

Name of respondent / 回應者名稱: -

Q1: Yes / 支持

Q1 Comment / 意見: Keep the cost down for people who do not have time to really think of their allocations

Q2: Yes / 同意

Q2 Comment / 意見: -

Q3: Yes / 是

Q3 Comment / 意見: -

Q4: Yes / 同意

Q4 Comment / 意見: Yes. Can systematically shift the weights from equities to bond as one passes a certain age group. That is a sensible approach. However, do not try to make it too clever and complicated. A simple approach will be sufficient.

Q5 Comment / 意見: -

Q6: -

Q6 Comment / 意見: Under 0.75%. That's comparable to ETFs.

Q7: -

Q7 Comment / 意見: Yes Definitely under 1% as most people by default will have their money in the core fund. Less advertising and administration fee would be involved.

Q8: Yes / 同意

Q8 Comment / 意見: From most research we have seen the most basic market cap indices have always outperformed 50% of the actively managed funds out there in the market. Some index funds nowadays uses enhanced market cap methodologies which further reduce the volatility and improve performance. Those indices can be considered.

Q9 Comment / 意見: -

Q10: Yes / 同意

Q10 Comment / 意見: -

Q10 Preference / 較可取的名稱: MPF Core Fund (having regard to its use as a core investment approach for retirement savings)

Q11: -

Q11 Comment / 意見: -

Q12: -

Q12 Comment / 意見: -