

Q3 2025

Mercer MPF Satisfaction Index

Quarterly index covering over 1,200 respondents annually



Time horizon until retirement

Members who are closer to retirement tend to be more satisfied.



Knowledge level

Members who have better knowledge on MPF feel more satisfied.



Advice seeking

Members who seek advice on MPF feel more satisfied.



Understanding of risk and return

Members who understand the risks and returns of MPF investment are more satisfied.



Note: MPF (Mandatory Provident Fund Scheme)

Top three expectations from MPF members in Q3 2025

Apart from low fees and comprehensive fund choice:

1. Good fund performance and track record: 42.0%
2. Loyalty discount: 37.0%
3. Clear MPF benefit statement: 33.3%



Learn more how Mercer can uplift your employee's retirement living. Reach out by scanning the QR code



In the past 12 months, where have people sought help?

We find it is more common for members to seek advice from personal connections, followed by websites.

1. Personal connections — family, friends, and colleagues: 47.0%
2. Websites — MPFA, MPF providers, and other financial websites: 44.3%
3. eMPF platform: 31.7%
4. Social media - including Facebook, Instagram : 25.0%
5. MPF agents — individuals or financial institutions: 17.0%
6. No advice sought: 18.0%

Note: The figures above do not add up to 100%, as individuals can seek advice from multiple sources.

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