

Retain your  
**MPF Account at BCT**  
and enjoy a  
**Preferential Fee!**



PM-012012(E)

BCT-084T

## Opening a new preserved account in two simple steps

### Step 1

Download the forms below from our website [www.bcthk.com](http://www.bcthk.com) or the interactive voice response system 2298 9333:

1. "Application Form – Preserved Member" [FORM:AP(PM)] and
2. "Request for Fund Transfer Form (For Scheme Member)" [FORM:RFT(MEM)]\*

### Step 2

Return the completed forms to BCT, together with a copy of your HKID card / passport.

\*Members who have ceased employment but still own a BCT employee account only need to submit a "Request for Fund Transfer Form (For Scheme Member)"

### For details of the offer, please

- call 2298 9888;
- browse our website [www.bcthk.com](http://www.bcthk.com);
- visit any branch of our servicing banks; OR
- visit our office: 18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong

Our dedicated client relationship managers are always at your service.

### Servicing banks

- |                   |                            |
|-------------------|----------------------------|
| • Chong Hing Bank | • Public Bank (Hong Kong)  |
| • Dah Sing Bank   | • Shanghai Commercial Bank |
| • Fubon Bank      | • Wing Hang Bank           |
| • ICBC (Asia)     | • Wing Lung Bank           |

### \* Effective Fee of 1.38% (a percentage of the annual net asset value of the funds = p.a. of NAV):

1. The current standard management fees of the constituent funds under the Bank Consortium MPF Plan range from 0.85% to 1.625% (p.a. of NAV).
2. Preserved account members of Bank Consortium MPF Plan may invest in funds under the Plan at an annual effective fee of 1.38% (p.a. of NAV) save for the MPF Conservative Fund, Hang Seng Index Tracking Fund, Absolute Return Fund and Hong Kong Dollar Bond Fund. "Effective fee" refers to the fixed rate of charge arrived at after deducting the "bonus unit rebate" from the "rate of management fees".
3. The rate for the Hang Seng Index Tracking Fund and Hong Kong Dollar Bond Fund are 0.85% - 0.9% (p.a. of NAV) and 1.25% (p.a. of NAV) respectively, the rate for the MPF Conservative Fund is 0.99% (p.a. of NAV) and the rate for the Absolute Return Fund is 1.33% (p.a. of NAV).
4. In the event of any subsequent changes to the management fees of relevant funds, the effective management fees applicable to preserved account members remain unchanged (i.e. relevant rebate may correspondingly change to maintain the effective management fees at the same levels).
5. Bonus unit rebate is calculated on the basis of total net asset value of preserved account at the end of each month. If there is no asset in the preserved account at the end of that month, no bonus unit rebate for that month will be granted.
6. Bonus unit rebate will be credited to the preserved account after the end of each quarter. If the preserved member terminates the preserved account or all assets in the preserved account have been transferred out before the end of the quarter, bonus unit rebate for that quarter will be forfeited.

Investment involves risk. Past performance is not indicative of future performance. The value of constituent funds may fall as well as rise. Investors should refer to the principal brochure of the Bank Consortium MPF Plan for further details.

BCT的強積金  
香港人的MPF

If you no longer wish to receive our direct promotional materials, please write to our Data Protection Officer (18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong).

"BCT" - BCT Financial Limited (Plan Sponsor)  
- Bank Consortium Trust Co. Ltd (Trustee & Administrator)

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## Important Information:

- You should consider your own risk tolerance level and your 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.
- Your investment decision should not be based on this document alone. Please read the relevant principal brochures for further details including the risks factors.
- Bank Consortium MPF Conservative Fund does not guarantee the repayment of capital.

Open an MPF “preserved account” at BCT and let us help you manage your retirement assets!

## What is Preserved Account?

A “preserved account” is a personal MPF account held under your own name. After you switch jobs or stop being self-employed, you may still retain the MPF assets, received from your previous employment(s) in the “preserved account” and investments can be made according to your instructions.

## BCT Preserved Account Brings you a Host of Benefits

### Management Fee

Constituent Funds under Bank Consortium MPF Plan	Standard Management Fees (p.a. of NAV)	Effective Fee* for Preserved Account (p.a. of NAV)
Bank Consortium Hang Seng Index Tracking Fund	0.85% - 0.9%	Same as the standard management fee
Bank Consortium Hong Kong Dollar Bond Fund	1.25%	
Bank Consortium MPF Conservative Fund <sup>^</sup>	0.99%	
Bank Consortium Absolute Return Fund	1.33%	
Other 16 Constituent Funds (as of 1 January 2012)	1.435% - 1.625%	1.38%

# Please refer to the back page for the terms and conditions (including the calculation basis for the Effective Fee).

<sup>^</sup> 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 / Net Asset Value (“NAV”) / fund performance quoted have incorporated the impact of fees and charges. An investment in 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.

### Solid Background and a Professional Team

- BCT has strong support from shareholders comprising eight reputable local financial institutions.
- More than 300 experienced professionals offering comprehensive solutions to cater to your needs.

### A Wide Range of Diversified Investment Choices

- The wide variety of fund choices enables you to construct the right portfolio that suits your needs.
- With our first-to-market target date funds — Bank Consortium SaveEasy Fund Series\* under the Bank Consortium MPF Plan — you may select a targeted retirement year and our fund manager will automatically adjust your investment portfolio using the “life-cycle” investment strategy, so as to assist you in achieving your retirement goals.

\* Such funds are not saving deposits but are MPF product, members should consider factors other than age and seek financial advice as appropriate.

### An Independent Role Offering Smart Investment Strategies

- Independent from any fund manager, BCT is entirely focused on managing your retirement assets.
- BCT employs multiple professional global fund managers to help you enhance your investment return.
- A number of constituent funds\*\* adopt “multi-manager” investment strategies to diversify investment risks and achieve returns according to the investment objective of the funds.

\*\* Bank Consortium E30 Mixed Asset Fund, E50 Mixed Asset Fund and E70 Mixed Asset Fund under the Bank Consortium MPF Plan which are jointly managed by Invesco Hong Kong Limited, RCM Asia Pacific Limited, J. P. Morgan Funds (Asia) Limited and Schroder Investment Management (Hong Kong) Limited.

### Contributions and Fund Switching under Your Control

- Free and unlimited fund switching.
- Special Voluntary Contribution enables you to make additional contributions based on your personal needs and allows withdrawals anytime<sup>▲</sup>, providing you with a more flexible retirement savings plan.

▲ A HK\$200 processing fee will be charged for each withdrawal of less than HK\$5,000.

### Full Access to Account Information

- 24-hour interactive voice response system and online services help you manage your MPF easily anytime, anywhere.
- BCT provides you with member benefit statements, regular publications, member communications and financial literacy initiatives, so as to keep you updated on your funds' investment performance and the latest MPF news.

