



54321

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

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

LIPPER GLOBAL CLASSIFICATIONS

Default Investment Strategy - Core Accumulation Fund												
Haitong MPF Retire Fd-Haitong Core Accumulation A	Mixed Asset HKD Balanced	Leader	2	06/30/2024	5.53	1	14.96	1	51.84	1		
MASS MPF-Core Accumulation	Mixed Asset HKD Balanced	Leader	4	12/31/2024	4.43	5	12.78	2	42.95	4		
China Life MPF MT-China Life Core Accumulation	Mixed Asset HKD Balanced	Leader	3	12/31/2024	4.44	4	12.76	3	42.87	5		
BCT Strategic MPF-Invesco Core Accumulation A	Mixed Asset HKD Balanced	Leader	3	03/31/2025	4.45	2	12.74	4	43.09	2		
BCOM Joyful Ret MPF-BCOM Core Accumulation	Mixed Asset HKD Balanced	Leader	4	12/31/2024	4.44	3	12.73	5	42.95	3		
BCT (MPF) Pro Choice-BCT (Pro) Core Accumulation	Mixed Asset HKD Balanced	Leader	4	12/31/2024	4.42	7	12.69	6	42.86	6		
BCT (MPF) Industry Choice-BCT (Ind) Core Acc	Mixed Asset HKD Balanced	Leader	4	12/31/2024	4.43	6	12.65	7	42.68	7		
AMTD MPF-AMTD Invesco Core Acc	Mixed Asset HKD Balanced	Leader	4	06/30/2024	4.32	8	12.41	8	41.72	8		
Manulife RC (MPF)-Allianz MPF Core Acc A	Mixed Asset HKD Balanced	4	4	06/30/2024	4.04	14	12.25	9	40.73	9		
Principal MPF-Smart-Principal Core Acc	Mixed Asset HKD Balanced	4	4	12/31/2024	4.05	11	12.20	10	38.65	11		
Principal MPF S800-Principal Core Accumulation N	Mixed Asset HKD Balanced	4	3	12/31/2024	4.04	12	12.20	11	38.78	10		
Principal MPF-Simple-Principal Core Accumulation	Mixed Asset HKD Balanced	4	4	12/31/2024	4.04	13	12.15	12	38.63	12		
BOC-Pru Easy-Choice MPF-BOC-Pru Core Acc	Mixed Asset HKD Balanced	4	4	03/31/2025	3.97	16	11.21	13	37.87	16		
Manulife GS (MPF)-Manulife MPF Core Accumulation	Mixed Asset HKD Balanced	3	3	03/31/2025	3.83	23	11.11	14	37.70	17		
AIA MPF-Prime Value Choice-Core Accumulation	Mixed Asset HKD Balanced	3	3	11/30/2024	3.91	17	11.10	15	37.43	18		
Sun Life Rainbow MPF-Sun Life MPF Core Acc	Mixed Asset HKD Balanced	3	3	12/31/2024	4.30	10	10.95	16	36.66	20		
My Choice MPF-My Choice Core Accumulation	Mixed Asset HKD Balanced	3	3	03/31/2025	4.30	9	10.94	17	36.64	21		
HSBC MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	06/30/2024	3.86	20	10.84	18	36.26	22		88.75
Hang Seng MPF-SuperTrust Plus-Core Accumulation	Mixed Asset HKD Balanced	3	3	06/30/2024	3.86	20	10.84	18	36.26	22		88.75
Fidelity Retirement MT-Core Accumulation	Mixed Asset HKD Balanced	3	3	12/31/2024	3.98	15	10.54	20	36.70	19		
BEA (MPF) MT-BEA (MPF) Core Accumulation	Mixed Asset HKD Balanced	4	4	03/31/2025	3.86	18	9.59	21	38.41	13		
BEA (MPF) Industry-BEA (Ind S) Core Accumulation	Mixed Asset HKD Balanced	4	4	03/31/2025	3.86	19	9.59	22	38.41	14		
BEA (MPF) Value-BEA Core Accumulation	Mixed Asset HKD Balanced	4	3	03/31/2025	3.83	22	9.53	23	38.19	15		
Default Investment Strategy - Core Accumulation Fund Average (23)												
FTSE MPF DIS Core Accumulation Fund					4.18	23	11.69	23	39.93	23	88.75	2
Default Investment Strategy - Age 65 Plus Fund												
Haitong MPF Retire Fd-Haitong Age 65 Plus A	Mixed Asset HKD Conservative	Leader		06/30/2024	3.09	1	7.23	1	24.07	1		
Principal MPF S800-Principal Age 65 Plus N	Mixed Asset HKD Conservative	3	3	12/31/2024	2.32	4	6.12	2	17.54	9		
Principal MPF-Smart-Principal Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.28	11	6.09	3	17.62	6		
Principal MPF-Simple-Principal Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.31	5	6.07	4	17.09	10		
BCOM Joyful Ret MPF-BCOM Age 65 Plus	Mixed Asset HKD Conservative	4	4	12/31/2024	2.30	6	5.69	5	17.77	3		
BCT Strategic MPF-Invesco Age 65 Plus A	Mixed Asset HKD Conservative	4	4	03/31/2025	2.30	7	5.69	6	17.86	2		
China Life MPF MT-China Life Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.29	8	5.68	7	17.73	4		
BCT (MPF) Pro Choice-BCT (Pro) Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.28	9	5.67	8	17.71	5		
MASS MPF-Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.28	10	5.65	9	17.56	7		
BCT (MPF) Industry Choice-BCT (Ind) Age 65 Plus	Mixed Asset HKD Conservative	3	3	12/31/2024	2.28	12	5.61	10	17.55	8		
Manulife RC (MPF)-Allianz MPF Age 65 Plus A	Mixed Asset HKD Conservative	2	2	06/30/2024	2.23	16	5.60	11	16.42	12		
AMTD MPF-AMTD Invesco Age 65 Plus	Mixed Asset HKD Conservative	2	2	06/30/2024	2.15	23	5.34	12	16.54	11		
BOC-Pru Easy-Choice MPF-BOC-Pru Age 65 Plus	Mixed Asset HKD Conservative	2	2	03/31/2025	2.23	17	4.59	13	15.05	14		
ŦŦ AIA MPF-Prime Value Choice-Age 65 Plus	Mixed Asset HKD Conservative	1	1	11/30/2024	2.22	19	4.57	14	14.50	22		
Manulife GS (MPF)-Manulife MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	03/31/2025	2.22	18	4.57	15	14.54	21		
Hang Seng MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	06/30/2024	2.18	20	4.54	16	14.71	19		29.16
HSBC MPF-SuperTrust Plus-Age 65 Plus	Mixed Asset HKD Conservative	1	1	06/30/2024	2.18	20	4.54	16	14.71	19		29.16
My Choice MPF-My Choice Age 65 Plus	Mixed Asset HKD Conservative	1	1	03/31/2025	2.47	2	4.45	18	14.81	17		
Sun Life Rainbow MPF-Sun Life MPF Age 65 Plus	Mixed Asset HKD Conservative	1	1	12/31/2024	2.47	3	4.43	19	14.78	18		
BEA (MPF) MT-BEA (MPF) Age 65 Plus	Mixed Asset HKD Conservative	2	4	03/31/2025	2.24	13	4.29	20	15.08	13		
BEA (MPF) Industry-BEA (Ind S) Age 65 Plus	Mixed Asset HKD Conservative	2	2	03/31/2025	2.23	14	4.29	21	15.05	15		
BEA (MPF) Value-BEA Age 65 Plus	Mixed Asset HKD Conservative	1	1	03/31/2025	2.23	15	4.26	22	14.83	16		

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MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	LIPPER GLOBAL CLASSIFICATIONS									
	As of 11/30/2025 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Date	Value	3 Months	1 Year	3 Years	% Growth

Fidelity Retirement MT-Age 65 Plus	1	1	Leader		12/31/2024	0.80442	2.18	22	3.87	23	14.10	23
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Default Investment Strategy - Age 65 Plus Fund Average (23)							2.3	23	5.17	23	16.42	23
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FTSE MPF DIS Age 65 Plus Fund							2.13		4.32		29.16	2
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Lifestyle - (>20-40% Equity)												
BEA (MPF) Value-BEA Stable	Mixed Asset HKD Conservative	Leader	Leader	4	03/31/2025	0.955	2.20	5	9.72	1	20.21	1
BCT Strategic MPF-Invesco Capital Stable A	Mixed Asset HKD Conservative	Leader	Leader	4	03/31/2025	1.27011	1.92	9	9.69	2	19.69	2
BOC-Pru Easy-Choice MPF-BOC-Pru Stable	Mixed Asset HKD Conservative	4	4	4	03/31/2025	1.66675	1.93	8	9.44	3	17.73	10
AIA MPF-Prime Value Choice-Capital Stable Pf	Mixed Asset HKD Conservative	Leader	Leader	4	11/30/2024	1.66408	2.22	4	9.44	4	19.39	4
Principal MPF S800-Principal Stable Yield I	Mixed Asset HKD Conservative	Leader	Leader	4	03/31/2025	1.51665	2.02	6	9.28	5	19.52	3
AMTD MPF-AMTD Allianz Choice Capital Stable	Mixed Asset HKD Conservative	4	4	4	06/30/2024	1.32314	1.80	16	9.20	6	19.26	5
Principal MPF-Smart-Principal Stable	Mixed Asset HKD Conservative	4	4	4	12/31/2024	1.7041	2.29	2	9.13	7	18.84	6
Principal MPF-Simple-Principal Stable	Mixed Asset HKD Conservative	4	4	4	12/31/2024	1.71816	2.27	3	9.08	8	18.80	7
Hang Seng MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	4	4	06/30/2024	1.32713	1.80	14	8.91	9	17.29	11
HSBC MPF-SuperTrust Plus-Stable	Mixed Asset HKD Conservative	3	3	4	06/30/2024	1.326	1.80	14	8.91	9	17.29	11
Manulife RC (MPF)-Allianz Capital Stable A	Mixed Asset HKD Conservative	4	4	4	06/30/2024	1.47671	1.76	17	8.91	11	18.60	8
BCT (MPF) Pro Choice-BCT (Pro) E30 Mixed Asset	Mixed Asset HKD Conservative	3	3	3	12/31/2024	1.50039	1.89	11	8.63	12	17.07	13
BCT (MPF) Industry Choice-BCT (Ind) E30 Mixed Asset	Mixed Asset HKD Conservative	4	4	4	12/31/2024	1.68707	1.85	12	8.55	13	17.81	9
BEA (MPF) MT-BEA (MPF) Stable	Mixed Asset HKD Conservative	2	2	3	03/31/2025	1.31468	1.93	7	7.83	14	16.04	14
BEA (MPF) Industry-BEA (Ind S) Stable	Mixed Asset HKD Conservative	2	2	3	03/31/2025	1.31067	1.89	10	7.82	15	16.01	15
Fidelity Retirement MT-Capital Stable	Mixed Asset HKD Conservative	2	2	2	12/31/2024	1.52942	1.82	13	6.89	16	15.04	16
Sun Life Rainbow MPF-Sun Life MPF Stable A	Mixed Asset HKD Conservative	1	1	3	12/31/2024	1.808	2.72	1	6.53	17	13.01	17

Lifestyle - (>20-40% Equity) Average (17)							2.01	17	8.7	17	17.74	17
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Willis Towers Watson Composite Benchmark (>20% - 40% Equity)							2.11		10.19		25.06	17
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Lifestyle - (>40-60% Equity)												
BEA (MPF) Value-BEA Balanced	Mixed Asset HKD Balanced	3	3	3	03/31/2025	0.9642	3.02	3	14.27	1	29.89	1
BOC-Pru Easy-Choice MPF-BOC-Pru Balanced	Mixed Asset HKD Balanced	2	2	2	03/31/2025	1.67227	2.83	7	14.08	2	27.29	6
MASS MPF-Global Stable	Mixed Asset HKD Balanced	2	2	2	12/31/2024	1.42291	2.68	12	13.86	3	27.91	3
AMTD MPF-AMTD Allianz Choice Stable Growth	Mixed Asset HKD Balanced	2	2	3	06/30/2024	1.28901	2.62	13	13.69	4	28.18	2
AIA MPF-Prime Value Choice-Balanced Portfolio	Mixed Asset HKD Balanced	2	2	2	11/30/2024	1.66923	2.93	5	13.62	5	26.57	7
Manulife RC (MPF)-Allianz Stable Growth A	Mixed Asset HKD Balanced	2	2	2	06/30/2024	1.45293	2.58	14	13.39	6	27.43	5
Principal MPF S800-Principal Long Term Acc I	Mixed Asset HKD Balanced	2	2	3	12/31/2025	1.52358	2.86	6	13.06	7	27.43	4
My Choice MPF-My Choice Stable	Mixed Asset HKD Balanced	1	1	2	03/31/2025	1.03342	3.03	2	12.83	8	23.53	12
BCT (MPF) Pro Choice-BCT (Pro) E50 Mixed Asset	Mixed Asset HKD Balanced	1	1	2	12/31/2024	1.50375	2.78	8	12.64	9	24.98	10
BCOM Joyful Ret MPF-BCOM Stable Growth (CF)	Mixed Asset HKD Balanced	1	1	2	12/31/2024	1.53999	2.94	4	12.53	10	21.82	14
BCT (MPF) Industry Choice-BCT (Ind) E50 Mixed Asset	Mixed Asset HKD Balanced	1	1	2	12/31/2024	1.6987	2.74	9	12.42	11	24.19	11
BEA (MPF) MT-BEA (MPF) Balanced	Mixed Asset HKD Balanced	2	2	2	03/31/2025	1.34166	2.69	11	12.19	12	25.30	8
BEA (MPF) Industry-BEA (Ind S) Balanced	Mixed Asset HKD Balanced	2	2	2	03/31/2025	1.34068	2.70	10	12.12	13	25.09	9
Fidelity Retirement MT-Stable Growth	Mixed Asset HKD Balanced	1	1	2	12/31/2024	1.52523	2.42	15	10.59	14	21.90	13
Manulife GS (MPF)-Manulife MPF Fidelity Stb Gr	Mixed Asset HKD Balanced	1	1	1	03/31/2025	1.79073	2.32	16	10.23	15	20.78	15
Sun Life Rainbow MPF-Sun Life MPF Balanced A	Mixed Asset HKD Balanced	1	1	2	12/31/2024	1.82956	4.05	1	9.84	16	18.60	16

Lifestyle - (>40-60% Equity) Average (16)							2.82	16	12.59	16	25.06	16
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Willis Towers Watson Composite Benchmark (>40% - 60% Equity)							2.94		14.9		42.28	16
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Lifestyle - (>60-80% Equity)												
BEA (MPF) Value-BEA Growth	Mixed Asset HKD Aggressive	Leader	Leader	2	03/31/2025	0.97939	4.01	2	19.20	1	40.46	1
HSBC MPF-SuperTrust Plus-ValueChoice Balanced	Mixed Asset HKD Aggressive	Leader	Leader	2	06/30/2024	0.92876	3.53	14	18.78	2	39.41	2
Hang Seng MPF-SuperTrust Plus-ValChce Balanced	Mixed Asset HKD Aggressive	Leader	Leader	2	06/30/2024	0.92876	3.53	14	18.78	2	39.41	2
Principal MPF-Smart-Principal Balanced	Mixed Asset HKD Aggressive	4	4	3	12/31/2024	1.73779	3.88	3	18.33	4	37.45	4
MASS MPF-Global Growth	Mixed Asset HKD Aggressive	3	4	2	12/31/2024	1.421	3.54	13	18.23	5	36.63	7
Principal MPF-Simple-Principal Balanced	Mixed Asset HKD Aggressive	4	4	3	12/31/2024	1.75034	3.87	4	18.22	6	37.40	5
AMTD MPF-AMTD Allianz Choice Balanced	Mixed Asset HKD Aggressive	4	4	2	06/30/2024	1.30435	3.47	16	18.07	7	36.96	6
Manulife RC (MPF)-Allianz Balanced A	Mixed Asset HKD Aggressive	3	3	2	06/30/2024	1.46249	3.44	17	17.73	8	36.14	8
HSBC MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	2	06/30/2024	1.42708	3.28	18	17.72	9	35.50	10
Hang Seng MPF-SuperTrust Plus-Balanced	Mixed Asset HKD Aggressive	3	3	2	06/30/2024	1.42722	3.28	18	17.72	9	35.50	10
BCT Strategic MPF-Invesco Balanced A	Mixed Asset HKD Aggressive	2	2	2	03/31/2025	1.2876	3.81	6	17.26	11	32.06	17

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	As of 11/30/2025 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Date	Ratio	3 Months	1 Year	3 Years	% Growth

Hong Kong Equity Average (21)										
FTSE MPF Hong Kong										
							3.29	21	35.58	20
							4.03		41.11	41.47
									20	20

United States Equity										
BEA (MPF) MT-BEA (MPF) North American Equity	2	2	4	4	03/31/2025	1.24901	7.26	1	14.71	1
BCT (MPF) Pro Choice-BCT (Pro) U.S. Equity	3	3	4	4	12/31/2024	0.9538	6.03	3	13.55	2
HSBC MPF-SuperTrust Plus-ValueChoice N Am Eq Trkr	4	Leader	4	4	06/30/2024	0.82394	5.82	6	13.40	3
Hang Seng MPF-SuperTrust Plus-ValChoe NAm Eq Trkr	4	4	4	4	06/30/2024	0.82426	5.82	6	13.40	3
MASS MPF-US Equity	Leader	Leader	4	4	12/31/2024	1.04762	5.77	8	13.37	5
BOC-Pru Easy-Choice MPF-BOC-Pru N Amer Idx Trkg	4	4	4	4	03/31/2025	1.02335	5.72	9	13.21	6
AIA MPF-Prime Value Choice-American	3	3	4	4	11/30/2024	0.8202	5.67	11	12.89	7
BCOM Joyful Ret MPF-BCOM North American Eq (CF)	Equity US				12/31/2024	1.06137	5.68	10	12.53	8
Principal MPF S800-Principal US Equity I	2	2	4	4	12/31/2024	1.47691	5.65	12	12.17	9
China Life MPF MT-China Life US Equity	Leader	4	4	4	12/31/2024	0.89316	6.36	2	11.60	10
Fidelity Retirement MT-Americas Equity	Equity US				12/31/2024	1.39007	5.48	14	11.42	11
HSBC MPF-SuperTrust Plus-North American Equity	Equity US				06/30/2024	1.32225	5.98	4	11.21	12
Hang Seng MPF-SuperTrust Plus-North American Eq	2	2	4	4	06/30/2024	1.3225	5.98	4	11.21	12
BCT Strategic MPF-Invesco US Index Tracking A	2	1	4	4	03/31/2025	1.04145	5.56	13	10.24	14
AIA MPF-Prime Value Choice-North American Equity	1	1	4	4	11/30/2024	1.67186	4.64	16	10.14	15
Sun Life Rainbow MPF-Sun Life MPF US Equity	Equity US				12/31/2024	1.23697	4.72	15	9.92	16
Manulife GS (MPF)-Manulife MPF North American Eq	Equity US	Leader	3	3	03/31/2025	1.76261	4.25	17	8.79	17
United States Equity Average (17)							5.67	17	11.99	17
FTSE MPF USA (35% HK\$ hedged)							5.93		14.11	13

Japanese Equity										
BOC-Pru Easy-Choice MPF-BOC-Pru Japan Equity	Equity Japan			Leader	03/31/2025	1.66729	6.95	2	24.91	1
BEA (MPF) MT-BEA (MPF) Japan Equity	Equity Japan			Leader	03/31/2025	1.35966	7.94	1	24.86	2
Manulife GS (MPF)-Manulife MPF Japan Equity	Equity Japan			Leader	03/31/2025	1.764	4.42	3	21.80	3
Japanese Equity Average (3)							6.44	3	23.86	3
FTSE MPF Japan (35% HK\$ hedged)							7.19		26.84	3

Asia ex Japan Equity										
Manulife RC (MPF)-Allianz Asian A	Equity Asia Pacific ex Japan	3	2	3	06/30/2024	1.44213	6.67	8	27.68	1
BEA (MPF) Value-BEA Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2025	0.97668	9.84	3	27.55	2
MASS MPF-Asian Pacific Equity	Equity Asia Pacific ex Japan	4	4	3	12/31/2024	1.54849	7.72	5	27.12	3
BEA (MPF) MT-BEA (MPF) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2025	1.3185	9.99	1	26.65	4
BEA (MPF) Industry-BEA (Ind S) Asian Equity	Equity Asia Pacific ex Japan	Leader	Leader	3	03/31/2025	1.2905	9.94	2	26.27	5
BCT (MPF) Pro Choice-BCT (Pro) Asian Equity	Equity Asia Pacific ex Japan	2	3	3	12/31/2024	1.60674	7.01	6	24.08	6
BCT (MPF) Industry Choice-BCT (Ind) Asian Equity	Equity Asia Pacific ex Japan	3	3	3	12/31/2024	1.74461	6.96	7	23.93	7
AMTD MPF-AMTD Invesco Asia	Equity Asia Pacific ex Japan	1	1	3	06/30/2024	1.39747	6.27	10	23.30	8
BCT Strategic MPF-Invesco Asian Equity A	Equity Asia Pacific ex Japan	2	2	3	03/31/2025	1.31055	6.29	9	23.24	9
Sun Life Rainbow MPF-Sun Life MPF Asian Equity A	Equity Asia Pacific ex Japan	1	1	3	12/31/2024	2.05256	8.75	4	21.42	10
Asia ex Japan Equity Average (10)							7.94	10	25.12	10
FTSE MPF Asia Pacific ex Japan & Australia & NZ							8.21		28.54	10

Pacific Basin ex Japan Equity										
Manulife RC (MPF)-Allianz Oriental Pacific A	Mixed Asset Other Flexible	4	4	1	06/30/2024	1.55859	4.54	15	31.83	1
AIA MPF-Prime Value Choice-Asian Equity	Equity Asia Pacific			Leader	11/30/2024	1.69349	7.65	2	29.22	2
Haitong MPF Retire Fd-Haitong Asia Pacific A	Equity Asia Pacific			3	06/30/2024	1.98182	6.79	5	26.55	3
HSBC MPF-SuperTrust Plus-ValueChoice AsPac Eq Trkr	Equity Asia Pacific ex Japan	Leader	Leader	3	06/30/2024	0.87936	6.51	9	23.74	4
Hang Seng MPF-SuperTrust Plus-ValChoe AsPac Eq Trkr	Equity Asia Pacific ex Japan	Leader	Leader	3	06/30/2024	0.87896	6.51	9	23.74	4
BOC-Pru Easy-Choice MPF-BOC-Pru Asia Equity	Equity Asia Pacific ex Japan	4	4	3	03/31/2025	1.70266	6.74	6	23.26	6
Principal MPF-Smart-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	Leader	12/31/2024	1.91402	6.01	11	20.32	7
Principal MPF-Simple-Principal Dynamic AsiaPac Eq	Equity Asia Pacific ex Japan	4	4	Leader	12/31/2024	1.92983	5.99	12	20.13	8
Manulife GS (MPF)-Manulife MPF Pacific Asia Eq	Equity Asia Pacific ex Japan	4	4	3	03/31/2025	1.81569	7.83	1	19.28	9
HSBC MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	1	1	3	06/30/2024	1.50276	6.66	7	18.42	10
Hang Seng MPF-SuperTrust Plus-Asia Pacific Equity	Equity Asia Pacific ex Japan	1	1	3	06/30/2024	1.50289	6.66	7	18.42	10

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

MPF Performance Table										LIPPER GLOBAL CLASSIFICATIONS									
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE																			
FUND NAME																			
Total Return		Consistent Return		Preservation		Fund Expense Ratio		Fund Expense Ratio		% Growth		% Growth		% Growth		% Growth		% Growth	
Score	As of 11/30/2025 (monthly updated)	Score	As of 11/30/2025 (monthly updated)	Score	As of 11/30/2025 (monthly updated)	Date	Value	11/30/2025 Rank	1 Year	11/30/2025 Rank	3 Months	11/30/2025 Rank	1 Year	11/30/2025 Rank	3 Years	11/30/2025 Rank	10 Years	11/30/2025 Rank	
Equity Asia Pacific ex Japan										Equity Asia Pacific ex Japan									
2	2	2	3	3	3	12/31/2024	1.6607	4.85	14	16.68	12	34.34	13	72.32	11				
Equity Asia Pacific ex Japan										Equity Asia Pacific ex Japan									
2	2	2	3	3	3	12/31/2024	1.53069	4.89	13	16.48	13	34.60	12	73.78	10				
Equity Asia Pacific ex Japan										Equity Asia Pacific ex Japan									
4	4	4	4	4	4	03/31/2025	1.09501	7.14	3	16.39	14	40.52	9	98.26	5				
Equity Asia Pacific ex Japan										Equity Asia Pacific ex Japan									
3	3	3	3	3	3	12/31/2024	1.54408	7.08	4	15.98	15	38.80	11	89.34	9				
Pacific Basin ex Japan Equity Average (15)										Pacific Basin ex Japan Equity Average (15)									
FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)										FTSE MPF Asia Pacific ex Japan (35% HK\$ hedged)									
European Equity										European Equity									
Equity Europe										Equity Europe									
Leader	Leader	Leader	4	4	4	11/30/2024	1.67286	4.53	6	25.49	1	55.20	2	92.37	4				
Equity Europe										Equity Europe									
Leader	Leader	Leader	Leader	Leader	Leader	12/31/2024	1.4947	4.43	7	24.95	2	55.41	1	81.23	5				
Equity Europe										Equity Europe									
3	3	3	3	3	3	06/30/2024	1.3436	5.36	2	23.89	3	45.76	6	71.43	8				
Equity Europe										Equity Europe									
3	3	3	3	3	3	06/30/2024	1.34422	5.36	2	23.89	3	45.76	6	71.43	8				
Equity Europe										Equity Europe									
4	4	4	4	4	4	12/31/2024	1.27549	4.36	10	23.47	5								
Equity Europe										Equity Europe									
4	4	4	4	4	4	06/30/2024	0.88055	4.42	8	22.67	6	50.54	3	104.76	1				
Equity Europe										Equity Europe									
4	4	4	4	4	4	06/30/2024	0.88059	4.42	8	22.67	6	50.54	3	104.76	1				
Equity Europe										Equity Europe									
2	2	2	4	4	4	06/30/2024	1.38831	5.44	1	22.57	8	43.71	8	53.37	10				
Equity Europe										Equity Europe									
3	3	3	3	3	3	03/31/2025	1.04393	4.30	11	22.41	9	49.48	5	104.27	3				
Equity Europe										Equity Europe									
2	2	2	4	4	4	03/31/2025	1.3969	5.04	5	21.87	10	41.93	9	80.85	6				
Equity Europe										Equity Europe									
1	1	1	4	4	4	12/31/2024	1.56831	5.10	4	17.53	11	36.73	10	51.46	11				
Equity Europe										Equity Europe									
						12/31/2024	1.42899	2.39	12	11.68	12								
Equity Europe										Equity Europe									
1	1	1	3	3	3	03/31/2025	1.78999	2.30	13	9.12	13	30.31	11	79.10	7				
European Equity Average (13)										European Equity Average (13)									
FTSE MPF Europe (35% HK\$ hedged)										FTSE MPF Europe (35% HK\$ hedged)									

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

MPF Performance Table													
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE													
FUND NAME	LIPPER GLOBAL CLASSIFICATIONS					As of 11/30/2025 (monthly updated)							
	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio Date	Fund Expense Ratio Value	% Growth 3 Months 11/30/2025 Rank	% Growth 1 Year 11/30/2025 Rank	% Growth 3 Years 11/30/2025 Rank	% Growth 10 Years 11/30/2025 Rank				
China Life MPF MT-China Life Greater China Eq	3	3	2	12/31/2024	1.27199	6.42	2	36.67	7	40.71	10		
BEA (MPF) Value-BEA Greater China Equity	4	Leader	2	03/31/2025	0.96335	5.04	8	36.08	8	47.79	2	105.83	3
BEA (MPF) Industry-BEA (Ind S) Grrr China Equity	4	4	2	03/31/2025	1.29682	4.80	10	35.31	9	45.99	6	92.03	6
BEA (MPF) MT-BEA (MPF) Greater China Equity	4	4	2	03/31/2025	1.28586	4.82	9	35.27	10	46.98	3	91.23	7
Sun Life Rainbow MPF-Sun Life MPF Gr China Eq A	2	1	2	12/31/2024	2.06982	5.35	6	30.57	11	35.60	12	61.56	11
Principal MPF-Smart-Principal Dynamic Gr China Eq	1	1	2	12/31/2024	1.58987	5.19	7	30.31	12	32.75	13	93.73	5
BCT (MPF) Pro Choice-BCT (Pro) Greater China Eq	3	2	3	12/31/2024	1.11247	4.30	11	26.01	13	44.84	8	77.08	8
Greater China Equity Average (13)						5.24	13	35.18	13	43.41	13	88.79	12
FTSE MPF Greater China						5.87		37.09					

Global Bond															
AMTD MPF-AMTD Invesco Global Bond	Leader	3	06/30/2024	1.41519	0.41	18	4.14	1	11.36	1	7.12	3			
AIA MPF-Prime Value Choice-Global Bond	4	2	11/30/2024	0.97634	1.12	1	4.12	2	10.40	4	3.88	6			
Principal MPF S800-Principal International Bond I	4	1	12/31/2024	1.30278	0.52	15	3.98	3	8.58	5	2.19	7			
BCOM Joyful Ret MPF-BCOM Global Bond (CF)	Leader	3	12/31/2024	1.14956	0.53	14	3.93	4	10.87	2	9.57	1			
MASS MPF-Global Bond	4	1	12/31/2024	1.40505	0.49	17	3.91	5	7.64	6	-10.24	17			
BCT Strategic MPF-Invesco Global Bond A	4	3	03/31/2025	1.25052	0.51	16	3.81	6	10.50	3	8.76	2			
Hang Seng MPF-SuperTrust Plus-Global Bond	3	3	06/30/2024	0.82723	0.95	2	3.62	7	7.02	8	5.48	4			
HSBC MPF-SuperTrust Plus-Global Bond	3	2	06/30/2024	0.82644	0.95	2	3.62	7	7.02	8	5.48	4			
BCT (MPF) Pro Choice-BCT (Pro) Global Bond	2	3	12/31/2024	1.44457	0.64	12	3.35	9	6.73	11	-5.32	13			
BCT (MPF) Industry Choice-BCT (Ind) Global Bond	1	1	12/31/2024	1.58107	0.61	13	3.22	10	3.91	18	-14.11	19			
Manulife GS (MPF)-Manulife MPF International Bd	3	2	03/31/2025	1.17063	0.29	19	3.16	11	7.08	7	-2.54	12			
BOC-Pru Easy-Choice MPF-BOC-Pru Bond	2	2	03/31/2025	1.51145	0.74	6	3.07	12	5.79	12	-6.33	14			
Principal MPF-Smart-Principal Dynamic Global Bd	2	2	12/31/2024	1.51955	0.69	9	3.06	13	5.17	14	-7.99	15			
Principal MPF-Simple-Principal Dynamic Global Bd	1	1	12/31/2024	1.55514	0.82	4	2.91	14	4.77	16	-8.43	16			
Sun Life Rainbow MPF-Sun Life MPF Global Bond A	3	2	12/31/2024	1.78008	0.79	5	2.84	15	6.83	10	1.22	8			
BEA (MPF) MT-BEA (MPF) Global Bond	2	2	03/31/2025	1.0513	0.70	8	2.71	16	5.07	15	0.23	9			
My Choice MPF-My Choice Global Bond	2	2	03/31/2025	0.99802	0.74	7	2.66	17	5.40	13	-12.68	18			
BEA (MPF) Value-BEA Global Bond	1	1	03/31/2025	0.92715	0.68	10	2.52	18	3.81	19	-0.37	10			
Fidelity Retirement MT-World Bond	1	1	12/31/2024	1.5043	0.65	11	2.31	19	3.99	17	-0.78	11			
Global Bond Average (19)					0.67	19	3.31	19	6.94	19	-1.31	19			
Citigroup WGBI (35% hedged to HK\$)															

Hong Kong Dollar Bond															
Hong Kong Dollar Bond															
Manulife GS (MPF)-Manulife MPF Hong Kong Bond					4	03/31/2025	1.1772	1.20	1	5.61	1	16.83	3	19.04	1
Principal MPF S800-Principal Hong Kong Bond N					Leader	12/31/2024	1.03544	1.08	3	5.45	2	17.47	2	16.96	3
Fidelity Retirement MT-Hong Kong Bond			Leader		Leader	12/31/2024	1.25571	1.15	2	5.32	3	18.60	1	18.40	2
My Choice MPF-My Choice HKD Bond			Leader		Leader	03/31/2025	1.03782	0.90	6	4.78	4	16.12	4	16.06	4
BCT (MPF) Pro Choice-BCT (Pro) HK Dollar Bond			4		Leader	12/31/2024	1.06685	0.92	5	4.75	5	16.03	5	15.52	5
Sun Life Rainbow MPF-Sun Life MPF HK Dollar Bd A					Leader	12/31/2024	1.69066	0.93	4	4.62	6	14.37	6	9.23	6
Hong Kong Dollar Bond Average (6)															
HSBC Hong Kong Bond Index															

Hong Kong Dollar Money Market															
Principal MPF S800-Principal HK Dollar Savings I						12/31/2024	1.03918	0.71	2	3.91	1	12.57	1	14.29	1
Principal MPF-Smart-Principal Cash						12/31/2024	0.98972	0.71	1	3.67	2	11.68	2	14.18	2
Hong Kong Dollar Money Market Average (2)															
								0.71	2	3.79	2	12.12	2	14.24	2
MPFA Prescribed Savings Rate															
								0.03		0.22					

MPF Conservative Fund															
HSBC MPF-SuperTrust Plus-MPF Conservative						06/30/2024	0.7705	0.50	2	2.53	1	10.43	1	12.53	9
Hang Seng MPF-SuperTrust Plus-MPF Conservative						06/30/2024	0.77059	0.50	2	2.53	1	10.43	1	12.53	9
Manulife GS (MPF)-Manulife MPF Conservative						03/31/2025	0.7679	0.54	1	2.52	3	10.39	3	14.57	6
BOC-Pru Easy-Choice MPF-BOC-Pru MPF Conservative						03/31/2025	0.8144	0.46	7	2.42	4	10.34	4	14.76	5
Haitong MPF Retire Fd-Haitong MPF Conservative A						06/30/2024	0.90589	0.49	5	2.39	5	9.73	6	13.14	8
China Life MPF MT-China Life MPF Conservative						12/31/2024	0.90091	0.44	9	2.38	6	9.24	10	11.82	15
BCT Strategic MPF-Invesco MPF Conservative A						03/31/2025	0.68966	0.43	11	2.37	7	9.86	5	14.05	7

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

MPF Performance Table																				
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE																				
LIPPER GLOBAL CLASSIFICATIONS																				
FUND NAME																				
FUND NAME	Total Return Score	Consistent Return Score	Preservation Score	Fund Expense Ratio	Fund Expense Value	% Growth 3 Months 11/30/2025 Rank	% Growth 1 Year 11/30/2025 Rank	% Growth 3 Years 11/30/2025 Rank	% Growth 10 Years 11/30/2025 Rank	LIPPER GLOBAL CLASSIFICATIONS										
Principal MPF S800-Principal MPF Conservative N										Money Market HKD	12/31/2024	0.98436	0.41	12	2.33	8	9.35	8	12.19	12
My Choice MPF-My Choice MPF Conservative										Money Market HKD	03/31/2025	0.74161	0.44	8	2.28	9	9.06	15	10.58	20
Principal MPF-Smart-Principal-MPF Conservative										Money Market HKD	12/31/2024	0.97573	0.33	19	2.27	10	9.27	9	11.68	16
AIA MPF-Prime Value Choice-MPF Conservative										Money Market HKD	11/30/2024	0.77701	0.49	4	2.21	11	8.77	20	12.07	13
BCT (MPF) Pro Choice-BCT (Pro) MPF Conservative										Money Market HKD	12/31/2024	0.89678	0.38	14	2.18	12	9.01	16	12.05	14
Sun Life Rainbow MPF-Sun Life MPF Conservative A										Money Market HKD	12/31/2024	0.89579	0.36	15	2.18	13	9.71	7	12.49	11
Principal MPF-Simple-Principal-MPF Conservative										Money Market HKD	12/31/2024	1.04287	0.34	18	2.17	14	9.07	14	11.45	19
BCT (MPF) Industry Choice-BCT (Ind) MPF Conserv										Money Market HKD	12/31/2024	0.97483	0.36	16	2.15	15	8.78	19	11.46	18
Fidelity Retirement MT-MPF Conservative										Money Market HKD	12/31/2024	0.97277	0.43	10	2.14	16	8.74	21	10.17	22
BCOM Joyful Ret MPF-BCOM MPF Conservative										Money Market HKD	12/31/2024	0.93116	0.35	17	2.11	17	8.97	18	18.84	1
MASS MPF-MPF Conservative										Money Market HKD	12/31/2024	0.87598	0.47	6	2.11	18	9.01	17	11.47	17
BEA (MPF) MT-BEA (MPF) Conservative										Money Market HKD	03/31/2025	0.80857	0.32	21	2.01	19	9.08	13	17.04	3
BEA (MPF) Industry-BEA (Ind S) MPF Conservative										Money Market HKD	03/31/2025	0.80767	0.31	22	1.99	20	9.09	12	17.09	2
AMTD MPF-AMTD Invesco MPF Conservative										Money Market HKD	06/30/2024	1.18126	0.28	23	1.98	21	7.96	23	9.98	23
BEA (MPF) Value-BEA MPF Conservative										Money Market HKD	03/31/2025	0.78556	0.33	20	1.92	22	9.12	11	16.65	4
Manulife RC (MPF)-Allianz MPF Conservative A										Money Market HKD	06/30/2024	1.04125	0.39	13	1.91	23	8.32	22	10.41	21
MPF Conservative Fund Average (23)													0.41	23	2.22	23	9.29	23	13	23
MPFA Prescribed Savings Rate													0.03		0.22					
Guaranteed Fund																				
Manulife GS (MPF)-Manulife MPF Stable				Leader	2	03/31/2025	1.77276	1.39	4	9.90	1	21.95	1	21.95	1	22.68	1			
BCOM Joyful Ret MPF-BCOM Guaranteed (CF)				4	3	12/31/2024	1.72174	1.60	1	9.64	2	19.64	2	19.64	2	17.62	2			
MASS MPF-Guaranteed				3	1	12/31/2024	3.24508	1.39	3	7.16	3	12.42	4	12.42	4	5.25	4			
China Life MPF MT-China Life Joyful Retire Glead				4	2	12/31/2024	2.06681	1.50	2	4.94	4	16.10	3	16.10	3	14.25	3			
HSBC MPF-SuperTrust Plus-Guaranteed				3	4	06/30/2024	2.05659	0.85	5	4.10	5	10.00	5	10.00	5	3.39	7			
Hang Seng MPF-SuperTrust Plus-Guaranteed				3	2	06/30/2024	2.05658	0.85	5	4.10	5	10.00	5	10.00	5	3.39	7			
AIA MPF-Prime Value Choice-Guaranteed Portfolio				2	2	11/30/2024	1.55718	0.40	7	1.60	7	2.85	7	2.85	7	3.94	6			
Manulife GS (MPF)-Manulife MPF Interest				1	1	03/31/2025	1.76663	0.22	8	0.87	8	2.51	8	2.51	8	5.00	5			
Guaranteed Fund Average (8)													1.03	8	5.29	8	11.93	8	9.44	8
Benchmark Not Applicable																				
Other Fund																				
Haitong MPF Retire Fd-Haitong Korea A				2	2	06/30/2024	1.84038	16.33	2	70.34	1	79.99	1	79.99	1	39.16	22			
AIA MPF-Prime Value Choice-Eurasia				1	4	11/30/2024	0.83797	4.92	4	24.25	2	45.98	4	45.98	4	73.46	9			
Manulife GS (MPF)-Manulife MPF 2045 Retirement				Leader	1	03/31/2025	1.04687	4.75	5	21.86	3	48.79	2	48.79	2	87.29	1			
Manulife GS (MPF)-Manulife MPF 2040 Retirement				Leader	1	03/31/2025	1.06596	4.70	6	21.68	4	48.50	3	48.50	3	85.72	2			
Sun Life Rainbow MPF-Sun Life MPF US&Hong Kong Eq						12/31/2024	1.1104	4.98	3	21.08	5									
Fidelity Retirement MT-Fidelity SaveEasy 2050				Leader	1	12/31/2024	1.61082	3.91	12	19.74	6	40.13	6	40.13	6	71.41	11			
Fidelity Retirement MT-Fidelity SaveEasy 2045				4	1	12/31/2024	1.65651	3.90	13	19.25	7	39.51	8	39.51	8	73.39	10			
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2050				3	1	12/31/2024	1.50881	3.78	17	19.20	8	39.25	11	39.25	11					
Fidelity Retirement MT-Fidelity SaveEasy 2040				4	1	12/31/2024	1.55239	3.96	10	19.17	9	39.73	7	39.73	7	76.99	5			
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2040				4	1	12/31/2024	1.48462	3.87	14	18.95	10	39.45	9	39.45	9	76.49	6			
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2045				4	1	12/31/2024	1.54241	3.79	16	18.90	11	39.29	10	39.29	10					
Manulife GS (MPF)-Manulife MPF 2035 Retirement				Leader	1	03/31/2025	1.05835	4.52	7	18.73	12	43.30	5	43.30	5	78.31	4			
AIA MPF-Prime Value Choice-China HK Dyn Asset Allo				4	1	11/30/2024	1.2554	2.20	30	18.41	13	24.59	22	24.59	22					
AMTD MPF-AMTD Invesco Target 2048 Retirement				2	1	06/30/2024	1.66115	4.08	8	18.34	14	32.55	17	32.55	17	56.13	15			
Fidelity Retirement MT-Fidelity SaveEasy 2035				3	1	12/31/2024	1.56536	3.91	11	18.11	15	37.71	12	37.71	12	74.24	7			
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2035				3	1	12/31/2024	1.49038	3.82	15	17.91	16	37.45	13	37.45	13	73.86	8			
Fidelity Retirement MT-Fidelity SaveEasy 2030				2	1	12/31/2024	1.5645	3.67	19	16.72	17	34.88	15	34.88	15	70.36	12			
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2030				2	1	12/31/2024	1.48814	3.67	18	16.60	18	34.76	16	34.76	16	70.28	13			
Manulife GS (MPF)-Manulife MPF 2030 Retirement				3	1	03/31/2025	1.06336	4.07	9	15.95	19	37.41	14	37.41	14	67.45	14			
AMTD MPF-AMTD Invesco Target 2038 Retirement				1	2	06/30/2024	1.54486	3.21	21	14.90	20	27.67	19	27.67	19	45.89	20			
AIA MPF-Prime Value Choice-Manager's Choice				4	4	11/30/2024	1.46266	2.84	25	13.76	21	27.01	20	27.01	20	50.61	16			
Manulife GS (MPF)-Manulife MPF 2025 Retirement				2	3	03/31/2025	1.07324	3.13	23	11.86	22	27.98	18	27.98	18	48.42	19			
Manulife GS (MPF)-Manulife MPF Healthcare				2	3	03/31/2025	1.91298	17.35	1	11.71	23	20.64	26	20.64	26	81.56	3			
Manulife GS (MPF)-Manulife MPF Smart Retirement				2	2	03/31/2025	1.06214	3.16	22	11.41	24	26.56	21	26.56	21	39.50	21			
AMTD MPF-AMTD Invesco Target 2028 Retirement				1	3	06/30/2024	1.72087	2.31	28	11.37	25	21.97	23	21.97	23	31.53	26			

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

MPF Performance Table Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE FUND NAME	LIPPER GLOBAL CLASSIFICATIONS									
	As of 11/30/2025 (monthly updated)					Fund Expense Ratio				
	Score	Consistent Return	Preservation	Score	Date	Value	3 Months	1 Year	3 Years	% Growth
BCT (MPF) Pro Choice-BCT (Pro) Asian Inc Retire	2	2	Leader	Leader	12/31/2024	1.56887	3.53	20	9.86	26
AMTD (MPF)-AMTD Invesco Target Retirement Now	4	4	4	4	06/30/2024	1.90157	1.98	31	9.69	27
Manulife GS (MPF)-Manulife MPF Retire Income	1	1	4	4	03/31/2025	1.35156	2.59	26	9.50	28
Fidelity Retirement MT-Fidelity SaveEasy 2025	1	1	1	1	12/31/2024	1.31493	2.33	27	8.17	29
BCT (MPF) Pro Choice-BCT (Pro) SaveEasy 2025	1	1	1	1	12/31/2024	1.23829	2.29	29	7.96	30
AMTD (MPF)-AMTD Allianz Choice Dynamic Allocation	2	2	Leader	Leader	06/30/2024	1.31531	1.95	33	7.31	31
BCT (MPF) Pro Choice-BCT (Pro) Flexi Mixed Asset	2	2	Leader	Leader	12/31/2024	1.34922	1.95	32	7.11	32
Manulife RC (MPF)-Allianz Flexi Balanced A	1	1	Leader	Leader	06/30/2024	1.45935	1.92	34	7.05	33
BCT (MPF) Industry Choice-BCT (Ind) Flexi Mix Asst	1	1	Leader	Leader	12/31/2024	1.63473	1.89	35	6.85	34
Fidelity Retirement MT-RetireEasy	3	3	3	3	12/31/2024	1.30567	2.86	24	6.84	35
BOC-Pru Easy-Choice MPF-BOC-Pru HK Stable Retire	4	4	Leader	Leader	03/31/2025	1.4133	1.34	36	6.33	36
Manulife RC (MPF)-Allianz RMB Money Market A					06/30/2024	1.20114	0.58	38	2.62	37
Sun Life Rainbow MPF-Sun Life MPF Income					01/01/1900	0	0.78	37		
Other Fund Average (38)							3.86	38	15.66	37
Benchmark Not Applicable									30.59	36

RMB and HKD Money Market										
BOC-Pru Easy-Choice MPF-BOC-Pru MPF RMB & HKD MMkt					03/31/2025	0.5605	0.70	1	3.48	1
Sun Life Rainbow MPF-Sun Life MPF RMB and HKD A					12/31/2024	1.23653	0.57	5	2.85	2
My Choice MPF-My Choice RMB & HKD Money Market					03/31/2025	0.93056	0.64	2	2.84	3
BEA (MPF) Industry-BEA (Ind S) RMB & HKD Mny Mkt					03/31/2025	0.79088	0.59	3	2.72	4
BEA (MPF) MT-BEA (MPF) RMB & HKD Money Market					03/31/2025	0.79543	0.57	4	2.66	5
RMB and HKD Money Market Average (5)							0.61	5	2.91	5
Not Applicable									6.25	5

Hong Kong Equity (Index Tracking)										
Sun Life Rainbow MPF-Sun Life FTSE MPF HK Idx A		Leader	2		12/31/2024	0.92593	3.69	2	39.30	1
BOC-Pru Easy-Choice MPF-BOC-Pru CSI HK 100 Trk	Leader	Leader	1		03/31/2025	1.14744	4.26	1	37.47	2
HSBC MPF-SuperTrust Plus-Hang Seng Index Tracking	4	4	2		06/30/2024	0.78564	3.58	6	36.31	3
Hang Seng MPF-SuperTrust Plus-HS Index Tracking	4	4	2		06/30/2024	0.78561	3.58	6	36.31	3
Manulife GS (MPF)-Manulife MPF HS Index ESG	2	1	1		03/31/2025	0.92494	0.95	16	36.13	5
My Choice MPF-My Choice Hong Kong Tracking	4	4	2		03/31/2025	0.73161	3.49	12	36.09	6
BEA (MPF) MT-BEA Hong Kong Tracker	Leader	Leader	2		03/31/2025	0.5966	3.65	3	36.08	7
BEA (MPF) Industry-BEA Hong Kong Tracker	Leader	Leader	3		03/31/2025	0.58317	3.62	5	36.06	8
BCOM Joyful Ret MPF-BCOM HSI ESG Tracking (CF)	1	1	1		12/31/2024	0.95698	1.17	15	36.02	9
BCT Strategic MPF-Invesco Hang Seng Index TrkG A	Leader	Leader	2		03/31/2025	0.79266	3.57	10	35.94	10
BEA (MPF) Value-BEA Hong Kong Tracker	Leader	4	2		03/31/2025	0.69026	3.65	4	35.93	11
Fidelity Retirement MT-Fidelity Hong Kong Tracker	Leader	4	2		12/31/2024	0.74853	3.58	8	35.88	12
Principal MPF S800-Principal HS Index Tracking N	4	4	2		12/31/2024	0.91548	3.58	9	35.76	13
BCT (MPF) Pro Choice-BCT (Pro) HS Index Tracking	4	4	2		12/31/2024	0.82718	3.57	11	35.75	14
AIA MPF-Prime Value Choice-Hong Kong and China	Leader	Leader	2		11/30/2024	0.77514	3.47	13	35.73	15
Principal MPF-Smart-Principal-Hang Seng Idx Trk	3	3	3		12/31/2024	1.03529	3.46	14	34.94	16
Hong Kong Equity (Index Tracking) Average (16)							3.3	16	36.23	16
FTSE MPF Hong Kong							4.03		41.11	

Asian Bond										
Principal MPF S800-Principal Asian Bond N	Leader	Leader	4		12/31/2024	1.0361	1.63	4	6.15	1
MASS MPF-Asian Bond	3	2	3		12/31/2024	1.49563	1.60	5	6.02	2
AIA MPF-Prime Value Choice-Asian Bond	4	4	4		11/30/2024	0.78523	1.80	2	5.91	3
Manulife GS (MPF)-Manulife MPF Sust Pac Asia Bd			3		03/31/2025	1.19787	1.78	3	5.25	4
Principal MPF-Smart-Principal Dynamic Asian Bd	3	3	4		12/31/2024	1.43774	1.84	1	5.10	5
Asian Bond Average (5)							1.73	5	5.69	5
Not Applicable									15.28	4

China Equity										
BOC-Pru Easy-Choice MPF-BOC-Pru China Equity	3	3	1		03/31/2025	1.7467	2.54	3	34.41	1
HSBC MPF-SuperTrust Plus-HS China Entrp Idx TrkG	Leader	Leader	1		06/30/2024	0.88878	2.37	4	33.99	2

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

MPF Performance Table																	
Data source: Lipper, A Refinitiv Company/Willis Towers Watson/FTSE																	
FUND NAME																	
LIPPER GLOBAL CLASSIFICATIONS																	
Total Return		Consistent Return		Preservation		Fund Expense Ratio		% Growth		1 Year		% Growth		3 Years		% Growth	
Score	As of 11/30/2025 (monthly updated)	Score	Leader	Score	Leader	Date	Value	11/30/2025 Rank	3 Months	11/30/2025 Rank	11/30/2025 Rank	11/30/2025 Rank	11/30/2025 Rank	11/30/2025 Rank	11/30/2025 Rank	11/30/2025 Rank	
Equity China	Leader	1	Leader	1	Leader	06/30/2024	0.8854	2	2.37	4	33.99	2	53.72	1	19.05	6	
Hang Seng MPF-SuperTrust Plus-HS CN Etrps Idx Trck	4	4	4	1	4	03/31/2025	1.17257	6	2.30	6	33.73	4	52.36	3	14.57	8	
BEA (MPF) Industry-BEA China Tracker	4	4	4	1	4	03/31/2025	1.19223	7	2.26	7	33.64	5	51.87	4	13.57	9	
BEA (MPF) MT-BEA China Tracker	2	2	2	1	2	12/31/2024	1.51587	3.48	3.48	1	33.44	6	35.75	6	35.22	3	
Principal MPF S800-Principal China Equity I	2	2	2	1	2	12/31/2024	1.61505	3.42	3.42	2	33.34	7	35.19	7	34.15	4	
BCOM Joyful Ret MPF-BCOM China Dynamic Equity (CF)	1	1	1	1	1	06/30/2024	1.49495	0.88	0.88	8	31.26	8	28.63	8	40.46	1	
Hang Seng MPF-SuperTrust Plus-Chinese Equity	1	1	1	1	1	06/30/2024	1.49482	0.88	0.88	8	31.26	8	28.63	8	40.46	1	
HSBC MPF-SuperTrust Plus-Chinese Equity	1	1	1	1	1	06/30/2024	1.49482	0.88	0.88	8	31.26	8	28.63	8	40.46	1	
China Equity Average (9)								2.28	9	33.23	9	42.1	9	27.78	9		
Not Applicable																	

- 1
- 2
- 3
- 4
- 5

Lipper Leader Fund Ratings Over 3 Years

(Lipper Global Classifications are used for comparison)

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