



BCT  
銀聯集團

# 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



**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



**5 Year Consistent Performer - Equity Fund (Asia)**  
The best 5 year risk-adjusted performance within the Equity Fund (Asia) category



**5 Year Consistent Performer - Mixed Asset Fund (Dynamic)**  
The best 5 year risk-adjusted performance within the Mixed Asset Fund (Dynamic) category



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

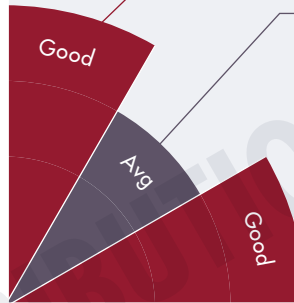
## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance



## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

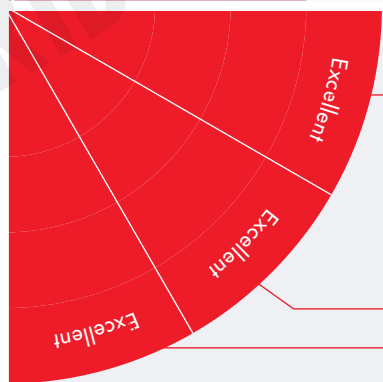


Employer Servicing  
Member Servicing  
Communication & Education



## 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 **BCT MPF (Pro) Choice** is Gold rated. Gold rated MPF schemes offer members the **best value** which means they are generally well regarded across **all** 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 was also awarded the 5 Year Consistent Performer award for Equity Fund (Asia), and the 5 Year and 10 Year Consistent Performer awards for Mixed Asset Fund (Dynamic) category in 2019.

## SCHEME FACTS

Scheme Size (\$m)<sup>1</sup>  
**44,114.80**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**23**

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) PRO CHOICE - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

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

## EQUITY FUND (ASIA)

- BCT (Pro) Asian Equity Fund

## EQUITY FUND (GLOBAL)

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

## EQUITY FUND (REGIONAL EX ASIA)

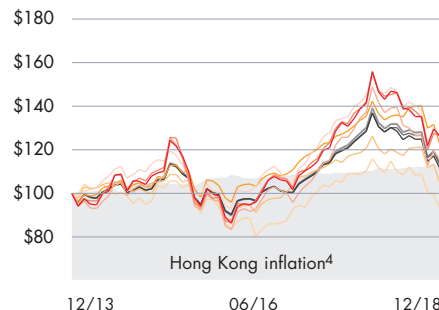
- BCT (Pro) European Equity Fund

## MIXED ASSET FUND (81-100)<sup>3</sup>

- 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)<sup>3</sup>

- BCT (Pro) E70 Mixed Asset Fund

## MIXED ASSET FUND (TARGET DATE)

- BCT (Pro) SaveEasy 2020 Fund

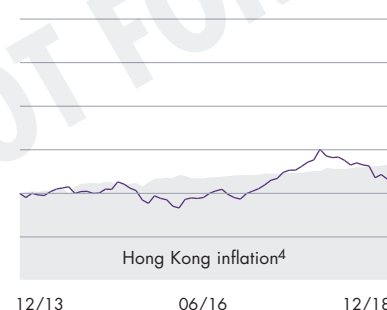
## DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Core Accumulation Fund



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

- BCT (Pro) E50 Mixed Asset Fund



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

- BCT (Pro) E30 Mixed Asset Fund

## MIXED ASSET FUND (OTHER)

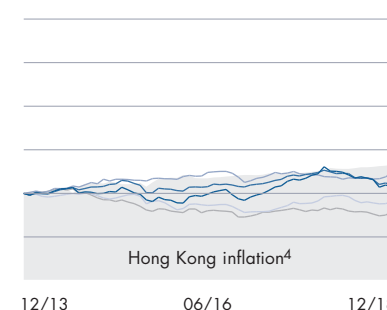
- BCT (Pro) Flexi Mixed Asset Fund

## DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Age 65 Plus Fund

## BOND FUND

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



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- BCT (Pro) 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)	-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

<sup>1</sup>As at 31 December 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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