

Morningstar Mandatory Provident Fund Performance Report

Data As Of September 30, 2016



Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Hong Kong MPF Aggressive Allocation														
AIA MPF - PVC Fidelity Growth	AIA Company (Trustee) Limited	01/12/2010	1.90	★★★★	High	3.27	8.19	2.51	7.58	19.43	-1.13	-0.50	0.53	1.74
AIA MPF - PVC Manager's Choice	AIA Company (Trustee) Limited	01/08/2008	1.47	★★	High	1.60	7.18	1.15	5.76	52.37	-2.81	-1.24	-0.83	-0.07
AMTD RCM Balanced	AMTD Financial Planning Limited	26/05/2009	1.32	★★	Above Avg	5.28	7.52	1.55	5.34	28.04	0.60	-0.85	-0.43	-0.50
Allianz Balanced Fund - A	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.48	★★	Above Avg	5.51	7.83	1.88	5.82	99.13	0.84	-0.53	-0.11	-0.02
Allianz Balanced Fund - B	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.28	★★	Above Avg	5.49	7.81	1.71	5.73	99.73	0.82	-0.55	-0.27	-0.10
Allianz Balanced Fund - T	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.25	★★★	Above Avg	4.91	7.02	1.32	5.53	105.20	0.22	-1.31	-0.66	-0.31
Allianz Oriental Pacific Fund - A	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.80	★	High	1.07	7.82	0.34	--	25.87	-3.90	-1.26	-1.64	--
Allianz Oriental Pacific Fund - B	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.61	★	High	1.27	7.78	0.41	--	43.20	-3.72	-1.27	-1.58	--
Allianz Oriental Pacific Fund - T	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.58	★	High	1.27	7.87	0.47	--	43.47	-3.72	-1.23	-1.51	--
BCOM Balanced (CF) Fund	Bank of Communications Trustee Ltd	10/01/2006	1.80	★★★★	Below Avg	4.99	8.39	2.60	6.12	56.29	0.18	0.25	0.61	0.29
BCT (Pro) E70 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.70	★★★	Average	4.30	7.31	1.74	5.62	83.02	-0.42	-0.72	-0.25	-0.22
BEA (IS) Growth	Bank of East Asia Ltd	01/12/2000	1.50	★★★	Average	5.90	9.48	2.00	5.93	93.18	1.07	1.27	0.02	0.09
BEA (MPF) Growth	Bank of East Asia Ltd	01/12/2000	1.50	★★★	Average	5.88	9.50	2.02	5.89	86.79	1.05	1.28	0.03	0.06
BEA Growth	Bank of East Asia Ltd	25/10/2012	1.02	★★★★	Below Avg	6.89	10.40	2.62	--	15.73	2.18	2.63	0.63	--
BOC-Pru Easy Choice Bal	BOC-Prudential Trustee Limited	13/12/2000	1.69	★★★	Low	3.34	5.77	1.09	3.70	88.18	-1.42	-1.48	-0.89	-2.14
China Life Balanced	China Life Trustees Limited	01/12/2000	1.64	★★★	Average	4.31	7.93	2.55	6.38	108.81	-0.52	-0.12	0.57	0.54
China Life Retire-Easy Balanced	China Life Trustees Limited	01/10/2007	1.74	★★★	Average	4.64	7.64	2.03	6.10	6.85	-0.12	-0.43	0.04	0.26
FWD MPF MT Basic Bal Growth	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	1.79	★★★	Below Avg	4.93	8.29	2.61	6.09	78.90	0.09	0.14	0.63	0.26
FWD MPF MT Comp Bal Growth	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	1.93	★★★	Below Avg	4.85	8.18	2.47	5.95	77.20	0.01	0.07	0.49	0.12

*Annualized returns

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Fidelity RMT-Balanced	Fidelity Worldwide Investment	01/12/2000	1.52	★★★★★	Average	4.36	7.97	2.66	6.56	117.27	-0.40	-0.32	0.67	0.72
Fidelity RMT-Balanced	Fidelity Worldwide Investment	01/12/2000	1.52	★★★★★	Average	4.36	7.97	2.66	6.56	117.27	-0.40	-0.32	0.67	0.72
Fidelity RMT-Balanced	Fidelity Worldwide Investment	01/12/2000	1.52	★★★★★	Average	4.36	7.97	2.66	6.56	117.27	-0.40	-0.32	0.67	0.72
HSBC MPF-ST Plus-Balanced	HSBC Life (International) Limited	01/12/2000	1.77	★★	Above Avg	5.66	9.24	1.87	5.30	67.90	0.91	0.79	-0.11	-0.54
HSBC MPF-VC-Balanced	HSBC Life (International) Limited	24/03/2011	1.07	★★★	Average	6.10	10.07	2.60	6.15	14.80	1.34	1.28	0.61	0.31
Hang Seng MPF-ST Plus-Balanced	Hang Seng Investment Management Ltd	01/12/2000	1.77	★★	Above Avg	5.66	9.24	1.87	5.30	67.90	0.91	0.79	-0.11	-0.54
Hang Seng MPF-VC-Balanced	Hang Seng Investment Management Ltd	24/03/2011	1.06	★★★	Average	6.10	10.07	2.60	6.15	14.80	1.34	1.28	0.61	0.31
Invesco MPF Balanced A	Invesco Hong Kong Limited	29/01/2001	1.28	★★★★	Average	4.74	7.84	2.44	6.56	88.45	-0.07	-0.37	0.45	0.72
Invesco MPF Balanced H	Invesco Hong Kong Limited	12/02/2001	1.16	★★★★★	Average	4.83	7.98	2.56	6.68	97.89	0.03	-0.24	0.58	0.85
Manulife GS MPF Growth	Manulife Asset Management (HK) Ltd	01/12/2000	2.01	★★	Average	2.53	6.32	1.99	5.42	67.95	-2.16	-1.63	0.01	-0.41
Mass MPF Global Growth	MassMutual Trustees Ltd	29/12/2000	1.56	★★★	Above Avg	5.09	7.25	1.25	6.41	93.66	0.40	-1.12	-0.73	0.57
My Choice Balanced Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.05	★★★★★	Below Avg	5.50	9.12	3.37	6.94	37.41	0.71	0.96	1.39	1.10
Principal 600 Gbl Growth D	Principal Trust Company (Asia) Limited	01/12/2000	1.30	★★★	Below Avg	4.69	7.22	1.96	6.29	108.80	0.04	-0.27	-0.02	0.45
Principal 600 Gbl Growth I	Principal Trust Company (Asia) Limited	01/12/2000	1.54	★★★	Below Avg	4.51	6.97	1.72	6.05	106.45	-0.15	-0.52	-0.26	0.21
Principal 600 LTerm Accumulation D	Principal Trust Company (Asia) Limited	01/12/2000	1.30	★★★	Low	5.21	6.78	1.59	4.59	75.18	0.28	-0.29	-0.39	-1.25
Principal 600 LTerm Accumulation I	Principal Trust Company (Asia) Limited	01/12/2000	1.54	★★★	Low	5.03	6.53	1.35	4.35	73.21	0.10	-0.54	-0.63	-1.49
Principal 800 Gbl Growth D	Principal Trust Company (Asia) Limited	01/12/2000	1.30	★★★	Below Avg	4.69	7.21	1.94	6.29	109.38	0.03	-0.28	-0.04	0.45
Principal 800 Gbl Growth I	Principal Trust Company (Asia) Limited	01/12/2000	1.54	★★★	Below Avg	4.50	6.96	1.70	6.05	107.03	-0.16	-0.53	-0.28	0.21
Principal 800 LTerm Accumulation D	Principal Trust Company (Asia) Limited	01/12/2000	1.30	★★★★	Low	5.21	6.78	1.59	4.60	75.89	0.29	-0.30	-0.40	-1.24
Principal 800 LTerm Accumulation I	Principal Trust Company (Asia) Limited	01/12/2000	1.53	★★★	Low	5.03	6.53	1.34	4.36	73.90	0.09	-0.55	-0.64	-1.48

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Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Principal Simple Plan-Balanced	Principal Trust Company (Asia) Limited	20/01/2005	1.87	★	Above Avg	4.76	8.35	0.82	4.57	45.88	-0.16	0.27	-1.17	-1.27
Principal Smart Plan-Balanced	Principal Trust Company (Asia) Limited	01/12/2000	1.86	★	Above Avg	4.69	8.37	0.82	4.58	60.60	-0.18	0.25	-1.16	-1.26
SCB MPF Ad Invesco Gbl Bal	Standard Chartered Bank (HK) Ltd	01/12/2000	1.86	★★★	Average	4.50	7.44	1.90	5.93	76.19	-0.33	-0.76	-0.08	0.09
SCB MPF Ad-Balanced	Standard Chartered Bank (HK) Ltd	01/04/2002	1.85	★★★	Average	3.83	7.23	1.63	5.60	104.92	-0.90	-0.96	-0.35	-0.24
SCB MPF Ad-Fidelity GIF Bal	Standard Chartered Bank (HK) Ltd	01/12/2000	1.69	★★★★	Average	4.24	7.85	2.52	6.37	119.40	-0.52	-0.44	0.54	0.54
SCB MPF Ad-HSBC 'A' Bal	Standard Chartered Bank (HK) Ltd	04/12/2000	1.80	★★	Above Avg	5.67	9.14	1.85	5.25	66.00	0.91	0.73	-0.13	-0.58
SCB MPF Ad-RCM Bal	Standard Chartered Bank (HK) Ltd	01/12/2000	1.62	★★	Above Avg	5.03	7.18	1.25	5.30	99.35	0.30	-1.21	-0.74	-0.53
SCB MPF Ad-Schroder Bal Inv	Standard Chartered Bank (HK) Ltd	04/12/2000	1.67	★★★★	Below Avg	5.06	8.51	2.74	6.26	84.80	0.21	0.38	0.76	0.43
SCB MPF-Balanced	Standard Chartered Bank (HK) Ltd	04/12/2000	1.87	★★★	Average	3.83	7.22	1.62	5.59	84.29	-0.90	-0.96	-0.36	-0.24
Schroder MPF Balanced Invmt - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.76	★★★	Below Avg	4.96	8.40	2.60	6.02	81.90	0.12	0.23	0.62	0.18
Schroder MPF Balanced Invmt - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.57	★★★★	Below Avg	5.15	8.61	2.81	6.32	87.90	0.35	0.45	0.83	0.48
Sun Life MPF Growth A	Sun Life Hong Kong Limited	21/12/2000	1.79	★★★★★	Low	8.39	11.54	4.46	7.45	138.44	4.07	4.77	2.48	1.62
Sun Life MPF Growth B	Sun Life Hong Kong Limited	21/12/2000	1.59	★★★★★	Low	8.55	11.76	4.67	7.67	145.57	4.24	4.98	2.69	1.83

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Hong Kong MPF Asia ex-Japan Equity														
Allianz Asian Fund - A	Allianz Global Investors Asia Pacific Limited	01/09/2004	1.53	★★★	Above Avg	10.93	13.42	4.89	7.55	176.20	-0.11	0.61	1.82	0.89
Allianz Asian Fund - B	Allianz Global Investors Asia Pacific Limited	02/08/2004	1.34	★★★★	Above Avg	11.16	13.66	4.91	7.68	200.73	0.11	0.84	1.84	1.03
Allianz Asian Fund - T	Allianz Global Investors Asia Pacific Limited	02/08/2004	1.31	★★★★	Above Avg	11.12	13.69	4.91	7.72	205.07	0.07	0.86	1.84	1.07
BCOM Asian Dynamic Equity (CF) Fund	Bank of Communications Trustee Ltd	25/10/2006	2.01	★	Above Avg	11.87	11.58	1.02	5.83	48.30	1.18	-0.20	-2.05	-0.82
BCT (Industry) Asian Equity Fund	Bank Consortium Trust Company Limited	01/05/2004	1.98	★★★	Below Avg	11.63	12.96	4.39	7.15	178.65	0.87	0.75	1.32	0.50
BCT (Pro) Asian Equity Fund	Bank Consortium Trust Company Limited	01/05/2004	1.72	★★★★	Below Avg	11.77	13.13	4.58	7.36	184.80	1.01	0.91	1.51	0.70
BEA (IS) Asian Equity	Bank of East Asia Ltd	31/01/2012	1.58	★★	Average	11.04	15.33	1.92	--	12.15	1.05	3.53	-1.15	--
BEA (MPF) Asian Equity	Bank of East Asia Ltd	01/09/2005	1.70	★★★	Average	11.19	15.30	2.17	5.96	92.07	1.22	3.59	-0.90	-0.69
BEA Asian Equity	Bank of East Asia Ltd	25/10/2012	1.10	★	High	10.45	15.93	0.39	--	5.87	0.50	3.78	-2.68	--
FWD MPF MT Comp Asian Eq	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.29	★★★	Below Avg	11.35	12.57	4.07	6.77	157.10	0.56	0.34	1.00	0.12
Haitong Asia Pacific (ex-HK) A	Haitong International Invst Mngrs Ltd	01/02/2001	1.84	★	Low	7.04	4.96	0.12	4.30	88.50	-5.29	-7.73	-2.95	-2.35
Haitong Asia Pacific (ex-HK) T	Haitong International Invst Mngrs Ltd	17/07/2001	1.70	★	Low	7.04	5.01	0.19	4.41	120.65	-5.24	-7.65	-2.88	-2.24
Principal 800 Asian Eq D	Principal Trust Company (Asia) Limited	01/12/2000	1.32	★★	Above Avg	12.20	12.03	1.62	6.51	242.67	1.52	0.25	-1.45	-0.14
Principal 800 Asian Eq I	Principal Trust Company (Asia) Limited	01/12/2000	1.82	★★	Above Avg	11.79	11.47	1.12	6.01	234.63	1.09	-0.30	-1.95	-0.64
SCB MPF Ad-Schroder Asia	Standard Chartered Bank (HK) Ltd	04/12/2000	1.60	★★★★★	Average	11.92	13.36	4.75	7.49	262.40	1.17	1.14	1.68	0.84
Schroder MPF Asian Portfolio - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.84	★★★	Low	11.74	13.07	4.52	7.16	251.20	0.98	0.88	1.45	0.51
Schroder MPF Asian Portfolio - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.66	★★★★	Below Avg	11.89	13.30	4.74	7.48	259.40	1.12	1.11	1.67	0.83
Sun Life MPF Asian Equity A	Sun Life Hong Kong Limited	01/03/2008	2.02	★★★	Average	9.78	12.07	3.91	6.75	25.20	-0.99	-1.46	0.84	0.09
Sun Life MPF Asian Equity B	Sun Life Hong Kong Limited	01/03/2008	1.82	★★★	Average	9.94	12.30	4.12	6.96	27.37	-0.82	-1.24	1.05	0.31

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Hong Kong MPF Asia-Pacific ex-Japan Equity														
AIA MPF - PVC Asian Equity	AIA Company (Trustee) Limited	01/12/2004	2.01	★★	Average	10.85	15.79	-0.80	3.94	97.93	-0.49	0.89	-2.51	-1.47
AMTD Invesco Asia	AMTD Financial Planning Limited	26/05/2009	1.41	★★★	Low	10.45	12.73	3.53	5.49	45.89	-1.68	-3.17	1.82	0.08
BOC-Pru Easy Choice Asia Eq	BOCI-Prudential Trustee Limited	03/10/2006	1.72	★	Average	8.75	13.08	-0.34	2.98	25.25	-1.67	-1.40	-2.05	-2.43
Fidelity RMT-Asia Pacific Equity	Fidelity Worldwide Investment	07/08/2006	1.60	★★★★	Average	11.06	16.29	3.37	7.19	101.20	0.42	1.34	1.66	1.79
Fidelity RMT-Asia Pacific Equity	Fidelity Worldwide Investment	07/08/2006	1.60	★★★★	Average	11.06	16.29	3.37	7.19	101.20	0.42	1.34	1.66	1.79
Fidelity RMT-Asia Pacific Equity	Fidelity Worldwide Investment	07/08/2006	1.60	★★★★	Average	11.06	16.29	3.37	7.19	101.20	0.42	1.34	1.66	1.79
HSBC MPF-ST Plus-Asia Pacific Equity	HSBC Life (International) Limited	01/12/2000	1.79	★	High	12.74	17.70	-0.74	3.93	154.00	2.51	2.36	-2.45	-1.48
HSBC MPF-VC-Asia Pacific Equity	HSBC Life (International) Limited	24/03/2011	1.32	★★★	Above Avg	11.03	15.00	0.56	4.83	-3.40	0.67	0.18	-1.15	-0.57
Hang Seng MPF-ST Plus-Asia Pacific Eq	Hang Seng Investment Management Ltd	01/12/2000	1.79	★	High	12.74	17.70	-0.74	3.93	154.00	2.51	2.36	-2.45	-1.48
Hang Seng MPF-VC-Asia Pacific Equity	Hang Seng Investment Management Ltd	24/03/2011	1.32	★★★	Above Avg	11.03	15.00	0.56	4.83	-3.40	0.67	0.18	-1.15	-0.57
Invesco MPF Asian Equity A	Invesco Hong Kong Limited	28/09/2007	1.32	★★★★	Low	10.11	12.36	3.47	5.81	2.79	-2.02	-3.51	1.76	0.41
Invesco MPF Asian Equity H	Invesco Hong Kong Limited	03/10/2007	1.19	★★★★	Low	10.20	12.49	3.60	5.94	1.39	-1.93	-3.38	1.89	0.54
Manulife GS MPF Pacific Asia Eq	Manulife Asset Management (HK) Ltd	01/12/2000	2.01	★★★	Average	9.53	14.84	1.82	4.26	101.40	-0.75	0.58	0.11	-1.14
Mass MPF Asian Pacific Equity	MassMutual Trustees Ltd	19/03/2007	1.74	★★★★	Above Avg	10.52	13.97	1.62	6.85	45.30	1.08	-0.14	-0.09	1.45
My Choice Asia Equity Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.18	★★★★★	Below Avg	11.45	16.86	3.89	7.67	33.82	0.79	1.95	2.18	2.27
Principal Simple Plan-Fidelity Asia Pac	Principal Trust Company (Asia) Limited	19/12/2006	2.00	★★★	Below Avg	10.62	15.71	2.92	6.74	21.29	0.00	0.93	1.21	1.33
Principal Smart Plan-Fidelity Asia Pac E	Principal Trust Company (Asia) Limited	10/01/2011	1.98	★★★	Below Avg	10.56	15.73	2.92	6.68	8.90	-0.11	0.82	1.21	1.28

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Hong Kong MPF Cautious Allocation														
AIA MPF - PVC Allianz Capital Stable	AIA Company (Trustee) Limited	01/09/2005	2.02	★★	Average	5.35	5.64	0.73	2.10	34.89	-0.17	-0.88	-0.88	-0.67
AIA MPF - PVC Capital Stable Portfolio	AIA Company (Trustee) Limited	30/11/2000	2.02	★★★	Average	4.21	6.13	1.41	2.57	78.35	-1.05	-0.15	-0.20	-0.19
AIA MPF - PVC Fidelity Capital Stable	AIA Company (Trustee) Limited	01/12/2010	1.85	★★★	Above Avg	5.35	6.08	1.50	3.15	12.49	-0.16	-0.44	-0.11	0.38
AMTD RCM Capital Stable	AMTD Financial Planning Limited	26/05/2009	1.29	★★★	Average	5.98	6.49	1.54	2.63	15.94	0.47	-0.06	-0.08	-0.13
Allianz Capital Stable Fund - A	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.48	★★★	Above Avg	5.76	6.14	1.30	2.76	81.07	0.35	-0.23	-0.32	0.00
Allianz Capital Stable Fund - B	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.28	★★★★	Average	6.00	6.45	1.51	2.93	84.87	0.60	0.08	-0.10	0.17
Allianz Capital Stable Fund - T	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.26	★★★★	Above Avg	5.90	6.53	1.55	2.92	90.40	0.50	0.13	-0.06	0.16
BCT (Industry) E30 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.74	★★★★	Below Avg	5.56	6.27	2.18	3.51	84.29	0.08	0.06	0.57	0.75
BCT (Pro) E30 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.71	★★★	Below Avg	5.10	5.75	1.01	2.26	73.06	-0.33	-0.34	-0.61	-0.51
BEA (IS) Stable	Bank of East Asia Ltd	01/12/2000	1.39	★★★★	Average	7.15	8.48	2.29	3.53	76.02	1.44	1.89	0.67	0.77
BEA (MPF) Stable	Bank of East Asia Ltd	01/12/2000	1.39	★★★★	Average	7.19	8.51	2.29	3.48	72.10	1.48	1.90	0.68	0.72
BEA Stable	Bank of East Asia Ltd	25/10/2012	1.01	★★★★★	Below Avg	7.78	9.16	2.68	--	10.83	2.11	2.70	1.07	--
BOC-Pru Easy Choice Stable	BOCI-Prudential Trustee Limited	13/12/2000	1.68	★★	Average	3.13	4.32	0.58	2.14	83.03	-1.92	-1.53	-1.03	-0.62
China Life Retire-Easy Capital Stable	China Life Trustees Limited	01/10/2007	1.74	★★★★	Below Avg	5.60	6.31	2.20	3.49	18.97	0.25	0.18	0.59	0.73
FWD MPF MT Comp Stable	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.05	★★	Low	4.04	4.67	1.10	2.44	39.10	-1.62	-1.79	-0.51	-0.32
Fidelity RMT-Capital Stable	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★	Above Avg	5.65	6.48	1.87	3.52	93.39	0.14	-0.06	0.25	0.76
Fidelity RMT-Capital Stable	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★	Above Avg	5.65	6.48	1.87	3.52	93.39	0.14	-0.06	0.25	0.76
Fidelity RMT-Capital Stable	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★	Above Avg	5.65	6.48	1.87	3.52	93.39	0.14	-0.06	0.25	0.76
Fidelity RMT-Capital Stable	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★	Above Avg	5.65	6.48	1.87	3.52	93.39	0.14	-0.06	0.25	0.76
HSBC MPF-ST Plus-Flexi-Managed	HSBC Life (International) Limited	08/10/2009	1.51	★★★	Low	4.36	4.27	2.33	2.14	12.40	-1.53	-1.89	0.72	-0.62

*Annualized returns

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
HSBC MPF-ST Plus-Stable	HSBC Life (International) Limited	08/10/2009	1.59	★★	Above Avg	6.30	7.41	1.42	2.31	13.10	0.67	0.58	-0.19	-0.45
Hang Seng MPF-ST Plus-Flexi-Managed	Hang Seng Investment Management Ltd	08/10/2009	1.50	★★★	Low	4.36	4.27	2.33	2.14	12.40	-1.53	-1.89	0.72	-0.62
Hang Seng MPF-ST Plus-Stable	Hang Seng Investment Management Ltd	08/10/2009	1.58	★★	Above Avg	6.30	7.41	1.42	2.31	13.10	0.67	0.58	-0.19	-0.45
Invesco MPF Capital Stable A	Invesco Hong Kong Limited	29/01/2001	1.27	★★★★★	Below Avg	5.91	6.72	2.66	4.01	89.26	0.44	0.52	1.05	1.25
Invesco MPF Capital Stable H	Invesco Hong Kong Limited	12/02/2001	1.15	★★★★★	Below Avg	6.00	6.84	2.79	4.13	94.90	0.53	0.64	1.17	1.37
Manulife GS MPF Stable	Manulife Asset Management (HK) Ltd	01/12/2000	1.97	★★★	Average	2.70	4.23	1.94	2.55	44.12	-2.23	-1.38	0.33	-0.21
Principal 800 StableYield D	Principal Trust Company (Asia) Limited	01/12/2000	1.30	★★★	Average	5.28	5.97	1.00	2.81	69.28	0.17	0.23	-0.61	0.04
Principal 800 StableYield I	Principal Trust Company (Asia) Limited	01/12/2000	1.53	★★★	Average	5.10	5.72	0.77	2.57	67.39	-0.02	-0.02	-0.85	-0.19
Principal Simple Plan-Stable	Principal Trust Company (Asia) Limited	20/01/2005	1.88	★	High	4.73	5.73	-0.30	0.91	21.94	-0.58	-0.43	-1.91	-1.85
Principal Smart Plan-Stable	Principal Trust Company (Asia) Limited	01/12/2000	1.86	★	High	4.76	5.76	-0.26	0.95	54.20	-0.58	-0.47	-1.87	-1.81
SCB MPF Ad Fidelity GIF Cap Stable	Standard Chartered Bank (HK) Ltd	01/12/2000	1.71	★★★★	Above Avg	5.56	6.38	1.69	3.31	94.35	0.06	-0.23	0.08	0.55
SCB MPF Ad RCM Cap Stable	Standard Chartered Bank (HK) Ltd	01/12/2000	1.76	★★	Average	5.66	6.04	1.12	2.49	79.44	0.11	-0.49	-0.49	-0.27
SCB MPF Ad-HSBC 'A' Stable	Standard Chartered Bank (HK) Ltd	01/12/2000	1.80	★★	Above Avg	6.18	7.16	1.22	2.08	51.20	0.63	0.49	-0.39	-0.68
Schroder MPF Capital Stable - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.81	★★★	Low	4.06	4.84	1.27	2.56	53.90	-1.54	-1.57	-0.35	-0.20
Schroder MPF Capital Stable - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.62	★★★★	Low	4.28	5.09	1.49	2.87	60.90	-1.37	-1.37	-0.12	0.10
Sun Life MPF Stable A	Sun Life Hong Kong Limited	21/12/2000	1.80	★★★★★	Below Avg	7.11	8.14	3.00	3.67	94.43	1.88	2.51	1.38	0.91
Sun Life MPF Stable B	Sun Life Hong Kong Limited	21/12/2000	1.59	★★★★★	Below Avg	7.27	8.35	3.20	3.88	100.25	2.04	2.73	1.59	1.12
Hong Kong MPF China & Greater China Equity														
AIA MPF - PVC Greater China Equity	AIA Company (Trustee) Limited	01/12/2004	2.09	★★	Below Avg	3.37	6.15	-0.05	4.83	80.22	-3.53	-3.27	-2.81	-1.95
AIA MPF - PVC Hong Kong and China	AIA Company (Trustee) Limited	23/09/2011	0.97	★★★	Average	7.44	12.26	2.54	6.84	35.95	1.63	2.21	-0.22	0.06

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Allianz Greater China Fund - A	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.64	★★★★★	Average	7.58	9.88	4.93	--	33.47	-0.12	-0.58	2.17	--
Allianz Greater China Fund - B	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.46	★★★★	Average	7.85	9.87	4.74	--	60.33	0.14	-0.57	1.98	--
Allianz Greater China Fund - T	Allianz Global Investors Asia Pacific Limited	30/09/2011	1.43	★★★★	Average	7.71	9.81	4.71	--	54.53	0.01	-0.61	1.95	--
BCOM China Dynamic Equity (CF) Fund	Bank of Communications Trustee Ltd	01/06/2008	1.93	★★★	Average	6.51	9.98	2.75	7.15	15.85	0.61	-0.04	-0.01	0.38
BCOM Greater China Equity (CF) Fund	Bank of Communications Trustee Ltd	11/11/2010	2.04	★★★★	Average	7.42	9.36	4.18	7.62	10.09	0.26	-0.68	1.42	0.84
BCT (Pro) Greater China Equity Fund	Bank Consortium Trust Company Limited	28/06/2012	1.10	★★★★	Below Avg	10.41	15.95	3.88	--	24.84	2.45	4.89	1.12	--
BEA (IS) BEA China Tracker	Bank of East Asia Ltd	31/01/2012	1.32	★	Above Avg	2.09	4.25	-0.38	--	-7.48	-3.21	-5.71	-3.14	--
BEA (IS) Greater China Eq	Bank of East Asia Ltd	04/01/2010	1.46	★★★★	Low	8.15	12.93	2.81	7.49	18.64	1.83	3.48	0.05	0.72
BEA (MPF) BEA China Tracker	Bank of East Asia Ltd	31/01/2012	1.30	★	Above Avg	1.84	4.07	-0.31	--	-9.92	-3.47	-5.90	-3.07	--
BEA (MPF) Greater China Equity	Bank of East Asia Ltd	01/12/2006	1.45	★★★★	Low	8.26	13.02	2.85	7.45	49.76	1.94	3.56	0.09	0.68
BEA Greater China Equity	Bank of East Asia Ltd	25/10/2012	1.10	★★★	Low	8.86	13.74	3.21	--	22.47	2.58	4.38	0.45	--
BEA Greater China Tracker	Bank of East Asia Ltd	25/10/2012	1.07	★★★★	Average	11.01	15.45	4.12	--	14.99	2.60	3.07	1.36	--
BOC-Pru Easy Choice Ch Eq HKD	BOCI-Prudential Trustee Limited	15/10/2007	1.69	★	Above Avg	3.86	7.21	1.41	4.72	-28.19	-1.96	-2.58	-1.35	-2.05
HSBC MPF-ST Plus-Chinese Equity	HSBC Life (International) Limited	08/10/2009	1.76	★★★	Above Avg	6.23	9.30	4.25	7.39	21.00	-0.32	-1.13	1.49	0.62
HSBC MPF-ST Plus-HK and Chinese Eq	HSBC Life (International) Limited	01/12/2000	1.79	★★	Average	6.11	11.25	1.43	6.48	99.70	-0.38	0.61	-1.33	-0.30
HSBC MPF-VC-HS H-Shares Index Trck	HSBC Life (International) Limited	24/03/2011	1.08	★	High	2.16	4.69	0.12	3.99	-19.60	-3.12	-5.26	-2.63	-2.78
Hang Seng MPF-ST Plus-Chinese Eq	Hang Seng Investment Management Ltd	08/10/2009	1.76	★★★	Above Avg	6.23	9.30	4.25	7.39	21.00	-0.32	-1.13	1.49	0.62
Hang Seng MPF-VC-HS H-Shares Index Trck	Hang Seng Investment Management Ltd	24/03/2011	1.07	★	High	2.16	4.69	0.12	3.99	-19.60	-3.12	-5.26	-2.63	-2.78
Manulife GS MPF China Value	Manulife Asset Management (HK) Ltd	01/02/2006	2.06	★★	Average	1.31	6.48	2.09	6.57	105.15	-5.42	-3.54	-0.66	-0.21
Mass MPF Greater China Equity	MassMutual Trustees Ltd	29/04/2011	1.79	★★★★	Below Avg	9.73	14.87	4.11	8.95	12.03	3.11	4.19	1.35	2.17

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
My Choice China Equity Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.08	★★★★★	Below Avg	10.35	15.71	4.91	9.65	38.08	3.76	5.02	2.15	2.87
Principal 800 China Equity D	Principal Trust Company (Asia) Limited	01/08/2007	1.31	★★★	Above Avg	6.75	10.35	3.28	7.79	23.02	0.86	0.33	0.52	1.01
Principal 800 China Equity I	Principal Trust Company (Asia) Limited	01/08/2007	1.81	★★★	Average	6.35	9.81	2.77	7.28	20.13	0.45	-0.20	0.01	0.50
Principal Smart Plan-JPMorgan Greatr Chi	Principal Trust Company (Asia) Limited	13/08/2012	1.44	★★★★★	Below Avg	9.92	15.06	4.49	--	35.20	3.34	4.49	1.73	--
SCB MPF Ad-HSBC 'A' HK and Chinese Eq	Standard Chartered Bank (HK) Ltd	01/12/2000	1.84	★★	Average	5.90	10.95	1.29	6.36	95.50	-0.59	0.23	-1.46	-0.41
Hong Kong MPF Europe Equity														
AIA MPF - PVC European Equity	AIA Company (Trustee) Limited	01/01/2002	1.98	★★★	Average	-4.75	-0.56	0.10	8.47	89.60	-3.80	-2.73	0.09	0.75
AMTD Invesco Europe	AMTD Financial Planning Limited	26/05/2009	1.40	★★	Above Avg	-7.60	-4.80	-1.74	7.64	38.85	-5.25	-5.94	-1.74	-0.07
BCT (Pro) European Equity Fund	Bank Consortium Trust Company Limited	01/01/2008	1.63	★★	High	-8.12	-5.46	-2.21	7.68	4.88	-5.76	-6.53	-2.21	-0.04
BEA (MPF) European Equity	Bank of East Asia Ltd	04/01/2010	1.79	★★★★	Low	1.42	6.06	0.80	7.99	8.80	2.74	4.01	0.80	0.28
BOC-Pru Easy Choice European Idx-Tr	BOCI-Prudential Trustee Limited	03/09/2012	0.81	★★★★★	Low	0.44	4.73	1.29	--	24.68	2.08	3.65	1.29	--
HSBC MPF-ST Plus-European Equity	HSBC Life (International) Limited	01/12/2000	1.71	★	Average	-0.34	2.20	-0.17	6.78	16.20	0.74	0.09	-0.17	-0.94
HSBC MPF-VC-European Equity	HSBC Life (International) Limited	24/03/2011	1.03	★★★	Average	-0.54	2.69	0.67	7.39	10.70	1.61	1.83	0.67	-0.33
Hang Seng MPF-ST Plus-European Eq	Hang Seng Investment Management Ltd	01/12/2000	1.71	★	Average	-0.34	2.20	-0.17	6.78	16.20	0.74	0.09	-0.17	-0.94
Hang Seng MPF-VC-European Equity	Hang Seng Investment Management Ltd	24/03/2011	1.04	★★★	Average	-0.54	2.69	0.67	7.39	10.70	1.61	1.83	0.67	-0.33
Manulife GS MPF Euro Eq	Manulife Asset Management (HK) Ltd	01/12/2000	1.92	★★★	Below Avg	2.34	3.62	0.44	7.82	-3.91	3.64	1.88	0.44	0.10
Mass MPF European Equity	MassMutual Trustees Ltd	19/03/2007	1.87	★★★★	Above Avg	-1.03	2.86	0.32	9.22	-6.48	1.65	1.81	0.32	1.50
Hong Kong MPF Global Bond														
AIA MPF - PVC Global Bond	AIA Company (Trustee) Limited	01/12/2007	0.97	★★	High	7.48	7.17	0.25	-0.12	19.56	1.65	1.77	-0.57	-0.89
AMTD Invesco Global Bond	AMTD Financial Planning Limited	26/05/2009	1.56	★★★	Low	6.26	5.44	1.95	0.90	8.00	0.80	0.63	1.13	0.13

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
BCOM Global Bond (CF) Fund	Bank of Communications Trustee Ltd	11/11/2010	1.36	★★★★	Below Avg	6.90	6.09	2.83	1.87	14.00	1.39	1.20	2.01	1.10
BCT (Industry) Global Bond Fund	Bank Consortium Trust Company Limited	01/10/2002	1.90	★	Average	-0.35	-0.32	-3.04	-0.65	48.04	-5.06	-4.88	-3.86	-1.42
BCT (Pro) Global Bond Fund	Bank Consortium Trust Company Limited	01/10/2002	1.50	★★	Average	-0.08	0.04	-2.67	-0.27	55.56	-4.79	-4.52	-3.49	-1.04
BEA (MPF) Global Bond	Bank of East Asia Ltd	01/09/2005	1.14	★★★	Below Avg	7.92	7.59	1.98	1.70	19.73	2.08	2.13	1.16	0.93
BEA Global Bond	Bank of East Asia Ltd	25/10/2012	0.91	★★★	Above Avg	8.78	8.46	2.02	--	5.09	2.79	2.79	1.20	--
BOC-Pru Easy Choice Bond	BOCI-Prudential Trustee Limited	15/04/2003	1.53	★★★	Low	4.69	3.85	0.52	0.17	37.22	-0.57	-0.84	-0.29	-0.60
Fidelity RMT-World Bond	Fidelity Worldwide Investment	08/07/2003	1.50	★★★★	High	8.11	6.48	1.94	1.74	43.82	2.28	0.90	1.12	0.98
Fidelity RMT-World Bond	Fidelity Worldwide Investment	08/07/2003	1.50	★★★★	High	8.11	6.48	1.94	1.74	43.82	2.28	0.90	1.12	0.98
Fidelity RMT-World Bond	Fidelity Worldwide Investment	08/07/2003	1.50	★★★★	High	8.11	6.48	1.94	1.74	43.82	2.28	0.90	1.12	0.98
HSBC MPF-ST Plus-Global Bond	HSBC Life (International) Limited	08/10/2009	1.01	★★★★★	Above Avg	8.33	9.50	4.77	2.61	19.92	2.43	3.68	3.96	1.84
HSBC MPF-VC-Global Bond	HSBC Life (International) Limited	24/03/2011	1.00	★★★★★	Above Avg	8.33	9.50	4.77	2.61	17.48	2.43	3.68	3.96	1.84
Hang Seng MPF-ST Plus-Global Bond	Hang Seng Investment Management Ltd	08/10/2009	1.00	★★★★★	Above Avg	8.33	9.50	4.77	2.61	19.92	2.43	3.68	3.96	1.84
Hang Seng MPF-VC-Global Bond	Hang Seng Investment Management Ltd	24/03/2011	1.00	★★★★★	Above Avg	8.33	9.50	4.77	2.61	17.48	2.43	3.68	3.96	1.84
Invesco MPF Global Bond A	Invesco Hong Kong Limited	01/03/2003	1.27	★★★★★	Low	6.75	5.97	2.78	1.98	52.80	1.27	1.11	1.96	1.21
Invesco MPF Global Bond H	Invesco Hong Kong Limited	05/03/2003	1.15	★★★★★	Below Avg	6.84	6.10	2.90	2.10	55.56	1.36	1.23	2.08	1.34
Manulife GS MPF Intl Bd	Manulife Asset Management (HK) Ltd	01/12/2000	1.55	★★★★	Below Avg	6.49	5.90	1.51	1.10	70.41	0.88	0.54	0.69	0.34
Mass MPF Global Bond	MassMutual Trustees Ltd	07/03/2003	1.60	★★	Average	-0.17	-0.06	-2.78	-0.39	36.06	-4.87	-4.62	-3.60	-1.15
My Choice Global Bond Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.06	★★★	Average	0.22	0.44	-2.28	0.12	5.26	-4.48	-4.12	-3.10	-0.64
Principal 800 Intl Bond D	Principal Trust Company (Asia) Limited	01/12/2000	1.29	★★★	Above Avg	6.56	5.81	0.10	0.15	73.62	1.48	1.12	-0.72	-0.61
Principal 800 Intl Bond I	Principal Trust Company (Asia) Limited	01/12/2000	1.53	★★★	Above Avg	6.37	5.56	-0.14	-0.07	71.68	1.29	0.88	-0.96	-0.83

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Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Principal Simple Plan-Templeton Gbl Bd	Principal Trust Company (Asia) Limited	19/12/2006	1.84	★	Below Avg	-0.28	-0.28	-3.00	-0.61	6.71	-5.02	-4.81	-3.82	-1.37
Principal Smart Plan-Templeton Global Bd	Principal Trust Company (Asia) Limited	10/01/2011	1.80	★★	Average	-0.32	-0.21	-3.00	-0.65	-6.10	-5.08	-4.83	-3.82	-1.41
SCB MPF Ad Invesco MPF Bond	Standard Chartered Bank (HK) Ltd	01/12/2000	1.60	★★★★	Below Avg	6.65	5.82	2.54	1.70	73.36	1.14	0.94	1.72	0.94
SCB MPF Ad Temp Gbl Bd	Standard Chartered Bank (HK) Ltd	01/12/2000	1.83	★★	Average	-0.34	-0.28	-2.99	-0.62	74.55	-5.06	-4.83	-3.81	-1.39
SCB MPF Ad-Bond	Standard Chartered Bank (HK) Ltd	24/12/2013	1.10	--	--	5.54	4.65	--	--	1.07	0.53	0.18	--	--
SCB MPF-Bond	Standard Chartered Bank (HK) Ltd	30/12/2013	1.01	--	--	5.69	4.84	--	--	1.09	0.68	0.37	--	--
Schroder MPF Global Fixed Inc Port - A	Schroder Investment Management (HK) Ltd	30/01/2014	--	--	--	6.21	5.10	--	--	1.00	0.40	-0.35	--	--
Schroder MPF Global Fixed Inc Port - B	Schroder Investment Management (HK) Ltd	13/01/2014	--	--	--	6.28	5.26	--	--	-1.90	0.32	-0.35	--	--
Sun Life MPF Global Bond A	Sun Life Hong Kong Limited	01/01/2010	1.81	★★	Above Avg	7.81	6.58	0.27	-0.82	-0.76	2.35	1.71	-0.54	-1.59
Sun Life MPF Global Bond B	Sun Life Hong Kong Limited	01/01/2010	1.61	★★	Above Avg	7.98	6.79	0.48	-0.62	0.59	2.51	1.91	-0.34	-1.39
Hong Kong MPF Global Equity														
AIA MPF - PVC Allianz Growth	AIA Company (Trustee) Limited	01/09/2005	2.00	★★	High	2.76	5.92	0.41	6.03	59.14	0.01	-1.65	-2.13	-2.01
AIA MPF - PVC Eurasia	AIA Company (Trustee) Limited	23/09/2011	0.68	★★	Average	3.02	6.46	-0.17	6.86	39.35	-0.41	-1.78	-2.71	-1.17
AIA MPF - PVC Green	AIA Company (Trustee) Limited	31/03/2006	1.15	★★★★	Average	0.87	6.71	4.12	10.13	35.62	-3.41	-1.95	1.59	2.10
AIA MPF - PVC Growth Portfolio	AIA Company (Trustee) Limited	30/11/2000	2.03	★★★	Average	2.45	7.29	1.99	7.29	105.67	-0.49	0.23	-0.55	-0.75
AIA MPF - PVC World	AIA Company (Trustee) Limited	01/12/2007	0.94	★★★	Average	8.63	12.70	3.36	8.58	12.85	5.46	4.77	0.83	0.55
AMTD RCM Growth	AMTD Financial Planning Limited	26/05/2009	1.29	★★	High	3.36	6.73	1.19	6.55	34.02	0.62	-0.86	-1.34	-1.48
Allianz Growth Fund - A	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.47	★★★	Above Avg	3.26	6.64	1.04	6.69	100.33	0.33	-1.23	-1.49	-1.34
Allianz Growth Fund - B	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.28	★★★	High	3.31	6.62	1.16	6.86	104.00	0.43	-1.18	-1.37	-1.17
Allianz Growth Fund - T	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.25	★★★	High	3.52	6.88	1.24	6.87	108.07	0.62	-0.94	-1.30	-1.16

*Annualized returns

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
BCOM Dynamic Growth (CF) Fund	Bank of Communications Trustee Ltd	25/10/2006	1.87	★	High	3.02	6.23	0.63	6.19	24.54	0.26	-1.39	-1.91	-1.85
BCT (Industry) Global Equity Fund	Bank Consortium Trust Company Limited	01/10/2002	1.88	★★	Above Avg	1.31	5.42	1.35	8.93	129.90	-1.08	-2.21	-1.19	0.89
BCT (Pro) E90 Mixed Asset Fund	Bank Consortium Trust Company Limited	27/10/2008	1.53	★★★	Average	3.58	8.55	2.86	7.93	86.24	0.57	0.98	0.33	-0.10
BCT (Pro) Global Equity Fund	Bank Consortium Trust Company Limited	01/10/2002	1.68	★★★	Above Avg	1.47	5.62	1.51	9.10	141.56	-0.92	-2.02	-1.02	1.06
BCT (Pro) International Equity Fund	Bank Consortium Trust Company Limited	27/10/2008	1.53	★★★★	Below Avg	1.92	7.27	4.57	10.55	102.30	-1.96	-0.67	2.04	2.52
BCT (Pro) World Equity Fund	Bank Consortium Trust Company Limited	28/06/2012	0.95	★★★★★	Average	5.69	11.21	4.96	--	38.30	2.50	3.41	2.43	--
BEA (MPF) Global Equity	Bank of East Asia Ltd	04/01/2010	1.30	★★★★	Low	4.61	9.11	4.42	8.66	28.53	0.56	1.37	1.88	0.63
BEA Global Equity	Bank of East Asia Ltd	25/10/2012	1.02	★★★★★	Low	4.97	9.40	4.49	--	29.83	0.89	1.76	1.95	--
BOC-Pru Easy Choice Gbl Eq	BOCI-Prudential Trustee Limited	15/04/2003	1.72	★★★★	Below Avg	3.91	9.36	3.71	8.53	127.89	0.37	1.65	1.17	0.50
BOC-Pru Easy Choice Growth	BOCI-Prudential Trustee Limited	13/12/2000	1.72	★★★	Above Avg	3.92	8.96	1.77	6.65	84.79	1.12	1.57	-0.77	-1.38
China Life Growth	China Life Trustees Limited	01/12/2000	1.62	★★★★	Average	3.55	8.51	2.79	7.81	115.00	0.42	1.21	0.26	-0.22
China Life Retire-Easy Global Equity	China Life Trustees Limited	01/10/2007	1.72	★★★	Above Avg	3.80	8.33	1.94	7.83	-3.65	0.92	0.77	-0.59	-0.20
FWD MPF MT Basic Intl Eq	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.04	★★★★	Below Avg	1.58	6.75	4.11	9.77	74.00	-2.30	-1.17	1.57	1.73
FWD MPF MT Comp Growth	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.08	★★	Below Avg	5.06	9.85	2.86	6.18	51.70	1.99	2.31	0.32	-1.85
FWD MPF MT Comp Int Eq	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.19	★★★	Below Avg	1.50	6.63	3.95	9.60	62.40	-2.39	-1.27	1.41	1.57
Fidelity RMT-Global Equity	Fidelity Worldwide Investment	02/07/2003	1.53	★★★★	Below Avg	1.94	7.33	4.58	10.61	117.60	-1.91	-0.63	2.04	2.58
Fidelity RMT-Global Equity	Fidelity Worldwide Investment	02/07/2003	1.53	★★★★	Below Avg	1.94	7.33	4.58	10.61	117.60	-1.91	-0.63	2.04	2.58
Fidelity RMT-Global Equity	Fidelity Worldwide Investment	02/07/2003	1.53	★★★★	Below Avg	1.94	7.33	4.58	10.61	117.60	-1.91	-0.63	2.04	2.58
Fidelity RMT-Growth	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Average	3.57	8.59	2.89	7.99	121.61	0.55	1.02	0.36	-0.05
Fidelity RMT-Growth	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Average	3.57	8.59	2.89	7.99	121.61	0.55	1.02	0.36	-0.05

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Fidelity RMT-Growth	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Average	3.57	8.59	2.89	7.99	121.61	0.55	1.02	0.36	-0.05
HSBC MPF-ST Plus-Growth	HSBC Life (International) Limited	01/12/2000	1.76	★★★	Average	5.55	10.12	1.84	6.47	65.40	2.49	2.41	-0.70	-1.56
HSBC MPF-VC-Global Equity	HSBC Life (International) Limited	04/07/2016	--	--	--	--	--	--	--	4.80	--	--	--	--
Haitong Global Diversification A	Haitong International Invst Mngrs Ltd	01/02/2001	1.61	★★★	Low	1.67	1.91	1.45	6.71	28.10	-3.21	-5.50	-1.09	-1.33
Haitong Global Diversification-T	Haitong International Invst Mngrs Ltd	17/07/2001	1.50	★★★	Low	1.76	2.04	1.54	6.82	49.54	-3.06	-5.36	-0.99	-1.22
Hang Seng MPF-ST Plus-Growth	Hang Seng Investment Management Ltd	01/12/2000	1.76	★★★	Average	5.55	10.12	1.84	6.47	65.40	2.49	2.41	-0.70	-1.56
Hang Seng MPF-VC-Global Equity	Hang Seng Investment Management Ltd	04/07/2016	--	--	--	--	--	--	--	4.80	--	--	--	--
Invesco MPF Growth A	Invesco Hong Kong Limited	28/12/2000	1.29	★★★★	Above Avg	4.03	8.69	2.35	8.27	88.94	1.16	0.93	-0.18	0.24
Invesco MPF Growth H	Invesco Hong Kong Limited	12/02/2001	1.17	★★★★	Above Avg	4.12	8.82	2.47	8.40	94.85	1.26	1.06	-0.06	0.37
Manulife GS MPF Aggressive	Manulife Asset Management (HK) Ltd	01/12/2000	2.02	★★	Average	2.54	7.48	2.46	7.08	61.37	-0.41	0.26	-0.07	-0.96
Manulife GS MPF Fidelity Growth	Manulife Asset Management (HK) Ltd	01/09/2003	2.07	★★★★	Average	3.22	8.06	2.40	7.44	136.23	0.19	0.49	-0.13	-0.59
Manulife GS MPF Intl Eq	Manulife Asset Management (HK) Ltd	01/12/2000	1.94	★★★	Average	2.52	8.10	4.72	10.08	27.50	-1.07	0.25	2.19	2.04
Mass MPF Global Eq	MassMutual Trustees Ltd	07/03/2003	1.66	★★★	Above Avg	1.47	5.64	1.54	9.12	130.70	-0.92	-2.01	-0.99	1.09
My Choice Global Equity Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.07	★★★★	Above Avg	1.94	6.33	2.14	9.69	58.81	-0.43	-1.33	-0.40	1.66
My Choice Growth Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.09	★★★	Average	3.95	9.08	3.35	8.46	41.57	0.95	1.50	0.81	0.42
Principal 800 Intl Eq D	Principal Trust Company (Asia) Limited	01/12/2000	1.29	★★★	Low	1.11	5.28	2.65	9.47	48.01	-2.70	-2.21	0.11	1.43
Principal 800 Intl Eq I	Principal Trust Company (Asia) Limited	01/12/2000	1.79	★★★	Low	0.73	4.76	2.14	8.95	44.55	-3.08	-2.71	-0.39	0.92
Principal Simple Plan-Fidelity Global Eq	Principal Trust Company (Asia) Limited	19/12/2006	1.94	★★★★	Below Avg	1.60	6.83	4.12	10.13	1.91	-2.26	-1.10	1.59	2.10
Principal Simple Plan-Growth	Principal Trust Company (Asia) Limited	20/01/2005	1.87	★	Average	4.53	9.41	1.44	6.28	55.32	1.24	1.90	-1.09	-1.76
Principal Smart Plan-Fidelity Global Eq	Principal Trust Company (Asia) Limited	01/12/2000	1.95	★★★	Below Avg	1.63	6.86	4.16	10.16	12.10	-2.31	-1.12	1.63	2.13

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Principal Smart Plan-Growth	Principal Trust Company (Asia) Limited	01/12/2000	1.86	★★	Above Avg	4.51	9.37	1.44	6.30	62.20	1.26	1.94	-1.10	-1.73
SCB MPF Ad Fidelity GIF Growth	Standard Chartered Bank (HK) Ltd	01/12/2000	1.70	★★★★	Average	3.49	8.45	2.79	7.82	124.07	0.48	0.88	0.25	-0.21
SCB MPF Ad Invesco Gbl Eq	Standard Chartered Bank (HK) Ltd	01/12/2000	1.79	★★★	Above Avg	3.65	8.16	1.85	7.70	77.42	0.77	0.43	-0.68	-0.34
SCB MPF Ad Temp Gbl Eq	Standard Chartered Bank (HK) Ltd	01/12/2000	1.93	★★	Above Avg	1.31	5.38	1.26	8.79	70.16	-1.09	-2.25	-1.27	0.75
SCB MPF Ad-Growth	Standard Chartered Bank (HK) Ltd	01/04/2002	1.84	★★★	Below Avg	3.37	7.85	2.11	7.05	110.59	0.32	0.35	-0.43	-0.99
SCB MPF Ad-RCM Gr	Standard Chartered Bank (HK) Ltd	01/12/2000	1.57	★★	High	3.12	6.38	0.89	6.52	103.08	0.35	-1.22	-1.64	-1.51
SCB MPF-Growth	Standard Chartered Bank (HK) Ltd	04/12/2000	1.84	★★★★	Below Avg	3.38	7.85	2.11	7.04	82.85	0.33	0.35	-0.42	-0.99
Schroder MPF Growth - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.78	★★★★	Below Avg	5.24	10.11	3.13	7.54	94.90	2.18	2.55	0.59	-0.49
Schroder MPF Growth - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.59	★★★★	Below Avg	5.44	10.39	3.35	7.85	99.80	2.36	2.77	0.81	-0.18
Schroder MPF International - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.78	★★★★	Low	4.33	10.13	4.98	10.17	32.60	0.72	2.24	2.45	2.14
Schroder MPF International - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.60	★★★★★	Low	4.41	10.33	5.16	10.47	42.00	0.87	2.42	2.63	2.44
Sun Life MPF Global Equity A	Sun Life Hong Kong Limited	01/03/2008	2.05	★★	Average	2.24	6.58	1.16	7.07	11.63	-0.90	-1.32	-1.38	-0.96
Sun Life MPF Global Equity B	Sun Life Hong Kong Limited	01/03/2008	1.84	★★	Average	2.41	6.79	1.36	7.29	13.57	-0.74	-1.11	-1.17	-0.75
Hong Kong MPF Guaranteed Funds														
AIA MPF - PVC Guaranteed Portfolio	AIA Company (Trustee) Limited	01/12/2000	1.70	--	--	0.09	0.18	0.39	0.69	33.83	-1.83	-1.33	-0.89	-0.74
BCOM Guaranteed (CF) Fund	Bank of Communications Trustee Ltd	06/12/2000	1.83	--	--	2.08	1.87	0.47	1.27	29.92	0.59	0.00	-0.81	-0.16
BEA (MPF) LongTerm Guaranteed	Bank of East Asia Ltd	07/12/2000	2.51	--	--	2.31	2.22	1.33	2.03	28.39	0.09	-0.12	0.05	0.60
China Life Guaranteed Return	China Life Trustees Limited	14/12/2000	2.00	--	--	1.58	2.16	4.31	3.95	49.80	0.15	0.43	3.03	2.52
China Life Retire-Easy Guarantee	China Life Trustees Limited	01/10/2007	2.63	--	--	2.25	3.00	3.00	3.15	36.95	0.37	1.50	1.72	1.73
FWD MPF MT Basic Cap Guaranteed	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.21	--	--	3.11	3.11	1.01	1.63	69.10	1.13	0.79	-0.27	0.20

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
FWD MPF MT Comp Cap Guaranteed	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.31	--	--	3.00	3.00	0.88	1.50	64.90	1.02	0.66	-0.39	0.07
HSBC MPF-ST Plus-Guaranteed	HSBC Life (International) Limited	01/12/2000	2.46	--	--	0.29	0.19	-0.42	-0.25	3.50	-1.63	-1.70	-1.69	-1.68
Hang Seng MPF-ST Plus-Guaranteed	Hang Seng Investment Management Ltd	01/12/2000	2.46	--	--	0.29	0.19	-0.42	-0.25	3.50	-1.63	-1.70	-1.69	-1.68
Invesco MPF Guaranteed G	Invesco Hong Kong Limited	03/01/2001	2.68	--	--	2.33	2.25	1.69	2.19	23.30	0.11	-0.09	0.41	0.76
Manulife GS MPF Interest	Manulife Asset Management (HK) Ltd	01/12/2000	1.79	--	--	0.02	0.03	0.03	0.03	12.19	-1.90	-1.48	-1.25	-1.40
Mass MPF Guaranteed	MassMutual Trustees Ltd	20/01/2006	3.75	--	--	4.27	4.21	-1.01	1.06	8.88	1.87	0.66	-2.29	-0.37
Principal 600 LTerm Guaranteed D	Principal Trust Company (Asia) Limited	01/12/2000	2.54	--	--	2.27	2.17	1.29	1.98	28.38	0.05	-0.17	0.01	0.56
Principal 600 LTerm Guaranteed I	Principal Trust Company (Asia) Limited	01/12/2000	3.04	--	--	1.89	1.66	0.79	1.50	25.38	-0.34	-0.67	-0.49	0.08
Principal 800 Capital Guar D	Principal Trust Company (Asia) Limited	01/12/2000	1.29	--	--	0.00	0.01	0.03	0.07	14.27	-1.92	-1.49	-1.25	-1.36
Principal 800 Capital Guar I	Principal Trust Company (Asia) Limited	01/12/2000	1.44	--	--	0.00	0.01	0.01	0.02	14.02	-1.92	-1.50	-1.27	-1.40
Principal 800 LTerm Guaranteed D	Principal Trust Company (Asia) Limited	01/12/2000	2.54	--	--	2.28	2.18	1.30	2.00	28.99	0.06	-0.16	0.02	0.57
Principal 800 LTerm Guaranteed I	Principal Trust Company (Asia) Limited	01/12/2000	3.04	--	--	1.90	1.67	0.80	1.51	25.97	-0.33	-0.67	-0.48	0.09
Principal Smart Plan-Guaranteed	Principal Trust Company (Asia) Limited	01/12/2000	2.06	--	--	0.75	1.50	2.50	3.10	61.34	-1.17	-0.01	1.22	1.67
SCB MPF Ad-Career Avg Gur	Standard Chartered Bank (HK) Ltd	04/12/2000	2.68	--	--	4.64	4.59	2.48	1.21	23.95	2.23	2.43	1.20	-0.21
SCB MPF-Career Avg Gua	Standard Chartered Bank (HK) Ltd	04/12/2000	2.73	--	--	4.64	4.58	2.44	1.19	23.91	2.23	2.42	1.17	-0.24
Schroder MPF Capital Guaranteed - A	Schroder Investment Management (HK) Ltd	01/12/2000	2.01	--	--	3.30	3.30	3.15	1.51	63.00	1.31	1.01	1.87	0.09
Schroder MPF Capital Guaranteed - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.82	--	--	3.45	3.51	3.37	1.75	71.10	1.47	1.20	2.09	0.32

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Hong Kong MPF HKD Bond														
BCT (Pro) Hong Kong Dollar Bond Fund	Bank Consortium Trust Company Limited	01/10/2009	1.23	★★★★	Average	3.18	3.06	3.17	1.80	17.42	0.65	1.02	0.91	0.79
Fidelity RMT-Hong Kong Bond	Fidelity Worldwide Investment	08/07/2003	1.51	★★★★	Average	3.72	3.63	3.05	1.75	25.41	1.19	1.50	0.79	0.74
Fidelity RMT-Hong Kong Bond	Fidelity Worldwide Investment	08/07/2003	1.51	★★★★	Average	3.72	3.63	3.05	1.75	25.41	1.19	1.50	0.79	0.74
Fidelity RMT-Hong Kong Bond	Fidelity Worldwide Investment	08/07/2003	1.51	★★★★	Average	3.72	3.63	3.05	1.75	25.41	1.19	1.50	0.79	0.74
Manulife GS MPF HK Bond	Manulife Asset Management (HK) Ltd	01/12/2000	1.55	★★★	Above Avg	3.68	3.39	2.76	1.24	40.09	1.32	1.64	0.51	0.23
My Choice HKD Bond Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.06	★★★★	Above Avg	3.15	3.07	3.32	2.05	15.32	0.64	1.02	1.07	1.03
Principal 800 Hong Kong Bond N	Principal Trust Company (Asia) Limited	01/02/2012	1.04	★★	Low	2.51	2.43	2.48	--	7.41	0.10	0.49	0.22	--
SCB MPF Ad-Schroder HKD Fi Inc	Standard Chartered Bank (HK) Ltd	04/12/2000	1.60	★★	Average	0.82	-0.52	1.03	0.19	34.90	-1.63	-2.56	-1.22	-0.82
Schroder MPF RMB and HKD Fixed Income-A	Schroder Investment Management (HK) Ltd	01/12/2000	1.73	★	Below Avg	0.70	-0.69	0.86	-0.03	30.10	-1.70	-2.59	-1.40	-1.04
Schroder MPF RMB and HKD Fixed Income-B	Schroder Investment Management (HK) Ltd	01/12/2000	1.59	★★	Below Avg	0.82	-0.59	1.03	0.18	35.90	-1.56	-2.48	-1.23	-0.83
Sun Life MPF HKD Bond A	Sun Life Hong Kong Limited	21/12/2000	1.79	★★★	Below Avg	2.91	2.94	2.33	0.86	39.85	0.42	0.88	0.08	-0.15
Sun Life MPF HKD Bond B	Sun Life Hong Kong Limited	21/12/2000	1.59	★★★	Below Avg	3.06	3.14	2.54	1.06	44.04	0.57	1.08	0.28	0.05
Hong Kong MPF HKD Money Market														
AIA MPF - PVC MPF Conservative	AIA Company (Trustee) Limited	01/12/2000	0.98	--	--	0.08	0.11	0.13	0.15	11.55	-0.02	0.01	-0.06	-0.03
AMTD Invesco MPF Conservative	AMTD Financial Planning Limited	26/05/2009	1.23	--	--	0.01	0.01	0.02	0.02	0.11	-0.09	-0.09	-0.16	-0.16
Allianz MPF Conservative Fund - A	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.16	--	--	0.01	0.01	0.02	0.03	10.21	-0.09	-0.09	-0.16	-0.15
Allianz MPF Conservative Fund - B	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.17	--	--	0.01	0.01	0.02	0.02	10.27	-0.09	-0.09	-0.16	-0.15
Allianz MPF Conservative Fund - T	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.16	--	--	0.01	0.01	0.03	0.03	12.29	-0.09	-0.09	-0.15	-0.14
BCOM MPF Conservative Fund	Bank of Communications Trustee Ltd	06/12/2000	1.21	--	--	0.62	0.82	1.04	1.12	28.38	0.54	0.72	0.86	0.94

*Annualized returns

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
BCT (Industry) MPF Conservative Fund	Bank Consortium Trust Company Limited	01/12/2000	1.10	--	--	0.00	0.01	0.07	0.09	11.31	-0.10	-0.09	-0.11	-0.09
BCT (Pro) MPF Conservative Fund	Bank Consortium Trust Company Limited	01/12/2000	1.02	--	--	0.01	0.01	0.11	0.14	12.05	-0.09	-0.09	-0.07	-0.04
BEA (IS) MPF Conservative	Bank of East Asia Ltd	01/12/2000	0.82	--	--	0.56	0.73	0.93	1.02	30.30	0.48	0.64	0.75	0.84
BEA (MPF) Conservative	Bank of East Asia Ltd	01/12/2000	0.82	--	--	0.55	0.74	0.93	1.02	35.71	0.47	0.64	0.75	0.85
BEA MPF Conservative	Bank of East Asia Ltd	25/10/2012	0.53	--	--	0.47	0.61	0.68	--	2.25	0.38	0.51	0.50	--
BOC-Pru Easy Choice MPF Conservative	BOCI-Prudential Trustee Limited	13/12/2000	0.85	--	--	0.05	0.05	0.29	0.34	16.61	-0.04	-0.04	0.11	0.16
China Life MPF Conservative	China Life Trustees Limited	14/12/2000	1.13	--	--	0.01	0.01	0.01	0.01	7.56	-0.09	-0.09	-0.17	-0.17
FWD MPF MT Basic MPF Conservative	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	0.59	--	--	0.00	0.00	0.03	0.00	12.00	-0.10	-0.09	-0.15	-0.18
FWD MPF MT Comp MPF Conservative	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	0.56	--	--	0.00	0.00	0.00	0.00	11.30	-0.10	-0.09	-0.18	-0.18
Fidelity RMT-MPF Conservative	Fidelity Worldwide Investment	01/12/2000	0.13	--	--	0.00	0.00	0.00	0.00	10.30	-0.10	-0.09	-0.18	-0.18
Fidelity RMT-MPF Conservative	Fidelity Worldwide Investment	01/12/2000	0.13	--	--	0.00	0.00	0.00	0.00	10.30	-0.10	-0.09	-0.18	-0.18
Fidelity RMT-MPF Conservative	Fidelity Worldwide Investment	01/12/2000	0.13	--	--	0.00	0.00	0.00	0.00	10.30	-0.10	-0.09	-0.18	-0.18
HSBC MPF-ST Plus-MPF Conservative	HSBC Life (International) Limited	01/12/2000	0.31	--	--	0.00	0.00	0.27	0.29	26.10	-0.10	-0.09	0.08	0.11
HSBC MPF-VC-MPF Conservative	HSBC Life (International) Limited	24/03/2011	0.31	--	--	0.00	0.00	0.27	0.29	1.53	-0.10	-0.09	0.08	0.11
Haitong MPF Conservative - A	Haitong International Invst Mngrs Ltd	01/02/2001	1.10	--	--	0.27	0.27	0.24	0.13	9.90	0.18	0.18	0.06	-0.05
Haitong MPF Conservative - T	Haitong International Invst Mngrs Ltd	17/07/2001	0.95	--	--	0.27	0.36	0.36	0.23	11.25	0.17	0.26	0.18	0.06
Hang Seng MPF-ST Plus-MPF Conservative	Hang Seng Investment Management Ltd	01/12/2000	0.31	--	--	0.00	0.00	0.27	0.29	26.10	-0.10	-0.09	0.08	0.11
Hang Seng MPF-VC-MPF Conservative	Hang Seng Investment Management Ltd	24/03/2011	0.31	--	--	0.00	0.00	0.27	0.29	1.53	-0.10	-0.09	0.08	0.11
Invesco MPF Conservative A	Invesco Hong Kong Limited	29/01/2001	0.69	--	--	0.02	0.03	0.31	0.41	15.87	-0.07	-0.07	0.13	0.24
Invesco MPF Conservative H	Invesco Hong Kong Limited	12/02/2001	0.69	--	--	0.03	0.03	0.31	0.42	15.85	-0.07	-0.07	0.13	0.24

*Annualized returns

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Manulife GS MPF Conservative	Manulife Asset Management (HK) Ltd	01/12/2000	0.79	--	--	0.01	0.01	0.09	0.06	9.58	-0.09	-0.09	-0.09	-0.12
Mass MPF Conservative	MassMutual Trustees Ltd	29/12/2000	0.80	--	--	0.01	0.01	0.01	-0.02	8.15	-0.09	-0.09	-0.18	-0.20
My Choice MPF Conservative Provident	BOCI-Prudential Trustee Limited	28/07/2010	0.46	--	--	0.01	0.01	0.01	0.01	0.26	-0.09	-0.09	-0.17	-0.17
Principal 600 HKD Savings D	Principal Trust Company (Asia) Limited	01/12/2000	1.00	--	--	0.34	0.18	0.28	0.27	9.47	0.24	0.06	0.10	0.10
Principal 600 HKD Savings I	Principal Trust Company (Asia) Limited	01/12/2000	1.03	--	--	0.32	0.15	0.25	0.23	9.21	0.22	0.03	0.07	0.05
Principal 600 MPF Conservative N	Principal Trust Company (Asia) Limited	01/12/2000	1.02	--	--	0.01	0.01	0.07	0.05	12.30	-0.09	-0.09	-0.11	-0.12
Principal 800 HKD Savings D	Principal Trust Company (Asia) Limited	01/12/2000	1.29	--	--	0.13	-0.11	-0.01	0.08	8.93	0.02	-0.23	-0.19	-0.10
Principal 800 HKD Savings I	Principal Trust Company (Asia) Limited	01/12/2000	1.39	--	--	0.06	-0.20	-0.11	-0.02	8.43	-0.05	-0.32	-0.29	-0.19
Principal 800 MPF Conservative N	Principal Trust Company (Asia) Limited	01/12/2000	1.03	--	--	0.01	0.01	0.07	0.05	12.30	-0.09	-0.09	-0.12	-0.13
Principal Simple Plan-MPF Conservative	Principal Trust Company (Asia) Limited	20/01/2005	0.84	--	--	0.00	0.09	0.03	0.02	5.70	-0.10	0.00	-0.15	-0.16
Principal Smart Plan-Cash	Principal Trust Company (Asia) Limited	01/12/2000	1.10	--	--	0.18	0.09	0.27	0.13	11.60	0.08	0.00	0.09	-0.05
Principal Smart Plan-MPF Conservative	Principal Trust Company (Asia) Limited	01/12/2000	0.83	--	--	0.00	0.00	0.00	0.02	8.70	-0.10	-0.09	-0.18	-0.16
SCB MPF Ad MPF Conservative	Standard Chartered Bank (HK) Ltd	04/12/2000	0.99	--	--	0.00	0.01	0.00	0.00	9.94	-0.10	-0.09	-0.18	-0.18
SCB MPF Conservative	Standard Chartered Bank (HK) Ltd	04/12/2000	0.99	--	--	0.00	0.00	0.00	-0.01	10.16	-0.10	-0.09	-0.18	-0.18
Schroder MPF Conservative - A	Schroder Investment Management (HK) Ltd	01/12/2000	0.48	--	--	0.00	0.00	0.06	0.04	13.60	-0.10	-0.09	-0.12	-0.14
Schroder MPF Conservative - B	Schroder Investment Management (HK) Ltd	01/12/2000	0.57	--	--	0.00	0.00	0.00	0.00	13.80	-0.10	-0.09	-0.18	-0.18
Sun Life MPF Conservative A	Sun Life Hong Kong Limited	21/12/2000	1.10	--	--	0.00	0.01	0.01	0.01	10.14	-0.10	-0.09	-0.18	-0.17
Sun Life MPF Conservative B	Sun Life Hong Kong Limited	21/12/2000	1.10	--	--	0.01	0.01	0.01	0.01	10.52	-0.09	-0.09	-0.17	-0.17
Hong Kong MPF Hong Kong Equity														
AIA MPF - PVC Hong Kong Equity	AIA Company (Trustee) Limited	01/01/2002	2.11	★★	Below Avg	0.48	3.66	-1.20	4.34	177.96	-6.82	-7.02	-3.70	-3.01

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
AMTD Invesco Hong Kong and China	AMTD Financial Planning Limited	26/05/2009	1.31	★★★	Average	7.06	11.36	2.55	7.27	28.43	-0.20	-0.38	0.05	-0.08
Allianz Hong Kong Fund - A	Allianz Global Investors Asia Pacific Limited	01/09/2004	1.53	★★★★	Above Avg	5.57	10.01	3.03	7.56	204.88	-2.09	-2.30	0.52	0.20
Allianz Hong Kong Fund - B	Allianz Global Investors Asia Pacific Limited	02/08/2004	1.33	★★★★	Above Avg	5.63	10.09	3.19	7.69	233.80	-2.05	-2.24	0.68	0.33
Allianz Hong Kong Fund - T	Allianz Global Investors Asia Pacific Limited	02/08/2004	1.30	★★★★★	Above Avg	5.75	10.26	3.28	7.78	239.73	-1.93	-2.09	0.77	0.43
BCOM HSI Tracking (CF) Fund	Bank of Communications Trustee Ltd	30/09/2009	1.03	★★★★	Average	8.62	13.68	2.89	7.88	25.48	1.87	1.86	0.39	0.53
BCOM Hong Kong Dynamic Equity (CF) Fund	Bank of Communications Trustee Ltd	17/10/2007	1.93	★★★★	Below Avg	7.36	11.10	2.35	8.28	-0.16	0.03	-0.75	-0.15	0.92
BCT (Industry) Hong Kong Equity Fund	Bank Consortium Trust Company Limited	01/10/2002	1.72	★★★	Above Avg	6.85	12.50	2.90	6.84	236.17	-0.17	0.03	0.40	-0.52
BCT (Pro) China and Hong Kong Equity Fd	Bank Consortium Trust Company Limited	01/01/2008	1.65	★★★	High	7.00	11.34	2.26	7.27	-10.16	-0.19	-0.46	-0.24	-0.08
BCT (Pro) Hang Seng Index Tracking Fund	Bank Consortium Trust Company Limited	01/10/2009	0.91	★★★★	Average	8.99	14.33	3.18	8.32	26.99	2.26	2.56	0.67	0.97
BCT (Pro) Hong Kong Equity Fund	Bank Consortium Trust Company Limited	01/10/2002	1.53	★★★	Above Avg	7.05	12.74	3.14	7.06	241.97	0.02	0.28	0.63	-0.30
BEA (IS) BEA Hong Kong Tracker	Bank of East Asia Ltd	31/01/2012	0.80	★★★★	Average	8.77	14.17	3.01	--	21.97	2.27	2.65	0.51	--
BEA (IS) Hong Kong Eq	Bank of East Asia Ltd	04/01/2010	1.43	★★	Below Avg	6.12	10.53	1.55	6.47	12.26	-0.90	-1.00	-0.96	-0.89
BEA (MPF) BEA Hong Kong Tracker	Bank of East Asia Ltd	31/01/2012	0.84	★★★★	Average	8.68	14.07	3.01	--	22.68	2.17	2.53	0.51	--
BEA (MPF) Hong Kong Equity	Bank of East Asia Ltd	01/09/2005	1.43	★★★	Below Avg	6.15	10.52	1.50	6.41	88.47	-0.86	-0.99	-1.00	-0.95
BEA Hong Kong Tracker	Bank of East Asia Ltd	25/10/2012	0.69	★★★★	Average	8.84	14.28	3.13	--	13.35	2.33	2.73	0.62	--
BOC-Pru Easy Choice CSI HK 100 Tracker	BOCI-Prudential Trustee Limited	03/09/2012	1.24	★	Average	3.60	7.13	-0.96	--	12.42	-3.96	-5.76	-3.46	--
BOC-Pru Easy Choice HK Eq	BOCI-Prudential Trustee Limited	15/04/2003	1.68	★★★	Above Avg	6.15	10.83	2.04	7.04	251.58	-0.78	-1.13	-0.47	-0.31
China Life Hong Kong Equity	China Life Trustees Limited	29/12/2011	1.05	★★★★★	Average	7.65	13.58	3.65	--	28.49	0.05	0.68	1.15	--
FWD MPF MT Basic HK Eq	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.05	★★	Low	6.75	11.50	1.98	6.83	263.50	-0.15	-0.48	-0.52	-0.52
FWD MPF MT Comp HK Eq	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.16	★★	Low	6.67	11.42	1.84	6.70	253.20	-0.25	-0.62	-0.67	-0.66

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Fidelity RMT-Hong Kong Equity	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Above Avg	7.05	12.78	3.11	7.05	176.04	0.09	0.34	0.60	-0.31
Fidelity RMT-Hong Kong Equity	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Above Avg	7.05	12.78	3.11	7.05	176.04	0.09	0.34	0.60	-0.31
Fidelity RMT-Hong Kong Equity	Fidelity Worldwide Investment	01/12/2000	1.53	★★★★	Above Avg	7.05	12.78	3.11	7.05	176.04	0.09	0.34	0.60	-0.31
Fidelity RMT-Hong Kong Tracker	Fidelity Worldwide Investment	27/06/2013	0.80	★★★	Below Avg	8.71	14.08	2.64	--	14.82	2.19	2.56	0.13	--
Fidelity RMT-Hong Kong Tracker	Fidelity Worldwide Investment	27/06/2013	0.80	★★★	Below Avg	8.71	14.08	2.64	--	14.82	2.19	2.56	0.13	--
Fidelity RMT-Hong Kong Tracker	Fidelity Worldwide Investment	27/06/2013	0.80	★★★	Below Avg	8.71	14.08	2.64	--	14.82	2.19	2.56	0.13	--
HSBC MPF-ST Plus-HSI Tracking	HSBC Life (International) Limited	01/12/2000	0.94	★★★★	Average	9.01	14.57	3.32	8.54	115.40	2.37	2.88	0.81	1.18
HSBC MPF-VC-HSI Tracking	HSBC Life (International) Limited	24/03/2011	0.93	★★★★★	Average	9.01	14.57	3.32	8.54	18.29	2.37	2.88	0.81	1.18
Haitong Hong Kong SAR A	Haitong International Invst Mngrs Ltd	01/02/2001	1.33	★★★★	Low	6.27	8.66	2.85	7.27	355.60	-1.41	-2.52	0.34	-0.09
Haitong Hong Kong SAR Fund - T	Haitong International Invst Mngrs Ltd	17/07/2001	1.21	★★★★	Below Avg	6.35	8.76	2.94	7.39	423.91	-1.33	-2.43	0.43	0.03
Hang Seng MPF-ST Plus-HK and Chinese Eq	Hang Seng Investment Management Ltd	01/12/2000	1.79	★★	High	6.11	11.25	1.43	6.48	99.70	-0.96	-0.85	-1.08	-0.88
Hang Seng MPF-ST Plus-HSI Tracking	Hang Seng Investment Management Ltd	01/12/2000	0.94	★★★★	Average	9.01	14.57	3.32	8.54	115.40	2.37	2.88	0.81	1.18
Hang Seng MPF-VC-HSI Tracking	Hang Seng Investment Management Ltd	24/03/2011	0.93	★★★★★	Average	9.01	14.57	3.32	8.54	18.29	2.37	2.88	0.81	1.18
Invesco MPF HK And China Eq A	Invesco Hong Kong Limited	01/03/2003	1.28	★★★	High	7.32	11.78	2.63	7.68	257.01	0.14	-0.03	0.12	0.32
Invesco MPF HK And China Eq H	Invesco Hong Kong Limited	03/03/2003	1.16	★★★	High	7.41	11.91	2.75	7.81	252.68	0.25	0.11	0.24	0.45
Invesco MPF Hang Seng Index Tracking A	Invesco Hong Kong Limited	31/07/2014	--	--	--	8.63	13.83	--	--	-0.87	2.11	2.31	--	--
Invesco MPF Hang Seng Index Tracking H	Invesco Hong Kong Limited	31/07/2014	--	--	--	8.66	13.89	--	--	-0.77	2.16	2.37	--	--
Manulife GS MPF HK Eq	Manulife Asset Management (HK) Ltd	01/12/2000	2.05	★★	High	5.86	11.97	2.74	7.73	89.28	-0.91	0.45	0.24	0.37
Manulife GS MPF HSI Tracking	Manulife Asset Management (HK) Ltd	23/04/2012	1.04	★★★	Average	8.30	13.60	2.92	--	25.80	1.78	2.08	0.42	--
Mass MPF Hong Kong Equities	MassMutual Trustees Ltd	19/03/2007	1.59	★	Average	5.47	9.87	2.08	5.45	13.36	-1.73	-1.91	-0.42	-1.91

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
My Choice Hong Kong Equity Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.08	★★★★	Above Avg	7.42	13.31	3.62	7.52	25.47	0.43	0.81	1.12	0.16
My Choice Hong Kong Tracking Provident	BOCI-Prudential Trustee Limited	28/07/2010	0.73	★	Average	3.12	6.90	-0.39	6.02	14.69	-3.56	-4.49	-2.89	-1.34
Principal 600 Hang Seng Index Tracking N	Principal Trust Company (Asia) Limited	21/10/2010	1.05	★★★★	Below Avg	8.55	13.81	2.84	7.94	11.18	2.01	2.31	0.33	0.58
Principal 800 HK Equity D	Principal Trust Company (Asia) Limited	01/09/2006	1.31	★★★★	Below Avg	7.72	11.57	2.88	8.93	121.40	0.41	-0.29	0.37	1.57
Principal 800 HK Equity I	Principal Trust Company (Asia) Limited	01/09/2006	1.59	★★★★	Below Avg	7.64	11.46	2.67	8.61	118.17	0.33	-0.40	0.17	1.25
Principal 800 Hang Seng Index Tracking N	Principal Trust Company (Asia) Limited	01/02/2012	1.05	★★★	Below Avg	8.63	13.96	2.70	--	22.34	2.05	2.39	0.20	--
Principal Simple Plan-RCM Hong Kong	Principal Trust Company (Asia) Limited	20/01/2005	1.96	★★★	Above Avg	5.06	9.33	2.55	7.04	137.55	-2.17	-2.46	0.04	-0.32
Principal Smart Plan-Hang Seng Index Tra	Principal Trust Company (Asia) Limited	03/11/2014	--	--	--	8.86	13.91	--	--	0.70	2.33	2.44	--	--
Principal Smart Plan-RCM Hong Kong	Principal Trust Company (Asia) Limited	10/01/2011	1.94	★★★	Above Avg	5.14	9.41	2.57	6.98	2.30	-2.17	-2.40	0.06	-0.38
SCB MPF Ad Principal Hong Kong Equities	Standard Chartered Bank (HK) Ltd	04/12/2000	1.43	★	Below Avg	7.63	11.44	1.88	5.34	142.60	0.31	-0.42	-0.62	-2.01
Schroder MPF Hong Kong - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.77	★★★★	Low	7.00	11.85	2.33	7.00	193.50	0.14	-0.11	-0.18	-0.36
Schroder MPF Hong Kong - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.58	★★★★	Low	7.16	12.08	2.54	7.31	205.30	0.26	0.10	0.03	-0.04
Sun Life FTSE MPF Hong Kong Index A	Sun Life Hong Kong Limited	10/12/2013	1.15	--	--	7.31	12.38	--	--	0.76	0.44	0.65	--	--
Sun Life FTSE MPF Hong Kong Index B	Sun Life Hong Kong Limited	10/12/2013	1.15	--	--	7.31	12.38	--	--	0.76	0.44	0.65	--	--
Sun Life MPF Greater China Eq A	Sun Life Hong Kong Limited	01/03/2008	2.04	★★	Above Avg	6.44	10.64	1.77	6.79	6.30	-1.03	-1.39	-0.74	-0.57
Sun Life MPF Greater China Eq B	Sun Life Hong Kong Limited	01/03/2008	1.84	★★	Above Avg	6.60	10.86	1.98	7.00	8.06	-0.86	-1.18	-0.53	-0.36
Sun Life MPF Hong Kong Eq A	Sun Life Hong Kong Limited	21/12/2000	1.77	★★★★★	Low	6.00	11.80	3.72	8.79	376.65	-1.02	0.73	1.22	1.43
Sun Life MPF Hong Kong Eq B	Sun Life Hong Kong Limited	21/12/2000	1.56	★★★★★	Low	6.16	12.03	3.93	9.00	390.92	-0.85	0.95	1.43	1.65
Hong Kong MPF Japan Equity														
AIA MPF - PVC Japan Equity	AIA Company (Trustee) Limited	01/01/2002	2.02	--	--	2.77	12.50	0.60	6.60	53.10	5.59	5.66	-0.66	-0.22

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)				
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*	
BEA (MPF) Japan Equity	Bank of East Asia Ltd	01/12/2006	1.84	--	--	-6.38	0.43	0.72	6.87	-30.99	-2.85	-3.81	-0.54	0.04	
BOC-Pru Easy Choice JP Eq	BOCI-Prudential Trustee Limited	03/10/2006	1.69	--	--	-8.59	-0.89	-0.98	4.83	-21.40	-4.49	-4.95	-2.24	-2.00	
Manulife GS MPF Japan Eq	Manulife Asset Management (HK) Ltd	01/12/2000	1.96	--	--	-2.26	7.57	4.72	9.01	4.06	1.76	3.10	3.45	2.18	
Hong Kong MPF Moderate Allocation															
AIA MPF - PVC Allianz Stable Growth	AIA Company (Trustee) Limited	01/09/2005	2.00	★★	Average	5.36	6.47	0.82	3.45	48.28	0.31	-0.86	-1.05	-0.79	
AIA MPF - PVC Balanced Portfolio	AIA Company (Trustee) Limited	01/12/2000	2.02	★★★	Above Avg	3.64	6.89	1.68	4.21	90.25	-1.23	-0.38	-0.20	-0.02	
AIA MPF - PVC Fidelity Stable Growth	AIA Company (Trustee) Limited	01/12/2010	0.77	★★★★	Above Avg	5.77	8.20	3.06	5.37	20.52	0.62	0.63	1.18	1.14	
AMTD RCM Dynamic Allocation	AMTD Financial Planning Limited	26/05/2009	1.38	★★★	Low	2.40	4.18	1.96	3.00	17.97	-2.84	-2.18	0.08	-1.24	
AMTD RCM Stable Growth	AMTD Financial Planning Limited	26/05/2009	1.30	★★★	Above Avg	5.99	7.30	1.60	3.96	22.32	0.94	-0.04	-0.28	-0.28	
Allianz Absolute Return Fund - A	Allianz Global Investors Asia Pacific Limited	01/09/2004	1.54	★★★	Below Avg	2.33	3.98	1.75	3.16	45.91	-2.79	-2.18	-0.13	-1.08	
Allianz Absolute Return Fund - B	Allianz Global Investors Asia Pacific Limited	09/08/2004	1.34	★★★	Below Avg	2.41	4.21	1.95	3.32	50.07	-2.71	-1.97	0.08	-0.92	
Allianz Absolute Return Fund - T	Allianz Global Investors Asia Pacific Limited	09/08/2004	1.31	★★★★	Low	2.47	4.19	2.03	3.41	52.40	-2.65	-1.97	0.16	-0.83	
Allianz Stable Growth Fund - A	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.48	★★★	Average	5.87	7.01	1.38	4.07	92.33	0.92	-0.19	-0.50	-0.16	
Allianz Stable Growth Fund - B	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.28	★★★	Average	5.84	7.11	1.57	4.28	96.87	0.89	-0.12	-0.31	0.04	
Allianz Stable Growth Fund - T	Allianz Global Investors Asia Pacific Limited	01/12/2000	1.25	★★★	Above Avg	6.14	7.53	1.64	4.29	102.80	1.18	0.28	-0.24	0.05	
BCOM Stable Growth (CF) Fund	Bank of Communications Trustee Ltd	10/01/2006	1.78	★★★★	Below Avg	4.70	6.70	2.01	4.50	47.08	-0.45	-0.61	0.14	0.27	
BCT (Industry) Absolute Return Fund	Bank Consortium Trust Company Limited	01/08/2005	1.71	★★	Low	2.07	3.72	1.53	2.89	42.71	-3.22	-2.66	-0.34	-1.34	
BCT (Industry) E50 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.74	★★★★	Average	4.89	6.69	2.06	4.76	86.97	-0.19	-0.49	0.18	0.52	
BCT (Industry) E70 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.75	★★★	High	4.55	7.52	2.00	6.07	84.39	-0.17	-0.25	0.12	1.83	
BCT (Pro) Absolute Return Fund	Bank Consortium Trust Company Limited	01/08/2005	1.41	★★★	Low	2.30	4.03	1.83	3.20	47.52	-2.98	-2.36	-0.05	-1.03	

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
BCT (Pro) E50 Mixed Asset Fund	Bank Consortium Trust Company Limited	01/12/2000	1.72	★★★	Average	4.98	6.81	1.50	4.03	83.10	-0.06	-0.28	-0.37	-0.21
BEA (IS) Balance	Bank of East Asia Ltd	01/12/2000	1.45	★★★	Average	6.49	9.03	2.24	4.77	79.32	1.32	1.64	0.36	0.54
BEA (MPF) Bal	Bank of East Asia Ltd	01/12/2000	1.45	★★★	Average	6.47	9.06	2.28	4.74	76.92	1.30	1.65	0.40	0.50
BEA Balanced	Bank of East Asia Ltd	25/10/2012	1.03	★★★★★	Below Avg	7.49	9.99	3.12	--	14.50	2.37	2.81	1.24	--
FWD MPF MT Basic Stable Growth	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	1.94	★★	Below Avg	4.57	6.51	1.87	3.47	55.50	-0.59	-0.85	-0.01	-0.76
FWD MPF MT Comp Stable Growth	FWD Life Insurance Company (Bermuda) Ltd	05/12/2000	2.11	★	Below Avg	4.40	6.27	1.70	3.28	42.30	-0.77	-0.99	-0.18	-0.96
Fidelity RMT-Stable Growth	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★★	Above Avg	5.28	7.50	2.41	5.14	109.13	0.15	-0.02	0.53	0.91
Fidelity RMT-Stable Growth	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★★	Above Avg	5.28	7.50	2.41	5.14	109.13	0.15	-0.02	0.53	0.91
Fidelity RMT-Stable Growth	Fidelity Worldwide Investment	01/12/2000	1.51	★★★★★	Above Avg	5.28	7.50	2.41	5.14	109.13	0.15	-0.02	0.53	0.91
HSBC MPF-ST Plus-Stable Growth	HSBC Life (International) Limited	01/12/2000	1.73	★★	Above Avg	6.27	8.51	1.70	3.88	64.50	1.11	0.85	-0.18	-0.36
HSBC MPF-VC-Stable Growth	HSBC Life (International) Limited	24/03/2011	1.04	★★★	Average	6.72	9.30	2.35	4.60	12.80	1.50	1.38	0.47	0.36
Hang Seng MPF-ST Plus-Stable Growth	Hang Seng Investment Management Ltd	01/12/2000	1.73	★★	Above Avg	6.27	8.51	1.70	3.88	64.50	1.11	0.85	-0.18	-0.36
Hang Seng MPF-VC-Stable Growth	Hang Seng Investment Management Ltd	24/03/2011	1.04	★★★	Average	6.72	9.30	2.35	4.60	12.80	1.50	1.38	0.47	0.36
Manulife GS MPF Fidelity Stable Growth	Manulife Asset Management (HK) Ltd	01/09/2003	2.04	★★★★	Above Avg	4.90	6.99	1.91	4.61	93.80	-0.21	-0.52	0.03	0.37
Mass MPF Asian Bal	MassMutual Trustees Ltd	07/03/2003	1.67	★★	High	4.09	8.11	-0.05	3.89	142.86	0.59	1.60	-1.93	-0.35
Mass MPF Global Stable	MassMutual Trustees Ltd	29/12/2000	1.59	★★★	Average	5.76	7.00	1.19	4.81	84.90	0.71	-0.34	-0.68	0.57
My Choice Stable Provident	BOCI-Prudential Trustee Limited	28/07/2010	1.04	★★★★★	Below Avg	5.22	7.44	2.77	5.27	28.84	0.08	0.12	0.90	1.04
SCB MPF Ad Stable	Standard Chartered Bank (HK) Ltd	01/04/2002	1.88	★★★	Average	4.32	6.65	1.03	3.98	88.48	-0.68	-0.74	-0.85	-0.26
SCB MPF Ad-Temp Asian Bal	Standard Chartered Bank (HK) Ltd	01/12/2000	1.94	★	High	3.89	7.84	-0.30	3.61	129.01	0.40	1.35	-2.18	-0.63
SCB MPF-Stable	Standard Chartered Bank (HK) Ltd	04/12/2000	1.93	★★★	Average	4.31	6.64	1.00	3.96	73.93	-0.68	-0.74	-0.87	-0.27

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Schroder MPF Stable Growth - A	Schroder Investment Management (HK) Ltd	01/12/2000	1.78	★★★	Below Avg	4.62	6.60	1.98	4.36	69.70	-0.53	-0.70	0.10	0.12
Schroder MPF Stable Growth - B	Schroder Investment Management (HK) Ltd	01/12/2000	1.58	★★★★	Below Avg	4.82	6.91	2.21	4.67	76.30	-0.33	-0.43	0.33	0.44
Sun Life MPF Balanced A	Sun Life Hong Kong Limited	21/12/2000	1.80	★★★★★	Below Avg	7.57	9.65	3.66	5.52	116.76	2.96	3.55	1.78	1.29
Sun Life MPF Balanced B	Sun Life Hong Kong Limited	21/12/2000	1.59	★★★★★	Below Avg	7.73	9.87	3.86	5.73	123.24	3.13	3.76	1.99	1.50
Hong Kong MPF Other Bond														
AIA MPF - PVC Asian Bond	AIA Company (Trustee) Limited	23/09/2011	0.78	--	--	6.44	7.78	1.77	1.60	7.67	2.82	4.78	1.87	0.00
BCT (Industry) RMB Bond Fund	Bank Consortium Trust Company Limited	04/03/2013	1.15	--	--	1.04	-1.45	-1.22	--	-4.59	-1.71	-2.92	-1.12	--
BCT (Pro) RMB Bond Fund	Bank Consortium Trust Company Limited	04/03/2013	1.14	--	--	0.96	-1.54	-1.28	--	-4.62	-1.78	-3.00	-1.18	--
Fidelity RMT-RMB Bond	Fidelity Worldwide Investment	16/05/2016	--	--	--	--	--	--	--	-1.47	--	--	--	--
Fidelity RMT-RMB Bond	Fidelity Worldwide Investment	16/05/2016	--	--	--	--	--	--	--	-1.47	--	--	--	--
Fidelity RMT-RMB Bond	Fidelity Worldwide Investment	16/05/2016	--	--	--	--	--	--	--	-1.47	--	--	--	--
Invesco MPF RMB Bond A	Invesco Hong Kong Limited	04/03/2013	1.24	--	--	0.94	-1.64	-1.48	--	-6.13	-1.80	-3.10	-1.37	--
Invesco MPF RMB Bond H	Invesco Hong Kong Limited	04/03/2013	1.13	--	--	1.04	-1.51	-1.36	--	-5.72	-1.70	-2.97	-1.25	--
Manulife GS MPF Pacific Asia Bond	Manulife Asset Management (HK) Ltd	23/04/2012	1.60	--	--	7.29	9.32	2.22	--	7.67	0.00	0.00	--	--
Manulife GS MPF RMB Bond Fund	Manulife Asset Management (HK) Ltd	16/12/2013	--	--	--	3.35	2.18	--	--	0.17	0.35	0.14	--	--
Principal 600 Asian Bond N	Principal Trust Company (Asia) Limited	15/04/2013	0.75	--	--	4.22	5.26	1.85	--	1.36	1.55	3.13	1.95	--
Principal Smart Plan-JPMorgan Asian Bond	Principal Trust Company (Asia) Limited	13/08/2012	1.47	--	--	5.91	6.94	1.00	--	-1.40	2.26	3.94	1.10	--
Hong Kong MPF Other Equity														
Haitong Korea A	Haitong International Invst Mngrs Ltd	01/02/2001	1.81	--	--	-5.64	-7.12	3.90	3.96	202.70	-1.51	-4.20	-1.76	-3.87
Haitong Korea Fund - T	Haitong International Invst Mngrs Ltd	17/07/2001	1.72	--	--	-5.64	-7.11	3.91	4.03	233.00	-1.47	-4.18	-1.74	-3.79

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)				
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*	
Manulife GS MPF Healthcare	Manulife Asset Management (HK) Ltd	02/04/2008	1.92	--	--	-1.09	4.07	9.15	15.48	89.75	2.98	8.39	3.50	7.66	
Hong Kong MPF Other Money Market															
Allianz RMB Money Market - A	Allianz Global Investors Asia Pacific Limited	02/10/2013	--	--	--	-0.27	-2.02	--	--	-3.00	-0.33	-0.46	--	--	
Allianz RMB Money Market - B	Allianz Global Investors Asia Pacific Limited	02/10/2013	--	--	--	-0.27	-2.02	--	--	-2.93	-0.33	-0.46	--	--	
Allianz RMB Money Market - T	Allianz Global Investors Asia Pacific Limited	02/10/2013	--	--	--	-0.27	-2.02	--	--	-2.80	-0.32	-0.46	--	--	
BEA (IS) RMB & HKD Money Market	Bank of East Asia Ltd	03/07/2012	0.76	--	--	0.08	-1.48	-0.48	--	0.46	-0.02	0.06	-0.02	--	
BEA (MPF) RMB & HKD Money Market	Bank of East Asia Ltd	03/07/2012	0.76	--	--	0.14	-1.38	-0.43	--	0.83	0.05	0.16	0.03	--	
BOC-Pru Easy Choice RMB & HKD Money Mkt	BOCI-Prudential Trustee Limited	02/04/2013	0.64	--	--	0.67	-0.85	0.09	--	1.35	0.68	0.88	0.55	--	
Sun Life MPF RMB & HKD A	Sun Life Hong Kong Limited	30/06/2012	1.34	--	--	0.07	-1.76	-0.77	--	0.83	0.11	0.12	-0.31	--	
Sun Life MPF RMB & HKD B	Sun Life Hong Kong Limited	30/06/2012	1.28	--	--	0.11	-1.71	-0.72	--	0.95	0.15	0.16	-0.26	--	
Hong Kong MPF Target Date															
AMTD Invesco Target 2018 Retirement	AMTD Financial Planning Limited	26/05/2009	1.79	--	--	5.49	6.53	2.04	3.84	25.13	1.24	-0.14	-0.57	-3.28	
AMTD Invesco Target 2028 Retirement	AMTD Financial Planning Limited	26/05/2009	1.82	--	--	4.88	6.73	1.92	4.92	31.09	0.90	-0.33	-0.69	-2.21	
AMTD Invesco Target 2038 Retirement	AMTD Financial Planning Limited	26/05/2009	1.34	--	--	4.88	7.88	2.47	6.39	37.79	1.23	0.34	-0.15	-0.74	
AMTD Invesco Target 2048 Retirement	AMTD Financial Planning Limited	26/05/2009	1.35	--	--	4.30	8.23	2.41	7.39	40.57	0.96	0.26	-0.20	0.27	
BCT (Pro) SaveEasy 2020 Fund	Bank Consortium Trust Company Limited	27/10/2008	1.55	--	--	4.10	8.72	3.22	8.16	92.77	0.62	0.67	0.61	1.03	
BCT (Pro) SaveEasy 2025 Fund	Bank Consortium Trust Company Limited	27/10/2008	1.55	--	--	3.74	8.94	3.03	8.32	95.13	0.43	0.66	0.42	1.19	
BCT (Pro) SaveEasy 2030 Fund	Bank Consortium Trust Company Limited	27/10/2008	1.54	--	--	3.66	9.00	3.02	8.40	92.76	0.44	0.67	0.41	1.27	
BCT (Pro) SaveEasy 2035 Fund	Bank Consortium Trust Company Limited	27/10/2008	1.55	--	--	3.69	9.06	3.00	8.43	90.34	0.52	0.73	0.39	1.30	
BCT (Pro) SaveEasy 2040 Fund	Bank Consortium Trust Company Limited	27/10/2008	1.54	--	--	3.71	9.09	3.07	8.50	96.62	0.52	0.74	0.46	1.37	

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Morningstar MPF Performance Update

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Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Fidelity RMT-Fidelity SaveEasy 2020	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	4.13	8.81	3.22	8.16	106.34	0.60	0.66	0.61	1.03
Fidelity RMT-Fidelity SaveEasy 2020	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	4.13	8.81	3.22	8.16	106.34	0.60	0.66	0.61	1.03
Fidelity RMT-Fidelity SaveEasy 2020	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	4.13	8.81	3.22	8.16	106.34	0.60	0.66	0.61	1.03
Fidelity RMT-Fidelity SaveEasy 2025	Fidelity Worldwide Investment	27/10/2008	1.58	--	--	3.67	8.84	3.00	8.31	108.73	0.36	0.60	0.38	1.18
Fidelity RMT-Fidelity SaveEasy 2025	Fidelity Worldwide Investment	27/10/2008	1.58	--	--	3.67	8.84	3.00	8.31	108.73	0.36	0.60	0.38	1.18
Fidelity RMT-Fidelity SaveEasy 2025	Fidelity Worldwide Investment	27/10/2008	1.58	--	--	3.67	8.84	3.00	8.31	108.73	0.36	0.60	0.38	1.18
Fidelity RMT-Fidelity SaveEasy 2030	Fidelity Worldwide Investment	27/10/2008	1.56	--	--	3.68	9.02	3.03	8.41	109.78	0.44	0.67	0.42	1.28
Fidelity RMT-Fidelity SaveEasy 2030	Fidelity Worldwide Investment	27/10/2008	1.56	--	--	3.68	9.02	3.03	8.41	109.78	0.44	0.67	0.42	1.28
Fidelity RMT-Fidelity SaveEasy 2030	Fidelity Worldwide Investment	27/10/2008	1.56	--	--	3.68	9.02	3.03	8.41	109.78	0.44	0.67	0.42	1.28
Fidelity RMT-Fidelity SaveEasy 2035	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	3.76	9.10	3.03	8.43	110.52	0.52	0.75	0.41	1.31
Fidelity RMT-Fidelity SaveEasy 2035	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	3.76	9.10	3.03	8.43	110.52	0.52	0.75	0.41	1.31
Fidelity RMT-Fidelity SaveEasy 2035	Fidelity Worldwide Investment	27/10/2008	1.57	--	--	3.76	9.10	3.03	8.43	110.52	0.52	0.75	0.41	1.31
Fidelity RMT-Fidelity SaveEasy 2040	Fidelity Worldwide Investment	27/10/2008	1.54	--	--	3.76	9.18	3.09	8.52	113.01	0.52	0.75	0.48	1.40
Fidelity RMT-Fidelity SaveEasy 2040	Fidelity Worldwide Investment	27/10/2008	1.54	--	--	3.76	9.18	3.09	8.52	113.01	0.52	0.75	0.48	1.40
Fidelity RMT-Fidelity SaveEasy 2040	Fidelity Worldwide Investment	27/10/2008	1.54	--	--	3.76	9.18	3.09	8.52	113.01	0.52	0.75	0.48	1.40
Fidelity RMT-Fidelity SaveEasy 2045	Fidelity Worldwide Investment	23/11/2015	--	--	--	3.20	--	--	--	0.99	-0.08	--	--	--
Fidelity RMT-Fidelity SaveEasy 2045	Fidelity Worldwide Investment	23/11/2015	--	--	--	3.20	--	--	--	0.99	-0.08	--	--	--
Fidelity RMT-Fidelity SaveEasy 2045	Fidelity Worldwide Investment	23/11/2015	--	--	--	3.20	--	--	--	0.99	-0.08	--	--	--
Fidelity RMT-Fidelity SaveEasy 2050	Fidelity Worldwide Investment	23/11/2015	--	--	--	2.37	--	--	--	-0.67	-0.80	--	--	--
Fidelity RMT-Fidelity SaveEasy 2050	Fidelity Worldwide Investment	23/11/2015	--	--	--	2.37	--	--	--	-0.67	-0.80	--	--	--

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Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Fidelity RMT-Fidelity SaveEasy 2050	Fidelity Worldwide Investment	23/11/2015	--	--	--	2.37	--	--	--	-0.67	-0.80	--	--	--
Manulife GS MPF 2020 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.03	--	--	2.37	5.48	1.92	5.43	11.44	-1.54	-1.72	-0.69	-1.70
Manulife GS MPF 2025 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.03	--	--	2.28	6.38	2.27	6.43	14.06	-1.28	-1.10	-0.34	-0.70
Manulife GS MPF 2030 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.04	--	--	2.32	6.97	2.38	6.81	14.87	-1.04	-0.69	-0.23	-0.32
Manulife GS MPF 2035 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.03	--	--	2.27	7.14	2.49	6.97	15.40	-1.03	-0.59	-0.12	-0.15
Manulife GS MPF 2040 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.05	--	--	2.24	7.16	2.45	6.97	15.28	-1.02	-0.58	-0.16	-0.16
Manulife GS MPF 2045 Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.03	--	--	2.24	7.21	2.48	7.03	15.60	-1.02	-0.54	-0.13	-0.10
Manulife GS MPF Smart Retirement	Manulife Asset Management (HK) Ltd	21/02/2011	2.04	--	--	2.54	5.21	1.31	3.86	8.17	-1.49	-1.82	-1.30	-3.27
Hong Kong MPF US Equity														
AIA MPF - PVC American	AIA Company (Trustee) Limited	23/09/2011	0.94	★	Average	10.00	15.39	6.29	9.38	56.61	6.21	4.98	-1.41	-3.52
AIA MPF - PVC North American Equity	AIA Company (Trustee) Limited	01/01/2002	1.97	★★★★	Average	4.09	10.21	7.76	14.08	79.67	-0.45	-0.12	0.05	1.18
BEA (MPF) North American Equity	Bank of East Asia Ltd	31/01/2012	1.19	★★★★★	Low	6.00	12.70	8.51	--	45.52	1.30	1.97	0.81	--
BOC-Pru Easy Choice North America Idx-Tr	BOC-Prudential Trustee Limited	03/09/2012	0.87	★★★	Below Avg	5.98	11.86	7.63	--	47.95	1.38	1.19	-0.08	--
HSBC MPF-ST Plus-North America Equity	HSBC Life (International) Limited	01/12/2000	1.70	★★★	Average	6.44	12.77	7.78	12.50	27.20	1.74	1.48	0.07	-0.41
HSBC MPF-VC-US Equity	HSBC Life (International) Limited	24/03/2011	1.01	★★★	Above Avg	5.75	15.13	8.81	13.65	63.60	1.04	1.66	1.10	0.74
Hang Seng MPF-ST Plus-North America Eq	Hang Seng Investment Management Ltd	01/12/2000	1.70	★★★	Average	6.44	12.77	7.78	12.50	27.20	1.74	1.48	0.07	-0.41
Hang Seng MPF-VC-US Equity	Hang Seng Investment Management Ltd	24/03/2011	1.02	★★★	Above Avg	5.75	15.13	8.81	13.65	63.60	1.04	1.66	1.10	0.74
Manulife GS MPF N Amer Eq	Manulife Asset Management (HK) Ltd	01/12/2000	1.91	★★	High	2.77	9.69	8.37	14.33	32.97	-1.44	-0.56	0.67	1.42
Mass MPF US Equity	MassMutual Trustees Ltd	19/03/2007	1.42	★★★	Above Avg	0.26	4.95	7.12	13.25	53.06	-4.14	-4.07	-0.59	0.35
Principal 800 US Eq D	Principal Trust Company (Asia) Limited	01/12/2000	1.29	★★★	Below Avg	0.96	5.93	7.07	13.11	41.95	-4.03	-4.58	-0.64	0.21

*Annualized returns

Note: Each MPF's Morningstar Rating is calculated based on the broader track record of the fund itself, and not on the specific performance of its subadvisors. Hence it does not fully reflect subadvisor changes within the past ten years.

Morningstar MPF Performance Update

Basic Information				Morningstar Rating/Risk		MPF Returns % (in HKD)					+/- Category Returns % (in HKD)			
Names	Firm Name	Inception Date	Expense Ratio %	Rating	Risk	YTD	1 year	3 years*	5 years*	Since Inception	YTD	1 year	3 years*	5 years*
Principal 800 US Eq I	Principal Trust Company (Asia) Limited	01/12/2000	1.78	★★	Low	0.59	5.41	6.54	12.58	38.66	-4.41	-5.08	-1.16	-0.32

*Annualized returns

Note: Each MPF's Morningstar Rating is calculated based on the broader track record of the fund itself, and not on the specific performance of its subadvisors. Hence it does not fully reflect subadvisor changes within the past ten years.

Morningstar MPF Performance Update

Disclosure Language

The performance data given represents past performance and should not be considered indicative of future results.

Expense Ratio

The percentage of fund assets used to pay for operating expenses and management fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds only includes the wrap or sponsor fees, and does not include the underlying fund fees.

Inception Date

Date on which the security is first offered.

Morningstar Category

In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories.

Morningstar Rating

The Morningstar Rating brings load-adjustments, performance (returns) and risk together into one evaluation. To determine a fund's star rating for a given time period (three, five, or 10 years), the fund's risk-adjusted return is plotted on a bell curve: If the fund scores in the top 10% of its category, it receives 5 stars (Highest); if it falls in the next 22.5% it receives 4 stars (Above Average); a place in the middle 35% earns 3 stars (Average); those lower still, in the next 22.5%, receive 2 stars (Below Average); and the bottom 10% get only 1 star (Lowest). The Overall Morningstar Rating is a weighted average of the available three-, five-, and 10-year ratings.

Total Return

Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures.

Morningstar has developed fund category averages on several data points to enable investors to compare the performance of their individual fund holdings with that of comparable funds.