

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



www.mpf-aiajf.com Hotline : 2100 1888 (Employer) / 2200 6288 (Employee)

AIA-JF Mandatory Provident Fund Scheme (17)											
Capital Preservation Portfolio	\$709.34	2.03%	2% → 1.25% [b]	N/A	Incentive Fee : [e]			N/A	N/A		N/A
Guaranteed Portfolio	\$1,395.72	2.08%	2% → 1.5% [c]	N/A [d]					N/A		
Conservative Portfolio	\$1,089.91	2.30%	2%	N/A	N/A	waived	waived	waived	waived	waived	N/A
Balanced Portfolio	\$1,552.40	2.31%									
Growth Portfolio	\$4,016.46	2.32%									
Hong Kong Equity Fund	\$964.53	2.19%									
North American Equity Fund	\$93.99	2.24%									
Greater China Equity Fund	\$939.38	2.19%									
Japan Equity Fund	\$144.56	2.24%									
European Equity Fund	\$373.92	2.18%									
Asian Equity Fund	\$484.08	2.17%									
RCM Capital Stable Fund	\$26.71	2.21%									
RCM Stable Growth Fund	\$69.75	2.23%									
RCM Growth Fund	\$207.45	2.23%									
Green Fund	\$38.52	0.61% [a]									
Global Bond Fund (1/12/2007 New)	\$26.57	~	2% → 1.25% [c]								
World Equity Fund (1/12/2007 New)	\$10.09	~									

Principal Brochure :
12/2007
Fund Fact Sheet : 4/2008
Fund Asset Value :
30/4/2008
FER : 11/2007
Fee Reduction Effective
Date : Capital
Preservation Portfolio -
1/9/2007 : Guaranteed
Portfolio -1/12/2007

Member
Account
Maintenance
Fees : waived
[f]

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			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only)	Other Fees & Charges	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges	
			Management Fee		[3]	[4]	[5]	Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread		With- drawal Charge	[6]
			[3]					(% per annum of contributions / transaction value)							
			(% per annum of the net asset value)		(% per annum of contributions / transaction value)										
AIA-JF Premium MPF Scheme (17)															
Capital Preservation Portfolio	\$895.83	1.93%	1.75% → 1.25% [b]	N/A	Incentive Fee : [e]	waived	waived	N/A	N/A			N/A	Principal Brochure : 12/2007 Fund Fact Sheet : 4/2008 Fund Asset Value : 30/4/2008 FER : 11/2007 Fee Reduction Effective Date : Capital Preservation Portfolio - 1/9/2007 ; Guaranteed Portfolio -1/12/2007		
Guaranteed Portfolio	\$1,550.03	1.83%	1.75% → 1.5% [c]	N/A [d]											
Conservative Portfolio	\$1,429.13	2.02%	1.75%	N/A	N/A			waived	waived	waived	waived	waived		N/A	Member Account Maintenance Fees : waived [f]
Balanced Portfolio	\$1,924.11	2.02%													
Growth Portfolio	\$3,950.18	2.03%													
Hong Kong Equity Fund	\$1,451.21	1.95%													
North American Equity Fund	\$152.33	2.00%													
Greater China Equity Fund	\$1,337.10	1.95%													
Japan Equity Fund	\$177.37	1.99%													
European Equity Fund	\$464.91	1.95%													
Asian Equity Fund	\$601.81	1.94%													
RCM Capital Stable Fund	\$60.40	1.98%													
RCM Stable Growth Fund	\$117.39	2.00%													
RCM Growth Fund	\$246.11	2.01%													
Green Fund	\$51.86	0.6% [a]													
Global Bond Fund (1/12/2007 New)	\$77.96	~	1.75% → 1.25% [c]	N/A	N/A			waived	waived	waived	N/A	N/A		Member Account Maintenance Fees : waived [f]	
World Equity Fund (1/12/2007 New)	\$21.46	~													
AIA-JF Comprehensive Retirement Benefit MPF Scheme (2)															
Capital Preservation Portfolio	\$40.51	2.13%	1.75% → 1.25% [b]	N/A	Incentive Fee : [e]	waived	waived	N/A	N/A			N/A	Same as above		
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]			

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



AXA China Region Trustees Limited www.axa.com.hk Hotline : 2802 2812

Double Easy Mandatory Provident Fund (7)

Fund Name	Fund Asset Value	Fund Expense Ratio	Part A	Part B	Other Fees & Charges	Joining Fee / Annual Fee	Transaction Fee				Other Fees & Charges	Remark	
Double Easy Capital Preservation Fund	\$323.78	1.73%	[g]	N/A	-	waived	N/A	N/A				Switching Fee : 4 switches per year, maximum 1%	Principal Brochure : 8/2006 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 31/12/2006
Double Easy Guaranteed Fund	\$843.98	2.08%	Up to 1%	1% [h]									
Double Easy Balanced Fund	\$1,163.56	2.22%	Up to 2%										
Double Easy Cash Fund	\$375.49	1.06%	Up to 1%										
Double Easy Growth Fund	\$1,384.27	2.22%	Up to 2%	N/A				1%	waived	waived	N/A		
Double Easy Stable Fund	\$971.25	2.26%											
Double Easy Top Select Fund	\$1,238.05	2.09%											

Elite Mandatory Provident Fund (9)

Fund Name	Fund Asset Value	Fund Expense Ratio	Part A	Part B	Other Fees & Charges	Joining Fee / Annual Fee	Transaction Fee				Other Fees & Charges	Remark	
Capital Preservation Fund	\$115.82	1.49%	[g]	N/A	-	waived	N/A	N/A				Switching Fee : No switching limit, but charge spread fees	Principal Brochure : 11/2007 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 31/12/2006
Multi-Manager Asia Pacific (Ex-Japan) Equity Fund	\$168.34	~	Up to 2%	N/A				1%	0-0.6%	0-0.6%	N/A		
Multi-Manager Balanced Fund	\$213.76	2.43%											
Multi-Manager Global Bond Fund	\$30.89	~											
Multi-Manager Global Equity Fund	\$85.24	~											
Multi-Manager Growth Fund	\$327.46	2.40%											
Multi-Manager Hong Kong Equity Fund	\$449.16	2.38%											
Multi-Manager Japan Equity Fund	\$16.73	~											
Multi-Manager Stable Fund	\$117.94	2.50%											



AXA Financial Services Trustees Limited www.axa.com.hk Hotline : 2828 3838

Prosperity MPF Master Trust Scheme (4)

Fund Name	Fund Asset Value	Fund Expense Ratio	Part A	Part B	Other Fees & Charges	Joining Fee / Annual Fee	Transaction Fee				Other Fees & Charges	Remark	
Prosperity Capital Preservation Fun	\$86.35	1.16%	1.3%	N/A	-	N/A	waived	N/A	N/A	N/A	N/A	-	Principal Brochure : 2006 Fund Fact Sheet : 31/03/2007 FER : 31/12/2006
Prosperity Balanced Fund	\$152.25	1.78%	1.5%										
Prosperity Growth Fund	\$118.41	2.39%	1.95%										
Prosperity Templeton Global Equity Fund	\$175.88	2.35%	2.055%-2.065%										

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



Bank Consortium Trust Company Limited

www.bcthk.com

Employer Hotline : 2298 9388

Member Hotline : 2298 9333

Bank Consortium MPF Plan (11)

Capital Preservation Fund	\$2,405.00	1.50%	1.4% → 1.2%	1.2%																
Stable Fund	\$1,895.45	1.76%	1.625%	1.38% [i]	N/A	N/A	waived	N/A	N/A	waived	waived	waived	Switching Fee : N/A Special withdrawal fee for withdrawal of voluntary contributions : a fee of \$200 per withdrawal if the redemption amount < \$5,000 A fee of \$200 per withdrawal is waived if the number of withdrawals in any financial year > 4 times	Principal Brochure : 1/2008 and 2/2008 (Addendum) Fund Fact Sheet : 1st Quarter, 2008 Fund Asset Value : 31/5/2008 FER : 12/2006 Fee Reduction Effective Date : Capital Preservation Fund- 1/9/2007 ; Others - 1/1/2008						
Balanced Fund	\$2,371.76	1.76%																		
Growth Fund	\$4,606.55	1.74%																		
Global Bond Fund	\$396.66	1.92%	1.73% - 1.74% → 1.63% - 1.64%																	
Global Equity Fund	\$586.56	1.99%	1.83% - 1.84% → 1.73% - 1.74%																	
Hong Kong Equity Fund	\$1,294.31	2.04%	1.7% → 1.44% - 1.45%																	
Asian Equity Fund	\$876.50	1.88%	1.775% → 1.625%																	
Absolute Return Fund	\$134.73	1.84%	1.53% → 1.43%																	
China and Hong Kong Equity Fund (1/1/2008 New)	\$447.45	~	1.638% → 1.488% [i] (offers last until the end of Dec 2008, then back to 1.588%)																	
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 1.588%)																	

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							
Bank Consortium Industry Plan (9)														
Capital Preservation Fund	\$634.92	1.33%	1.2%		N/A	N/A	waived	N/A	N/A	N/A			Switching Fee : N/A	Principal Brochure : 1/2008 and 2/2008 (Addendum) Fund Fact Sheet : 1st Quarter, 2008 Fund Asset Value : 31/5/2008 FER : 12/2006 Fee Reduction Effective Date : Capital Preservation Fund - 1/9/2007 ; Others - 1/1/2008
Stable Fund	\$292.83	1.76%	1.588%											
Balanced Fund	\$307.55	1.77%												
Growth Fund	\$415.31	1.77%												
Global Bond Fund	\$26.81	2.10%	1.73% - 1.74%											
Global Equity Fund	\$36.15	2.12%	1.83% - 1.84%											
Hong Kong Equity Fund	\$97.75	2.17%	1.7% → 1.54% - 1.55%											
Asian Equity Fund	\$45.77	2.05%	1.775% → 1.725%											
Absolute Return Fund	\$9.96	2.34%	1.53%											

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			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



www.hkbea.com/whp_servhk/whp_mpfmain.html Hotline : 2211 1777

BEA (MPF) Master Trust Scheme (10)

Capital Preservation Fund	\$709.13	1.67%	1.55% → 1.2% *	N/A	N/A	0	0	0	N/A			Switching Fee : currently charge no fee or have limit, maximum \$200 or 1% switching amount	Principal Brochure : 1/2006 Addendum : 1/11/2006 , 1/11/2007及1/6/2008 *Addendum regarding the changes in management fees of underlying funds will be soon released Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/5/2008 FER : 3/2007 Fee Reduction Effective Date : Capital Preservation Fund and Global Bond Fund - 1/11/2007 ; Hong Kong Growth Fund -1/6/2008
Long Term Guaranteed Fund	\$475.56	2.53%	1.5%	1% [n]									
Asian Growth Fund	\$222.77	2.37%	2.55%-3.05% @1.55%-2.65% *	N/A									
Balanced Fund	\$1,095.81	2.55%											
Global Bond Fund	\$54.49	2.94%	2.55%-3.05% → 1.45%-2.55% *	N/A									
Greater China Growth Fund	\$225.99	~	2.55%-3.05% → 1.55%-2.65% *										
Growth Fund	\$2,282.41	2.56%	2.55%-3.05% → 1.45%-2.55% *	N/A									
Hong Kong Growth Fund	\$148.35	2.34%	2.55%-3.05% → Up to 2.65% *										
Japan Growth Fund	\$11.65	~	2.55%-3.05% → 1.55%-2.65% *										
Stable Fund	\$1,053.17	2.56%	2.55%-3.05% → 1.55%-2.65% *										

BEA (MPF) Industry Scheme (4)

Capital Preservation Fund	\$730.94	1.38%	1.2%	N/A	N/A	0	0	0	N/A			Switching Fee : currently charge no fee or have limit, maximum \$200 or 1% switching amount	Principal Brochure : 1/2006 *Addendum regarding the changes in management fees of underlying funds will be soon released Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/5/2008 FER : 3/2007
Balanced Fund	\$600.27	2.22%	2.2%-2.7% → 1.2%-2.3% *										
Growth Fund	\$859.86	2.22%											
Stable Fund	\$746.36	2.23%											

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			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



China Life Trustees Limited www.chinalife.com.hk/chinese/mpf/index_mpf.htm Hotline : 2893 6035

China Life MPF Master Trust Scheme (8)

China Life Balanced Fund	\$83.54	1.76%	1.5%	N/A	N/A	N/A	0	N/A	N/A			Switching Fee : 4 times free each year	Principal Brochure : 1/10/2007 Fund Fact Sheet : 31/12/2007 Fund Asset Value : 31/5/2008 FER : 31/12/2007
China Life Guaranteed Return Fund	\$210.68	2.01%		[o] [p]									
China Life Balanced Fund	\$116.43	2.22%	2.1%	N/A									
China Life Growth Fund	\$170.51	2.23%											
China Life Retire-Easy Guarantee Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$21.48	~	1.5%	1%									
China Life Retire-Easy Capital Stable Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$10.40	~	1.638%	N/A									
China Life Retire-Easy Balanced Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$16.58	~											
China Life Retire-Easy Global Equity Fund (merged from Tai Ping Retire-Easy MPF Master Trust Scheme)	\$42.41	~											

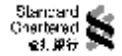


www.boci-pru.com.hk Hotline : 2280 8888

BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (10)

Capital Preservation Fund	\$4,180.47	0.88%	0.8%	N/A	N/A	waived	waived	N/A	N/A			Switching Fee : no switching limit or fee set Withdrawal fee for withdrawal of voluntary contributions : \$200 each	Principal Brochure : 29/9/2006 and 10/2007 (Addendum) Fund Fact Sheet : 1st Quarter, 2008 Fund Asset Value : 1st Quarter, 2008 FER : 31/3/2007
Bond Fund	\$547.92	1.56%	1.4875%										
Stable Fund	\$3,352.21	1.70%	1.6375%										
Balanced Fund	\$3,249.13	1.71%											
Growth Fund	\$5,280.10	1.71%											
Hong Kong Equity Fund	\$1,595.65	1.69%											
Japan Equity Fund	\$36.62	~											
Asia Equity Fund	\$339.58	~											
Global Equity Fund	\$964.15	1.70%											
China Equity Fund (New)	\$374.14	~											

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			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only)	Other Fees & Charges	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee		[4]	[5]	Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			[3]											
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



RBC Dexia Trust Services Hong Kong Limited

www.standardchartered.com.hk

Hotline : 3183 1717

Standard Chartered MPF Plan - Advanced (26)

Standard Chartered Capital Preservation Fund – Advanced	\$251.93	1.85%	1.675% → 1.425%	N/A	Performance Fee : [r]	waived	N/A	N/A				Switching Fee : currently free of charge, maximum up to \$250 or 1% of the amount switched	Principal Brochure : 1/2008 Fund Fact Sheet : 3/2008 Fund Asset Value : 3/2008 FER : 3/2008 Fee Reduction Effective Date : Others - 1/12/2007 ; Legg Mason Hong Kong Equities Fund and Schroder MPF Asian Fund - 1/4/2008
Standard Chartered Career Average Guaranteed Fund – Advanced	\$140.52	3.14%	1.925% → 1.675%	1% [q]									
Standard Chartered Balanced Fund – Advanced	\$95.77	2.40%	2.005%-2.315% → 1.755%-2.065%	N/A									
Standard Chartered Growth Fund – Advanced	\$122.97	2.37%											
Standard Chartered Stable Fund – Advanced	\$106.70	2.40%	Up to 2% → 1.75%										
Fidelity Global Investment Fund – Balanced Fund	\$107.15	2.18%											
Fidelity Global Investment Fund – Capital Stable Fund	\$44.97	2.34%											
Fidelity Global Investment Fund – Growth Fund	\$246.18	2.12%	2.13%-2.225% → 1.88%-1.975%										
HSBC MPF "A" - Balanced Fund	\$207.03	2.41%											
HSBC MPF "A" - Hong Kong and Chinese Equity Fund	\$415.33	2.31%											
HSBC MPF "A" - Stable Fund	\$112.77	2.47%	2.038% → 1.788%										
INVESCO Global Balanced Fund	\$52.07	2.40%											
INVESCO Global Equities Fund	\$123.45	2.27%	1.738% → 1.488%										
INVESCO MPF Bond Fund	\$34.52	2.20%											
Legg Mason Balanced Fund	\$95.96	2.03%	1.8% → 1.55%										
Legg Mason Conservative Fund	\$44.98	2.17%	1.8% → 1.39%-1.4%										
Legg Mason Hong Kong Equities Fund	\$220.90	1.95%											
RCM Balanced Fund	\$87.92	2.12%	1.83% → 1.58%										
RCM Capital Stable Fund	\$28.62	2.49%											
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% → 1.5%										
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 (5)

Standard Chartered Capital Preservation Fund - Basic	\$944.18	1.85%	1.675% → 1.425%	N/A	Performance Fee : [r]	waived	N/A	N/A				Switching Fee : currently no fee, maximum \$250 or 1%	Principal Brochure : 1/2008 Fund Fact Sheet : 3/2008 Fund Asset Value : 3/2008 FER : 3/2008 Fee Reduction Effective Date : 1/12/2007
Standard Chartered Career Average Guaranteed Fund - Basic	\$470.30	3.11%	1.925% → 1.675%	1% [q]									
Standard Chartered Balanced Fund – Basic	\$850.01	2.27%	2.005%-2.315% → 1.755%-2.065%	N/A									
Standard Chartered Growth Fund - Basic	\$1,732.52	2.26%											
Standard Chartered Stable Fund - Basic	\$501.62	2.32%											

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			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



HSBC Institutional Trust Services (Asia) Limited



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

Allianz Global Investors MPF Plan (8) [s]

RCM Capital Preservation Fund	A	254.53	1.43%	1.23% → 1.13%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	N/A				Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008
	B		1.17%	0.98%	0.98%							N/A					
	T		2.21%	1.63% → 1.53%	N/A												
RCM Absolute Return Fund	A	56.72	2.21%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		2.04%	1.43% → 1.33%	1.18%												
	T		1.78%	1.18%	1.18%												
RCM Asian Fund	A	244.71	2.13%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		1.93%	1.43% → 1.33%	1.18%												
	T		1.67%	1.18%	1.18%												
RCM Balanced Fund	A	431.17	1.81%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		1.62%	1.43% → 1.33%	1.18%												
	T		1.35%	1.18%	1.18%												
RCM Capital Stable Fund	A	204.95	1.88%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		1.68%	1.43% → 1.33%	1.18%												
	T		1.43%	1.18%	1.18%												
RCM Growth Fund	A	793.65	1.81%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		1.63%	1.43% → 1.33%	1.18%												
	T		1.36%	1.18%	1.18%												
RCM Hong Kong Fund	A	227.50	2.26%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		2.06%	1.43% → 1.33%	1.18%												
	T		1.81%	1.18%	1.18%												
RCM Stable Growth Fund	A	353.12	1.85%	1.63% → 1.53%	N/A	N/A	Newly added "Member Servicing Fee" - calculated as a % of the net asset value of the fund at a rate not exceed 0.1%(included in management fees)	Apply "Joining Fee" (previously waived)	Payable by Employer upon joining the scheme - not more than \$50,000	0	0	waived	waived	N/A	Switching Fee : currently free of charge - the number of switches no more than 4 times or the agreed frequency, up to \$200 for additional instruction Withdrawal fee for withdrawal of voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 Fund Fact Sheet : 31/5/2008 Fund Asset Value : 31/5/2008 FER : 30/6/2007 Fee Reduction Effective Date : 2/6/2008	
	B		1.66%	1.43% → 1.33%	1.18%												
	T		1.40%	1.18%	1.18%												

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							

www.fidelity.com.hk Hotline : 2500 1666

Fidelity Retirement Master Trust (14)

Capital Preservation Fund	\$1,117.84	1.82%	Up to 1.775% → Up to 1.36%	N/A	N/A	Self-employed person : \$250	N/A	N/A				Switching Fee : trustee reserves the right to charge for switches in excess of 12 per year Withdrawal fee for withdrawal of special voluntary contributions : charge for a processing fee of \$200 for every withdrawal in excess of 4 withdrawals per year	Principal Brochure : 12/2005 , 8/2006 Addendum&9/2007 Second Addendum Fund Fact Sheet : 30/4/2008 Fund Asset Value : 30/4/2008 FER : 12/2007 Fee Reduction Effective Date : 1/10/2007
Balanced Fund	\$1,946.08	2.04%	Up to 2.125% → Up to 1.57%										
Capital Stable Fund	\$778.81	2.05%											
Growth Fund	\$2,748.88	2.04%											
Stable Growth Fund	\$1,353.77	2.05%											
Global Equity Fund	\$644.69	2.06%											
Asia Pacific Equity Fund	\$378.01	1.98%											
Hong Kong Equity Fund	\$2,541.75	2.00%											
Hong Kong Bond Fund	\$118.86	2.15%											
World Bond Fund	\$228.97	2.09%											
MultiManager Balanced Fund	\$47.54	2.75%						Up to 2.325% → Up to 1.77%	Incentive Fee : currently waived [t]	\$50,000 / Each Employee : \$250 or both [u]	waived		
MultiManager Capital Stable Fund	\$19.53	2.82%											
MultiManager Growth Fund	\$123.23	2.56%											
MultiManager Stable Growth Fund	\$35.95	2.90%											



www.taifook.com/tfim Hotline : 2116 8200

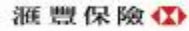
Taifook MPF Retirement Fund (5) [v]

Capital Preservation Fund	A	\$39.48	1.56%	1.4%	N/A	N/A	waived	N/A	N/A	N/A				Switching Fee : currently not applicable (maximum \$200)	Principal Brochure : 8/2007 Fund Fact Sheet : 24/6/2008 Fund Asset Value : 24/6/2008 FER : 6/2007
	T	\$29.67	1.22%	1.05%											
Asia Pacific (excluding HK) Fund	A	\$31.32	2.56%	1.9%											
	T	\$18.43	2.22%	1.55%											
Hong Kong SAR Fund	A	\$77.90	2.18%	1.9%											
	T	\$83.68	1.84%	1.55%											
Korea Fund	A	\$28.42	2.37%	1.9%											
	T	\$21.82	2.03%	1.55%											
Global Diversification Fund	A	\$24.80	2.79%	Up to 2.05%											
	T	\$13.00	2.45%	Up to 1.7%											

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



HSBC Provident Fund Trustee (Hong Kong) Limited



www.hsbc.com.hk/mpf

Hotline : 2238 0088

HSBC Mandatory Provident Fund - SuperTrust Plus (10)

Capital Preservation Fund	\$2,749.32	1.61%	1.95% → 1.25%	1%	N/A	N/A	waived	N/A	N/A				N/A	Principal Brochure : 6/2008 Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/3/2008 FER : 30/6/2007 Fee Reduction Effective Date : 1/11/2007
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%	N/A									
Growth Fund	\$3,487.17	2.03%	1.95%	1.5%										
Stable Growth Fund	\$1,798.26	2.05%	1.95% → 1.75%	1.35%										
Hang Seng Index Tracking Fund	\$3,475.00	2.01%	1.95% → 1.5%	1.1%										
North American Equity Fund	\$673.11	2.01%	1.95%	1.5%										
European Equity Fund	\$1,182.22	2.24%												
Asia Pacific Equity Fund (formerly known as Asia Equity Fund, revised on 1/11/2007)	\$2,984.33	2.01%												
Hong Kong and Chinese Equity Fund (formerly known as Hong Kong Equity Fund, revised on 1/11/2007)	\$2,899.78	1.97%												

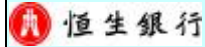
HSBC Mandatory Provident Fund – SuperTrust (5)

Capital Preservation Fund	\$5,495.51	1.68%	1.95% → 1.25%	1%	N/A	N/A	waived	N/A	N/A				N/A	Principal Brochure : 6/2008 Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/3/2008 FER : 30/6/2007 Fee Reduction Effective Date : 1/11/2007
Guaranteed Fund	\$4,110.87	2.81%	1.95%	1.5%	0.75% [w]									
Balanced Fund	\$8,326.17	2.04%	1.95% → 1.85%	1.45%	N/A									
Growth Fund	\$9,220.58	2.04%	1.95%	1.5%										
Hang Seng Index Tracking Fund	\$10,773.43	2.03%	1.95% → 1.5%	1.1%										

HSBC Mandatory Provident Fund - SimpleChoice (3) (1/1/2008 launched)

Capital Preservation Fund	~	~	1.25%	1%	N/A	N/A	N/A	N/A	N/A				N/A	Principal Brochure: 6/2008
Global Bond Fund	~	~												
Global Equity Fund	~	~												

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only)	Other Fees & Charges	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee		[4]	[5]	Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			[3]											
(% per annum of the net asset value)						(% per annum of contributions / transaction value)								



www.hangseng.com/e-MPF Hotline : 2213 2213

Hang Seng Mandatory Provident Fund – SuperTrust Plus (10)

Capital Preservation Fund	\$720.96	1.35%	1.95% → 1.25%	1%	N/A	N/A	waived	N/A	N/A				N/A	Principal Brochure : 6/2008 Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/3/2008 FER : 30/6/2007 Fee Reduction Effective Date : 1/11/2007
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%	N/A									
Growth Fund	\$824.90	2.03%	1.95%	1.5%										
Stable Growth Fund	\$324.21	2.05%	1.95% → 1.75%	1.35%										
Hang Seng Index Tracking Fund	\$894.48	2.01%	1.95% → 1.5%	1.1%										
North American Equity Fund	\$132.82	2.01%	1.95%	1.5%										
European Equity Fund	\$234.10	2.25%												
Asia Pacific Equity Fund (formerly known as Asia Equity Fund, revised on 1/11/2007)	\$639.71	2.01%												
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 Fund – SuperTrust (5)

Capital Preservation Fund	\$2,549.94	1.71%	1.95% → 1.25%	1%	N/A	N/A	waived	N/A	N/A				N/A	Principal Brochure : 6/2008 Fund Fact Sheet : 1st Quarter 2008 Fund Asset Value : 31/3/2008 FER : 30/6/2007 Fee Reduction Effective Date : 1/11/2007
Guaranteed Fund	\$1,824.06	2.81%	1.95%	1.5%	0.75% [w]									
Balanced Fund	\$2,706.35	2.04%	1.95% → 1.85%	1.45%	N/A									
Growth Fund	\$2,883.02	2.04%	1.95%	1.5%										
Hang Seng Index Tracking Fund	\$3,774.07	2.03%	1.95% → 1.5%	1.1%										

Hang Seng Mandatory Provident Fund - SimpleChoice (3) (1/1/2008 launched)

Capital Preservation Fund	~	~	1.25%	1%	N/A	N/A	N/A	N/A	N/A				N/A	Principal Brochure: 6/2008
Global Bond Fund	~	~												
Global Equity Fund	~	~												

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



www.schroders.com.hk Hotline : 2971 0200

Schroder MPF Master Trust (10)

Capital Preservation Portfolio		\$26.33	0.90%	1.475%	N/A				N/A				
B			0.83%	1.175%									
Schroder MPF Capital Guaranteed Portfolio		\$20.60	2.14%	1.175% - 2.675%	0-1.5% (included in management fee) [x]								
B			1.82%	0.875% - 2.375%									
Schroder MPF Asian Portfolio		\$97.74	2.18%	1.95% → 1.9%	N/A								
B			1.74%	1.5% → 1.45%									
Balanced Investment Portfolio		\$107.30	2.20%	1.95%	N/A								
B			1.75%	1.5%									
Capital Stable Portfolio		\$40.38	2.33%	1.95%	N/A								
B			1.84%	1.5%									
Growth Portfolio		\$68.47	2.30%	1.95%	N/A								
B			1.85%	1.5%									
HK Dollar Fixed Income Portfolio		\$22.04	2.18%	1.825%	N/A								
B			1.80%	1.5%									
Hong Kong Portfolio		\$108.95	2.27%	1.95%	N/A								
B			1.83%	1.5%									
International Portfolio		\$71.72	2.30%	1.95%	N/A								
B			1.86%	1.5%									
Stable Growth Portfolio		\$58.28	2.26%	1.95%	N/A								
B			1.80%	1.5%									

Switching
Fee : free of
charge ; no
limit on
switching
frequency ;
capital
guarantee
portfolio
provides 1
time free
switching

Principal Brochure :
4/2008
Fund Fact Sheet : 4/2008
Fund Asset Value :
20/6/2008 ; Capital
Guaranteed Portfolio -
17/6/2008
FER : 30/9/2007
Fee Reduction Effective
Date : 1/4/2008

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



www.ing.com.hk Hotline : 3183 1900

ING MPF Master Trust Basic Scheme (6)

ING MPF Basic Scheme Capital Preservation Portfolio	\$68.60	1.42%	1.29% → 1.25%	N/A	N/A	N/A	N/A	N/A				Switching Fee : currently free of charge - Capital Guaranteed Portfolio provides 1 free switch each year, other funds have no limit set on switching frequencies	Principal Brochure : 06/1/2006 · 31/3/2008 Addendum Fund Fact Sheet : 31/3/2008 Fund Asset Value : 31/3/2008 FER : 31/12/2007 Fee Reduction Effective Date : 1/12/2007
ING MPF Basic Scheme Capital Guaranteed Portfolio	\$133.90	2.01%	1.04% - 2.54%	0 [y]									
ING MPF Basic Scheme Balanced Growth Portfolio	\$105.10	2.07%	1.815%	N/A									
ING MPF Basic Scheme Hong Kong Equity Portfolio	\$196.70	2.20%	2.04%										
ING MPF Basic Scheme International Equity Portfolio	\$114.70	2.36%	1.87% - 1.88%										
ING MPF Basic Scheme Stable Growth Portfolio	\$122.80	2.21%	2.07% - 2.165%										

ING MPF Master Trust Comprehensive Scheme (9)

ING MPF Comprehensive Scheme Capital Preservation Portfolio	\$40.50	1.58%	1.39% → 1.35%	N/A	N/A	N/A	N/A	N/A				Switching Fee : currently free of charge - Capital Guaranteed Portfolio provides 1 free switch each year, other funds set no limit on switching frequencies	Principal Brochure : 06/1/2006 · 31/3/2008 Addendum Fund Fact Sheet : 31/3/2008 Fund Asset Value : 31/3/2008 FER : 31/12/2007 Fee Reduction Effective Date : 1/12/2007
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%	N/A									
ING MPF Comprehensive Scheme Balanced Growth Portfolio	\$39.80	2.23%	1.915%										
ING MPF Comprehensive Scheme Growth Portfolio	\$40.90	2.42%	2.17% - 2.265%										
ING MPF Comprehensive Scheme Hong Kong Equity Portfolio	\$78.20	2.33%	2.14%										
ING MPF Comprehensive Scheme International Equity Portfolio	\$47.60	2.52%	1.97% - 1.98%										
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% - 2.265%										

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



www.manulife.com.hk Hotline : 2108 1234 (Employer) / 2108 1388 (Employee) / 2108 1313

Manulife Global Select (MPF) Scheme (17)

Manulife MPF Capital Preservation Fund	\$581.30	1.80%	2.25% → 1.75%	N/A	N/A	Employee/Preserved Account Member/ Individual Employee Member : permanently waived	Employee/Preserved Account Member : N/A	Self-employed person : \$500 [af]	N/A	permanently waived	-	N/A	Switching Fee : currently free of charge - not more than 4 times of fund switching in any year (may in discretion to allow more than this no.) Withdrawal of voluntary contributions : Self-employed person-\$250 per withdrawals : Individual Employee Member-currently free of charge	Principal Brochure : 2/4/2008 Fund Fact Sheet : 31/3/2008 Fund Asset Value : 30/5/2008 FER : 31/3/2007 Fee Reduction Effective Date : 1/10/2007
Manulife MPF Interest Fund	\$1,757.60	2.32%	2.25% → 2%	Guarantee Fee : N/A [z] Smoothing Provision : [aa]										
Manulife MPF Stable Fund	\$1,799.30	2.32%	2.25%	Guarantee Fee : N/A [ab] Guarantee Provision : [ac]										
Manulife MPF Growth Fund	\$2,376.80	2.33%												
Manulife MPF Aggressive Fund	\$3,597.60	2.34%												
Manulife MPF Hong Kong Equity Fund	\$1,778.60	2.43%												
Manulife MPF International Equity Fund	\$1,440.80	2.33%												
Manulife MPF Pacific Asia Equity Fund	\$1,932.80	2.38%												
Manulife MPF European Equity Fund	\$726.70	2.34%												
Manulife MPF North American Equity Fund	\$387.30	2.36%												
Manulife MPF Japan Equity Fund	\$437.30	2.32%												
Manulife MPF Hong Kong Bond Fund	\$262.90	2.37%												
Manulife MPF International Bond Fund	\$804.00	2.32%												
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 [ae]											
Manulife MPF Fidelity Stable Growth Fund	\$553.70	2.30%												
Manulife MPF Healthcare Fund (New)	\$28.80	~	1.95%	N/A										

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period													
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]												
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge														
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)																			
Manu-Lifestyle (MPF) Scheme (5)																										
Manulife MPF Capital Preservation Fund	\$864.00	1.80%	2.25% → 1.75%		N/A	N/A	Employee/P reserved Account Member/Ind ividual Employee Member : permanently waived Self- employed person : \$500 [af]	Employee/ Preserved Account Member : N/A Self- employed person : \$500 [af]	N/A	permanen- tly waived	-	N/A	Switching Fee : currently free of charge - not more than 4 times of fund switching in any year (may in discretion to allow more than this no.) Withdrawal of voluntary contributions : Self- employed person-\$250 per withdrawals : Individual Employee Member- currently free of charge													
Manulife MPF Interest Fund	\$2,752.30	2.32%	2.25% → 2%		Guarantee Fee : N/A [z] Smoothing Provision : [aa]									N/A	Self- employed person : \$500 [af]	N/A	permanen- tly waived	-	N/A	Principal Brochure : 2/4/2008 Fund Fact Sheet : 31/3/2008 Fund Asset Value : 30/5/2008 FER : 31/3/2007 Fee Reduction Effective Date : 1/10/2007						
Manulife MPF Stable Fund	\$3,182.10	2.32%			Guarantee Fee : N/A [ab] Guarantee Provision : [ac]																N/A	Individual Employee Member : -	N/A	permanen- tly waived	-	N/A
Manulife MPF Growth Fund	\$4,475.20	2.33%	2.25%		N/A																					
Manulife MPF Aggressive Fund	\$6,868.80	2.34%																								

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							
Principal MPF Scheme Series 800 (14) [ai]														
Principal Capital Preservation Fund	Direct Charge	\$200.77	1.34%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.34%	1.5% → 1.25%										
Principal Long Term Guaranteed Fund	Direct Charge	\$490.14	2.61%	1.5%	N/A	up to 1% [ah]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		3.02%	not more than 2%										
Principal Capital Guaranteed Fund	Direct Charge	\$135.15	1.37%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.76%	1.75%										
Principal Asian Equity Fund	Direct Charge	\$935.35	1.37%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.71%	1.75%										
Principal Global Growth Fund	Direct Charge	\$571.70	1.35%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.69%	1.75%										
Principal HK Dollar Savings Fund	Direct Charge	\$293.19	1.37%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.75%	1.75% → 1.5%										
Principal Hong Kong Equity Fund	Direct Charge	\$240.32	~	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		~	1.75%										
Principal International Bond Fund	Direct Charge	\$225.43	1.36%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.72%	1.75%										
Principal International Equity Fund	Direct Charge	\$436.31	1.36%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.71%	1.75%										
Principal Long Term Accumulation Fund	Direct Charge	\$418.19	1.35%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.67%	1.75%										
Principal Stable Yield Fund	Direct Charge	\$200.55	1.36%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.71%	1.75%										
Principal US Dollar Savings Fund	Direct Charge	\$72.55	1.39%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.76%	1.75% → 1.5%										
Principal US Equity Fund	Direct Charge	\$181.23	1.37%	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		1.77%	1.75%										
Principal China Equity Fund (New)	Direct Charge	\$274.06	~	1.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Indirect Charge		~	1.75%										

Direct/Indirect Charge :
(Based on no. of members)
1-14 : up to \$3,000
15-29 : up to \$1,500
30 or over \$0

Direct Charge :
(Based on contribution amount)
First \$250,000 : up to 3.5%
Next \$250,000 : up to 3%
Next \$500,000 : up to 2.5%
Excess : up to 2%
>=\$1 million (negotiable)

(Payable by Employer & Self-employed person)

Principal Brochure : 2/2008
Fund Fact Sheet : 30/4/2008
Fund Asset Value : 30/5/2008
FER : 31/12/2007
Fee Reduction Effective Date : 1/1/2008

Switching Fee : 0

MPF Scheme / Name of Constituent Fund (No. of Funds)	Fund Asset Value (HK\$ Million) [1]	Fund Expense Ratio FER (See Part A for Related Expenses) [2]	Part A : Expenses & charges payable out of the fund assets				Part B : Fees & charges payable directly/indirectly from employer/employee accounts						Remark Fund information date (day/month/year) FER as at financial period	
			Current & New Accounts	Preserved Accounts	Guarantee Charge / Condition (Guaranteed Fund only) [4]	Other Fees & Charges [5]	Joining Fee / Annual Fee		Transaction Fee					Other Fees & Charges [6]
			Management Fee [3]				Joining Fee	Annual Fee	Contri- bution Charge	Offer Spread	Bid Spread	With- drawal Charge		
			(% per annum of the net asset value)				(% per annum of contributions / transaction value)							



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Rainbow 65 (12) [aj]

Sun Life MPF First State Capital Preservation Fund	A	\$202.03	1.67%	Up to 1.85% → 1.78%	N/A	N/A	N/A	N/A	N/A	0	0	N/A	Switching Fee : N/A Withdrawal fee for withdrawal of voluntary contributions : 0, maximum 2.5% of the withdrawal amounts If the payroll frequency of a participating employer is weekly or more frequent than weekly, a multiple payroll frequency fee will be deducted from the contribution amount monies. The amount of multiple payroll frequency fee will be equal to 2% of the amount of contributions made (except for capital preservation fund).	Principal Brochure : 3/2008 Fund Fact Sheet : 31/12/2007 Fund Asset Value : 30/5/2008 FER : 31/12/2006 Fee Reduction Effective Date : 1/3/2008
	B		1.67%	Up to 1.65% → 1.58%										
Sun Life MPF First State Balanced Portfolio Fund	A	\$637.02	2.06%	Up to 1.85% → 1.78%										
	B		1.86%	Up to 1.65% → 1.58%										
Sun Life MPF First State Fixed Income Fund	A	\$343.86	2.02%	Up to 1.85% → 1.78%										
	B		1.83%	Up to 1.65% → 1.58%										
Sun Life MPF First State Hong Kong Equity Fund	A	\$1,821.11	1.95%	Up to 1.85% → 1.78%										
	B		1.75%	Up to 1.65% → 1.58%										
Sun Life MPF First State Progressive Growth Fund	A	\$913.68	2.06%	Up to 1.85% → 1.78%										
	B		1.87%	Up to 1.65% → 1.58%										
Sun Life MPF First State Stable Income Fund	A	\$571.14	2.05%	Up to 1.85% → 1.78%										
	B		1.86%	Up to 1.65% → 1.58%										
Sun Life MPF INVESCO Global Equities Fund (New)	A	\$3.09	~	Up to 1.993%										
	B		~	Up to 1.793%										
Sun Life MPF INVESCO Hong Kong and China Equity Fund (New)	A	\$32.69	~	Up to 1.993%										
	B		~	Up to 1.793%										
Sun Life MPF RCM Asian Equity Fund (New)	A	\$14.99	~	Up to 1.935%										
	B		~	Up to 1.735%										
Sun Life MPF RCM Balanced Fund (New)	A	\$3.97	~	Up to 1.935%										
	B		~	Up to 1.735%										
Sun Life MPF RCM Capital Stable Fund (New)	A	\$0.43	~	Up to 1.935%										
	B		~	Up to 1.735%										
Sun Life MPF RCM Stable Growth Fund (New)	A	\$2.42	~	Up to 1.935%										
	B		~	Up to 1.735%										

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.

[l] 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 be 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.