

BCOM JOYFUL RETIREMENT MPF SCHEME

FORM GUIDE



BRONZE RATING

A fair value for money MPF scheme that is well regarded across only some key assessment criteria

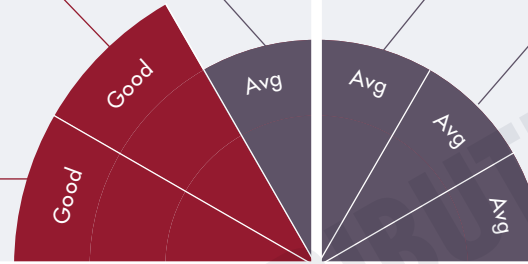
AWARDS



10 Year Consistent Performer - MPF Conservative Fund The best 10 year absolute performance within the MPF Conservative Fund category

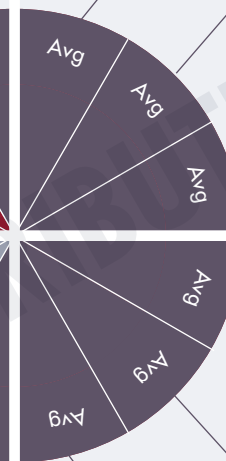
INVESTMENT

Absolute Performance
 Risk Rating
 Risk Adjusted Performance



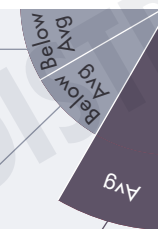
FEES & CHARGES

Management Fee Competitiveness
 Fund Expense Ratio Competitiveness
 Investment Performance vs Fees



Employer Servicing
 Member Servicing
 Communication & Education

SERVICE & EDUCATION



Governance
 Administration Efficiency
 Use of Technology

ADMINISTRATION

Compared to all MPF Schemes: **Excellent - Top 25%** **Good - Top 50%** **Avg - Top 75%** **Below Avg - Other 25%**

SCHEME SUMMARY

The BCOM Joyful Retirement MPF Scheme is a Bronze rated scheme. Bronze rated MPF schemes offer members fair value for money. These schemes are generally well regarded across only some key assessment criteria. The Scheme was awarded the 10 Year Consistent Performer award for MPF Conservative Fund category.

SCHEME FACTS

Scheme Size (\$m) ¹	5,359.31	Website	www.bocomtrust.com.hk
Commencement Date	1 Dec 2000	Contact Number	223 95559
No. of Fund Choices	13	Member Complaint Hotline	2543 1199
No. of Member Benefit Statements (Per Year)	4	Fund Fact Sheets	Click here for fund fact sheets



BCOM JOYFUL RETIREMENT MPF SCHEME - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- BCOM China Dynamic Equity (CF) Fund
- BCOM Hong Kong Dynamic Equity (CF) Fund
- BCOM HSI Tracking (CF) Fund
- BCOM Greater China Equity (CF) Fund

EQUITY FUND (ASIA)

- BCOM Asian Dynamic Equity (CF) Fund

MIXED ASSET FUND (81-100)³

- BCOM Dynamic Growth (CF) Fund



MIXED ASSET FUND (61-80)³

- BCOM Balanced (CF) Fund

DEFAULT INVESTMENT STRATEGY FUND

- BCOM Core Accumulation Fund



MIXED ASSET FUND (41-60)³

- BCOM Stable Growth (CF) Fund



DEFAULT INVESTMENT STRATEGY FUND

- BCOM Age 65 Plus Fund

BOND FUND

- BCOM Global Bond (CF) Fund

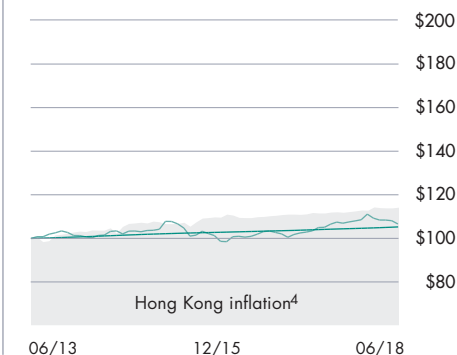
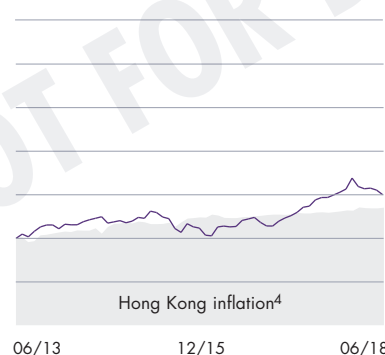
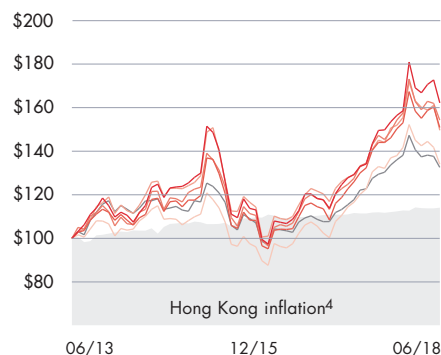


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- BCOM MPF Conservative Fund

GUARANTEED FUND

- BCOM Guaranteed (CF) Fund



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

³ Represents percentage of equity or equity like investment within the fund

INDUSTRY PERFORMANCE TABLE¹

This table shows year-to-date cumulative returns, 1yr, 3yr, 5yr and 10yr annualised returns of the MPFR Equity Fund (HK & China), Mixed Asset Funds 81-100, 61-80, 41-60 & 21-40 Indices, compared to Hong Kong inflation over the same periods. Inflation is measured by Hong Kong Consumer Price Index (CPI).

	FYTD	1 Year	3 Years	5 Years	10 Years
MPFR INDEX - EQUITY FUND (HK & CHINA)	-1.83	14.72	4.50	8.32	4.50
MPFR INDEX - MIXED ASSET FUND (81-100)	-2.33	9.89	5.04	7.11	3.77
MPFR INDEX - MIXED ASSET FUND (61-80)	-2.05	7.67	4.15	5.51	3.59
MPFR INDEX - MIXED ASSET FUND (41-60)	-1.84	5.59	3.37	4.10	2.97
MPFR INDEX - MIXED ASSET FUND (21-40)	-1.96	3.27	2.33	2.53	2.07
CONSUMER PRICE INDEX (CPI)	1.14	2.40	2.29	2.68	2.89

¹As at 30 June 2018

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

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FURTHER INFORMATION

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