MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payab	le out of the fu	T	Part	B : Fees & e	_	employe	e accour	nts		Remark
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee		Transa	ction Fee	•	Other Fees & Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Managemo	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial perio
			(% per annum of the	net asset value)		•		(% per	annum of co	ontribution	s / transactio	n value)		
美国友邦(连統) 神原公司 AIA-JF Mandatory Provident Fund			e: 2100 1888 (Employer)			Incentive							·	
Capital Preservation Portfolio	\$709.34	2.03%	2% → 1.25	% [b]	N/A	Fee : [e]			N/A		N/A		N/A	
Guaranteed Portfolio	\$1,395.72	2.08%	2% → 1.5%	6 [c]	N/A [d]									
Conservative Portfolio	\$1,089.91	2.30%												
Balanced Portfolio	\$1,552.40	2.31%												Principal Brochure :
Growth Portfolio	\$4,016.46	2.32%												12/2007 Fund Fact Sheet: 4/20
Hong Kong Equity Fund	\$964.53	2.19%												Fund Fact Sneet : 4/20
North American Equity Fund	\$93.99	2.24%	1											30/4/2008
Greater China Equity Fund	\$939.38	2.19%	1				waived	waived					Member Account	FER: 11/2007
Japan Equity Fund	\$144.56	2.24%	2%			N/A	waiveu	waiveu	waived				Maintananaa	
European Equity Fund Asian Equity Fund	\$373.92 \$484.08	2.18%	<u> </u>		N/A					waived	waived	N/A		Fee Reduction Effective Date: Capital

Preservation Portfolio -

1/9/2007; Guaranteed

Portfolio -1/12/2007

RCM Capital Stable Fund

RCM Stable Growth Fund

Global Bond Fund (1/12/2007 New)

World Equity Fund (1/12/2007 New)

RCM Growth Fund

Green Fund

\$26.71

\$69.75

\$207.45

\$38.52

\$26.57

\$10.09

2.21%

2.23%

2.23%

~

0.61% [a]

 $2\% \rightarrow 1.25\%$ [c]

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	e out of the fu	ınd assets			_		e directly/ e accoun	ts		Damark
		Ratio	Current & New	Preserved	Guarantee	Other		g Fee /		Transa	ction Fee		Other Fees	Remark
(No. of Funds)		FER	Accounts	Accounts	Charge / Condition	Fees & Charges		al Fee	0			10000	& Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	(Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread		With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial period
			(% per annum of the	net asset value)				(% per	annum of c	ontribution	s / transaction	n value)		
AIA-JF Premium MPF Scheme (17)							•	•						
Capital Preservation Portfolio	\$895.83	1.93%	1.75% → 1.2	25% [b]	N/A	Incentive Fee : [e]			N/A		N/A		N/A	
Guaranteed Portfolio	\$1,550.03	1.83%	1.75% → 1.5	6% [c]	N/A [d]									
Conservative Portfolio	\$1,429.13	2.02%											1	
Balanced Portfolio	\$1,924.11	2.02%												Principal Brochure :
Growth Portfolio	\$3,950.18	2.03%												12/2007
Hong Kong Equity Fund	\$1,451.21	1.95%												Fund Fact Sheet: 4/2008
North American Equity Fund	\$152.33	2.00%												Fund Asset Value : 30/4/2008
Greater China Equity Fund	\$1,337.10	1.95%											Member	50/4/2006 FER: 11/2007
Japan Equity Fund	\$177.37	1.99%	1.75%	, D		N/A	waived	waived	waived				Account Maintenance	
European Equity Fund	\$464.91	1.95%			N/A	IN/A			waiveu	waived	waived	N/A	Food: woised	Fee Reduction Effective
Asian Equity Fund	\$601.81	1.94%											T£1	Date : Capital Preservation Portfolio -
RCM Capital Stable Fund	\$60.40	1.98%												1/9/2007 ; Guaranteed
RCM Stable Growth Fund	\$117.39	2.00%												Portfolio -1/12/2007
RCM Growth Fund	\$246.11	2.01%												
Green Fund	\$51.86	0.6% [a]												
Global Bond Fund (1/12/2007 New)	\$77.96	~	4.750/ . 4.0	E0/ [a]										
World Equity Fund (1/12/2007 New)	\$21.46	~	1.75% → 1.2	5 /6 [C]										
AIA-JF Comprehensive Retirement B	enefit MPF S	cheme (2)												
Capital Preservation Portfolio	\$40.51	2.13%	1.75% → 1.2	5% [b]	N/A	Incentive Fee : [e]			N/A				N/A	
Guaranteed Portfolio	\$182.97	1.83%	1.75% → 1.5	% [c]	N/A [d]	N/A	waived	waived	waived		N/A		Member Account Maintenance Fees: waived [f]	Same as above

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Expense	Part A: Expenses &		1	1			_	employe	e accoun	ts		Remark
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		ng Fee / ıal Fee		Transa	ction Fee		Other Fees & Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial period
	_		(% per annum of the i	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)		
AXA China Region Trustee	es Limited	www.axa.com.l	nk Hotline: 2802 2812											
Double Easy Mandatory Provident F	und (7)													
Double Easy Capital Preservation Fund	\$323.78	1.73%	[g]		N/A					1	V/A			
Double Easy Guaranteed Fund	\$843.98	2.08%	Up to 1	%	1% [h]									Principal Brochure :
Double Easy Balanced Fund	\$1,163.56	2.22%	Up to 2'	%									Switching	8/2006 Fund Fact Sheet :
Double Easy Cash Fund	\$375.49	1.06%	Up to 1	%		_	waived	N/A					Fee: 4 switches per	31/5/2008
Double Easy Growth Fund	\$1,384.27	2.22%			N/A				1%	waived	waived	N/A	year, maximum 1%	Fund Asset Value : 31/5/2008
Double Easy Stable Fund	\$971.25	2.26%	Up to 2'	%									maximum 176	FER: 31/12/2006
Double Easy Top Select Fund	\$1,238.05	2.09%												
Elite Mandatory Provident Fund (9)	<u> </u>				1			1	1	I	I			
Capital Preservation Fund	\$115.82	1.49%	[g]							1	V/A			
Multi-Manager Asia Pacific (Ex-Japan) Equity Fund	\$168.34	~												
Multi-Manager Balanced Fund	\$213.76	2.43%											Switching	Principal Brochure : 11/2007
Multi-Manager Global Bond Fund	\$30.89	~											Fee : No	Fund Fact Sheet :
Multi-Manager Global Equity Fund	\$85.24	~	Up to 2	%	N/A	_	waived	N/A	1%	0-0.6%	0-0.6%	N/A	switching limit, but charge	31/5/2008 Fund Asset Value :
Multi-Manager Growth Fund	\$327.46	2.40%											spread fees	31/5/2008
Multi-Manager Hong Kong Equity Fund	\$449.16	2.38%												FER: 31/12/2006
Multi-Manager Japan Equity Fund	\$16.73	~												
Multi-Manager Stable Fund	\$117.94	2.50%												
AXA Financial Services Tr	ustees Limite	ed	www.axa.com.hk Hotli	ine: 2828 3838										
Prosperity MPF Master Trust Schem	e (4)													
Prosperity Capital Preservation Fun	\$86.35	1.16%	1.3%											Dringing Drash
Prosperity Balanced Fund	\$152.25	1.78%	1.5%		NI/A		NI/A	weine d	NI/A	NI/A	NI/A	NI/A	_	Principal Brochure: 200 Fund Fact Sheet:
Prosperity Growth Fund	\$118.41	2.39%	1.95%	ó	N/A	_	N/A	waived	N/A	N/A	N/A	N/A	_	31/03/2007 FEB: 31/12/2006
Prosperity Templeton Global Equity Fund	\$175.88	2.35%	2.055%-2.0	065%										FER: 31/12/2006

\$175.88

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	le out of the fu	ınd assets	Part	B : Fees & e	_		e directly e accoun		ly from	Domoni
		Ratio FER	Current & New	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee		Transa	ction Fee		Other Fees & Charges	Remark
(No. of Funds)			Accounts Manageme		Condition	Charges	Joining	Annual	Contri-	Offer	Bid	With-	& Charges	Fund informatio date
	(HK\$ Million)	(See Part A for Related			(Guaranteed Fund only)		Fee	Fee	bution Charge	Spread	•	drawal Charge		(day/month/year)
	[1]	Expenses) [2]	[3]		[4]	[5]			3				[6]	FER as at financial per
	1.3	1-3	(% per annum of the	net asset value)	1.3	1-7		(% per	annum of c	ontributions	/ transactio	n value)	1-3	
BCT 銀 聯 信託 Bank Cons Bank Consortium MPF Plan (11)	ortium Trust	Company Lir	nited	www.bcthk.com	Employer Hotlin	ne: 2298 938	8 Membe	er Hotline : 2	2298 9333					
Capital Preservation Fund	\$2,405.00	1.50%	1.4% →1.2%	1.2%							N/A			
Stable Fund	\$1,895.45	1.76%]								Switching Fee: N/A	
Balanced Fund	\$2,371.76	1.76%	1.625%										Special	
Growth Fund	\$4,606.55	1.74%											withdrawal fee for withdrawal	Principal Brochure :
Global Bond Fund	\$396.66	1.92%	1.73% - 1.74% → 1.63% - 1.64%										of voluntary contributions	1/2008 and 2/2008 (Addendum) Fund Fact Sheet: 1si
Global Equity Fund	\$586.56	1.99%	1.83% - 1.84% → 1.73% - 1.74%										: a fee of \$200 per	Quarter, 2008 Fund Asset Value:
Hong Kong Equity Fund	\$1,294.31	2.04%	1.7% → 1.44% - 1.45%	1.38%	N/A	N/A	waived	N/A	N/A				withdrawal if the	31/5/2008 FER: 12/2006
Asian Equity Fund	\$876.50	1.88%	1.775% → 1.625%	[j]						waived	waived	waived	redemption amount <	Fee Reduction Effecti
Absolute Return Fund	\$134.73	1.84%	1.53% → 1.43%										\$5,000	Date : Capital Preservation Fund-
China and Hong Kong Equity Fund (1/1/2008 New)	\$447.45	~	$1.638\% \rightarrow 1.488\%$ [i] (offers last until the end of Dec 2008, then back to 1.588%)										A fee of \$200 per withdrawal is waived if the number of	1/9/2007; Others - 1/1/2008
European Equity Fund (1/1/2008 New)	\$30.29	~	1.638% → 1.488% [i] (offers last until the end of Dec 2008, then back to										withdrawals in any financial year > 4 times	

1.588%)

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	& charges payab	le out of the fu	ınd assets	Part	B: Fees a	_		le directly ee accour		y from	Remark
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee		Transa	ction Fee		Other Fees & Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial perio
			(% per annum of the	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)		
Bank Consortium Industry Plan (9)		I	T		ı	T	1	1	1	1			T	
Capital Preservation Fund	\$634.92	1.33%	1.2%	, ,							N/A		Switching Fee: N/A	
Stable Fund	\$292.83	1.76%											Special withdrawal fee	Principal Brochure :
Balanced Fund	\$307.55	1.77%	1.588	%									for withdrawal of voluntary contributions	1/2008 and 2/2008 (Addendum)
Growth Fund	\$415.31	1.77%											: a fee of \$200 per	Fund Fact Sheet: 1st Quarter, 2008 Fund Asset Value:
Global Bond Fund	\$26.81	2.10%	1.73% - 1	.74%	N/A	N/A	waived	N/A	N/A	waived	waived	waived	withdrawal if the redemption	31/5/2008 FER: 12/2006
Global Equity Fund	\$36.15	2.12%	1.83% - 1	.84%						waiveu	waived	waived	amount < \$5,000	Fee Reduction Effective Date: Capital
Hong Kong Equity Fund	\$97.75	2.17%	1.7% → 1.54%	% - 1.55%									A fee of \$200 per withdrawal	Preservation Fund - 1/9/2007; Others - 1/1/2008
Asian Equity Fund	\$45.77	2.05%	1.775% →	1.725%									is waived if the number of withdrawals in	17.17.2000
Absolute Return Fund	\$9.96	2.34%	1.53%	%									any financial year > 4 times	

MPF Scheme A		Fund Asset Value	Fund Expense	Part A: Expenses 8	& charges payab	le out of the fu	und assets	Part	B: Fees & e			e directly. ee accoun		ly from	Damani
(No. of Funds)			Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &	Joinin Annu	g Fee / al Fee		Transa	ction Fee		Other Fees & Charges	Remark
		(HK\$ Million)	(See Part A for Related Expenses)	Managem	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread		With- drawal Charge		Fund informatio date (day/month/year)
		[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial peri
				(% per annum of the	net asset value)		•		(% per	annum of c	ontribution	s / transactio	n value)		
Invesco		www.mpf.inve	sco.com.hk l	Hotline: 2842 7878											
Invesco Strategic MPF So	:heme (8) [<u> </u>													
Capital Preservation Fund	Α	\$562.20	0.80%	0.663	%	N/A						N/A			
Capital Fleservation Fund	Н	φ302.20	0.80%	0.663%	N/A	17/4						IV/A			
Guaranteed Fund	G	\$452.30	2.68%	1.675%	N/A	1% [I]									
Delever I Free I	Α	#4 004 00	1.39%	1.213	%									Switching	
Balanced Fund	Н	\$1,091.30	1.27%	1.093%	N/A									Fee: currently waived,	
Occided Otable Food	Α	Ф74.4.FQ	1.39%	1.213	%	1								maximum	
Capital Stable Fund	Н	\$714.50	1.27%	1.093%	N/A			Employer /						\$200	Principal Brochure :
01.15.15.1	А	A 400.50	1.35%	1.213	%	1		Self-						Withdrawal	5/2008 Fund Fact Sheet:
Global Bond Fund	Н	\$189.50	1.23%	1.093%	N/A		N/A	employed person: not	N/A	N/A				fee for withdrawal of	30/4/2008
Conside Fired	Α	¢4 000 00	1.39%	1.213	%	N/A		more than			waived	waived	N/A	voluntary	Fund Asset Value : 30/4/2008
Growth Fund	Н	\$1,838.20	1.27%	1.093%	N/A	IN/A		\$8,000						contributions : 4 times free	FER: 31/3/2007
Hong Kong and China Equity				1	•	1		1			l	ĺ		each vear	

each year, additional

withdrawals \$300 each

Α

Н

Α

Н

Hong Kong and China Equity Fund (formerly known as Hong Kong Equity Fund - changed name

and revised its investment

objectives in 28 Sept 2007)

Asian Equity Fund (New)

1.35%

1.24%

\$861.60

\$75.20

1.093%

1.093%

1.213%

1.213%

N/A

N/A

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	& charges payab	le out of the fu	ınd assets	Part	: B∶ Fees ∂ e	_		le directly ee accour		y from	Damanla
		Ratio	Current & New	Preserved	Guarantee	Other		ng Fee /		Transa	ction Fee		Other Fees	Remark
(No. of Funds)		FER	Accounts	Accounts	Charge /	Fees &		ial Fee					& Charges	Fund information
	(HK\$ Million)	(See Part A for Related	Managemo	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	Expenses) [2]	[3]		[4]	[5]			ona.go			ona go	[6]	FER as at financial pe
			(% per annum of the	net asset value)		ı		(% per	annum of c	ontribution	s / transactio	n value)	l	
の 交通銀行信託有限公司 BANE DY COMMUNICATIONS TRUSTED LIMITED	www.bocomtr	ust.com.hk/tw/i	ndex.htm Hotline: 226	69 9699										
BCOM Joyful Retirement MPF Schen	ne (8)													
BCOM Joyful Capital Preservation (CF) Fund	\$211.86	1.70%	1.5625% →	1.2375%							N/A			
BCOM Guaranteed (CF) Fund	\$583.07	2.08%	1.8125% →	1.6975%	0.135% (included in management fees) [m]								Switching Fee: 4 times free each	Principal Brochure:
BCOM Balanced (CF) Fund	\$88.43	2.01%	1.65%	0/										1/6/2008 Fund Fact Sheet :
BCOM Stable Growth (CF) Fund	\$113.30	1.96%	1.65	70		N/A	N/A	0	N/A					31/3/2008 Fund Asset Value : 31/5/2008
BCOM Asian Dynamic Equity (CF) Fund	\$29.29	2.07%	1.855	%						0	0	N/A		FER: 31/12/2007
BCOM Dynamic Growth (CF) Fund	\$81.24	1.87%	1.805	%									voluntary	Fee Reduction Effect Date: 1/1/2008
BCOM Hong Kong Dynamic Equity (CF) Fund (17/10/2007 New)	\$17.12	~	1.855% →	1.785%									contributions : 1%	
BCOM China Dynamic Equity (CF) Fund (1/6/2008 New)	~	~	1.785	%										

(1/6/2008 New)

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payab	le out of the fu	nd assets			_	/employe	e accoun	ts		Remark
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &	Annu	ng Fee / nal Fee		Transa	ction Fee		Other Fees & Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge	I	date (day/month/year)
	[1]	[2]	[3]		[4]	[5]		(0)					[6]	FER as at financial period
♥ BEA東亞銀行	www.hkbea.co	om/whp_servhk	(% per annum of the r	<u>, , , , , , , , , , , , , , , , , , , </u>				(% per	annum or c	ontribution	s / transactio	n value)		
BEA (MPF) Master Trust Scheme (10	0)													
Capital Preservation Fund	\$709.13	1.67%	1.55% → 1	.2% *	N/A						N/A			Principal Brochure :
Long Term Guaranteed Fund	\$475.56	2.53%	1.5%		1% [n]									1/2006 Addendum: 1/11/2006
Asian Growth Fund	\$222.77	2.37%	2.55%-3.05% ®1.5	2.55%-3.05% ®1.55%-2.65% *										1/11/2007及1/6/2008 *Addendum regarding th changes in management
Balanced Fund	\$1,095.81	2.55%	2.55%-3.05% ®1.55%-2.65% *									Switching Fee : currently	fees of underlying funds will be soon released	
Global Bond Fund	\$54.49	2.94%	2.55%-3.05% → 1.45%-2.55% *		N/A	0	0	0				charge no fee or have limit,	Fund Fact Sheet : 1st Quarter 2008	
Greater China Growth Fund	\$225.99	~	2.55%-3.05% → 1.	55%-2.65% *	N/A					waived	waived	0	maximum \$200 or 1% switching	Fund Asset Value : 31/5/2008 FER : 3/2007
Growth Fund	\$2,282.41	2.56%											amount	Fee Reduction Effective
Hong Kong Growth Fund	\$148.35	2.34%	2.55%-3.05% → 1.	45%-2.55% *										Date:Capital Preservation Fund and
Japan Growth Fund	\$11.65	~	2.55%-3.05% → U	Jp to 2.65% *										Global Bond Fund - 1/11/2007; Hong Kong
Stable Fund	\$1,053.17	2.56%	2.55%-3.05% → 1.	55%-2.65% *										Growth Fund -1/6/2008
BEA (MPF) Industry Scheme (4)		T	1			T	1						_	<u> </u>
Capital Preservation Fund	\$730.94	1.38%	1.2%							N/A		Switching	Principal Brochure : 1/2006 *Addendum regarding the	
Balanced Fund	\$600.27	2.22%		N/A	N/A	0	0	0				Fee: currently charge no fee or have limit,	changes in management fees of underlying funds will be soon released	
Growth Fund	\$859.86	2.22%	2.2%-2.7% → 1.	2%-2.3% *	14/74	19/7				waived	waived	0	maximum \$200 or 1% switching	Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value :
Stable Fund	\$746.36	2.23%											amount	31/5/2008 FER: 3/2007

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses 8	& charges payabl	e out of the fu	nd assets	Part	B: Fees &			e directly		ly from	
(No. of Funds)	Value	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee			ction Fee		Other Fees & Charges	Remark
, ,	(HK\$ Million)	(See Part A for Related	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee		Spread	Bid Spread			Fund information date (day/month/year)
	[1]	Expenses) [2]	[3]		[4]	[5]			Charge			Charge	[6]	FER as at financial period
		<u>,-1</u>	(% per annum of the	net asset value)	1.3	1-7		(% per	I annum of c	ontribution	s / transactio	n value)	1-3	
China Life Trustees Limited		fe.com.hk/chine	ese/mpf/index mpf.htm	Hotline: 2893 603	5									
China Life MPF Master Trust Scheme			<u> </u>		1		I	1	1				<u> </u>	
China Life Balanced Fund	\$83.54	1.76%	1.5%	,	N/A						N/A	1		
China Life Guaranteed Return Fund	\$210.68	2.01%			[o] [p]									
China Life Balanced Fund	\$116.43	2.22%	2.1%	<u>.</u>	N/A									
China Life Growth Fund	\$170.51	2.23%	2.170		IN/A									
China Life Retire-Easy Guarantee Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$21.48	~	1.5%		1%	N/A	N/A	0	N/A				Switching Fee: 4 times	Principal Brochure: 1/10/2007 Fund Fact Sheet: 31/12/2007
China Life Retire-Easy Capital Stable Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$10.40	~								0	0	N/A	free each year	Fund Asset Value : 31/5/2008 FER : 31/12/2007
China Life Retire-Easy Balanced Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$16.58	~	1.6389	%	N/A									
China Life Retire-Easy Global Equity Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$42.41	~												
中永國際 PRIDENTIAL 英國保証	www.boci-pru	.com.hk Hotli	ne:2280 8888											
BOC-Prudential Easy-Choice Mandato	ory Providen	t Fund Schen	ne (10)											
Capital Preservation Fund	\$4,180.47	0.88%	0.8%								N/A			
Bond Fund	\$547.92	1.56%	1.4875	5%										
Stable Fund	\$3,352.21	1.70%											Switching	
Balanced Fund	\$3,249.13	1.71%											switching limit	Principal Brochure : 29/9/2006 and 10/2007
Growth Fund	\$5,280.10	1.71%											or fee set	(Addendum) Fund Fact Sheet: 1st
Hong Kong Equity Fund	\$1,595.65	1.69%			N/A	N/A	waived	waived	N/A	waived	waived	N/A	Withdrawal fee for	Quarter, 2008 Fund Asset Value: 1st
Japan Equity Fund	\$36.62	~	1.6375	5%									withdrawal of voluntary	Quarter, 2008 FER: 31/3/2007
Asia Equity Fund	\$339.58	~											contributions : \$200 each	0 , 5, 2001
Global Equity Fund	\$964.15	1.70%												
China Equity Fund (New)	\$374.14	~												

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	e out of the fu	und assets	Part	B: Fees			e directly		ly from	
(No. of Funds)	raido	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &	Annu	ig Fee / ial Fee			ction Fee		Other Fees & Charges	Remark Fund information
	(HK\$ Million)	(See Part A for Related	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge		Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	Expenses) [2]	[3]		[4]	[5]			90			9.19	[6]	FER as at financial period
			(% per annum of the r	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)		
Standard Chartered RBC Dexia	Trust Service	es Hong Kong	g Limited	www.standardo	hartered.com	<u>ı.hk</u> Hotli	ne:3183	1717						
Standard Chartered MPF Plan - Adva	nced (26)													
Standard Chartered Capital Preservation Fund – Advanced	\$251.93	1.85%	1.675% → 1	.425%	N/A					1	N/A			
Standard Chartered Career Average Guaranteed Fund – Advanced Standard Chartered Balanced Fund –	\$140.52	3.14%	1.925% → 1	.675%	1% [q]									
Advanced	\$95.77	2.40%												
Standard Chartered Growth Fund – Advanced	\$122.97	2.37%	2.005%-2.315% → 1	.755%-2.065%										
Standard Chartered Stable Fund – Advanced	\$106.70	2.40%												
Fidelity Global Investment Fund – Balanced Fund	\$107.15	2.18%	Up to 2% → 1.75%											
Fidelity Global Investment Fund – Capital Stable Fund	\$44.97	2.34%	Up to 2% → 1.75%											
Fidelity Global Investment Fund – Growth Fund	\$246.18	2.12%	GP 10 270 - 1.7070											
HSBC MPF "A" - Balanced Fund	\$207.03	2.41%											Principal Brochure :	
HSBC MPF "A" - Hong Kong and Chinese Equity Fund	\$415.33	2.31%	2.13%-2.225% → 1.88%-1.975%									0 11 11	1/2008 Fund Fact Sheet : 3/2008	
HSBC MPF "A" - Stable Fund	\$112.77	2.47%											Switching Fee : currently	Fund Asset Value : 3/2008
INVESCO Global Balanced Fund	\$52.07	2.40%	2.0200/4	7000/		Performance							free of charge,	
INVESCO Global Equities Fund	\$123.45	2.27%	2.038% → 1	.788%		Fee : [r]	waived	N/A	0	0	0	N/A	maximum up to \$250 or 1%	Fee Reduction Effective
INVESCO MPF Bond Fund	\$34.52	2.20%	1.738% → 1	.488%	N/A									Date: Others -
Legg Mason Balanced Fund	\$95.96	2.03%	4.00/	550/									switched	1/12/2007; Legg Mason Hong Kong Equities Fund
Legg Mason Conservative Fund	\$44.98	2.17%	1.8% → 1.	.55%										and Schroder MPF Asian
Legg Mason Hong Kong Equities Fund	\$220.90	1.95%	1.8% → 1.399	%-1.4%										Fund - 1/4/2008
RCM Balanced Fund	\$87.92	2.12%												
RCM Capital Stable Fund	\$28.62	2.49%	1.83% → 1	.58%										
RCM Growth Fund	\$245.36	2.06%												
Schroder MPF Asian Fund	\$288.35	2.05%	1.875% → 1	.575%										
Schroder MPF Balanced Investment Fund	\$52.65	2.26%	1.875% → 1	.625%										
Schroder MPF HK Dollar Fixed Income Fund	\$24.97	2.44%	1.75% → 1	1.5%										
Templeton MPF Asian Balanced Fund	\$146.07	2.50%	2.18%-2.19% → 1	.93%-1.94%										
Templeton MPF Global Equity Fund	\$67.97	2.48%												
Templeton MPF Global Bond Fund	\$68.81	2.45%	2.08%-2.09% → 1	.83%-1.84%										
Standard Chartered MPF Plan - Basic Standard Chartered Capital Preservation Fund -	` '		Т			1	ı		1				1	Principal Brochure :
Basic	\$944.18	1.85%	1.675% → 1	.425%	N/A	4			<u> </u>	1	N/A		1	1/2008
Standard Chartered Career Average Guaranteed Fund - Basic	\$470.30	3.11%	1.925% → 1	.675%	1% [q]	Performance	o.: d	N1/A					Fee : currently	Fund Fact Sheet: 3/2008 Fund Asset Value:
Standard Chartered Balanced Fund - Basic	\$850.01	2.27%				Fee : [r]	waived	N/A	0	0	0	N/A	no fee, maximum	3/2008 FER: 3/2008
Standard Chartered Growth Fund - Basic	\$1,732.52	2.26%	2.005%-2.315% → 1	.755%-2.065%	N/A								\$250 or 1%	
Standard Chartered Stable Fund - Basic	\$501.62	2.32%												Fee Reduction Effective Date: 1/12/2007

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payable	e out of the fu	nd assets	Part	B: Fees 8	_		e directly <i>i</i> e accoun		y from	Damanh
		Ratio	Current & New	Preserved	Guarantee	Other	Joining	g Fee /		Transa	ction Fee		Other Fees	Remark
(No. of Funds)		FER	Accounts	0				al Fee					& Charges	Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	nt Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial period
			(% per annum of the	net asset value)				(% per	annum of c	ontributions	s / transactio	n value)		



HSBC Institutional Trust Services (Asia) Limited



www.allianzglobalinvestors.com.hk Hotline: 2500 1633 (Employee)

Global investors				10 · 2500 1055 (Employe	-,										
Allianz Global Investors M	PF Plan (8)	[s]													
	Α		1.43%	1.23% → 1.13%	N/A							N/A			
RCM Capital Preservation Fund	В	254.53	1.1070	1.25% -> 1.15%	1471										
	Т		1.17%	0.98%	0.98%										
	Α		2.21%	1.63% → 1.53%	N/A										
RCM Absolute Return Fund	В	56.72	2.04%	1.43% → 1.33%	1471										
	Т		1.78%	1.18%	1.18%									Switching Fee: currently	
	Α		2.13%	1.63% → 1.53%	N/A			Apply "Joining						free of charge	
RCM Asian Fund	В	244.71	1.93%	1.43% → 1.33%	IV/A		Name	Fee"						of switches no	
	Т		1.67%	1.18%	1.18%		Newly added	(previously waived)						more than 4 times or the	
	Α		1.81%	1.63% → 1.53%	N/A		"Member Servicing	Payable by						agreed frequency, up	Principal Brochure :
RCM Balanced Fund	В	431.17	1.62%	1.43% → 1.33%	IN/A		Fee" - calculated	Employer upon joining							12/2005 Fund Fact Sheet :
	Т		1.35%	1.18%	1.18%	N/A	as a % of the net	the scheme - not more	0	0				instruction	31/5/2008 Fund Asset Value :
	Α		1.88%	1.63% → 1.53%	N/A	IN/A	asset value of the fund	than \$50,000			waived	waived	N/A	Withdrawal fee for	31/5/2008 FER: 30/6/2007
RCM Capital Stable Fund	В	204.95	1.68%	1.43% → 1.33%	IV/A		at a rate not exceed	Payable by						withdrawal of voluntary	Fee Reduction Effective
	Т		1.43%	1.18%	1.18%		0.1%(includ ed in								Date: 2/6/2008
	Α		1.81%	1.63% → 1.53%	N/A		managemen t fees)	person upon joining						processing fee of \$200 for	
RCM Growth Fund	В	793.65	1.63%	1.43% → 1.33%	IN/A		(1000)	the scheme						every withdrawal in	
	Т		1.36%	1.18%	1.18%			than\$5,000						excess of 4	
	Α		2.26%	1.63% → 1.53%	N/A									withdrawals per year	
RCM Hong Kong Fund	В	227.50	2.06%	1.43% → 1.33%	IN/A										
	Т		1.81%	1.18%	1.18%										
	Α		1.85%	1.63% → 1.53%	N/A										
RCM Stable Growth Fund	В	353.12	1.66%	1.43% → 1.33%	IN/A										
	Т		1.40%	1.18%	1.18%										

MPF Scheme		Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	e out of the fu	ınd assets	Part	B: Fees 8			e directly e accoun		ly from	
Name of Constituen	t Fulla	value	Ratio	Current & New	Preserved	Guarantee	Other		g Fee /	Inployer		ction Fee		Other Fees	Remark
(No. of Funds)			FER	Accounts	Accounts	Charge / Condition	Fees & Charges		al Fee	Contri-	Offer	Bid	With-	& Charges	Fund information
		(HK\$ Million)	(See Part A for	Manageme	ent ree	(Guaranteed Fund only)	Ondi geo	Joining Fee	Annual Fee	bution	Spread	Spread			date (day/month/year)
			Related Expenses)	ro.						Charge			Charge		FER as at financial period
		[1]	[2]	[3] (% per annum of the	net asset value)	[4]	[5]		(% per	annum of c	ontributions	/ transactio	n value)	[6]	
		www.fidelity.c	om bk Hotlir	ne : 2500 1666		L		1							I
		www.maemty.c	<u>:om:nk</u> Hour	ie · 2500 1606											
Fidelity Retirement Maste	er Trust (14)		T		ı	1		1						T
Capital Preservation Fund		\$1,117.84	1.82%	Up to 1.775% →	Up to 1.36%						N	I/A			
Balanced Fund		\$1,946.08	2.04%											Switching Fee: trustee	
Capital Stable Fund		\$778.81	2.05%					Self-						reserves the right to charge	
Growth Fund		\$2,748.88	2.04%					employed person:						for switches in excess of 12	Principal Brochure :
Stable Growth Fund		\$1,353.77	2.05%				N/A	\$250						per year	12/2005 · 8/2006 Addendum&9/2007
Global Equity Fund		\$644.69	2.06%	Up to 2.125% →	Up to 1.57%			Special Voluntary						Withdrawal	Second Addendum
Asia Pacific Equity Fund		\$378.01	1.98%			N/A		Contribution Member :	N/A					fee for withdrawal of	Fund Fact Sheet: 30/4/2008
Hong Kong Equity Fund		\$2,541.75	2.00%					\$250		waived	N/A	N/A	waived	special voluntary	Fund Asset Value : 30/4/2008
Hong Kong Bond Fund		\$118.86	2.15%					Employer : \$50,000 /						contributions : charge for a	FER: 12/2007
World Bond Fund		\$228.97	2.09%					Each						processing fee of \$200 for	Fee Reduction Effective Date: 1/10/2007
MultiManager Balanced Fund		\$47.54	2.75%					Employee : \$250						every withdrawal in	
MultiManager Capital Stable Fun	ıd	\$19.53	2.82%	Up to 2.325% →	Un to 1 77%		Incentive Fee :	or both [u]						excess of 4 withdrawals	
MultiManager Growth Fund		\$123.23	2.56%	Op to 2.02070	Op 10 1.77 70		currently waived [t]							per year	
MultiManager Stable Growth Fun	nd	\$35.95	2.90%												
U taifook大福 investment managers pgess		www.taifook.c	om/tfim Hotli	ne:2116 8200											
Taifook MPF Retirement F	Fund (5) [v]														
Ossilal Bassaca Sas Essal	Α	\$39.48	1.56%	1.4%								N 1/A			
Capital Preservation Fund	Т	\$29.67	1.22%	1.05%	6							N/A			
Asia Pacific (excluding HK)	Α	\$31.32	2.56%	1.9%							A:0-				
Fund	Т	\$18.43	2.22%	1.55%	6						2% (current			Switching	Principal Brochure : 8/2007
	А	\$77.90	2.18%	1.9%	ı						members			Fee : currently	Fund Fact Sheet :
Hong Kong SAR Fund	Т	\$83.68	1.84%	1.55%	6	N/A	N/A	waived	N/A	N/A	not apply to such	A:0		not applicable (maximum	Fund Asset Value :
	А	\$28.42	2.37%	1.9%	1						fee effective	T: N/A	N/A	\$200)	24/6/2008 FER: 6/2007
Korea Fund	Т	\$21.82	2.03%	1.55%	6	†					from 1/8/2008)				
01.1.151 ##	А	\$24.80	2.79%	Up to 2.0	05%	1					T:N/A				
Global Diversification Fund	Т	\$13.00	2.45%	Up to 1.	7%										

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses 8	& charges payab	le out of the fu	ınd assets	Part	B: Fees a			le directly ee accour		ly from	
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &	Annu	g Fee / al Fee		Transa	ction Fee	1	Other Fees & Charges	Remark Fund information
	(HK\$ Million)	(See Part A for Related	Managem	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	Expenses) [2]	[3]		[4]	[5]			3				[6]	FER as at financial period
			(% per annum of the	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)		
滙 豐 ❤️ HSBC Prov	ident Fund T	rustee (Hong	Kong) Limited											
滙豐保險Φ	www.hsbc.com	<u>n.hk/mpf</u> l	Hotline: 2238 0088											
HSBC Mandatory Provident Fund - S	uperTrust Plu	ıs (10)												
Capital Preservation Fund	\$2,749.32	1.61%	1.95% →1.25%	1%	N/A					ļ	N/A			
Guaranteed Fund	\$1,519.82	2.81%	1.95%	1.5%	0.75% [w]									
Balanced Fund	\$2,759.10	2.03%	1.95% →1.85%	1.45%										
Growth Fund	\$3,487.17	2.03%	1.95%	1.5%										Principal Brochure : 6/2008
Stable Growth Fund	\$1,798.26	2.05%	1.95% →1.75%	1.35%										Fund Fact Sheet: 1st Quarter 2008
Hang Seng Index Tracking Fund	\$3,475.00	2.01%	1.95% →1.5%	1.1%		N/A	waived	N/A					N/A	Fund Asset Value:
North American Equity Fund	\$673.11	2.01%			N/A				waived	waived	N/A	N/A		31/3/2008 FER: 30/6/2007
European Equity Fund	\$1,182.22	2.24%												Fee Reduction Effective Date: 1/11/2007
Asia Pacific Equity Fund (formerly known as Asia Equity Fund, revised on 1/11/2007)	\$2,984.33	2.01%	1.95%	1.5%										Date : 1/11/2007
Hong Kong and Chinese Equity Fund (formerly known as Hong Kong Equity Fund, revised on 1/11/2007)	\$2,899.78	1.97%												
HSBC Mandatory Provident Fund – S	SuperTrust (5)												
Capital Preservation Fund	\$5,495.51	1.68%	1.95% →1.25%	1%	N/A					I	N/A			Principal Brochure : 6/2008
Guaranteed Fund	\$4,110.87	2.81%	1.95%	1.5%	0.75% [w]									Fund Fact Sheet : 1st Quarter 2008
Balanced Fund	\$8,326.17	2.04%	1.95% →1.85%	1.45%		N/A	waived	N/A			N1/A	N1/A	N/A	Fund Asset Value : 31/3/2008
Growth Fund	\$9,220.58	2.04%	1.95%	1.5%	N/A				waived	waived	N/A	N/A		FER: 30/6/2007
Hang Seng Index Tracking Fund	\$10,773.43	2.03%	1.95% →1.5%	1.1%										Fee Reduction Effective Date: 1/11/2007
HSBC Mandatory Provident Fund - S	impleChoice	(3) (1/1/2008 I	aunched)											
Capital Preservation Fund	~	~												
Global Bond Fund	~	~	1.25%	1%	N/A	N/A	N/A	N/A		I	N/A		N/A	Principal Brochure: 6/2008
Global Equity Fund	~	~												

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payab	le out of the fu	ınd assets	Part	B: Fees a	_		e directly e accoun		ly from	
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		ig Fee / ial Fee			ction Fee		Other Fees & Charges	Remark Fund information
	(HK\$ Million)	(See Part A for Related Expenses) [2]	Manageme [3]		Condition (Guaranteed Fund only)	Charges [5]	Joining Fee	Fee	Charge	Spread	•	With- drawal Charge	[6]	date (day/month/year) FER as at financial period
⚠ 恒生銀行	www.hangsen	g.com/e-MPF	(% per annum of the	net asset value)				(% per	annum or c	ontributions	s / transactio	n value)		
Hang Seng Mandatory Provident Fun	d - SuperTi	ust Plus (10)												
Capital Preservation Fund	\$720.96	1.35%	1.95% →1.25%	1%	N/A					١	I/A			
Guaranteed Fund	\$399.39	2.81%	1.95%	1.5%	0.75% [w]									
Balanced Fund	\$652.31	2.02%	1.95% →1.85%	1.45%										
Growth Fund	\$824.90	2.03%	1.95%	1.5%										Principal Brochure : 6/2008
Stable Growth Fund	\$324.21	2.05%	1.95% →1.75%	1.35%										Fund Fact Sheet : 1st Quarter 2008
Hang Seng Index Tracking Fund	\$894.48	2.01%	1.95% →1.5%	1.1%		N/A	waived	N/A					N/A	Fund Asset Value : 31/3/2008
North American Equity Fund	\$132.82	2.01%			N/A				waived	waived	N/A	N/A		FER: 30/6/2007
European Equity Fund	\$234.10	2.25%												Fee Reduction Effective Date: 1/11/2007
Asia Pacific Equity Fund (formerly known as Asia Equity Fund, revised on 1/11/2007)	\$639.71	2.01%	1.95%	1.5%										Date : 1/11/2007
Hong Kong and Chinese Equity Fund (formerly known as Hong Kong Equity Fund, revised on 1/11/2007)	\$605.68	1.98%												
Hang Seng Mandatory Provident Fun	d - SuperTi	ust (5)			1		•	•	•	•				
Capital Preservation Fund	\$2,549.94	1.71%	1.95% →1.25%	1%	N/A					١	I/A			Principal Brochure :
Guaranteed Fund	\$1,824.06	2.81%	1.95%	1.5%	0.75% [w]									6/2008 Fund Fact Sheet: 1st Quarter 2008
Balanced Fund	\$2,706.35	2.04%	1.95% →1.85%	1.45%		N/A	waived	N/A	weiwed	weived	N/A	NI/A	N/A	Fund Asset Value : 31/3/2008
Growth Fund	\$2,883.02	2.04%	1.95%	1.5%	N/A				waived	waived	IN/A	N/A		FER: 30/6/2007 Fee Reduction Effective
Hang Seng Index Tracking Fund	\$3,774.07	2.03%	1.95% →1.5%	1.1%										Date: 1/11/2007
Hang Seng Mandatory Provident Fun	d - SimpleCh	oice (3) (1/1/2	2008 launched)											
Capital Preservation Fund	~	~												
Global Bond Fund	~	~	1.25%	1%	N/A	N/A	N/A	N/A		1	I/A		N/A	Principal Brochure: 6/2008
Global Equity Fund	~	~												

MPF Scheme / Name of Constituen		Fund Asset Value	Fund Expense	Part A: Expenses	& charges payabl	le out of the fu	ınd assets	Part	B: Fees			le directly ee accour		y from	
		1 4.4.5	Ratio	Current & New	Preserved	Guarantee	Other		ng Fee /			ction Fee		Other Fees	Remark
(No. of Funds)		(HK\$ Million)	FER (See Part A for Related	Accounts Managem	Accounts nent Fee	Charge / Condition (Guaranteed Fund only)	Fees & Charges		Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge	& Charges	Fund information date (day/month/year)
		[1]	Expenses) [2]	[3]	l	[4]	[5]			Charge			Charge	[6]	FER as at financial per
				(% per annum of the			1		(% per	annum of c	ontribution	s / transactio	n value)		
& Schroders		www.schrode	rs.com.hk Ho	otline:2971 0200											
Schroder MPF Master Tru	ust (10)														
Capital Preservation Portfolio		\$26.33	0.90%	1.475	5%	N/A					ı	N/A			
	В		0.83%	1.175	5%							•			
Schroder MPF Capital		\$20.60	2.14%	1.175% - 3	2.675%	0-1.5% (included in									
Guaranteed Portfolio	В	\$20.00	1.82%	0.875% - 3	2.375%	management fee) [x]									
Schroder MPF Asian Portfolio		 \$97.74	2.18%	1.95%	>1.9%										
	В		1.74%	1.5% →	1.45%										
Balanced Investment Portfolio		\$107.30	2.20%	1.95	%										
	В		1.75%	1.5%	%									Switching	Principal Brochure :
Capital Stable Portfolio		\$40.38	2.33%	1.95	%									Fee : free of charge ; no limit on	4/2008 Fund Fact Sheet:4/2
•	В		1.84%	1.5%	%		N/A	0	0					switching frequency;	Fund Asset Value: 20/6/2008; Capital Guaranteed Portfolio -
Growth Portfolio		\$68.47	2.30%	1.95	%					waived	waived	waived	N/A	capital guarantee portfolio	17/6/2008 FER: 30/9/2007
	В		1.85%	1.59	%	N/A								provides 1 time free	Fee Reduction Effectiv Date: 1/4/2008
HK Dollar Fixed Income		\$22.04	2.18%	1.825	5%									switching	
Portfolio	В		1.80%	1.5%	%										
Hong Kong Portfolio		\$108.95	2.27%	1.95	%										
J J	В	,	1.83%	1.5%	%										
International Portfolio		\$71.72	2.30%	1.95	%										
	В		1.86%	1.5%	%										
Stable Growth Portfolio		\$58.28	2.26%	1.95	%										
5 5	_	\$00.20		4 50	1 /										

1.5%

В

1.80%

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	le out of the fu	und assets	Part	B: Fees	_		e directly		ly from	
(No. of Funds)	- Ciuo	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		ng Fee / nal Fee			ction Fee		Other Fees & Charges	Remark Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge		Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial period
ING MPF Moster Trust Posis Scharge	www.ing.com	. <u>hk</u> Hotline:	(% per annum of the i	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)		
ING MPF Master Trust Basic Scheme	(6)		I		T	1	T		1				I	
ING MPF Basic Scheme Capital Preservation Portfolio	\$68.60	1.42%	1.29% →1	.25%	N/A					١	√A			
ING MPF Basic Scheme Capital Guaranteed Portfolio	\$133.90	2.01%	1.04% - 2.	.54%	0 [y]								free of charge	Principal Brochure : 06/1/2006 · 31/3/2008
ING MPF Basic Scheme Balanced Growth Portfolio	\$105.10	2.07%	1.815%			N/A	N/A	N/A					Portfolio	Addendum Fund Fact Sheet : 31/3/2008 Fund Asset Value :
ING MPF Basic Scheme Hong Kong Equity Portfolio	\$196.70	2.20%	2.04%	6	N/A	IN/A	N/A	N/A	waived	waived	waived	waived		31/3/2008 FER: 31/12/2007
ING MPF Basic Scheme International Equity Portfolio	\$114.70	2.36%	1.87% - 1.	.88%	- N/A								limit set on switching frequencies	Fee Reduction Effective Date: 1/12/2007
ING MPF Basic Scheme Stable Growth Portfolio	\$122.80	2.21%	2.07% - 2.	165%									·	
ING MPF Master Trust Comprehensiv	e Scheme (9)			•	•		•	•					
ING MPF Comprehensive Scheme Capital Preservation Portfolio	\$40.50	1.58%	1.39% →1	.35%	N/A					١	√A			
ING MPF Comprehensive Scheme Capital Guaranteed Portfolio	\$68.30	2.13%	1.14% - 2.	.64%	0 [y]									
ING MPF Comprehensive Scheme Asian Equity Portfolio	\$41.80	2.61%	2.14%	ó									Switching	Principal Brochure :
ING MPF Comprehensive Scheme Balanced Growth Portfolio	\$39.80	2.23%	1.915%	%									free of charge - Capital	06/1/2006 · 31/3/2008 Addendum Fund Fact Sheet :
ING MPF Comprehensive Scheme Growth Portfolio	\$40.90	2.42%	2.17% - 2.2	265%		N/A	N/A	N/A			, .		Portfolio	31/3/2008 Fund Asset Value :
ING MPF Comprehensive Scheme Hong Kong Equity Portfolio	\$78.20	2.33%	2.14%	ó	N/A				waived	waived	waived	waived	year, other funds set no limit on	FER: 31/12/2007 Fee Reduction Effective
ING MPF Comprehensive Scheme International Equity Portfolio	\$47.60	2.52%	1.97% - 1.	.98%									switching frequencies	Date: 1/12/2007
ING MPF Comprehensive Scheme Stable Portfolio	\$25.90	2.39%	1.915%	%										
ING MPF Comprehensive Scheme Stable Growth Portfolio	\$43.20	2.36%	2.17% - 2.2	265%										

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses & c	charges payabl	e out of the fu	ınd assets	Part	B: Fees &			e directly e accoun		ly from	
(No. of Funds)	Value	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee			ction Fee		Other Fees & Charges	Remark Fund information
	(HK\$ Million)	(See Part A for Related Expenses)	Managemen	nt Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge		Bid Spread	With- drawal Charge		date (day/month/year)
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial period
	www.manulife	e.com.hk Hotl	(% per annum of the ne	<u>, , , , , , , , , , , , , , , , , , , </u>	ployee) / 2108 1	1313		(% per	annum of c	ontributions	s / transactio	n value)		
Manulife MPF Capital Preservation Fund	\$581.30	1.80%	2.25% → 1.7	75%	N/A	1					N/A			
Manulife MPF Interest Fund	\$1,757.60		2.25% → 1.7 2.25% → 2		Guarantee Fee: N/A [z] Smoothing Provision: [aa]						IVA			
Manulife MPF Stable Fund	\$1,799.30	2.32%			Guarantee Fee: N/A [ab] Guarantee Provision: [ac]								0.711	
Manulife MPF Growth Fund	\$2,376.80	2.33%											Switching Fee: currently free of charge	
Manulife MPF Aggressive Fund	\$3,597.60	2.34%						Employee/					not more than 4 times of fund switching	
Manulife MPF Hong Kong Equity Fund	\$1,778.60	2.43%				N/A	Employee/P reserved Account	Preserved Account					in any year (may in	Principal Brochure :
Manulife MPF International Equity Fund	\$1,440.80	2.33%					Member/ Individual Employee	Member : N/A					discretion to allow more than this no.)	2/4/2008 Fund Fact Sheet : 31/3/2008
Manulife MPF Pacific Asia Equity Fund	\$1,932.80	2.38%					Member : permanently	Self- employed	N/A	permanen			Withdrawal of	Fund Asset Value : 30/5/2008
Manulife MPF European Equity Fund	\$726.70	2.34%	2.25%				waived Self-	person : \$500 [af]		tly waived	_	N/A	voluntary contributions : Self-	FER: 31/3/2007 Fee Reduction Effective
Manulife MPF North American Equity Fund	\$387.30	2.36%			N/A		employed person:	Individual Employee Member:					employed person-\$250 per	Date: 1/10/2007
Manulife MPF Japan Equity Fund	\$437.30	2.32%			IN/A		\$500 [af]	_					withdrawals ; Individual	
Manulife MPF Hong Kong Bond Fund	\$262.90	2.37%											Employee Member- currently free	
Manulife MPF International Bond Fund	\$804.00	2.32%											of charge	
Manulife MPF China Value Fund	\$6,285.60	4.78%				Performance : [ad]								
Manulife MPF Fidelity Growth Fund	\$1,309.40	2.29%				Incentive Fee : free								
Manulife MPF Fidelity Stable Growth Fund	\$553.70	2.30%				[ae]								
Manulife MPF Healthcare Fund (New)	\$28.80	~	1.95%			N/A								

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Expense	Part A: Expenses &		1	•			_	/employe	ee accour	ıts		Remark
(No. of Funds)		Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		g Fee / al Fee		Transa	ction Fee	!	Other Fees & Charges	
(i.e. or analy	(HK\$ Million)	(See Part A for Related Expenses) [2]	Manageme		Condition (Guaranteed Fund only)	Charges [5]			Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		Fund information date (day/month/year) FER as at financial period
		''	(% per annum of the	net asset value)				(% per	annum of c	ontribution	s / transactio	n value)	1.1	
Manu-Lifestyle (MPF) Scheme (5)	•	•	•		•		•							
Manulife MPF Capital Preservation Fund	\$864.00	1.80%	2.25% → 1	1.75%	N/A						N/A		Switching Fee: currently free of charge - not more than 4 times of	
Manulife MPF Interest Fund	\$2,752.30	2.32%	2.25% →	· 2%	Guarantee Fee: N/A [z] Smoothing Provision: [aa]		Employee/P reserved Account Member/Ind ividual	Preserved Account Member : N/A					fund switching in any year (may in discretion to	Principal Brochure : 2/4/2008 Fund Fact Sheet :
Manulife MPF Stable Fund	\$3,182.10	2.32%			Guarantee Fee: N/A [ab] Guarantee Provision: [ac]	N/A	Employee Member : permanently waived	Self- employed person : \$500 [af]	N/A	permanen		N/A	than this no.) Withdrawal of voluntary	31/3/2008 Fund Asset Value : 30/5/2008 FER : 31/3/2007
Manulife MPF Growth Fund	\$4,475.20	2.33%	2.25%	6	N/A		Self- employed person : \$500 [af]	Individual Employee Member :		tly waived			employed	Fee Reduction Effective Date: 1/10/2007
Manulife MPF Aggressive Fund	\$6,868.80	2.34%			N/A								Employee Member- currently free of charge	

MPF Scheme / Name of Constituent Fund	Fund Asset Value	Fund Expense	Part A: Expenses &	charges payab	le out of the fu	und assets	Part	B: Fees a	_		le directly ee accour		y from	Remark
		Ratio	Current & New	Preserved	Guarantee	Other		ng Fee /		Transa	ction Fee		Other Fees	
(No. of Funds)		FER	Accounts Manageme	Accounts	Charge / Condition	Fees & Charges	-	al Fee Annual	Contri-	Offer	Bid	With-	& Charges	Fund informatio
	(HK\$ Million)	(See Part A for	Managem	ciit i ee	(Guaranteed	3	Fee	Fee	bution					date (day/month/year)
		Related Expenses)			Fund only)				Charge			Charge		
	[1]	[2]	[3]		[4]	[5]							[6]	FER as at financial peri
			(% per annum of the	net asset value)		•		(% per	annum of o	ontribution	s / transactio	n value)		
MassMutual	MassMutua	l Trustees Lir	nited	www.massmutuala	<u>asia.com</u> Hotli	ne:2919 911	15							
Mass Mandatory Provident Fund Sc	heme (12)													
Capital Preservation Fund	\$86.85	1.93%	1.55% →	1.2%	N/A						N/A			
Guaranteed Fund	\$109.01	3.93%	1.559	%	2%									
Asian Balanced Fund	\$143.15	1.91%												Principal Brochure : 28/6/2008
Asian Pacific Equity Fund	\$27.28	~	1.53%-1.	54%									Switching	Fund Fact Sheet: 6/20 Fund Asset Value:
European Equity Fund	\$6.26	~											Fee : free of	30/4/2008 FER: 31/12/2007
Global Bond Fund	\$53.71	1.97%	1.53%-1.54% →	1.43%-1.44%									no limit cot	Fee Reduction Effective
Global Equity Fund	\$113.00	1.83%	1.53%-1.	54%		_	0	N/A	N/A	up to 5% (negotiabl		N/A	Withdrawal fee for	Date: 28/6/2008
Global Growth Fund	\$296.54	1.75%	4.550	W.	N/A					e)	0	IW/A	withdrawal of	*Hong Kong Equities Fund changed its fee
Global Stable Fund	\$177.29	1.77%	1.559	∕ o									contributions	structure - the fee % h
			1.55% → 1.39	9%-1 4%*	1								: 0	amount of administration

and custodian fees. For

details, please see principal brochure.

(*not including fixed sum of administration and

custodian fees)

1.53%-1.54%

\$32.65

\$1.11

\$1.46

Japan Equity Fund

US Equity Fund

Hong Kong Equities Fund

MPF Scheme Name of Constituer		Fund Asset Value	Fund Expense	Part A: Expenses 8	charges payab	le out of the fu	ınd assets	Part	B: Fees &			e directly		ly from	
(No. of Funds)	it i unu	Value	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &	Annu	g Fee / al Fee			ction Fee		Other Fees & Charges	Remark Fund information
		(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		date (day/month/year) FER as at financial period
		[1]	[2]	[3] (% per annum of the	not const value)	[4]	[5]		/9/ mar	annum of a	ontribution	s / transactio	n valua)	[6]	- Lik us at imanoiai period
- 世 世 野 夏 Interpretate Marilla	www.principal	.com.hk Hotl	ine:2827 1233		net asset value)				(76 per	amum or c	onarbudon	S / transactio	iii vaidė)		
Principal MPF Scheme S	eries 500 [ag]														
Capital Preservation Fund	Α	\$345.29	1.73%	1.5%)	N/A									
	T	ψ043.23	1.55%	1.35%	6	IV/A					1	N/A			
Guaranteed Fund	G	\$149.38	3.20%	not more than 2.77%	(current : 2.5%)	not more than 1% [ah]									
Aggressive Growth Fund	А		2.13%	1.8% - 2.0	025%									Switching	
	В		1.93%	1.6% - 1	.825	_								Fee : currently	
	С	\$1,102.99	1.84%	1.5% - 1.7	725%	_		Employer /						free of charge - allow 12	Principal Brochure:
	Т		1.68%	1.35% - 1.	575%			Self-						switches per	17/2/2006
Balanced Growth Fund	А		2.13%	1.8% - 2.0	025%		N/A	employed person : not	N/A					year or the number of	Fund Fact Sheet : 30/4/2008
	В	1	1.93%	1.6% - 1.	.825			more than \$8,000						switches set by trustee,	Fund Asset Value : 30/5/2008
	С	\$632.53	1.83%	1.5% - 1.7	725%	N/A		, , , , , , ,		N/A	0	0	N/A		FER: 31/3/2007
	Т		1.68%	1.35% - 1.	575%	_								additional	
Stable Growth Fund	А		2.12%	1.8% - 2.0	025%	_								switch	
	В		1.92%	1.6% - 1	.825	_									
	С	\$564.94	1.82%	1.5% - 1.7	725%										
	Т		1.67%	1.35% - 1.	575%										
Principal MPF Scheme S	eries 600 (5)	[ai]		!		1	Į.	1		1		l.	1	1	!
Principal Capital Preservation Fund	Direct Charge	\$278.99	1.38%	1.25%	N/A	N/A			Direct Fee : First		1	N/A			
	Indirect Charge	Ψ2.0.00	1.38%	1.5% →1	.25%	, .			\$250,000 , up to 3.5%						
Principal Long Term Accumulation Fund	Direct Charge	\$553.19	2.63%	1.5%	N/A	not more than			next \$250,000 ,						Principal Brochure :
	Indirect Charge		3.07%	2%		1% [ah]			up to 3% next						1/2006 Fund Fact Sheet :
Principal Global Growth Fund	Direct Charge		1.38%	1.25%	N/A			Self- employed						Switching	30/4/2008 Fund Asset Value :
	Indirect Charge	- \$810.08	1.83%	1.75%	6		N/A	person: \$1,000 (indirect)	excess, up to 2% >=\$1 million		_	_	N1/A	Fee: 0	30/5/2008 FER: 31/12/2007
Principal HK Dollar Savings Fund	Direct Charge	- \$395.31	1.38%	1.25%	N/A	N/A			(negotiable) Direct	1477	0	0	N/A		Fee Reduction Effective Date: 1/1/2008
	Indirect Charge	φ395.31	1.83%	1.75% →	1.5%	IN/A			charge : \$0						Date · 1/1/2000
Principal Long Term Guaranteed Fund	Direct Charge	- \$490.35	1.38%	1.25%	N/A				(Payable by Employer & Self-						
	Indirect Charge	ψ100.00	1.82%	1.75%	6				employed person)						

MPF Scheme Name of Constituer	-	Fund Asset Value	Fund Expense	Part A: Expenses 8	charges payab	e out of the fu	ınd assets	Part	B: Fees &	_		e directly ee accoun		ly from	
(No. of Funds)	it i unu	Value	Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		ng Fee / ual Fee			ction Fee		Other Fees & Charges	Remark
		(HK\$ Million)	(See Part A for Related Expenses) [2]	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge	Spread	Bid Spread	With- drawal Charge		Fund information date (day/month/year) FER as at financial period
				(% per annum of the	net asset value)		ı		(% per	annum of c	ontribution	s / transactio	n value)	ı	
Principal MPF Scheme S	eries 800 (14) [ai]													
Principal Capital Preservation Fund	Direct Charge	\$200.77	1.34%	1.25%	N/A	N/A						N/A			
	Indirect Charge	\$200.77	1.34%	1.5% →1	25%	IN/A					ı ı	N/A			
Principal Long Term Guaranteed Fund	Direct Charge	\$490.14	2.61%	1.5%	N/A										
	Indirect Charge	\$490.14	3.02%	not more th	an 2%	up to 1% [ah]									
Principal Capital Guaranteed Fund	Direct Charge		1.37%	1.25%	N/A	up to 170 [an]			Direct/Indire						
	Indirect Charge	\$135.15	1.76%	1.75%	6				ct Charge : (Based on						
Principal Asian Equity Fund	Direct Charge	\$935.35	1.37%	1.25%	N/A				no. of members)						
	Indirect Charge	-	1.71%	1.75%	6				1-14 · up to \$3,000						
Principal Global Growth Fund	Direct Charge		1.35%	1.25%	N/A				15-29 · up						
	Indirect Charge	\$571.70	1.69%	1.75%	6				to \$1,500 30 or over						
Principal HK Dollar Savings Fund	Direct Charge		1.37%	1.25%	N/A				\$0						
Tund	Indirect Charge	\$293.19	1.75%	1.75% →	1.5%				Direct Charge :						Principal Brochure :
Principal Hong Kong Equity Fund	Direct Charge		~	1.25%	N/A				(Based on contribution						2/2008 Fund Fact Sheet:
T dild	Indirect Charge	\$240.32	~	1.75%	6				amount) First					Switching	30/4/2008 Fund Asset Value :
Principal International Bond Fund	Direct Charge	4005.40	1.36%	1.25%	N/A		N/A	N/A	\$250,000 , up to 3.5%					Fee: 0	30/5/2008 FER: 31/12/2007
	Indirect Charge	\$225.43	1.72%	1.75%	6				Next \$250,000	N/A	0	0	N/A		Fee Reduction Effective
Principal International Equity Fund	Direct Charge		1.36%	1.25%	N/A				up to 3%						Date: 1/1/2008
Tunu	Indirect Charge	\$436.31	1.71%	1.75%	6	N/A			Next \$500,000						
Principal Long Term Accumulation Fund	Direct Charge	**	1.35%	1.25%	N/A				up to 2.5% Excess, up						
7 toodiii didadaa aa a	Indirect Charge	\$418.19	1.67%	1.75%	6				to 2% >=\$1 million						
Principal Stable Yield Fund	Direct Charge		1.36%	1.25%	N/A				(negotiable)						
	Indirect Charge	\$200.55	1.71%	1.75%	6				(Payable by Employer &						
Principal US Dollar Savings Fund	Direct Charge		1.39%	1.25%	N/A				Self- employed						
Tunu	Indirect Charge	\$72.55	1.76%	1.75% →	1.5%				person)						
Principal US Equity Fund	Direct Charge		1.37%	1.25%	N/A										
	Indirect Charge	\$181.23	1.77%	1.75%	6										
Principal China Equity Fund (New)	Direct Charge		~	1.25%	N/A	1									
,	Indirect Charge	\$274.06	~	1.75%	6										

MPF Scheme		Fund Asset Value	Fund Expense	Part A: Expenses &	charges payabl	e out of the fu	ınd assets	Part	B: Fees			e directly ee accoun		ly from	Pomoris
(No. of Funds)			Ratio FER	Current & New Accounts	Preserved Accounts	Guarantee Charge /	Other Fees &		ng Fee / ıal Fee		Transa	ction Fee	!	Other Fees & Charges	Remark
		(HK\$ Million)	(See Part A for Related Expenses)	Manageme	ent Fee	Condition (Guaranteed Fund only)	Charges	Joining Fee	Annual Fee	Contri- bution Charge		Bid Spread	With- drawal Charge		Fund information date (day/month/year) FER as at financial perior
		[1]	[2]	[3] (% per annum of the	not asset value)	[4]	[5]		/% per	annum of o	contribution	s / transactio	n value)	[6]	T Ert do de illianolai porioc
Sun Life Financial 永明会融	www.sunlife.	com.hk Hotli	ne:3183 1888	(Appl. dimain 6. ale	incr asser value,				(/// pc/			o, nansadio	ii vaide)		
Rainbow 65 (12) [aj]			T	T			ı	,	1						
Sun Life MPF First State	Α	\$202.03	1.67%	Up to 1.85% -	→ 1.78%						1	N/A			
Capital Preservation Fund	В	Ψ202.00	1.67%	Up to 1.65% -	→ 1.58%						,	471			
Sun Life MPF First State	А	4007.00	2.06%	Up to 1.85% -	→ 1.78%									Switching Fee: N/A	
Balanced Portfolio Fund	В	\$637.02	1.86%	Up to 1.65% -	→ 1.58%									Withdrawal	
Sun Life MPF First State Fixed	Α		2.02%	Up to 1.85% -	→ 1.78%									fee for withdrawal of	
Income Fund	В	\$343.86		Up to 1.65% -	→ 1.58%									voluntary contributions	
Sun Life MPF First State Hong	А		1.95%	Up to 1.85% -	→ 1.78%	=								: 0, maximum 2.5% of the	
Kong Equity Fund	В	\$1,821.11	1.75%	Up to 1.65% -	→ 1.58%									withdrawal amounts	
Sun Life MPF First State	Α		2.06%	Up to 1.85% -	→ 1.78%	1								If the payroll	
Progressive Growth Fund	В	\$913.68	1.87%	Up to 1.65% -	→ 1.58%	1								frequency of a participating employer is	Principal Brochure :
Sun Life MPF First State Stable	А		2.05%	Up to 1.85% -	→ 1.78%	=								weekly or more frequent	3/2008 Fund Fact Sheet :
Income Fund	В	\$571.14	1.86%	Up to 1.65% -	→ 1.58%	N/A	N/A	N/A	N/A					than weekly, a multiple	31/12/2007 Fund Asset Value : 30/5/2008
Sun Life MPF INVESCO Global	А		~	Up to 1.9	93%	-				N/A	0	0	N/A	payroll frequency fee	FER: 31/12/2006
Equities Fund (New)	В	\$3.09	~	Up to 1.7	93%	-								will be deducted from	Fee Reduction Effective Date: 1/3/2008
Sun Life MPF INVESCO Hong	А		~	Up to 1.9	93%	=								the contribution	., 2, 2000
Kong and China Equity Fund (New)	В	\$32.69	~	Up to 1.7	93%	=								amount monies. The amount of	
Sun Life MPF RCM Asian	А		~	Up to 1.9	35%	1								multiple payroll	
Equity Fund (New)	В	\$14.99	~	Up to 1.7	35%	1								frequency fee will be equal to	
Sun Life MPF RCM Balanced	A		~	Up to 1.9	35%	1								2% of the amount of	
Fund (New)	В	\$3.97	~	Up to 1.7	35%	1								contributions made (except	
Sun Life MPF RCM Capital	A	A.	~	Up to 1.9	35%									for capital preservation	
Stable Fund (New)	В	\$0.43	~	Up to 1.7	35%	1								fund).	
Sun Life MPF RCM Stable	А	\$2.42	~	Up to 1.9	35%	1									
Growth Fund (New)	В	Ψ2.42	~	Up to 1.7	35%	1									

Notes:

The above fees present the information collected by the Consumer Council as at end of June 2008. For further details, please refer to individual MPF schemes' principal brochures. The scope of this study does not take into account any fee/incentive rebate that may be offered to individual employers/members.

— : nil information from the relevant scheme's principal brochure, fund fact sheet or trustee.

"0": Such fee is currently \$0 or 0%.

Waived: Such fee is waived under specific period.

N/A: Such fee is not applicable.

~ : Newly launched fund and hence no information is available.

→ : From previous level reduced to the current level of fund management fee .

- [1] Unless otherwise specified, the relevant financial period of fund asset value is stated in the column "Remark" Fund Information Date.
- [2] Fund Expense Ratio (FER) is a ratio that shows total fund expenses as a percentage of fund size, which includes relevant costs associated with all constituent funds and their related underlying funds. For details regarding such fund expenses, please refer to Part A of the above fee table.
- [3] Management Fee includes fees paid to the trustees and investment managers of constituent funds and all underlying funds.
- [4] This column is for filling information other than (1) (6) guarantee conditions. In general, guarantee conditions refer to (1) reach normal retirement age; (2) reach early retirement age; (3) death; (4) total incapability; (5) permanent departure from HK; (6) make a claim on small balance account. Scheme members will not be given the guaranteed amount if the withdrawal of funds for reasons other than the above.
- [5] Part A Other Fees & Charges generally refer to fees and expenses incurred in connection with or in relation to the fund, including compensation levy, insurance, the fees and expenses of auditors, legal charges etc. This column is filling fees and charges other than the above.
- [6] Part B Other Fees & Charges refer to any other additional fees charged by trustees arising from fund transactions.

AIA-JF

- [a] Waiver of Management Fee: During the period, the management fees (include the trustee fee and investment management fee) of Green Fund are waived.
- [b] Management Fee Rebate: Effective from 1 September 2007, a fee rebate on capital preservation portfolio (CPP) is offered. This rebate will reduce the net effective management fees of CPP. The rebate is provided at constituent fund level, is payable in according to the net asset value of the CPP and reflected in the fund price at the last valuation day of that month.
- [c] Management Fee Rebate: Effective from 1 December 2007, fee rebates on guaranteed portfolio, global bond fund, and world equity fund are offered. These rebates will reduce the net effective management fees of guaranteed portfolio, global bond fund and global equity fund. The rebate for guaranteed portfolios are provided at underlying fund level; whereas the rebates for global bond fund and global equity fund are provided at constituent fund level. These are payable in according to the net asset value of the funds and reflected in the fund price at the last valuation day of that month.
- [d] Guarantee conditions: scheme members must hold such fund at the end of the financial year. On a withdrawal due to the cessation of participation of a participating employer in the scheme, individual accounts may be subject to a discretionary adjustment. The discretionary adjustment is no more than 5% of the individual accounts.
- [e] Incentive Fee: An incentive fee equals to the net returns (after the management fees and other expenses) of the capital preservation portfolio in excess of the MPFA monthly savings rate will apply and are payable to the investment manager of the capital preservation portfolio.

[f] Member Account Maintenance Fee: If no contributions have been received during a continuous period of at least 12 months and if the aggregate of a member's MPF balance and voluntary balance is less than a figure determined from time to time by the sponsor, then a charge may be imposed. If this charge is imposed, the amount will be HK\$50 per month. This charge does not apply to the capital preservation portfolio.

AXA

- [g] Management Fee: If the returns of the capital preservation fund in excess of the monthly declared savings rate, the excess will be payable as fees and charges. If the returns are lower or equal to the declared savings rate, no charge will apply.
- [h] Guarantee conditions: Guaranteed return will not be provided in the event of scheme members' switching of funds, or transfer of fund to other MPF schemes, or the cessation of participation of a participating employer in the scheme.

BCT

- [i] Management Fee Rebate: Included 0.1% bonus unit rebate, bonus offer last until 31 December 2008.
- [j] Preserved Account Management Fee: Effective charge means the fixed rate of charge arrived at after deducting the "bonus unit rebate" from the rate of management fees.

Invesco

- [k] Fund Class: Class H units are for employer with 30,000 or above employees.
- [I] Guarantee Conditions: Continue investment in the fund less than 36 months when leaving employment.

BoComTrust

[m] Guarantee Conditions: If continuously less than 60 months, the withdrawal amount will be affected by fluctuations of asset value (i.e. not counted in guaranteed return).

BEA

[n] Guarantee Conditions: In cases of cessation of employment services or continuously invest less than 36 months.

Chinalife

- [o] Smoothing Provision: An amount equals to 0.0077% of net asset value of the relevant underlying fund of China Life Guaranteed Return Fund will be transferred from the investment return on any valuation date or accounting date. A smoothing provision is set up by the guarantor within the Fund for providing contingency and for smoothing the guaranteed rate of return. The guarantor of the relevant APIF is China Life Insurance (Overseas) Company Limited Hong Kong Branch. The Smoothing Provision is the property of the relevant underlying fund of China Life Guaranteed Return Fun.
- [p] Guarantee Conditions: Withdrawals other than the below are fully exposed to fluctuations in the value of the Fund's assets: (i) the first valuation date of each financial period; (ii) the withdrawal is by reason of termination of employment.

SCB

- [q] Guarantee Conditions: (1) has been making regular contributions into the relevant guaranteed fund for a continuous period of 60 consecutive months; or (2) has made 90 months' regular contributions into the relevant guaranteed fund over his total period of membership; or (3) has been invested in that fund for at least 5 years.
- [r] Performance Fee: Investment manager's management fee, which charges in according to fund performance. This fee is charged as a certain percentage of the net asset value of the relevant fund.

Allianz

[s] Fund Class: Class T units are for special voluntary contributions and scheme members transferred from other schemes. Class A and Class B units are for this scheme (except for transfer from other schemes) and for investing contributions (except for special voluntary contributions). The management fees for Class B and Class T are lower than Class A units (except for capital preservation fund).

Fidelity

[t] Incentive Fee: Such fee, if applied, by the investment manager, would be calculated as a percentage (which shall not exceed 20%) of the increase of the net asset value of units over an accounting period. This fee will apply to Multi-manager Lifecycle Funds.

[u] Joining Fee: Joining fees apply to participating employer, or employee/self-employed person/special voluntary contribution members or both. Both fees may be applied, at the discretion of the investment manager.

Taifook

[v] Fund Class : Class A units will be issued to any scheme members, whereas Class T units are for members transferred from other schemes. Class T units will bear a lower trustee, custodian and administrator fees.

HSBC

[w] Guarantee Conditions: (1) Money switching between constituent funds; (2) Transfer of monies when the employer chooses another service provider; (3) transfer of monies to another service provider by a deferred member not upon the guarantee conditions.

Schroders

[x] Guarantee Conditions: 5 years continuous investment and maintain a positive account balance.

ING

[y] Guarantee Conditions: Holding investment (vested benefits) for 5 years.

Manulife

[z] Guarantee Conditions: This fund provides a capital guarantee and aims to provide members with interest each month at a rate that equals to or exceeds the prescribed savings rate published by the MPFA. The interest may not necessarily the same as the actual fund performance. This applies to Manulife MPF Interest Fund.

[aa] Smoothing Provision: To be determined from time to time by Manulife (International) Limited. This is applicable to Manulife MPF Interest Fund.

[ab] Guarantee Conditions: Investors are provided with an interest guarantee for each month equal to the prescribed savings rate published by the MPFA. The guarantee is subject to conditions that the contribution must be received in clear funds before the members' 55th birthday, (e.g. holding their investment in this Fund to retirement at age 65). Redemption before the occurrence of the predetermined events is fully exposed to fluctuation in the value of the fund's assets. This applies to Manulife MPF Stable Fund.

[ac] Guarantee Provision: Current level is 0.25%p.a. of net asset value, maximum level is 0.75%p.a. of net asset value. Provision for guarantee applicable to Manulife MPF Stable Fund.

[ad] Performance Fee: This applies to Manulife MPF China Value Fund. Performance fee, if levied, may be deducted from the assets of the underlying APIF if the net asset value per unit (before accrual of any performance fee) in the underlying APIF at the end of any particular financial year is in excess of the target net asset value per unit of underlying APIF. The fee will be 12% (subject to a maximum of 20%) of such excess multiplied by the average number of units in issue during the period by reference to which the fee is payable.

[ae] Incentive Fee: This applies to Manulife MPF Fidelity Growth Fund and Manulife MPF Fidelity Stable Growth Fund.

[af] Joining Fee: Any Self-employed Person who joins the Scheme during the Scheme financial year may be charged a pro-rated service fee based on the balance of days counted from the date of enrolment to the Scheme financial year end. Both Joining fee and service fee for Self-employed Person can be waived by the Trustee on any special condition.

Principal

[ag] Fund Class: Class T Units will bear a lower trustee and administration fee and (with the exception of the Capital Preservation Fund) a lower or no investment management fee. Class G Units will be issued in relation to the Guaranteed Fund. Class A Units, Class B Units, Class C Units and Class T Units are subject to different levels of fees.

[ah] Guarantee Conditions: In addition to the general guarantee event, termination of the member's employment (regardless of the reason of termination) and the continuous period for which the member has been investing in the fund up to and including the last date of his employment ("qualifying period") is at least 36 complete months. Not applicable to self-employed persons or preserved account members.

[ai] Fee Charging Method: The direct charge option will not be available for new participating employers and their employees who join the scheme on or after 1 October 2004. Indirect Charge Option Management fee — The difference between the indirect and direct charge option management fee will be deducted in the form of units. The two charge options will have different rates of guarantee in the Principal Long Term Guaranteed Fund, as well as different rates of annual fee and management fee.

Sunlife

[aj] Fund Class: Class B units will be issued to members who employers have no less than 100 employees, or transferred from other schemes. Class B units are for preserved account members. Class A units are for members (included self-employed persons) who have been provided class B units.