



# Carefree Retirement Where Life Begins BCT MPF

Rooted in Hong Kong with global vision, BCT is committed to serving and creating value for all stakeholders, with corporate governance, sustainability (including ESG) and sense of purpose as the foundation. In essence, BCT sums up the corporate purpose:

**b**ringing Value

**C**onnectivity

**t**rusted

“b” for “bringing value” with innovation and insight; “c” for building “connectivity” with customers through collaboration; “t” for being a “trusted” partner of our stakeholders.

## Shareholder Group



BCT Group ("BCT"), comprising BCT Financial Limited (BCTF) and Bank Consortium Trust Company Limited (BCTC), is a leading provider of MPF/ORSO solutions and best-in-class asset servicing for global investment funds and pensions.

BCTF acts as a sponsor and distributor of pension products whilst providing customer service, investment and retirement planning services as well as investor education. BCTC offers one-stop trustee, administrator and custodian services for MPF/ORSO, international pension plans as well as global investment funds, QFII and RMB funds.

## Business Strengths

### Solid Background with Financial Prudency



**1.2+** Million

Member Accounts <sup>1</sup>



HK\$ **228+** Billion

Assets Under Administration <sup>1</sup>



HK\$ **2,650+** Billion

Assets Held by Shareholder Group <sup>1</sup>

<sup>1</sup> Figures as at 31 December 2023

### User-friendly eServices Empowered by Artificial Intelligence



**Multi-function**

Mobile App "bct+"



**One-stop**

Self-service Platform



**24 x 7**

Smart Assistant



**Custom-made**

Model Portfolio

### Various Investment Offerings & Multi-investment Experts



**Master Trust Scheme**

27 Constituent Funds  
7 Fund Managers



**Industry Scheme**

12 Constituent Funds  
5 Fund Managers



**Pooled ORSO Scheme**

18 Portfolios  
4 Fund Managers



**Approved Pooled Investment Funds**

11 Unit Trusts  
2 Fund Managers

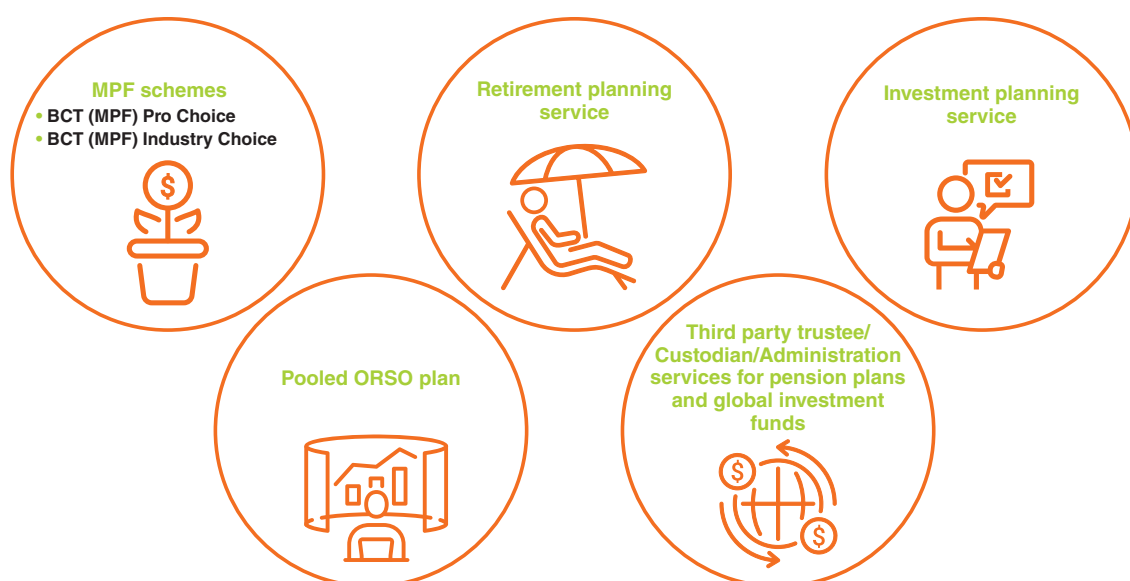
Fund Managers



## Important Notes

- You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing according to the Default Investment Strategy ("DIS"). When, in your selection of funds or the DIS, you are in doubt as to whether a certain fund or the DIS is suitable for you (including whether it is consistent with your investment objective), you should seek financial and/or professional advice and choose the investment choice(s) most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contributions made and/or accrued benefits transferred into the Plan will be invested in accordance with the DIS, which may not necessarily be suitable for you.
- Your investment decision should not be based on this document alone. Please read the MPF Scheme Brochures for BCT (MPF) Pro Choice and BCT (MPF) Industry Choice for further details, including the risk factors.
- BCT (Pro) MPF Conservative Fund and BCT (Industry) MPF Conservative Fund do not guarantee the repayment of capital.
- Members should note that BCT (Pro) Asian Income Retirement Fund does not provide any guarantee on capital or investment return or dividend yield, and their investments therein (including dividends distributed) are subject to the same vesting, preservation and withdrawal requirements applicable to mandatory and voluntary contributions (as applicable). The BCT (Pro) Asian Income Retirement Fund may pay dividends out of net distributable income and/or capital, which will result in an immediate decrease or adjustment in the net asset value per unit of the fund. The payment of dividends (if any) will involve an investment time-lag and is subject to out-of-market risk. There is no assurance on the dividend distribution frequency and the dividend amount/yield may fluctuate.
- Investment involves risk. Past performance is not indicative of future performance.

## Comprehensive Pension Products and Services



## Comprehensive Investment Choices

### BCT (MPF) Pro Choice

- BCT (MPF) Pro Choice has five constituent fund categories<sup>#</sup> providing 27 constituent funds to cover a wide risk spectrum and investment strategies:
  - “Equity Funds” — providing you with equity choices from different regions
  - “Equity Funds — Market Tracking Series” — a cost effective way to invest in Index Tracking Collective Investment Schemes (“ITCIS”)
  - “Target Date Mixed Asset Funds” — enabling you to shift investments from equities towards a greater exposure to bonds and cash as the relevant constituent fund approaches to its particular target year
  - “Mixed Asset Funds” — covering an array of constituent funds with different allocation mixes between equities and fixed income securities
  - “Bond/Money Market Funds” — enabling you to access bonds and money market instruments for retirement planning

### BCT (MPF) Industry Choice

- One of the only two MPF industry schemes in Hong Kong, meeting the needs of employers, regular employees, casual employees and self-employed persons in the catering and construction industries
- Offering three constituent fund categories<sup>#</sup> (comprising “Equity Funds”, “Mixed Asset Funds”, and “Bond/Money Market Funds”) providing 12 constituent funds

<sup>#</sup> The constituent fund categorization to which constituent funds available under BCT (MPF) Pro Choice and BCT (MPF) Industry Choice belong is determined by BCT. Such categorization is for reference only and will be updated as and when appropriate.



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