Appendix

	Monthly income below \$5000	Monthly income of \$5000 or above
Number of employees who are aged 18-65 and are MPF scheme members (as a percentage of total population of Hong Kong ¹)	150,000 (2%)	2,081,000 (30%)
Average MPF contribution per month ²	\$148	\$1,635
The amount of MPF accrued benefits of a 39-year old employee upon reaching retirement age of 65	\$169,000	\$1,865,000
The amount of MPF accrued benefits of a 60-year old employee upon reaching retirement age of 65	\$36,000	\$398,000

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¹ Total population of Hong Kong includes economically inactive population, unemployed population and employed population (including employees and self-employed persons under the MPF System).

According to the General Household Survey for the third quarter of 2009 conducted by the C&SD, the MPFA estimates that the average monthly income of employees who are aged between 18 and 65 with a monthly income below \$5,000 is \$2,960, and the average monthly income of those with a monthly income of \$5,000 or above is \$16,350. The MPFA estimates the average monthly contribution of the two groups of person on this basis.