

Name of respondent / 回應者名稱: Tang Yiu Chung Vincent

Q1: Yes / 支持

Q1 Comment / 意見: -

Q2: Yes / 同意

Q2 Comment / 意見: -

Q3: Yes / 是

Q3 Comment / 意見: I think the core fund should be the hong kong monetary authority's exchange fund investment portfolio. It is well managed, its managers do not have a profit motive and therefore no conflict of interest, and its large size will allow it to absorb mpf contributions without too much impact on its strategy or operations. As the managers dont need to do much extra work, the cost (expense ratio) can be very low.

Q4: No / 不同意

Q4 Comment / 意見: I think the core fund should be the hong kong monetary authority's exchange fund investment portfolio. It is well managed, its managers do not have a profit motive and therefore no conflict of interest, and its large size will allow it to absorb mpf contributions without too much impact on its strategy or operations. As the managers dont need to do much extra work, the cost (expense ratio) can be very low. The risk does not need to change over time as it is a prudently managed fund.

Q5 Comment / 意見: -

Q6: Yes / 同意

Q6 Comment / 意見: I think the core fund should be the hong kong monetary authority's exchange fund investment portfolio. It is well managed, its managers do not have a profit motive and therefore no conflict of interest, and its large size will allow it to absorb mpf contributions without too much impact on its strategy or operations. As the managers dont need to do much extra work, the cost (expense ratio) can be very low.

Q7: Yes / 同意

Q7 Comment / 意見: I think the core fund should be the hong kong monetary authority's exchange fund investment portfolio. It is well managed, its managers do not have a profit motive and therefore no conflict of interest, and its large size will allow it to absorb mpf contributions without too much impact on its strategy or operations. As the managers dont need to do much extra work, the cost (expense ratio) can be very low.

Q8: No / 不同意

Q8 Comment / 意見: I think the core fund should be the hong kong monetary authority's exchange fund investment portfolio. It is well managed, its managers do not have a profit motive and therefore no conflict of interest, and its large size will allow it to absorb mpf contributions without too much impact on its strategy or operations. As the managers dont need to do much extra work, the cost (expense ratio) can be very low.

Q9 Comment / 意見: -

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: -