

APPENDIX 6

LIST OF APPROVED MPF TRUSTEES AND THEIR BACKGROUND

As at 31 March 2005

AMERICAN INTERNATIONAL ASSURANCE COMPANY (TRUSTEE) LIMITED

American International Assurance Company (Trustee) Limited is a member of the American International Group, Inc. (AIG). AIG is an international insurance and financial services organization, with operations in approximately 130 countries and jurisdictions. AIG member companies serve commercial, institutional and individual customers through its extensive worldwide property-casualty and life insurance networks. AIG's global businesses also include financial services, retirement savings and asset management.

AXA CHINA REGION TRUSTEES LIMITED

AXA China Region Trustees Limited is a member of the global AXA Group, which provides financial protection and wealth management services. AXA has a history dating back to the early 19th century and commenced business in Hong Kong in 1986. AXA offers a wide range of products and services in provident funds, life and non-life insurance, reinsurance, and other related financial services.

BANK CONSORTIUM TRUST COMPANY LIMITED

Bank Consortium Trust Company Limited ("BCT") was established in June 1999 and registered as a "Trust Company" under the Trustee Ordinance. BCT acts as trustee, administrator and custodian of the pension schemes under its management.

Backed by a consortium of local banks in Hong Kong with over 250 branches, BCT offers a full array of pension products including master trust scheme, industry scheme, employer-sponsored scheme, ORSO schemes, and third-party administration services.

BANK OF COMMUNICATIONS TRUSTEE LIMITED

Bank of Communications Trustee Limited is a wholly owned subsidiary of the Bank of Communications which is engaged in a full range of retail banking business and corporate banking business focusing on exploring the international settlement business.

BANK OF EAST ASIA (TRUSTEES) LIMITED

Bank of East Asia (Trustees) Limited is a wholly owned subsidiary of The Bank of East Asia, Limited. The bank offers a full spectrum of retail and wholesale banking services through its Personal Banking, Corporate Banking, Wealth Management, Investment Banking, and China divisions. These include deposit-taking, foreign currency savings, retail investment and wealth management services, mortgage loans, consumer loans, credit cards, Cyberbanking, bancassurance, Mandatory Provident Fund services, trade finance, syndication loans, remittances and foreign exchange margin trading.

BOCI-PRUDENTIAL TRUSTEE LIMITED

BOCI-Prudential Trustee Limited is a joint-venture company between the subsidiaries of Bank of China and the Prudential Group. The business activities of Bank of China are principally corporate banking, retail banking, investment banking, insurance and other financial services. The Prudential Group provides a broad range of financial and insurance services as well as engages in fund management business.

Appendix 6 (Cont'd) LIST OF APPROVED MPF TRUSTEES AND THEIR BACKGROUND

As at 31 March 2005

CHINA LIFE TRUSTEES LIMITED

China Life Trustees Limited is a subsidiary of China Life Insurance (Overseas) Company Limited Hong Kong Branch which is a member of China Life Insurance (Group) Company. The business activities of China Life Insurance (Overseas) Company Limited Hong Kong Branch are principally life insurance, provident fund, retirement scheme and other related financial operations.

CITITRUST LIMITED

Cititrust Limited is a member of Citigroup Inc. Citigroup Inc. is a global financial services company, providing a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, insurance, securities brokerage and asset management.

CMG ASIA TRUSTEE COMPANY LIMITED

CMG Asia Trustee Company Limited is owned by CMG Asia Limited, which is a wholly owned subsidiary of the Commonwealth Bank Group in Australia. The Group provides integrated financial services including retail, business and institutional banking, funds management, general and life insurance, and superannuation in 13 markets worldwide.

DEXIA TRUST SERVICES HONG KONG LIMITED

Dexia Trust Services Hong Kong Limited provides trustee, fund administration, custody and transfer agency services. It is part of Dexia Group which is a European domiciled international financial services company.

HSBC INSTITUTIONAL TRUST SERVICES (ASIA) LIMITED

HSBC Institutional Trust Services (Asia) Limited is a wholly owned subsidiary of the Hongkong and Shanghai Banking Corporation Limited, which is one of the commercial banks in Hong Kong. The HSBC Group is also trustee or administrator of ORSO Schemes.

HSBC PROVIDENT FUND TRUSTEE (HONG KONG) LIMITED

HSBC Provident Fund Trustee (Hong Kong) Limited is a wholly owned subsidiary of the Hongkong and Shanghai Banking Corporation Limited, which is one of the commercial banks in Hong Kong. The HSBC Group is also trustee or administrator of ORSO Schemes.

ING PENSION TRUST LIMITED

ING Pension Trust Limited is a member of ING Group, which is a global integrated financial services provider active in the fields of banking, insurance and asset management. ING Pension Trust Limited is a registered trust company and provides corporate trust services to pension schemes.

Appendix 6 (Cont'd) LIST OF APPROVED MPF TRUSTEES AND THEIR BACKGROUND

As at 31 March 2005

MANULIFE PROVIDENT FUNDS TRUST COMPANY LIMITED

Manulife Provident Funds Trust Company Limited is a member of the Manulife Financial group of companies, which provides a diverse range of financial protection products and wealth management services to individuals, families, business and groups in selected international markets.

MASSMUTUAL TRUSTEES LIMITED

MassMutual Trustees Limited is a member of the MassMutual Financial Group. Family of companies serves more than 11 million clients worldwide with a broad-based portfolio of financial products and services, including life insurance, annuities, disability income insurance, long-term care insurance, mutual funds, retirement planning, money management and trust services. "MassMutual Financial Group" is a marketing designation for the Massachusetts Mutual Life Insurance Company and its affiliates.

MLC TRUSTEES (HONG KONG) LIMITED

MLC Trustees (Hong Kong) Limited is a subsidiary of MLC Group, the Wealth Management division of the National Australia Group, providing financial planning and quality advice services, wealth creation (investments, superannuation, private banking), and wealth protection (insurance) solutions to retail and corporate customers.

PACIFIC CENTURY TRUSTEES LIMITED

Pacific Century Trustees Limited is a wholly-owned subsidiary of Pacific Century Insurance Holdings Limited which, together with its other subsidiaries, is principally engaged in individual life insurance, medical and disability insurance, retirement scheme administration, group insurance, life personal accident insurance, general insurance and asset management.

PRINCIPAL TRUST COMPANY (ASIA) LIMITED

Principal Trust Company (Asia) Limited is a member of the Principal Financial Group. The Principal Financial Group provides integrated financial services including life, disability and health insurance, mutual funds, residential mortgages, investment management and pension plans.

ROYAL BANK OF CANADA TRUST COMPANY (ASIA) LIMITED

Royal Bank of Canada Trust Company (Asia) Limited is a wholly owned subsidiary of Royal Bank of Canada, a financial services organization providing personal and commercial banking, corporate and investment banking, wealth management and insurance services.