

Important notes 重要提示

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the fund(s) most suitable for you taking into account your circumstances. 您在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及 / 或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
- Your investment decision should not be based on this document alone. Please read the relevant principal brochure for further details, including the risk factors. 您不應只根據此文件的内容而作出投資選擇，如需詳細資料包括風險因素，請參閱相關之總說明書。
- BCT MPF Conservative Fund does not guarantee the repayment of capital. 銀聯行業強積金保守基金並不保證本金之全數付還。

| Constituent Funds 成份基金 | Launch Date 發行日 | Fund Price 基金價格 (Unit NAV in HK\$ 單位資產淨值 以港元計算) | After-fee Return (%) ¹ 扣除收費後的基金回報率 (%) ¹ | | | | | | | | | | | |
|--|--------------------|--|---|----------------|--------------|--------------|--------------|---------------|-------------------------|---------------------------|--------|-------|-------|--------|
| | | | YTD 本年至今 | 3-Month 三個月 | 1-Year 一年 | 3-Year 三年 | 5-Year 五年 | 10-Year 十年 | Since Launch 自發行日 | Calendar-year Return 年度回報 | | | | |
| | | | | | | | | | | 2007 | 2008 | 2009 | 2010 | 2011 |
| Equity Funds 股票基金 | | | | | | | | | | | | | | |
| BCT Hong Kong Equity Fund ² 銀聯行業香港股票基金 ² | 1/10/2002 | 2.4887 | -20.52 | 3.05 | -20.52 | 34.61 | -4.38 | n/a 不適用 | 148.87 | 43.90 | -50.64 | 55.87 | 8.65 | -20.52 |
| BCT Asian Equity Fund 銀聯行業亞洲股票基金 | 1/5/2004 | 2.0399 | -15.04 | 3.42 | -15.04 | 64.75 | 8.40 | n/a 不適用 | 103.99 | 32.96 | -50.51 | 67.03 | 16.09 | -15.04 |
| BCT Global Equity Fund 銀聯行業環球股票基金 | 1/10/2002 | 1.6031 | -7.70 | 6.93 | -7.70 | 22.20 | -25.22 | n/a 不適用 | 60.31 | 4.73 | -41.57 | 24.51 | 6.34 | -7.70 |
| Mixed Asset Funds 混合資產基金 | | | | | | | | | | | | | | |
| BCT E70 Mixed Asset Fund 銀聯行業 E70 混合資產基金 | 1/12/2000 | 1.4068 | -9.30 | 2.42 | -9.30 | 19.64 | 0.06 | 68.58 | 40.68 | 18.84 | -29.62 | 24.11 | 6.28 | -9.30 |
| BCT E50 Mixed Asset Fund 銀聯行業 E50 混合資產基金 | 1/12/2000 | 1.5038 | -5.72 | 1.48 | -5.72 | 16.09 | 7.28 | 68.99 | 50.38 | 15.77 | -20.18 | 17.03 | 5.21 | -5.72 |
| BCT E30 Mixed Asset Fund 銀聯行業 E30 混合資產基金 | 1/12/2000 | 1.5602 | -2.16 | 0.60 | -2.16 | 13.50 | 14.70 | 66.69 | 56.02 | 12.60 | -10.25 | 11.45 | 4.09 | -2.16 |
| Lower Risk Funds 較低風險基金 | | | | | | | | | | | | | | |
| BCT Absolute Return Fund ³ 銀聯行業目標回報基金 ³ | 1/8/2005 | 1.2539 | -0.33 | 1.33 | -0.33 | 15.72 | 11.89 | n/a 不適用 | 25.39 | 7.18 | -9.79 | 10.56 | 5.01 | -0.33 |
| BCT Global Bond Fund 銀聯行業環球債券基金 | 1/10/2002 | 1.5401 | -0.38 | 0.68 | -0.38 | 16.32 | 23.53 | n/a 不適用 | 54.01 | 5.83 | 0.35 | 8.24 | 7.87 | -0.38 |
| BCT MPF Conservative Fund ⁴ 銀聯行業強積金保守基金 ⁴ | 1/12/2000 | 1.1085 | 0.03 | 0.03 | 0.03 | 0.05 | 4.06 | 9.00 | 10.85 | 2.98 | 1.01 | 0.01 | 0.01 | 0.03 |

¹ "After-fee Return (%)" is calculated on the basis of NAV-to-NAV in HK\$ with dividend reinvested and is net of the management fees and operating expenses. (Source: BCT Financial Limited) 「扣除收費後的基金回報率 (%)」是以港元的資產淨值對資產淨值，股息作滾存投資計算，當中已扣除基金管理費用及營運支出。(資料來源：銀聯金融有限公司)

² Investment manager replacement and changes to investment policy / objective regarding BCT Hong Kong Equity Fund took place on 21 June 2011. Therefore, return figures for the period prior to that date represent the past performance of the preceding investment manager and investment policy / objective of the fund. 2011年6月21日，銀聯行業香港股票基金更換了投資經理，其投資政策 / 目標亦出現了變動。因此，在該日期之前的基金表現數據是反映舊有的投資經理及其投資政策 / 目標的表現。

³ Whilst the underlying APIF aims to achieve absolute returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed. 相關核准匯集投資基金的目標雖為取得絕對回報，但在某些情況下卻不可行。因此，絕對正回報並不保證。

⁴ BCT MPF Conservative Fund does not guarantee the repayment of capital. An investment in the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and there is no guarantee that the investment can be redeemed at the subscription value. The MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority. 銀聯行業強積金保守基金並不保證本金之全數付還。投資在強積金保守基金並不同於將資金存放於銀行或接受存款公司，並無保證可按認購價予以贖回，而且強積金保守基金並不受香港金融管理局監管。

Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. This fund uses method (i) and, therefore, unit prices / NAV / fund performance quoted have incorporated the impact of fees and charges. 強積金保守基金的收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員帳戶中的單位收取。本基金採用方式(一)收費，故所列之單位價格 / 資產淨值 / 基金表現已反映收費之影響。

Investment involves risk. Past performance is not indicative of future performance. Investors should refer to the principal brochure of the Bank Consortium Industry Plan for further details, including the risk factors and detailed investment policies of the funds. 投資涉及風險，過往之表現不能作為將來表現之指引。投資者如需詳細資料包括風險因素，以及詳細的基金投資政策，請參閱銀聯信託行業計劃總說明書。