

10 Lowest Fund Expense Ratio Funds

Latest information as of 31 Dec 2025

Scheme	Constituent Fund ^{Note 1}	Latest Fund Expense Ratio (%)	Net-of-fee 5-Year Cumulative Return (%)	Risk Class ^{Note 2}
BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme	BOC-Prudential MPF RMB & HKD Money Market Fund	0.56050	7.90	3
SHKP MPF Employer Sponsored Scheme	Schroder MPF Core Accumulation Fund	0.58185	32.60	4
BEA (MPF) Industry Scheme	BEA Hong Kong Tracker Fund	0.58317	8.13	7
BEA (MPF) Master Trust Scheme	BEA Hong Kong Tracker Fund	0.59660	7.71	7
SHKP MPF Employer Sponsored Scheme	Schroder MPF Age 65 Plus Fund	0.60948	1.81	4
SHKP MPF Employer Sponsored Scheme	SHKP MPF Fund	0.66262	7.39	5
SHKP MPF Employer Sponsored Scheme	Invesco MPF Conservative Fund	0.66355	10.48	1
BCT Strategic MPF Scheme	Invesco MPF Conservative Fund - Unit Class H	0.68831	10.25	1
BCT Strategic MPF Scheme	Invesco MPF Conservative Fund - Unit Class A	0.68966	10.25	1

Scheme	Constituent Fund ^{Note 1}	Latest Fund Expense Ratio (%)	Net-of-fee 5-Year Cumulative Return (%)	Risk Class ^{Note 2}
BEA (MPF) Value Scheme	BEA Hong Kong Tracker Fund	0.69026	6.72	7
My Choice Mandatory Provident Fund Scheme	My Choice Hong Kong Tracking Fund	0.73161	7.25	7

Note 1: An MPF constituent fund may offer different fund classes for contribution accounts and personal accounts or for employers of different sizes, and different management fee rates may apply to different fund classes.

Note 2: Risk class "1" representing the lowest price volatility and risk class "7" representing the highest price volatility

More Information -> [MPF Fund Platform \(mpfa.org.hk\)](https://mpfa.org.hk)