (MPF)-Manulife MPF 2025 Retirement												
AMTD MPF-AMTD Invesco Target 2048 Retirement												
Manulife GS (MPF)-Manulife MPF Smart Retirement												
Haitong MPF Retire Fd-Haitong Korea A												
AIA MPF-Prime Value Choice-Manager's Choice												
Fidelity Retirement MT-RetireEasy												



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

MPF Performance Table

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

FUND NAME

LIPPER GLOBAL CLASSIFICATIONS

FUND NAME	Lipper Global Classification	Score	As of 10/31/2024 (monthly updated)	Score	Preservation	Score	Date	Fund Expense Ratio	% Growth			Rank		
									10/31/2024	1 Year	3 Years		10 Years	
Manulife GS (MPF)-Manulife MPF Healthcare	Equity Sector Healthcare	4	2	2	Leader	03/31/2024	1.92382	-4.38	38	14.77	22	7.75	1	68.16
AMTD MPF-AMTD Invesco Target 2038 Retirement	Target Maturity Other	1	1	1	2	06/30/2023	1.56	1.98	21	14.19	23	-8.12	14	23.41
Fidelity Retirement MT-Fidelity SaveEasy 2025	Target Maturity Other	1	1	1	1	12/31/2023	1.28661	0.88	26	14.10	24	-14.06	33	34.71
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	Target Maturity Other	1	1	1	1	11/30/2023	1.25023	0.87	27	14.08	25	-13.94	32	34.92
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo	Mixed Asset Other Flexible	1	1	1	1	11/30/2023	1.28	10.85	1	13.98	26	-13.68	31	
Manulife GS (MPF)-Manulife MPF Retire Income	Mixed Asset HKD Balanced	2	2	2	4	03/31/2024	1.36414	1.14	24	13.83	27	-7.14	10	
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2020	Target Maturity Other	1	1	1	4	12/31/2023	1.24853	0.43	31	11.87	28	-11.26	29	25.72
Fidelity Retirement MT-Fidelity SaveEasy 2020	Target Maturity Other	1	1	1	4	12/31/2023	1.28798	0.43	32	11.83	29	-11.35	30	25.62
AMTD MPF-AMTD Invesco Target 2028 Retirement	Target Maturity Other	4	2	2	3	06/30/2023	1.7	1.20	23	11.81	30	-8.65	17	14.08
AMTD MPF-AMTD Invesco Target Retirement Now	Mixed Asset HKD Conservative	2	2	2	4	06/30/2023	1.89	0.80	29	10.46	31	-8.91	19	
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	Mixed Asset HKD Conservative	3	3	3	Leader	03/31/2024	1.46	0.86	28	8.71	32			
AMTD MPF-AMTD Allianz Choice Dynamic Allocation	Mixed Asset Other Flexible	3	3	3	Leader	06/30/2023	1.31	0.05	33	8.05	33	-0.42	2	
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	Mixed Asset Other Flexible	3	3	3	Leader	12/31/2023	1.35232	0.00	35	7.88	34	-0.65	3	25.59
Manulife RC (MPF)-Allianz Flexi Balanced A	Mixed Asset Other Flexible	2	2	2	Leader	06/30/2023	1.47	0.01	34	7.87	35	-0.89	5	25.27
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asset	Mixed Asset Other Flexible	2	1	1	Leader	12/31/2023	1.64343	-0.05	36	7.60	36	-1.49	6	22.08
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	Mixed Asset HKD Conservative					12/31/2023	1.59369	1.52	22	5.25	37			
Manulife RC (MPF)-Allianz RMB Money Market A	Money Market CNY					06/30/2023	1.22	0.94	25	3.51	38	-2.69	7	1.48
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq	Equity Other					12/31/2023	0.09593	7.38	2					
Other Fund Average (39)								2.01	39	16.19	38	-7.58	33	33.78
Benchmark Not Applicable														

RMB and HKD Money Market

BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt	Money Market Other					03/31/2024	0.31	1.16	1	4.52	1	1.67	1	15.20
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A	Money Market Other					12/31/2023	1.23569	1.10	2	3.85	2	-1.60	4	3.62
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market	Money Market Other					03/31/2024	0.79789	1.00	4	3.84	3	-0.55	2	7.38
My Choice MPF-My Choice RMB & HKD Money Market	Money Market Other					03/31/2024	0.94	1.02	3	3.80	4	-1.95	5	8.16
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt	Money Market Other					03/31/2024	0.79269	1.03	5	3.55	5	-0.74	3	7.08
RMB and HKD Money Market Average (5)								1.03	5	3.91	5	-0.63	5	8.29
Not Applicable														

Hong Kong Equity (Index Tracking)

My Choice MPF-My Choice Hong Kong Tracking	Equity Hong Kong	4	Leader	2	2	03/31/2024	0.72	17.63	4	22.95	1	-12.80	9	7.02
BEA (MPF) Industry-BEA Hong Kong Tracker	Equity Hong Kong	4	Leader	2	2	03/31/2024	0.59014	17.24	10	22.82	2	-12.00	2	10.25
AIA (MPF)-Prime Value Choice-Hong Kong and China	Equity Greater China	1	Leader	2	2	11/30/2023	0.78	17.33	7	22.79	3	-11.09	1	4.33
BEA (MPF) MT-BEA Hong Kong Tracker	Equity Hong Kong	2	Leader	2	2	03/31/2024	0.61747	17.20	13	22.72	4	-12.24	3	9.50
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	Equity Hong Kong	2	Leader	2	2	06/30/2023	0.8	17.52	5	22.70	5	-12.67	6	9.64
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	Equity Hong Kong	2	Leader	2	2	06/30/2023	0.8	17.52	5	22.70	5	-12.67	6	9.64
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	Equity Hong Kong	4	4	4	4	12/31/2023	0.83837	17.33	8	22.64	7	-12.68	8	9.03
BCT Strategic MPF-Invesco Hang Seng Index Trkg A	Equity Hong Kong	2	Leader	2	2	03/31/2024	0.82122	17.27	9	22.57	8	-12.56	5	8.41
Fidelity Retirement MT-Fidelity Hong Kong Tracker	Equity Hong Kong	2	Leader	2	2	12/31/2023	0.76487	17.17	15	22.56	9	-12.55	4	8.35
BEA (MPF) Value-BEA Hong Kong Tracker	Equity Hong Kong	4	4	4	4	03/31/2024	0.7001	17.03	16	22.34	10	-12.83	10	8.60
Principal MPF S800-Principal HS Index Tracking N	Equity Hong Kong	4	4	4	4	12/31/2023	0.94739	17.18	14	22.28	11	-12.85	11	6.42
Principal MPF-Smart-Principal-Hang Seng Idx Track	Equity Hong Kong	4	4	4	4	12/31/2023	1.09081	17.22	12	22.21	12	-13.09	12	
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	Equity Greater China	2	Leader	2	2	03/31/2024	1	17.24	11	21.57	13	-16.78	13	6.32
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A	Equity Hong Kong	4	3	3	1	12/31/2023	0.93416	18.04	3	20.76	14	-19.36	14	6.75
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	Equity Hong Kong	3	1	1	1	12/31/2023	0.92561	22.83	1	10.55	15	-23.75	16	-5.99
Manulife GS (MPF)-Manulife MPF HS Index ESG	Equity Hong Kong	3	2	2	2	03/31/2024	0.94436	22.25	2	10.33	16	-21.49	15	-2.91
Hong Kong Equity (Index Tracking) Average (16)								18	16	20.91	16	-14.47	16	6.36
FTSE MPF Hong Kong								17.86		21.29				

Asian Bond

Principal MPF S800-Principal Asian Bond N	Bond Asia Pacific LC	2	2	2	4	12/31/2023	1.03586	0.64	2	10.13	1	-3.05	2	
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd	Bond Asia Pacific LC	1	1	1	3	03/31/2024	1.23695	0.53	4	9.55	2	-5.37	4	9.15
MASS MPF-Asian Bond	Bond Asia Pacific LC	3	2	2	3	12/31/2023	1.64	0.55	3	9.49	3			
AIA MPF-Prime Value Choice-Asian Bond	Bond Asia Pacific LC	3	3	3	3	11/30/2023	0.78	1.00	1	8.74	4	-2.92	1	7.60
Principal MPF-Smart-Principal Dynamic Asian Bd	Bond Asia Pacific LC	1	1	1	3	12/31/2023	1.43082	0.40	5	8.52	5	-4.70	3	2.06
Asian Bond Average (5)								0.63	5	9.29	5	-4.01	4	6.27



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

FUND NAME	Score	Score	Score	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth
	As of 10/31/2024	As of 10/31/2024	As of 10/31/2024	Value	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
	Score	Score	Score		Rank	Rank	Rank	Rank	Rank

LIPPER GLOBAL CLASSIFICATIONS

Not Applicable

China Equity	Score	Score	Score	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth
	As of 10/31/2024	As of 10/31/2024	As of 10/31/2024	Value	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
	Score	Score	Score		Rank	Rank	Rank	Rank	Rank
HSBC MPF-SuperTrust Plus-HS China Enpr Idx Trkg	Leader	Leader	Leader	0.9	3	27.49	1	-12.40	1
Hang Seng MPF-SuperTrust Plus-HS CN Eiprs Idx Trk	Leader	Leader	Leader	0.9	3	27.49	1	-12.40	1
BEA (MPF) Industry-BEA China Tracker	4	4	4	1.18791	1	27.17	3	-13.32	3
BEA (MPF) MT-BEA China Tracker	4	4	4	1.21737	2	27.00	4	-13.57	4
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	3	3	1.75	5	18.38	5	-26.67	5
Principal MPF S800-Principal China Equity I	1	2	2	1.5194	7	17.24	6	-31.82	8
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	1	2	2	1.74069	6	17.12	7	-32.03	9
Hang Seng MPF-SuperTrust Plus-Chinese Equity	2	1	1	1.53	8	16.00	8	-31.62	6
HSBC MPF-SuperTrust Plus-Chinese Equity	2	1	1	1.53	8	16.00	8	-31.62	6
China Equity Average (9)					17.08	9	21.54	9	-22.83

Not Applicable

RMB Bond Fund

	Score	Score	Score	Fund Expense Ratio	% Growth	% Growth	% Growth	% Growth	% Growth
	As of 10/31/2024	As of 10/31/2024	As of 10/31/2024	Value	10/31/2024	10/31/2024	10/31/2024	10/31/2024	10/31/2024
	Score	Score	Score		Rank	Rank	Rank	Rank	Rank
Manulife GS (MPF)-Manulife MPF RMB Bond	Leader	Leader	Leader	1.20558	4	7.27	1	0.51	1
Fidelity Retirement MT-RMB Bond	2	2	2	1.32439	5	5.74	2	-3.17	5
BCT (MPF) Pro Choice-BCT (Pro) RMB Bond	4	4	4	1.23496	1	5.57	3	0.14	2
BCT Strategic MPF-Invesco RMB Bond A	3	3	3	1.25271	2	5.51	4	-0.07	3
BCT (MPF) Industry Choice-BCT (Ind) RMB Bond	3	3	3	1.26663	3	5.49	5	-0.12	4
RMB Bond Fund Average (5)					1.8	5	5.92	5	-0.54

Not Applicable

How to read the MPF Performance Table

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

Date as at:

31 October, 2024

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

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

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

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

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

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

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

Footnote:

- The MPF System aims to provide retirement protection for the working population. You should take a long-term approach to capitalize on the long-term growth potential offered by the fund.
- The benchmarks provided are for reference only and may be different from the benchmark of any particular fund in that category used in managing that fund.
- Where there are funds with multiple share classes, the share class selected will be determined based on the following criteria (in order of priority): (i) retail over institutional, (ii) longest valid data history, (iii) accumulation over distribution, and (iv) currency relevant to the fund's geographical focus.
- MPF performance data source: Lipper, A Refinitiv Company.
- Benchmark data source: Willis Towers Watson / FTSE.
- Because of the diverse nature of guaranteed funds and "other funds", it is not appropriate to make comparison within these sectors. Therefore no benchmark and rankings are provided.
- Because of the Unit Deduction Policy of some MPF Conservative funds, it is not appropriate to make comparison within this sector. Therefore no benchmark and rankings are provided.



Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

MPF Performance Table	Total Return	Consistent Return	Score	Preservation	Score	Fund Expense Ratio	Fund Expense Ratio Value	3 Months	1 Year	3 Years	10 Years
FUND NAME	As of 10/31/2024	(monthly updated)				Date		10/31/2024 Rank	10/31/2024 Rank	10/31/2024 Rank	10/31/2024 Rank

LIPPER GLOBAL CLASSIFICATIONS

8. FER is a ratio that measures the expenses of an MPF fund as a percentage of fund size. The FER is calculated for each financial period of a constituent fund based on data from the previous financial period. The published FER will not reflect any increases or decreases in fees, charges or expenses in the current financial period. The FER is provided in the Fund Fact Sheet of a scheme. It is not necessary for funds with less than two years of history to show an FER.

9. Because FER is based on figures annual reports of the individual MPF schemes, the latest figures are only a reference of historical information as of "Fund Expense Ratio Date" shown in the report. Thus, the latest TER may not represent the current expense ratio of the fund especially when there is a significant change of the fund's operation such as the introduction of DIS that funds under DIS are subject to a management fee cap.

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Source: Lipper, A Refinitiv Company / Willis Towers Watson / FTSE