

Name of respondent / 回應者名稱: Alfred

Q1: Yes / 支持

Q1 Comment / 意見: -

Q2: Yes / 同意

Q2 Comment / 意見: -

Q3: Yes / 是

Q3 Comment / 意見: If the core fund is not designed to be consistent, it is not easy and user-friendly for the user to compare among the MPF providers.

Q4: No / 不同意

Q4 Comment / 意見: I counter suggest the MPF providers to provide information on the their investment by giving some prediction on different investment choices and their risks and remind the user in this regard regularly when the member approaching 65.

Q5 Comment / 意見: -

Q6: No / 不同意

Q6 Comment / 意見: As a standardized core fund, the fee should be set as 0.5 to 0.6% to increase the competition in the market. 0.75% is still too high.

Q7: No / 不同意

Q7 Comment / 意見: The MPF service had launched in a long time, nearly 15 years already, however the fee is still very high and I

Q8: Yes / 同意

Q8 Comment / 意見: I would like to suggest the government to include some index fund for member to choose in their MPF combination, such as 2823, which is related to the HSI, and the management fee should not be high. This measure could help to increase the transparency as well.

Q9 Comment / 意見: All are appropriate to be invested on a passive index based approach.

Q10: Yes / 同意

Q10 Comment / 意見: -

Q10 Preference / 較可取的名稱: MPF Basic Investment Fund (emphasizing its design as a basic investment approach for retirement savings)

Q11: Yes / 同意

Q11 Comment / 意見: -

Q12: Yes / 同意

Q12 Comment / 意見: -