



BCT (MPF) PRO CHOICE

FORM GUIDE



GOLD RATING

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

AWARDS



10 Year Consistent Performer - Mixed Asset Fund (Dynamic) The best 10 year risk-adjusted performance within the Mixed Asset Fund (Dynamic) category



Rising Star Winner The most improved scheme in overall absolute ranking from the prior year's assessment



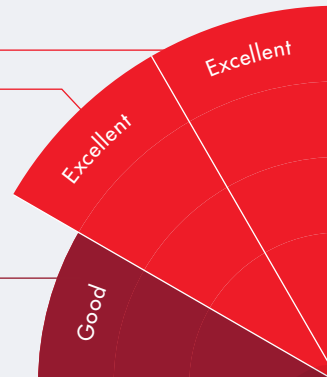
Best Administration A scheme that demonstrates exceptional service standards, as well as, high levels of administration efficiency; the combination of which leads to an improved customer MPF experience



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

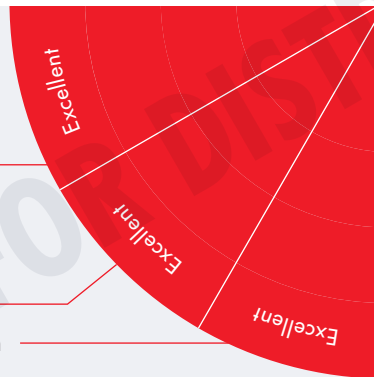


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

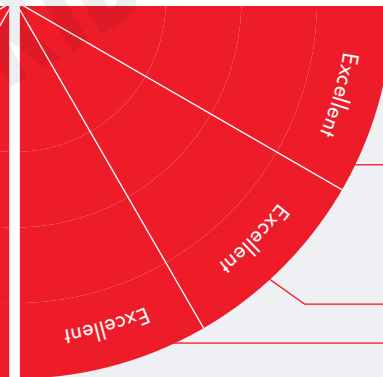


Employer Servicing
Member Servicing
Communication & Education



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 (Pro) Choice 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. 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. In 2018, the Scheme also received the Best Employer Servicing award and is the 2018 Rising Star Winner, the most improved MPF Schemes from the previous year.

SCHEME FACTS

Scheme Size (\$m) ¹	46,176.13	Website	www.bcthk.com
Commencement Date	1 Dec 2000	Contact Number	2298 9333
No. of Fund Choices	23	Member Complaint Hotline	2298 9333
No. of Member Benefit Statements (Per Year)	12	Fund Fact Sheets	Click here for fund fact sheets



BCT (MPF) PRO CHOICE - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- BCT (Pro) China and Hong Kong Equity Fund
- BCT (Pro) Hang Seng Index Tracking Fund
- BCT (Pro) Greater China Equity Fund

EQUITY FUND (ASIA)

- BCT (Pro) Asian Equity Fund

EQUITY FUND (GLOBAL)

- BCT (Pro) Global Equity Fund
- BCT (Pro) World Equity Fund

EQUITY FUND (REGIONAL EX ASIA)

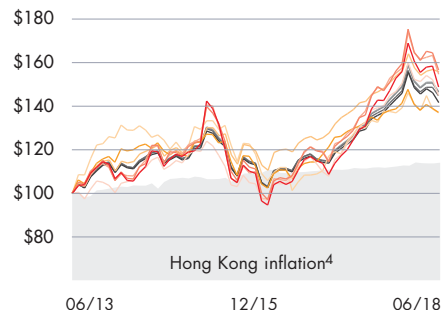
- BCT (Pro) European Equity Fund

MIXED ASSET FUND (81-100)³

- BCT (Pro) E90 Mixed Asset Fund

MIXED ASSET FUND (TARGET DATE)

- BCT (Pro) SaveEasy 2025 Fund
- BCT (Pro) SaveEasy 2030 Fund
- BCT (Pro) SaveEasy 2035 Fund
- BCT (Pro) SaveEasy 2040 Fund



MIXED ASSET FUND (61-80)³

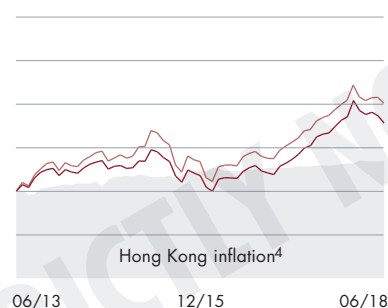
- BCT (Pro) E70 Mixed Asset Fund

MIXED ASSET FUND (TARGET DATE)

- BCT (Pro) SaveEasy 2020 Fund

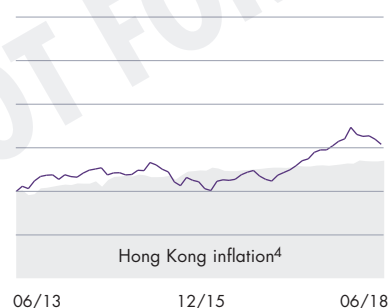
DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Core Accumulation Fund



MIXED ASSET FUND (41-60)³

- BCT (Pro) E50 Mixed Asset Fund



MIXED ASSET FUND (21-40)³

- BCT (Pro) E30 Mixed Asset Fund

MIXED ASSET FUND (OTHER)

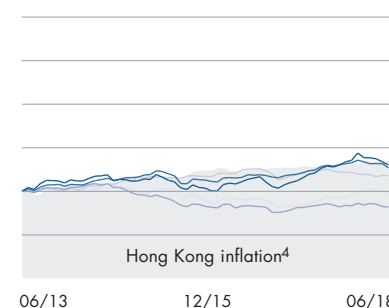
- BCT (Pro) Absolute Return Fund

DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Age 65 Plus Fund

BOND FUND

- BCT (Pro) Global Bond Fund
- BCT (Pro) Hong Kong Dollar Bond Fund
- BCT (Pro) RMB Bond Fund



MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- BCT (Pro) MPF Conservative 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

For ratings methodology :
www.mpratings.com.hk/ratings-methodology

For awards methodology :
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