



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 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



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



10 Year Consistent Performer - Equity Fund (Asia)
The best 10 year risk-adjusted performance within the Equity Fund (Asia) 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** for money 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 was awarded the Best Member Servicing award in 2020 and the Best Administration award in 2014, 2015, 2017, 2018, 2019 and 2020. The Scheme was also awarded the 5 Year Consistent Performer award for Equity Fund (Global), and the 10 Year Consistent Performer awards for Equity Fund (Asia) and Mixed Asset Fund (Dynamic) categories in 2020.

SCHEME FACTS

Trustee
Bank Consortium Trust Company Limited

Scheme Size (\$m)¹
51,547.59

Commencement Date
1 Dec 2000

No. of Fund Choices
23

Administrator
Bank Consortium Trust Company Limited

Scheme Website
www.bcthk.com

Contact Number
2298 9333

Member Complaint Hotline
2298 9333



BCT (MPF) PRO CHOICE - AVAILABLE FUND CHOICES²



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)

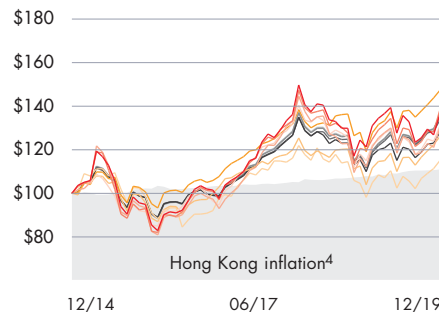
- BCT (Pro) European Equity Fund

MIXED ASSET FUND (81-100% EQUITY)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% EQUITY)³

- BCT (Pro) E70 Mixed Asset Fund

DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Core Accumulation Fund

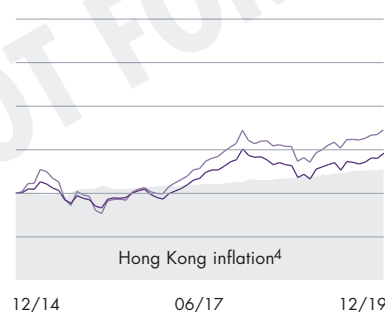


MIXED ASSET FUND (41-60% EQUITY)³

- BCT (Pro) E50 Mixed Asset Fund

MIXED ASSET FUND (TARGET DATE)

- BCT (Pro) SaveEasy 2020 Fund



MIXED ASSET FUND (21-40% EQUITY)³

- BCT (Pro) E30 Mixed Asset Fund

MIXED ASSET FUND (OTHER)

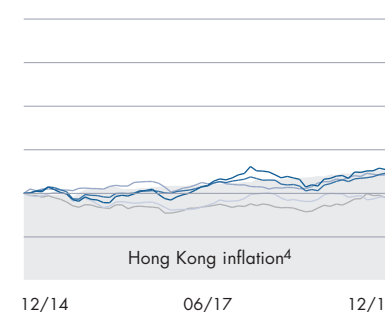
- BCT (Pro) Flexi Mixed Asset Fund

DEFAULT INVESTMENT STRATEGY FUND

- BCT (Pro) Age 65 Plus Fund

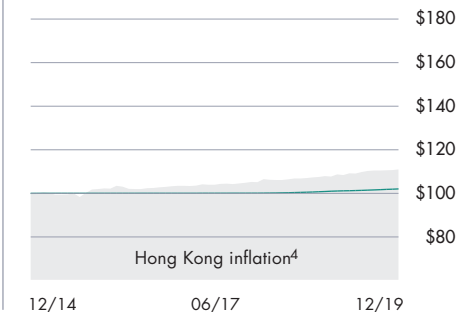
BOND FUND

- 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



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)	13.77	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

¹As at 31 December 2019

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.

