

Table 3 [Q1] Right after your employer enrolled you into the MPF scheme, did you inform the service provider on how to invest your MPF contribution

	Frequency	Percentage (Base=505)
Yes	423	83.8%
No	80	15.8%
Don't remember	2	0.4%
Total	505	100.0%

Table 3a [Q1a] {Only for those who chose "yes" at Q1}

Where did you invest your MPF funds? What are the categories? (Interviewers to read out each answer in order, multiple responses allowed)

	Frequency	% of total response (Base=585)	% of valid sample (Base=421)
Equity Fund	226	38.6%	53.7%
Guaranteed Fund	141	24.1%	33.5%
Mixed Assets Fund	98	16.8%	23.3%
Bond Fund	48	8.2%	11.4%
Money Market Fund	21	3.6%	5.0%
Pre-set Asset Allocation Fund	19	3.2%	4.5%
Others	2	0.3%	0.5%
Don't remember	30	5.1%	7.1%
Total	585	100.0%	
Missing	2		

Table 4 [Q2] When was the last time you reviewed your fund allocation?

	Frequency	Percentage (Base=505)
Within 6 months	163	32.3%
7 -12 months ago	58	11.5%
More than 1 year ago	96	19.0%
Never	165	32.7%
Don't remember	23	4.6%
Total	505	100.0%

Table 4a [Q2a] {Only for those who have reviewed their fund allocation at Q2}
Via what channel did you review your fund allocation last time?

	Frequency	Percentage (Base=309)
Statement	126	40.8%
Online channels	104	33.7%
In person at branch / outlet	37	12.0%
Hotline services	26	8.4%
Others	9	2.9%
Don't remember	7	2.3%
Total	309	100.0%
<i>Missing</i>	8	

Table 5 [Q3] When did you last talk to a financial planner about your retirement savings, including MPF?

	Frequency	Percentage (Base=505)
Within 6 months	81	16.0%
7 -12 months ago	31	6.1%
More than 1 year ago	115	22.8%
Never	262	51.9%
Don't remember	16	3.2%
Total	505	100.0%

Table 6 [Q4] Do you make voluntary contributions on top of the mandatory contribution? If yes, how much per month?

	Frequency	Percentage (Base=502)
Yes	52	10.4%
No	445	88.6%
Don't remember	5	1.0%
Total	502	100.0%
Missing	3	

Table 6a [Q4] Amount of voluntary contribution per month

	Frequency	Percentage (Base=52)
\$500 below	10	19.2%
\$500 - \$999	12	23.1%
\$1,000	17	32.7%
\$1,001 - \$2,000	8	15.4%
\$2,001 - \$3,000	3	5.8%
\$3,000 above	2	3.8%
Total	52	100.0%
Mean	\$1,233	
Median	\$1,000	
Standard Error	\$191	
Base	52	

Table 7 [Q5] Do you know what a preserved account is? If yes, how many preserved accounts do you have?

	Frequency	Percentage (Base=484)
Yes	180	37.2%
Yes, but don't know / don't remember how many preserved accounts I have	28	5.8%
No	276	57.0%
Total	484	100.0%
Missing	21	

Table 7a [Q5] Number of preserved account respondents have

	Frequency	Percentage (Base=180)
0	37	20.6%
1	100	55.6%
2	35	19.4%
3	7	3.9%
4	1	0.6%
Total	180	100.0%
Mean	1.08	
Standard Error	0.06	
Base	180	

Table 8 [Q6] What is most important to you in choosing a fund? (Interviewers to read out each answer, order to be randomized by computer, only one response allowed)

	Frequency	Percentage (Base=504)
Fund performance matches my target returns	228	45.2%
Fund matches my risk appetite	136	27.0%
Fund that is easy to understand	48	9.5%
Fund charges the lowest fees	42	8.3%
Fund that chooses investment allocation for me	14	2.8%
Others	3	0.6%
Don't know/Hard to say	33	6.5%
Total	504	100.0%
<i>Missing</i>	<i>1</i>	

Table 9 [Q7] If given a choice, would you like to choose your own MPF provider?

	Frequency	Percentage (Base=479)
Yes	385	80.4%
No	94	19.6%
Total	479	100.0%
<i>Missing</i>	<i>26</i>	

Table 10 [Q8] Then, what is important to you when choosing a service provider? (Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)

	Frequency	% of total response (Base=1,177)	% of valid sample (Base=502)
Brand and reputation	236	20.1%	47.0%
Professional investment advice	228	19.4%	45.4%
Customer service	203	17.2%	40.4%
Service fee level	200	17.0%	39.8%
Range of funds	184	15.6%	36.7%
Special offers/loyalty program/rewards	106	9.0%	21.1%
Others (Please specify)	1	0.1%	0.2%
Don't know/Hard to say	19	1.6%	3.8%
Total	1,177	100.0%	
<i>Missing</i>	3		

Table 11 [Q9] Are you doing anything else aside from MPF to prepare for retirement?

	Frequency	Percentage (Base=501)
Yes	282	56.3%
No, I have no extra money	119	23.8%
No, I want to but don't know how	40	8.0%
No, I feel MPF is sufficient	25	5.0%
No, I have enough money for my retirement	18	3.6%
No, my family will support me	3	0.6%
Don't know/Hard to say	14	2.8%
Total	501	100.0%
<i>Missing</i>	4	

Table 11a [Q9a] {Only for those who chose “yes” at Q9} What else are you doing to plan for your retirement financially? (No need to read out answers, multiple responses allowed)

	Frequency	% of total response (Base=510)	% of valid sample (Base=280)
Buy insurance	133	26.1%	47.5%
Invest in mutual funds	111	21.8%	39.6%
Invest in stock market (including all derivatives)	108	21.2%	38.6%
Save more	92	18.0%	32.9%
Invest in properties	29	5.7%	10.4%
Invest in foreign currencies	18	3.5%	6.4%
Invest in bonds	14	2.7%	5.0%
Raise children who will support me in old age	2	0.4%	0.7%
Others	2	0.4%	0.7%
Don't know/Hard to say	1	0.2%	0.4%
Total	510	100.0%	
<i>Missing</i>	2		

Table 12 [Q10] Based on your current contribution, for how many years do you think your MPF funds could support your basic living expenses at retirement?

	Frequency	Percentage (Base=503)
Less than 5 years	137	27.2%
5 to 10 years	169	33.6%
11 to 15 years	26	5.2%
More than 15 years	31	6.2%
Don't know/Hard to say	140	27.8%
Total	503	100.0%
<i>Missing</i>	2	
Mean	7.6 years	
Standard Error	0.16 year	
Base	363	