

Name of respondent / 回應者名稱: -

Q1: No / 不支持

Q1 Comment / 意見: Currently, it still have many MPF members without the habit to review their benefit regularly. They only follow the complaints from the media or so call professional and then claim the returns do not meet the "expectation" or sufficient for retirement. Core fund may minimize (but not significant) this complaint but the fund is still cannot guarantee have a positive return everyday.

Q2: No / 不同意

Q2 Comment / 意見: Don't know what is the meaning of same. If it referring the return, can't think there is a method which can control the fund in each MPF schemes same.

Q3: Yes / 是

Q3 Comment / 意見: -

Q4: No / 不同意

Q4 Comment / 意見: It would generate an age related issue which is the member choose same fund but the return is not same in same period of time. I prefer the fund is like a inflation-linked bond which is issuing by HK Government.

Q5 Comment / 意見: If the objective of the CF is want to meet the "retirement savings needs". It should be simple and no different between each provider.

Q6: No / 不同意

Q6 Comment / 意見: There are many open end funds in the public market that the fee is much more than 0.75% and their returns is meet and better than its benchmark. It is better to review the investment restriction together. Also, it means the income of the investment manager would not compatible with running a fund in public market.

Q7: No / 不同意

Q7 Comment / 意見: MPF is running in a free market. If the fund net return is better than fund's benchmark, I don't care the total expense.

Q8: Yes / 同意

Q8 Comment / 意見: -

Q9 Comment / 意見: No.

Q10: Yes / 同意

Q10 Comment / 意見: -

Q10 Preference / 較可取的名稱: MPF Simple Investment Fund (emphasizing its design as a simple investment process for retirement savings)

Q11: No / 不同意

Q11 Comment / 意見: It will change the risk position of their accumulated benefit to higher than existing.

Q12: No / 不同意

Q12 Comment / 意見: Same in question 11.