

# 職業退休計劃統計數字

## ORSO SCHEMES STATISTICS

### 統計數字

#### Statistics

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#### A. 職業退休計劃統計數字概要

##### ORSO Schemes Statistical Highlights

截至2004年9月30日，總共有8,024個職業退休計劃，包括6,005個職業退休註冊計劃及2,019個職業退休豁免計劃。在這8,024個職業退休計劃中，有5,359個計劃獲強積金豁免。下列的統計數字可較全面地分析這些計劃的特點。

As at 30 September 2004, there were 8,024 ORSO schemes, comprising of 6,005 ORSO registered schemes and 2,019 ORSO exempted schemes. Out of these 8,024 ORSO schemes 5,359 schemes were exempted from MPF requirements. The following statistics are compiled to give a more comprehensive picture of the characteristics of these schemes.

#### 按利益種類劃分的職業退休計劃數目

##### Number of ORSO Schemes by Benefit Type

	界定 供款計劃 Defined Contribution Schemes	界定 利益計劃 Defined Benefit Schemes	總數 Total
獲強積金豁免 MPF Exempted	4,905 (92%)	454 (8%)	5,359 (100%)
沒有強積金豁免 Non-MPF Exempted	1,829 (69%)	836 (31%)	2,665 (100%)
總數 Total	6,734 (84%)	1,290 (16%)	8,024 (100%)

按計劃安排劃分的職業退休計劃數目

Number of ORSO Schemes by Scheme Arrangement

	受保險安排 所規管 Regulated by Insurance Arrangement	受信託 所管限 Governed by Trust	其他 Others	總數 Total
獲強積金豁免 MPF Exempted	45 (1%)	5,198 (97%)	116 (2%)	5,359 (100%)
沒有強積金豁免 Non-MPF Exempted	616 (23%)	1,786 (67%)	263 (10%)	2,665 (100%)
總數 Total	661 (8%)	6,984 (87%)	379 (5%)	8,024 (100%)

按本籍劃分的職業退休計劃數目

Number of ORSO Schemes by Domicile

	以香港 為本籍 Hong Kong Domiciled	以離岸地區 為本籍 Offshore	總數 Total
獲強積金豁免 MPF Exempted	4,452 (83%)	907 (17%)	5,359 (100%)
沒有強積金豁免 Non-MPF Exempted	993 (37%)	1,672 (63%)	2,665 (100%)
總數 Total	5,445 (68%)	2,579 (32%)	8,024 (100%)

按匯集安排劃分的職業退休註冊計劃數目

Number of ORSO Registered Schemes by Pooling Arrangement

	參與匯集 協議的計劃 Pooled Schemes	不參與匯集 協議的計劃 Non-Pooled Schemes	總數 Total
獲強積金豁免 MPF Exempted	4,574 (92%)	375 (8%)	4,949 (100%)
沒有強積金豁免 Non-MPF Exempted	912 (86%)	144 (14%)	1,056 (100%)
總數 Total	5,486 (91%)	519 (9%)	6,005 (100%)

職業退休註冊計劃的成員數目

Number of Scheme Members for ORSO Registered Schemes

	香港身分證 持有人 HKID Card Holder	非香港身分證 持有人 Non-HKID Card Holder	總數 Total
獲強積金豁免 MPF Exempted	507,456 (99%)	2,985 (1%)	510,441 (100%)
沒有強積金豁免 Non-MPF Exempted	61,985 (99%)	570 (1%)	62,555 (100%)
總數 Total	569,441 (99%)	3,555 (1%)	572,996 (100%)

僱主及僱員的供款額 (百萬港元) (註)

Contribution Amount by Employers and Employees (HK\$m) (Note)

	僱主的供款 Employers' Contributions	僱員的供款 Employees' Contributions	總數 Total
獲強積金豁免 MPF Exempted	12,887 (79%)	3,444 (21%)	16,331 (100%)
沒有強積金豁免 Non-MPF Exempted	443 (76%)	140 (24%)	583 (100%)
總數 Total	13,330 (79%)	3,584 (21%)	16,914 (100%)

**B. 截至 2004 年 9 月 30 日的職業退休計劃統計數字**  
**Statistics on ORSO Schemes as at 30 September 2004**

下列統計數字會每季重新編製

**The following statistics are compiled on a quarterly basis.**

計劃種類 Scheme Type	計劃數目 No. of Schemes		
	獲強積金豁免 MPF Exempted	沒有強積金豁免 Non-MPF Exempted	總數 Total
註冊計劃 Registered Schemes	4,949	1,056	6,005
豁免計劃 Exempted Schemes	410	1,609	2,019
總數 Total	5,359	2,665	8,024

在本季內新註冊的職業退休計劃數目

***Number of ORSO Schemes Newly Registered During the Quarter***

計劃安排 Scheme Arrangement	計劃數目 No. of Schemes		
	參與匯集協議的計劃 Pooled Schemes	不參與匯集協議的計劃 Non-Pooled Schemes	總數 Total
受保險安排所規管 Regulated by Insurance Arrangement	2	0	2
受信託所管限 Governed by Trust	11	11	22
總數 Total	13	11	24

職業退休註冊計劃的成員數目 - 按計劃安排及利益種類劃分  
*Membership Size of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type*

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	205,107	4,453	150,040	217	355,147	4,670
(ii) 界定利益計劃 Defined Benefit Schemes	13,287	121	142,007	158	155,294	279
(iii) 總數 Total	218,394	4,574	292,047	375	510,441	4,949

## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	8,410	414	795	2	9,205	416
(ii) 界定利益計劃 Defined Benefit Schemes	58	5	0	0	58	5
(iii) 分項總數 Subtotal	8,468	419	795	2	9,263	421
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	24,323	485	19,984	119	44,307	604
(ii) 界定利益計劃 Defined Benefit Schemes	848	8	8,137	23	8,985	31
(iii) 分項總數 Subtotal	25,171	493	28,121	142	53,292	635
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	32,733	899	20,779	121	53,512	1,020
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	906	13	8,137	23	9,043	36
(iii) 總數 Total	33,639	912	28,916	144	62,555	1,056

**(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數****Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes	成員人數 No. of Members	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	8,410	414	795	2	9,205	416
(ii) 界定利益計劃 Defined Benefit Schemes	58	5	0	0	58	5
(iii) 分項總數 Subtotal	8,468	419	795	2	9,263	421
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	229,430	4,938	170,024	336	399,454	5,274
(ii) 界定利益計劃 Defined Benefit Schemes	14,135	129	150,144	181	164,279	310
(iii) 分項總數 Subtotal	243,565	5,067	320,168	517	563,733	5,584
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	237,840	5,352	170,819	338	408,659	5,690
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	14,193	134	150,144	181	164,337	315
(iii) 總數 Total	252,033	5,486	320,963	519	572,996	6,005

職業退休註冊計劃的供款額 - 按計劃安排及利益種類劃分(註)  
*Contribution Amount of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type (Note)*

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	4,888	4,449	5,517	212	10,405	4,661
(ii) 界定利益計劃 Defined Benefit Schemes	462	121	5,464	155	5,926	276
(iii) 總數 Total	5,350	4,570	10,981	367	16,331	4,937

## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	31	407	9	2	40	409
(ii) 界定利益計劃 Defined Benefit Schemes	1	5	0	0	1	5
(iii) 分項總數 Subtotal	32	412	9	2	41	414
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	87	474	344	109	431	583
(ii) 界定利益計劃 Defined Benefit Schemes	5	8	106	20	111	28
(iii) 分項總數 Subtotal	92	482	450	129	542	611
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	118	881	353	111	471	992
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	6	13	106	20	112	33
(iii) 總數 Total	124	894	459	131	583	1,025

## (iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

## Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限</b> <b>Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	31	407	9	2	40	409
(ii) 界定利益計劃 Defined Benefit Schemes	1	5	0	0	1	5
(iii) 分項總數 Subtotal	32	412	9	2	41	414
<b>(B) 受信託所管限</b> <b>Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	4,975	4,923	5,861	321	10,836	5,244
(ii) 界定利益計劃 Defined Benefit Schemes	467	129	5,570	175	6,037	304
(iii) 分項總數 Subtotal	5,442	5,052	11,431	496	16,873	5,548
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數</b> <b>Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	5,006	5,330	5,870	323	10,876	5,653
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	468	134	5,570	175	6,038	309
(iii) 總數 Total	5,474	5,464	11,440	498	16,914	5,962

職業退休註冊計劃的資產值 - 按計劃安排及利益種類劃分(註)  
*Asset Size of ORSO Registered Schemes - by Scheme Arrangement and by Benefit Type (Note)*

(i) 獲強積金豁免的職業退休註冊計劃  
**MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	40,557	4,449	53,678	212	94,235	4,661
(ii) 界定利益計劃 Defined Benefit Schemes	3,855	121	62,656	155	66,511	276
(iii) 總數 Total	44,412	4,570	116,334	367	160,746	4,937

## (ii) 沒有強積金豁免的職業退休註冊計劃

## Non-MPF Exempted ORSO Registered Schemes

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	919	407	68	2	987	409
(ii) 界定利益計劃 Defined Benefit Schemes	33	5	0	0	33	5
(iii) 分項總數 Subtotal	952	412	68	2	1,020	414
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	2,991	474	3,262	109	6,253	583
(ii) 界定利益計劃 Defined Benefit Schemes	145	8	2,098	20	2,243	28
(iii) 分項總數 Subtotal	3,136	482	5,360	129	8,496	611
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	3,910	881	3,330	111	7,240	992
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	178	13	2,098	20	2,276	33
(iii) 總數 Total	4,088	894	5,428	131	9,516	1,025

**(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數****Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

	參與匯集協議的計劃 Pooled Schemes		不參與匯集協議的計劃 Non-Pooled Schemes		總數 Total	
	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes	數額百萬港元 Amount HK\$m	計劃數目 No. of Schemes
<b>(A) 受保險安排所管限 Regulated by Insurance Arrangement</b>						
(i) 界定供款計劃 Defined Contribution Schemes	919	407	68	2	987	409
(ii) 界定利益計劃 Defined Benefit Schemes	33	5	0	0	33	5
(iii) 分項總數 Subtotal	952	412	68	2	1,020	414
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	43,548	4,923	56,940	321	100,488	5,244
(ii) 界定利益計劃 Defined Benefit Schemes	4,000	129	64,754	175	68,754	304
(iii) 分項總數 Subtotal	47,548	5,052	121,694	496	169,242	5,548
<b>(C) 受保險安排所規管及受信託所管限的職業退休計劃總數 Aggregate of Schemes Regulated by Insurance Arrangement and Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes (A)(i)+(B)(i)	44,467	5,330	57,008	323	101,475	5,653
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	4,033	134	64,754	175	68,789	309
(iii) 總數 Total	48,500	5,464	121,762	498	170,262	5,962

職業退休註冊計劃資產值的分佈(註)

*Distribution of Asset Size of ORSO Registered Schemes (Note)*

按匯協議的數目劃分 - 匯集協議資產值幅度

By Number of Pooling Agreements - Asset Range for Pooling Agreements

(i) 獲強積金豁免的職業退休註冊計劃

**MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	10	26	202
50 - < 100	6	71	391
100 - < 500	13	491	3,347
500 - < 1,000	5	318	3,354
1,000 - < 1,500	3	148	3,376
1,500 - < 2,000	2	505	3,405
>= 2,000	6	3,011	30,337
<b>總數 Total</b>	45	4,570	44,412

(ii) 沒有強積金豁免的職業退休註冊計劃

**Non-MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	19	72	131
50 - < 100	10	111	313
100 - < 500	10	315	719
500 - < 1,000	3	28	96
1,000 - < 1,500	3	17	184
1,500 - < 2,000	2	38	307
>= 2,000	5	313	2,338
<b>總數 Total</b>	52	894	4,088

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

**Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes**

資產值幅度 (百萬港元) Asset Range (HK\$m)	匯集協議的 數目 No. of Pooling Agreements	所涵蓋的計劃 數目 No. of Schemes Covered	資產值 (百萬港元) Asset Size (HK\$m)
<50	25	98	333
50 - < 100	10	182	704
100 - < 500	15	806	4,066
500 - < 1,000	5	346	3,450
1,000 - < 1,500	3	165	3,560
1,500 - < 2,000	2	543	3,712
>= 2,000	6	3,324	32,675
<b>總數 Total</b>	66	5,464	48,500

按不參與匯集協議計劃的數目劃分 - 計劃的資產值幅度

By Number of Non-pooled Schemes - Asset Range for schemes

(i) 獲強積金豁免的職業退休註冊計劃

MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	36	81
5 - < 10	21	160
10 - < 20	40	592
20 - < 30	26	641
30 - < 40	24	825
40 - < 50	22	1,003
50 - < 60	25	1,355
60 - < 70	12	786
70 - < 80	17	1,273
80 - < 100	9	797
>= 100	135	108,821
<b>總數 Total</b>	<b>367</b>	<b>116,334</b>

(ii) 沒有強積金豁免的職業退休註冊計劃

Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	74	146
5 - < 10	8	52
10 - < 20	5	73
20 - < 30	6	143
30 - < 40	4	147
40 - < 50	10	450
50 - < 60	3	160
60 - < 70	5	326
70 - < 80	2	148
80 - < 100	2	196
>= 100	12	3,587
<b>總數 Total</b>	<b>131</b>	<b>5,428</b>

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<5	110	227
5 - < 10	29	212
10 - < 20	45	665
20 - < 30	32	784
30 - < 40	28	972
40 - < 50	32	1,453
50 - < 60	28	1,515
60 - < 70	17	1,112
70 - < 80	19	1,421
80 - < 100	11	993
> = 100	147	112,408
<b>總數</b> <b>Total</b>	498	121,762

按匯集協議及不參與匯集協議計劃總數劃分 - 計劃的資產值幅度

By Aggregate of Pooled and Non-pooled Schemes - Asset Range for schemes

(i) 獲強積金豁免的職業退休註冊計劃

MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	1,135	617
1 - < 2	874	1,283
2 - < 10	1,845	8,605
10 - < 20	383	5,374
20 - < 30	163	3,975
30 - < 50	186	7,254
50 - < 100	150	10,445
>=100	201	123,193
<b>總數 Total</b>	<b>4,937</b>	<b>160,746</b>

(ii) 沒有強積金豁免的職業退休註冊計劃

Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	410	162
1 - < 2	176	253
2 - < 10	306	1,354
10 - < 20	50	733
20 - < 30	23	522
30 - < 50	27	1,103
50 - < 100	18	1,261
>=100	15	4,128
<b>總數 Total</b>	<b>1,025</b>	<b>9,516</b>

(iii) 獲強積金豁免及沒有強積金豁免的職業退休註冊計劃總數

Aggregate of MPF Exempted and Non-MPF Exempted ORSO Registered Schemes

資產值幅度 (百萬港元) Asset Range (HK\$m)	計劃數目 No. of Schemes	資產值 (百萬港元) Asset Size (HK\$m)
<1	1,545	779
1 - < 2	1,050	1,536
2 - < 10	2,151	9,959
10 - < 20	433	6,107
20 - < 30	186	4,497
30 - < 50	213	8,357
50 - < 100	168	11,706
>=100	216	127,321
<b>總數 Total</b>	<b>5,962</b>	<b>170,262</b>

註：統計數字乃根據截至 2004 年 9 月 30 日的職業退休註冊計劃向積金局呈交的最新周年申報表所載之資料而編製。

Note: These statistics are compiled on the basis of the latest annual returns filed with the MPFA as at 30 September 2004 in respect of registered schemes.