

# 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2008年9月30日，總共有7,273個職業退休計劃，包括5,174個職業退休註冊計劃及2,099個職業退休豁免計劃。在這7,273個職業退休計劃中，有4,657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 2008, there were 7,273 ORSO schemes, comprising of 5,174 ORSO registered schemes and 2,099 ORSO exempted schemes. Out of these 7,273 ORSO schemes 4,657 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	4,259 (91%)	398 (9%)	4,657 (100%)
沒有強積金豁免 Non-MPF Exempted	1,720 (66%)	896 (34%)	2,616 (100%)
總數 Total	5,979 (82%)	1,294 (18%)	7,273 (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	32 (1%)	4,525 (97%)	100 (2%)	4,657 (100%)
沒有強積金豁免 Non-MPF Exempted	534 (20%)	1,806 (69%)	276 (11%)	2,616 (100%)
總數 Total	566 (8%)	6,331 (87%)	376 (5%)	7,273 (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	3,882 (83%)	775 (17%)	4,657 (100%)
沒有強積金豁免 Non-MPF Exempted	848 (32%)	1,768 (68%)	2,616 (100%)
總數 Total	4,730 (65%)	2,543 (35%)	7,273 (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	3,981 (92%)	346 (8%)	4,327 (100%)
沒有強積金豁免 Non-MPF Exempted	724 (85%)	123 (15%)	847 (100%)
總數 Total	4,705 (91%)	469 (9%)	5,174 (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	414,473 (98%)	7,704 (2%)	422,177 (100%)
沒有強積金豁免 Non-MPF Exempted	45,022 (97%)	1,437 (3%)	46,459 (100%)
總數 Total	459,495 (98%)	9,141 (2%)	468,636 (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	11,222 (78%)	3,223 (22%)	14,445 (100%)
沒有強積金豁免 Non-MPF Exempted	486 (78%)	138 (22%)	624 (100%)
總數 Total	11,708 (78%)	3,361 (22%)	15,069 (100%)

**B. 截至 2008 年 9 月 30 日的職業退休計劃統計數字**  
**Statistics on ORSO Schemes as at 30 September 2008**

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	4,327	847	5,174
豁免計劃 Exempted Schemes	330	1,769	2,099
總數 Total	4,657	2,616	7,273

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	1	0	1
受信託所管限 Governed by Trust	10	3	13
總數 Total	11	3	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	144,906	3,873	132,493	199	277,399	4,072
(ii) 界定利益計劃 Defined Benefit Schemes	9,866	108	134,912	147	144,778	255
(iii) 總數 Total	154,772	3,981	267,405	346	422,177	4,327

## (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	6,604	320	807	5	7,411	325
(ii) 界定利益計劃 Defined Benefit Schemes	372	5	0	0	372	5
(iii) 分項總數 Sub-total	6,976	325	807	5	7,783	330
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	14,909	393	16,534	99	31,443	492
(ii) 界定利益計劃 Defined Benefit Schemes	249	6	6,984	19	7,233	25
(iii) 分項總數 Sub-total	15,158	399	23,518	118	38,676	517
<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)	21,513	713	17,341	104	38,854	817
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	621	11	6,984	19	7,605	30
(iii) 總數 Total	22,134	724	24,325	123	46,459	847

## (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	6,604	320	807	5	7,411	325
(ii) 界定利益計劃 Defined Benefit Schemes	372	5	0	0	372	5
(iii) 分項總數 Sub-total	6,976	325	807	5	7,783	330
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	159,815	4,266	149,027	298	308,842	4,564
(ii) 界定利益計劃 Defined Benefit Schemes	10,115	114	141,896	166	152,011	280
(iii) 分項總數 Sub-total	169,930	4,380	290,923	464	460,853	4,844
<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)	166,419	4,586	149,834	303	316,253	4,889
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	10,487	119	141,896	166	152,383	285
(iii) 總數 Total	176,906	4,705	291,730	469	468,636	5,174

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	4,043	3,803	5,765	194	9,808	3,997
(ii) 界定利益計劃 Defined Benefit Schemes	281	108	4,356	145	4,637	253
(iii) 總數 Total	4,324	3,911	10,121	339	14,445	4,250



## (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	28	313	16	4	44	317
(ii) 界定利益計劃 Defined Benefit Schemes	5	5	0	0	5	5
(iii) 分項總數 Sub-total	33	318	16	4	49	322
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	86	385	395	87	481	472
(ii) 界定利益計劃 Defined Benefit Schemes	1	6	93	19	94	25
(iii) 分項總數 Sub-total	87	391	488	106	575	497
<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)	114	698	411	91	525	789
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	6	11	93	19	99	30
(iii) 總數 Total	120	709	504	110	624	819

## (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	28	313	16	4	44	317
(ii) 界定利益計劃 Defined Benefit Schemes	5	5	0	0	5	5
(iii) 分項總數 Sub-total	33	318	16	4	49	322
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	4,129	4,188	6,160	281	10,289	4,469
(ii) 界定利益計劃 Defined Benefit Schemes	282	114	4,449	164	4,731	278
(iii) 分項總數 Sub-total	4,411	4,302	10,609	445	15,020	4,747
<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)	4,157	4,501	6,176	285	10,333	4,786
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	287	119	4,449	164	4,736	283
(iii) 總數 Total	4,444	4,620	10,625	449	15,069	5,069

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	49,818	3,803	85,800	194	135,618	3,997
(ii) 界定利益計劃 Defined Benefit Schemes	6,701	108	98,114	145	104,815	253
(iii) 總數 Total	56,519	3,911	183,914	339	240,433	4,250

## (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	1,214	313	111	4	1,325	317
(ii) 界定利益計劃 Defined Benefit Schemes	205	5	0	0	205	5
(iii) 分項總數 Sub-total	1,419	318	111	4	1,530	322
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	2,315	385	4,691	87	7,006	472
(ii) 界定利益計劃 Defined Benefit Schemes	39	6	2,700	19	2,739	25
(iii) 分項總數 Sub-total	2,354	391	7,391	106	9,745	497
<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)	3,529	698	4,802	91	8,331	789
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	244	11	2,700	19	2,944	30
(iii) 總數 Total	3,773	709	7,502	110	11,275	819

## (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	1,214	313	111	4	1,325	317
(ii) 界定利益計劃 Defined Benefit Schemes	205	5	0	0	205	5
(iii) 分項總數 Sub-total	1,419	318	111	4	1,530	322
<b>(B) 受信託所管限 Governed by Trust</b>						
(i) 界定供款計劃 Defined Contribution Schemes	52,133	4,188	90,491	281	142,624	4,469
(ii) 界定利益計劃 Defined Benefit Schemes	6,740	114	100,814	164	107,554	278
(iii) 分項總數 Sub-total	58,873	4,302	191,305	445	250,178	4,747
<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)	53,347	4,501	90,602	285	143,949	4,786
(ii) 界定利益計劃 Defined Benefit Schemes (A)(ii)+(B)(ii)	6,945	119	100,814	164	107,759	283
(iii) 總數 Total	60,292	4,620	191,416	449	251,708	5,069

職業退休註冊計劃資產值的分佈(註)

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

按匯集協議的數目劃分 - 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	7	19	105
50 - < 100	8	81	555
100 - < 500	10	269	2,828
500 - < 1,000	7	349	5,097
1,000 - < 1,500	2	108	2,286
1,500 - < 2,000	0	0	0
>= 2,000	9	3,085	45,648
<b>總數 Total</b>	<b>43</b>	<b>3,911</b>	<b>56,519</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	18	76	171
50 - < 100	6	57	169
100 - < 500	7	127	423
500 - < 1,000	5	139	925
1,000 - < 1,500	2	13	120
1,500 - < 2,000	0	0	0
>= 2,000	8	297	1,965
<b>總數 Total</b>	<b>46</b>	<b>709</b>	<b>3,773</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	23	95	276
50 - < 100	10	138	724
100 - < 500	11	396	3,251
500 - < 1,000	8	488	6,022
1,000 - < 1,500	2	121	2,406
1,500 - < 2,000	0	0	0
>= 2,000	9	3,382	47,613
<b>總數 Total</b>	<b>63</b>	<b>4,620</b>	<b>60,292</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	26	70
5 - < 10	12	91
10 - < 20	27	391
20 - < 30	21	523
30 - < 40	16	561
40 - < 50	14	626
50 - < 60	16	879
60 - < 70	17	1,090
70 - < 80	8	590
80 - < 100	19	1,686
>= 100	163	177,407
<b>總數 Total</b>	<b>339</b>	<b>183,914</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	45	95
5 - < 10	14	97
10 - < 20	8	113
20 - < 30	2	54
30 - < 40	7	243
40 - < 50	3	143
50 - < 60	7	382
60 - < 70	4	256
70 - < 80	0	0
80 - < 100	5	453
>= 100	15	5,666
<b>總數 Total</b>	<b>110</b>	<b>7,502</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	71	165
5 - < 10	26	188
10 - < 20	35	504
20 - < 30	23	577
30 - < 40	23	804
40 - < 50	17	769
50 - < 60	23	1,261
60 - < 70	21	1,346
70 - < 80	8	590
80 - < 100	24	2,139
>= 100	178	183,073
<b>總數 Total</b>	449	191,416



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	678	371
1 - < 2	677	997
2 - < 10	1,679	8,269
10 - < 20	429	5,998
20 - < 30	153	3,786
30 - < 50	191	7,493
50 - < 100	179	12,282
>=100	264	201,237
<b>總數 Total</b>	<b>4,250</b>	<b>240,433</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	289	112
1 - < 2	132	196
2 - < 10	263	1,197
10 - < 20	58	818
20 - < 30	19	485
30 - < 50	18	673
50 - < 100	20	1,325
>=100	20	6,469
<b>總數 Total</b>	<b>819</b>	<b>11,275</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	967	483
1 - < 2	809	1,193
2 - < 10	1,942	9,466
10 - < 20	487	6,816
20 - < 30	172	4,271
30 - < 50	209	8,166
50 - < 100	199	13,607
>=100	284	207,706
<b>總數 Total</b>	<b>5,069</b>	<b>251,708</b>

註：統計數字乃根據截至2008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 up to 30 September 2008 in respect of registered schemes.