



BCT
銀聯集團

BCT (MPF) INDUSTRY CHOICE

FORM GUIDE



SILVER RATING

A good value for money MPF scheme that is well regarded across most key assessment criteria

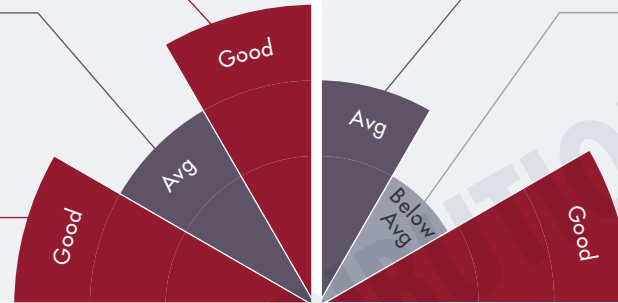
AWARDS



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

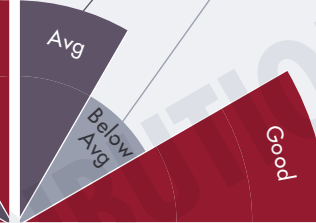
INVESTMENT

Absolute Performance
Risk Rating
Risk Adjusted Performance

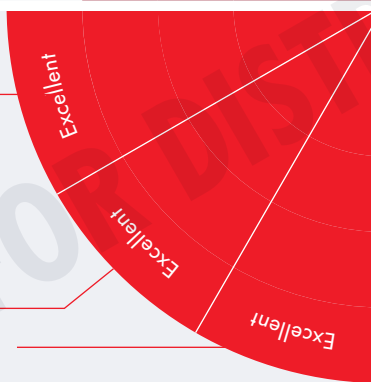


FEES & CHARGES

Management Fee Competitiveness
Fund Expense Ratio Competitiveness
Investment Performance vs Fees

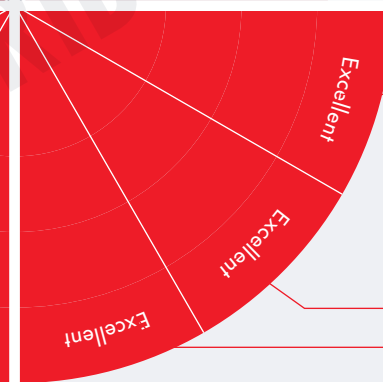


Employer Servicing
Member Servicing
Communication & Education



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, a cost effective MPF scheme considering it is specifically designed for employees who are engaged in industries with high labour mobility, is Silver rated. Silver rated MPF schemes offer members **good value** for money. They are generally well regarded across **most** key assessment criteria. The Scheme assesses well across key areas including governance and transparency, administration, employer and member servicing, use of technology, and Communication and Education. The Scheme has been awarded the Best Administration award for 5 consecutive years. The Scheme Sponsor is the same sponsor of the BCT (MPF) Pro Choice; a 2019 Gold rated scheme.

SCHEME FACTS

Scheme Size (\$m)¹
4,940.56

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 CHOICES²



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)³

BCT (Industry) E70 Mixed Asset Fund

DEFAULT INVESTMENT STRATEGY FUND

BCT (Industry) Core Accumulation Fund



MIXED ASSET FUND (41-60)³

BCT (Industry) E50 Mixed Asset Fund



MIXED ASSET FUND (21-40)³

BCT (Industry) E30 Mixed Asset Fund

MIXED ASSET FUND (OTHER)

BCT (Industry) Flexi Mixed Asset Fund

DEFAULT INVESTMENT STRATEGY FUND

BCT (Industry) Age 65 Plus Fund

BOND FUND

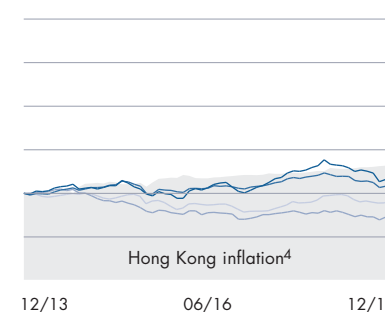
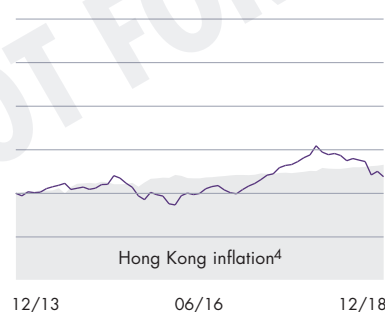
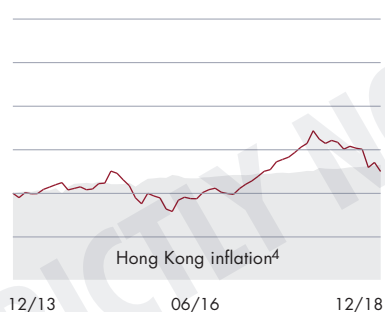
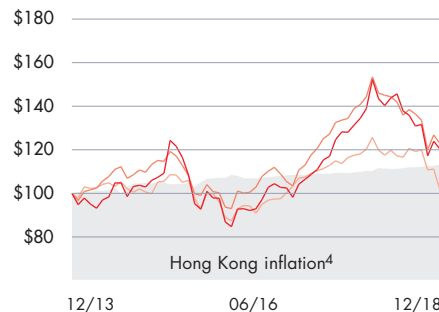
BCT (Industry) Global Bond Fund

BCT (Industry) RMB Bond Fund



MONEY MARKET FUND (MPF CONSERVATIVE FUND)

BCT (Industry) MPF Conservative Fund



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)	-13.30	-13.30	6.52	3.09	7.61
MPFR INDEX - MIXED ASSET FUND (81-100)	-13.27	-13.27	4.10	1.97	6.67
MPFR INDEX - MIXED ASSET FUND (61-80)	-10.35	-10.35	3.62	1.66	5.64
MPFR INDEX - MIXED ASSET FUND (41-60)	-7.97	-7.97	2.94	1.21	4.24
MPFR INDEX - MIXED ASSET FUND (21-40)	-5.92	-5.92	2.10	0.68	2.77
CONSUMER PRICE INDEX (CPI)	2.56	2.56	1.82	2.51	3.04

¹As at 31 December 2018

⁴Hong 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

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

www.mpratings.com.hk

DISCLAIMER

Information provided by MPF Ratings Limited does not constitute financial product advice & does not take into account individual financial situation, objectives or needs. Although every effort has been made to ensure accuracy of the information, & the information is believed to be correct, accuracy cannot be guaranteed. Before acting on the information, consider appropriateness, having regard for financial objectives, situation & needs. Individuals should consider obtaining independent advice before making any financial decision. Before making a decision regarding any of the products mentioned, individuals should obtain & consider a copy of the relevant principal brochures & fund fact sheet from the product issuer. No responsibility is accepted for any loss arising (including due to negligence) from anyone acting, or refraining from acting as a result of this material.

