

Name of respondent / 回應者名稱: Marc

Q1: No / 不支持

Q1 Comment / 意見: The Gov. invests an enormous sum of money in the Exchange Fund, and returns are usually very good. I believe MPF contributions should be rolled into that fund and invested in the same way. This would be the Core Fund. Costs would also be reduced since they are rolled into the Exchange fund.

Q2: Yes / 同意

Q2 Comment / 意見: In that the core fund is as I proposed above.

Q3: Yes / 是

Q3 Comment / 意見: -

Q4: No / 不同意

Q4 Comment / 意見: Since the core fund would be as the HKMA determines, same as the Exchange fund

Q5 Comment / 意見: See above. If the MPF CF is invested the same as the Exchange Fund, individual requirements are not necessary.

Q6: Yes / 同意

Q6 Comment / 意見: -

Q7: Yes / 同意

Q7 Comment / 意見: -

Q8: No / 不同意

Q8 Comment / 意見: See above. Follow the HKMA Exchange fund

Q9 Comment / 意見: -

Q10: Yes / 同意

Q10 Comment / 意見: -

Q10 Preference / 較可取的名稱: MPF A Investment Fund (or some other term which removes any implications about the nature of the strategy)

Q11: No / 不同意

Q11 Comment / 意見: Either contribute to the government MPF, or the employer can deposit the funds into an employee elected pension scheme, costs to be born by the employer / employee. I do not believe in a scheme where those who have not contributed should get a pension.

Q12: Yes / 同意

Q12 Comment / 意見: -