



**BCT**  
銀聯集團

# BCT (MPF) INDUSTRY CHOICE

## FORM GUIDE



### BRONZE RATING

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

### AWARDS



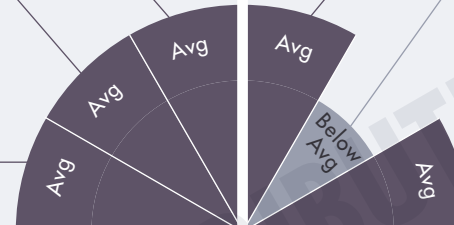
**Best Administration** An MPF scheme that demonstrates exceptional service standards, as well as, high levels of administration efficiency; the combination of which leads to an improved customer MPF experience



**Best Member Servicing** An MPF scheme that demonstrates a leading standard or initiative in servicing members; thereby improving a customer's MPF experience

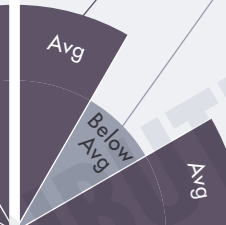
## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

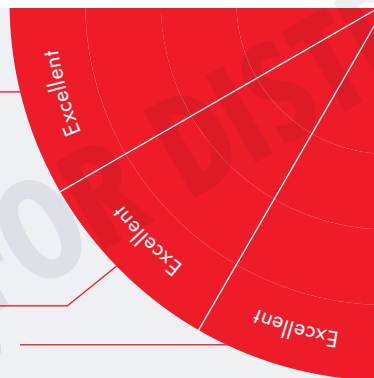


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

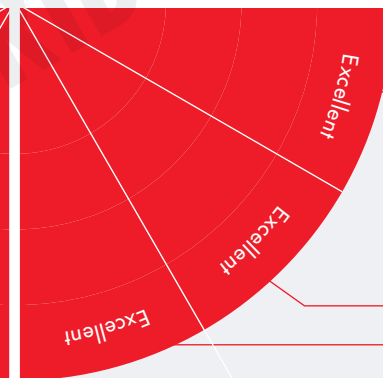


Employer Servicing  
Member Servicing  
Communication & Education



## 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**, a cost effective MPF scheme considering it is specifically designed for employees who are engaged in industries with high labour mobility, is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money and are generally well regarded across only **some** 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 was awarded the Best Member Servicing award in 2020 and the Best Administration award in 2014, 2015, 2017, 2018, 2019 and 2020. The Scheme Sponsor is the same sponsor of the BCT (MPF) Pro Choice; a 2020 Gold rated scheme.

## SCHEME FACTS

Trustee  
**Bank Consortium Trust Company Limited**

Scheme Size (\$m)<sup>1</sup>  
**5,548.55**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**12**

Administrator  
**Bank Consortium Trust Company Limited**

Scheme Website  
**www.bcthk.com**

Contact Number  
**2298 9333**

Member Complaint Hotline  
**2298 9333**



# 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% EQUITY)<sup>3</sup>

BCT (Industry) E70 Mixed Asset Fund

## DEFAULT INVESTMENT STRATEGY FUND

BCT (Industry) Core Accumulation Fund



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

BCT (Industry) E50 Mixed Asset Fund



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

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

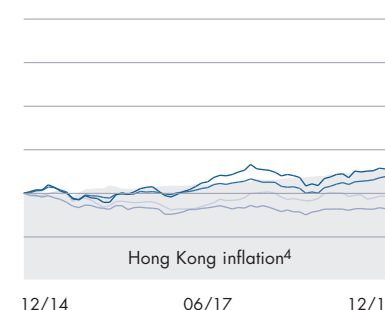
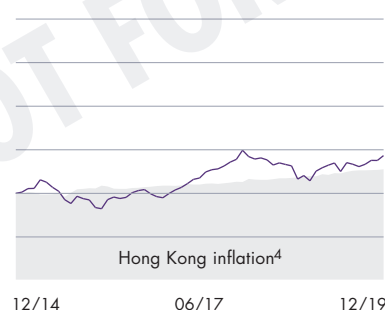
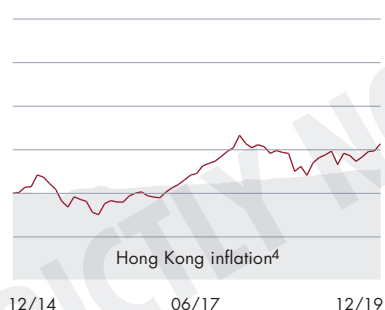
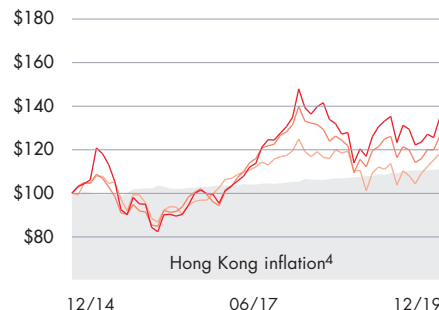
BCT (Industry) Global Bond Fund

BCT (Industry) RMB Bond Fund



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

BCT (Industry) MPF Conservative Fund



<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)	13.77	13.77	11.12	5.24	4.03
MPFR INDEX - MIXED ASSET FUND (81-100)	16.81	16.81	9.15	5.07	5.11
MPFR INDEX - MIXED ASSET FUND (61-80)	14.18	14.18	7.87	4.26	4.43
MPFR INDEX - MIXED ASSET FUND (41-60)	11.46	11.46	6.31	3.37	3.42
MPFR INDEX - MIXED ASSET FUND (21-40)	8.70	8.70	4.79	2.29	2.36
CONSUMER PRICE INDEX (CPI)	2.86	2.86	2.38	2.12	3.20

<sup>1</sup>As at 31 December 2019

<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)

[www.mpratings.com.hk](http://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.

