

# 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2019年3月31日，總共有4,145個職業退休計劃，包括3,564個職業退休註冊計劃及581個職業退休豁免計劃。在這4,145個職業退休計劃中，有3,212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 31 March 2019, there were 4,145 ORSO schemes, comprising of 3,564 ORSO registered schemes and 581 ORSO exempted schemes. Out of these 4,145 ORSO schemes 3,212 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	2,946 (92%)	266 (8%)	3,212 (100%)
沒有強積金豁免 Non-MPF Exempted	784 (84%)	149 (16%)	933 (100%)
總數 Total	3,730 (90%)	415 (10%)	4,145 (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	20 (1%)	3,118 (97%)	74 (2%)	3,212 (100%)
沒有強積金豁免 Non-MPF Exempted	224 (24%)	645 (69%)	64 (7%)	933 (100%)
總數 Total	244 (6%)	3,763 (91%)	138 (3%)	4,145 (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	3,003 (93%)	209 (7%)	3,212 (100%)
沒有強積金豁免 Non-MPF Exempted	603 (65%)	330 (35%)	933 (100%)
總數 Total	3,606 (87%)	539 (13%)	4,145 (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	2,744 (91%)	264 (9%)	3,008 (100%)
沒有強積金豁免 Non-MPF Exempted	436 (78%)	120 (22%)	556 (100%)
總數 Total	3,180 (89%)	384 (11%)	3,564 (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	312,705 (99%)	3,845 (1%)	316,550 (100%)
沒有強積金豁免 Non-MPF Exempted	43,406 (98%)	932 (2%)	44,338 (100%)
總數 Total	356,111 (99%)	4,777 (1%)	360,888 (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	17,074 (79%)	4,566 (21%)	21,640 (100%)
沒有強積金豁免 Non-MPF Exempted	778 (60%)	515 (40%)	1,293 (100%)
總數 Total	17,852 (78%)	5,081 (22%)	22,933 (100%)

**B. 截至 2019 年 3 月 31 日的 職業退休計劃統計數字**  
**Statistics on ORSO Schemes as at 31 March 2019**

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	3,008	556	3,564
豁免計劃 Exempted Schemes	204	377	581
總數 Total	3,212	933	4,145

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	0	0	0
受信託所管限 Governed by Trust	9	5	14
總數 Total	9	5	14

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	65,504	2,671	134,132	160	199,636	2,831
(ii) 界定利益計劃 Defined Benefit Schemes	5,063	73	111,851	104	116,914	177
(iii) 總數 Total	70,567	2,744	245,983	264	316,550	3,008

## (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	7,843	171	1,298	2	9,141	173
(ii) 界定利益計劃 Defined Benefit Schemes	143	2	0	0	143	2
(iii) 分項總數 Subtotal	7,986	173	1,298	2	9,284	175
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	7,789	259	21,923	108	29,712	367
(ii) 界定利益計劃 Defined Benefit Schemes	89	4	5,253	10	5,342	14
(iii) 分項總數 Subtotal	7,878	263	27,176	118	35,054	381
<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)	15,632	430	23,221	110	38,853	540
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	232	6	5,253	10	5,485	16
(iii) 總數 Total	15,864	436	28,474	120	44,338	556

## (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	7,843	171	1,298	2	9,141	173
(ii) 界定利益計劃 Defined Benefit Schemes	143	2	0	0	143	2
(iii) 分項總數 Subtotal	7,986	173	1,298	2	9,284	175
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	73,293	2,930	156,055	268	229,348	3,198
(ii) 界定利益計劃 Defined Benefit Schemes	5,152	77	117,104	114	122,256	191
(iii) 分項總數 Subtotal	78,445	3,007	273,159	382	351,604	3,389
<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)	81,136	3,101	157,353	270	238,489	3,371
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	5,295	79	117,104	114	122,399	193
(iii) 總數 Total	86,431	3,180	274,457	384	360,888	3,564

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	3,263	2,617	9,985	159	13,248	2,776
(ii) 界定利益計劃 Defined Benefit Schemes	333	71	8,059	103	8,392	174
(iii) 總數 Total	3,596	2,688	18,044	262	21,640	2,950



## (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	38	170	25	2	63	172
(ii) 界定利益計劃 Defined Benefit Schemes	0	2	0	0	0	2
(iii) 分項總數 Subtotal	38	172	25	2	63	174
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	157	254	985	89	1,142	343
(ii) 界定利益計劃 Defined Benefit Schemes	2	4	86	10	88	14
(iii) 分項總數 Subtotal	159	258	1,071	99	1,230	357
<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)	195	424	1,010	91	1,205	515
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	2	6	86	10	88	16
(iii) 總數 Total	197	430	1,096	101	1,293	531

## (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	38	170	25	2	63	172
(ii) 界定利益計劃 Defined Benefit Schemes	0	2	0	0	0	2
(iii) 分項總數 Subtotal	38	172	25	2	63	174
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	3,420	2,871	10,970	248	14,390	3,119
(ii) 界定利益計劃 Defined Benefit Schemes	335	75	8,145	113	8,480	188
(iii) 分項總數 Subtotal	3,755	2,946	19,115	361	22,870	3,307
<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)	3,458	3,041	10,995	250	14,453	3,291
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	335	77	8,145	113	8,480	190
(iii) 總數 Total	3,793	3,118	19,140	363	22,933	3,481

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	52,307	2,617	159,115	159	211,422	2,776
(ii) 界定利益計劃 Defined Benefit Schemes	4,971	71	120,089	103	125,060	174
(iii) 總數 Total	57,278	2,688	279,204	262	336,482	2,950

## (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	947	170	299	2	1,246	172
(ii) 界定利益計劃 Defined Benefit Schemes	116	2	0	0	116	2
(iii) 分項總數 Subtotal	1,063	172	299	2	1,362	174
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	2,342	254	9,037	89	11,379	343
(ii) 界定利益計劃 Defined Benefit Schemes	29	4	3,195	10	3,224	14
(iii) 分項總數 Subtotal	2,371	258	12,232	99	14,603	357
<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)	3,289	424	9,336	91	12,625	515
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	145	6	3,195	10	3,340	16
(iii) 總數 Total	3,434	430	12,531	101	15,965	531

## (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	947	170	299	2	1,246	172
(ii) 界定利益計劃 Defined Benefit Schemes	116	2	0	0	116	2
(iii) 分項總數 Subtotal	1,063	172	299	2	1,362	174
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	54,649	2,871	168,152	248	222,801	3,119
(ii) 界定利益計劃 Defined Benefit Schemes	5,000	75	123,284	113	128,284	188
(iii) 分項總數 Subtotal	59,649	2,946	291,436	361	351,085	3,307
<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)	55,596	3,041	168,451	250	224,047	3,291
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	5,116	77	123,284	113	128,400	190
(iii) 總數 Total	60,712	3,118	291,735	363	352,447	3,481

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	5	10	63
50 - < 100	6	14	381
100 - < 500	11	238	3,073
500 - < 1,000	4	82	2,600
1,000 - < 1,500	5	323	6,017
1,500 - < 2,000	0	0	0
>= 2,000	7	2,021	45,144
<b>總數 Total</b>	<b>38</b>	<b>2,688</b>	<b>57,278</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)	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	16	59	118
50 - < 100	2	5	17
100 - < 500	9	101	688
500 - < 1,000	4	75	795
1,000 - < 1,500	4	31	206
1,500 - < 2,000	0	0	0
>= 2,000	7	159	1,610
<b>總數 Total</b>	<b>42</b>	<b>430</b>	<b>3,434</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)	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	20	69	181
50 - < 100	6	19	398
100 - < 500	13	339	3,761
500 - < 1,000	5	157	3,395
1,000 - < 1,500	5	354	6,223
1,500 - < 2,000	0	0	0
>= 2,000	7	2,180	46,754
<b>總數 Total</b>	<b>56</b>	<b>3,118</b>	<b>60,712</b>

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	15	27
5 - < 10	9	60
10 - < 20	14	201
20 - < 30	13	344
30 - < 40	13	458
40 - < 50	6	275
50 - < 60	15	819
60 - < 70	7	465
70 - < 80	13	972
80 - < 100	8	722
>= 100	149	274,861
<b>總數</b> <b>Total</b>	262	279,204

(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	27	29
5 - < 10	12	77
10 - < 20	16	217
20 - < 30	6	161
30 - < 40	2	69
40 - < 50	3	140
50 - < 60	1	60
60 - < 70	4	263
70 - < 80	4	299
80 - < 100	2	169
>= 100	24	11,047
<b>總數</b> <b>Total</b>	101	12,531

(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	42	56
5 - < 10	21	137
10 - < 20	30	418
20 - < 30	19	505
30 - < 40	15	527
40 - < 50	9	415
50 - < 60	16	879
60 - < 70	11	728
70 - < 80	17	1,271
80 - < 100	10	891
>= 100	173	285,908
<b>總數 Total</b>	<b>363</b>	<b>291,735</b>



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	304	149
1 - < 2	327	483
2 - < 10	1,137	5,780
10 - < 20	443	6,255
20 - < 30	157	3,807
30 - < 50	153	5,906
50 - < 100	176	12,270
>=100	253	301,832
<b>總數 Total</b>	<b>2,950</b>	<b>336,482</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	168	56
1 - < 2	69	99
2 - < 10	163	732
10 - < 20	48	673
20 - < 30	19	470
30 - < 50	16	636
50 - < 100	17	1,237
>=100	31	12,062
<b>總數 Total</b>	<b>531</b>	<b>15,965</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	472	205
1 - < 2	396	582
2 - < 10	1,300	6,512
10 - < 20	491	6,928
20 - < 30	176	4,277
30 - < 50	169	6,542
50 - < 100	193	13,507
>=100	284	313,894
<b>總數 Total</b>	<b>3,481</b>	<b>352,447</b>

註：統計數字乃根據截至2019年3月31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 up to 31 March 2019 in respect of registered schemes.