



# BCT (MPF) INDUSTRY CHOICE

## FORM GUIDE



### GOLD RATING

A best value for money MPF scheme that is well balanced across all key assessment criteria

### AWARDS



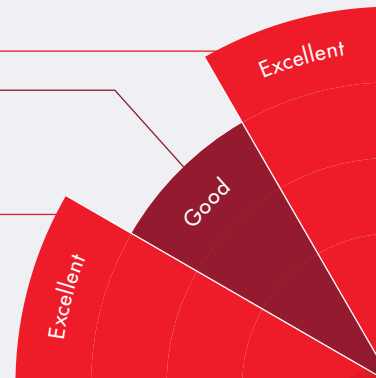
**Best Administration** A scheme that demonstrates exceptional service standards, as well as, high levels of administration efficiency; the combination of which leads to an improved customer MPF experience



**Best Employer Servicing** A scheme that demonstrates a leading standard or initiative in servicing employers; thereby improving a customer's MPF experience

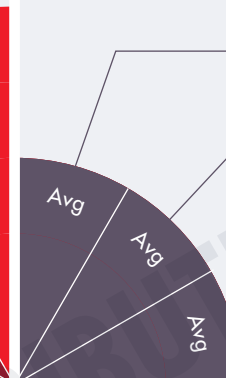
## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

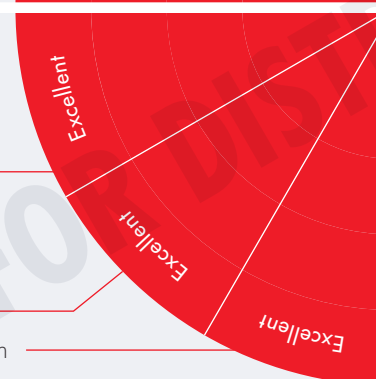


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

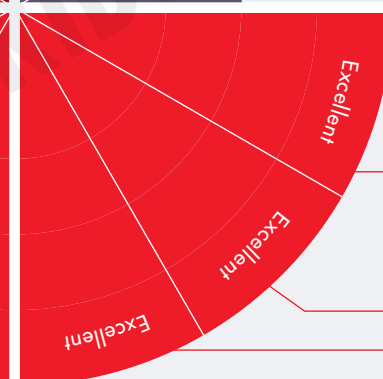


Employer Servicing  
Member Servicing  
Communication & Education



## 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 BCT (MPF) Industry Choice, an industry scheme to cater to the needs of different employees in Hong Kong, is a Gold rated scheme. Gold rated MPF schemes offer members the best value which means it is generally well regarded across all key assessment criteria. 2018 is the second year in succession the Scheme has been issued with a Gold rating. The Scheme assesses well across the key areas including governance and transparency, administration, employer and member servicing, use of technology, and Communication and Education. The Scheme has been awarded MPF Ratings' Best Administration award in 2014, 2015, 2017 and 2018, and won the award for Best Employer Servicing in 2018.

## SCHEME FACTS

Scheme Size (\$m)<sup>1</sup>  
**5,077.72**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**12**

No. of Member Benefit Statements (Per Year)  
**12**

Website  
**www.bcthk.com**

Contact Number  
**2298 9333**

Member Complaint Hotline  
**2298 9333**

Fund Fact Sheets  
**Click here for fund fact sheets**



# BCT (MPF) INDUSTRY CHOICE - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

BCT (Industry) Hong Kong Equity Fund

## EQUITY FUND (ASIA)

BCT (Industry) Asian Equity Fund

## EQUITY FUND (GLOBAL)

BCT (Industry) Global Equity Fund



## MIXED ASSET FUND (61-80)<sup>3</sup>

BCT (Industry) E70 Mixed Asset Fund

## DEFAULT INVESTMENT STRATEGY FUND

BCT (Industry) Core Accumulation Fund



## MIXED ASSET FUND (41-60)<sup>3</sup>

BCT (Industry) E50 Mixed Asset Fund



## MIXED ASSET FUND (21-40)<sup>3</sup>

BCT (Industry) E30 Mixed Asset Fund

## MIXED ASSET FUND (OTHER)

BCT (Industry) Absolute Return Fund

## DEFAULT INVESTMENT STRATEGY FUND

BCT (Industry) Age 65 Plus Fund

## BOND FUND

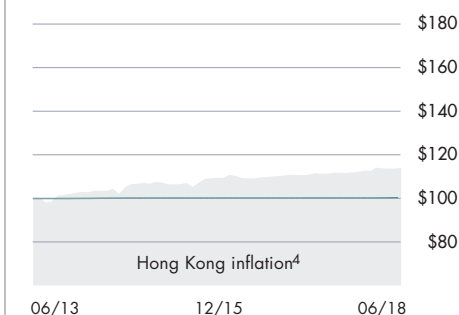
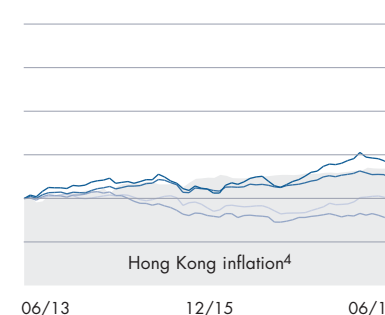
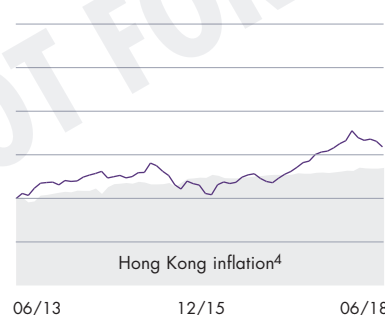
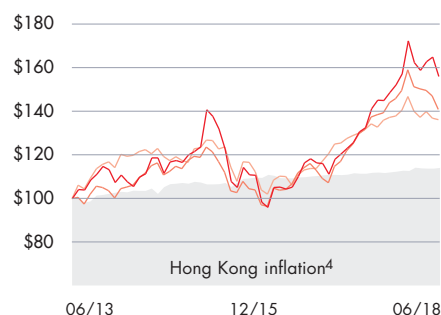
BCT (Industry) Global Bond Fund

BCT (Industry) RMB Bond Fund



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

BCT (Industry) MPF Conservative Fund



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

<sup>3</sup> Represents percentage of equity or equity like investment within the fund

## INDUSTRY PERFORMANCE TABLE<sup>1</sup>

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

<sup>1</sup>As at 30 June 2018

<sup>4</sup>Hong Kong inflation = Consumer Price Index (CPI)

## DO YOU NEED ADVICE?

mpf@f-p.hk

## FURTHER INFORMATION

For ratings methodology :  
[www.mpratings.com.hk/ratings-methodology](http://www.mpratings.com.hk/ratings-methodology)

For awards methodology :  
[www.mpratings.com.hk/awards-methodology](http://www.mpratings.com.hk/awards-methodology)

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