



ABC Scheme Form Guide



Gold Rating

A best "Value for Money" MPF scheme delivering exceptional aggregate value across key assessment criteria

Scheme Summary

The ABC Scheme is the 2022 MPF Scheme of the Year and is Gold rated. Gold rated MPF schemes offer members the best "Value for Money" and are likely to deliver exceptional value across key assessment criteria. The Scheme was awarded the Best Employer Experience award and six Consistent Performer (CP) awards for multiple fund categories in 2022. Additionally, ABC is MPF's People's Choice for 3 consecutive years and also received the Socially Responsible award in 2022 for its "Save the World" Education Program which promotes reduction in plastic use while simultaneously financial planning to adolescents.

Scheme Facts

Scheme Size (\$m)¹
122,384

Scheme Website
www.abcmpf.com.hk

Commencement Date
1st November 2012

Contact Number
+852 312 7100

No. of Fund Choices
29

Member Complaint Hotline
3122 7100

Trustee
ABC Scheme Trustee
(Hong Kong) Limited

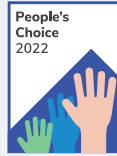
Administrator
Allbright Banking
Corporation Limited

Awards



Scheme of the Year

The highest Gold rated MPF scheme, the most well diversified MPF Scheme across all key criteria assessed by MPF Ratings



People's Choice

The best MPF Scheme as voted by the Hong Kong public and is given to the MPF scheme provider demonstrating the highest level of member satisfaction



Best Employer Experience

The MPF Scheme that demonstrates a leading standard or initiative in servicing employers; thereby improving an employer's MPF experience



Socially Responsible

The MPF Scheme that introduces initiatives that promotes socially responsible outcomes that visibly benefit the people of Hong Kong



1 Year Consistent Performer - Mixed Asset Fund (81-100% Equity)

The best 1 year absolute performance within the Mixed Asset Fund (81-100% Equity) category



5 Year Consistent Performer - Bond Fund (RMB)

The best 5 year risk-adjusted performance within the Bond Fund (RMB) category



10 Year Consistent Performer - MPF Conservative Fund

The best 10 year risk-adjusted performance within the MPF Conservative Fund category



10 Year Consistent Performer - Equity Fund (Global)

The best 10 year risk-adjusted performance within the Equity Fund (Global) category

Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

Fees & Charges

- Management Fee Competitiveness
- Fund Expense Ratio Competitiveness
- Investment Performance vs Fees



Customer Experience

- Employer Experience
- Member Experience
- Communication & Education

Sustainability

- Business Strength
- Governance
- Environmental & Social Responsibility

Compared to all MPF Schemes:

Outer Ring:	4th Ring:	Middle Ring:	2nd Ring:	Inner Ring:
Excellent Top 20%	Very Good Top 40%	Good Top 60%	Average Top 80%	Below Average Other 20%

ABC Scheme

Available Fund Choices²



Equity Fund (HK & China)

- ABC MPF China Value Fund
- ABC MPF Hong Kong Equity Fund
- ABC MPF Hang Seng Index Tracking Fund

Equity Fund (Asia)

- ABC MPF Japan Equity Fund
- ABC MPF Pacific Asia Equity Fund

Equity Fund (Global)

- ABC MPF Healthcare Fund
- ABC MPF International Equity Fund

Equity Fund (US)

- ABC MPF North American Equity Fund

Equity Fund (Europe)

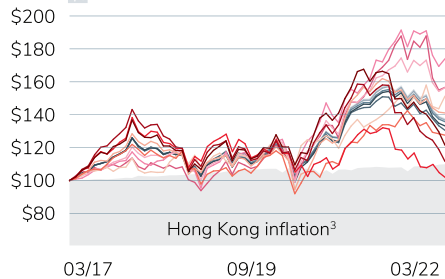
- ABC MPF European Equity Fund

Mixed Asset Fund (81-100% Equity)

- ABC MPF Aggressive Fund
- ABC MPF Fidelity Growth Fund

Mixed Asset Fund (Target Date)

- ABC MPF 2035 Retirement Fund
- ABC MPF 2040 Retirement Fund
- ABC MPF 2045 Retirement Fund

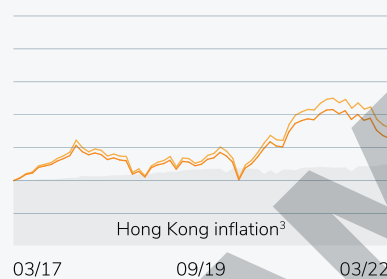


Mixed Asset Fund (61-80% Equity)

- ABC MPF Growth Fund

Mixed Asset Fund (Target Date)

- ABC MPF 2030 Retirement Fund



Mixed Asset Fund (41-60% Equity)

- ABC MPF Fidelity Stable Growth Fund
- ABC MPF Smart Retirement Fund

Mixed Asset Fund (Target Date)

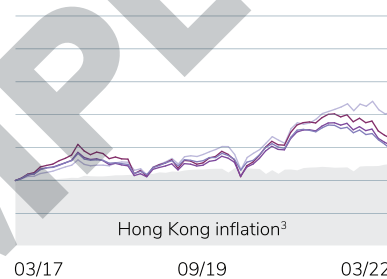
- ABC MPF 2025 Retirement Fund

Mixed Asset Fund (Other)

- ABC MPF Retirement Income Fund

Default Investment Strategy Fund

- ABC MPF Core Accumulation Fund



Default Investment Strategy Fund

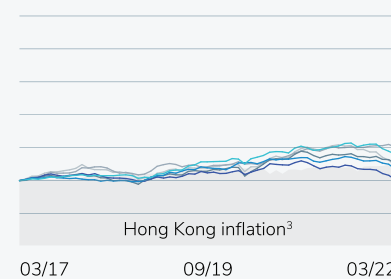
- ABC MPF Age 65 Plus Fund

Bond Fund

- ABC MPF Hong Kong Bond Fund
- ABC MPF International Bond Fund
- ABC MPF Pacific Asia Bond Fund
- ABC MPF RMB Bond Fund

Guaranteed Fund

- ABC MPF Stable Fund

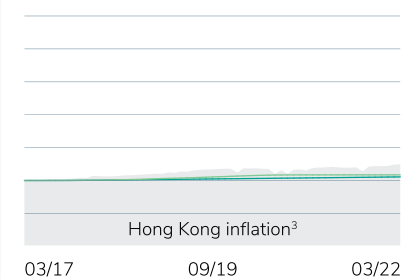


Money Market Fund (MPF Conservative Fund)

- ABC MPF Conservative Fund

Guaranteed Fund

- ABC MPF Interest Fund



Industry Performance Table¹

MPFR Index Returns	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)	10 Years (% p.a.)
Equity Fund (HK & China)	-10.05	-24.50	-3.04	2.45	3.39
Mixed Asset Fund (81-100% Equity)	-7.18	-7.30	5.28	5.79	5.48
Mixed Asset Fund (61-80% Equity)	-6.65	-7.23	4.49	4.93	4.45
Mixed Asset Fund (41-60% Equity)	-6.54	-7.24	3.23	3.78	3.25
Mixed Asset Fund (21-40% Equity)	-5.72	-6.42	1.73	2.44	1.84
Consumer price index (CPI)	1.08	1.77	1.64	1.92	2.48

¹ As at 31 March 2022

² Funds with less than 5 year track record have not been compared to Hong Kong inflation

³ Hong Kong inflation = Consumer Price Index (CPI)

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