

Subject: Comment on "Core Fund"

rom: to: mpfinvest

09/12/2014 11:52 AM

Dear sir,

In order to yield and simply a better fee control, the life cycle/target date funds and any fund by using passive investment approach are highly recommended. Because we are suffering from the high cost and high fee outcomes for many years. Moreover, it would be much appreciated if the market could have the existing Tracker Fund like H-shares, HSI for trading by the members from time to time on their on line banking because it is more easier for a layman to familiar with and operate by themselves as well as the fee is in fact more cheaper but effective in control.

Thank you very much for your kind attention and consideration.

Regards, MOK Ka-man Harrison