





Planning for Different Life Stages

Regardless of which stage of life we are in - studying, working, starting a new family, or approaching retirement, we need to make appropriate planning for an ideal life, as well as a better future.



Founding

With our strong commitment in Corporate Social Responsibility and Investor Education, BCT is dedicated to helping Hong Kong people build a better retirement life. We established "BCT Third Age Academy" in 2009 to promote lifelong learning to people retiring from their roles at work or household duties.

Evolution

In 2018, we renamed the academy to "BCT Next Academy", expanding the servicing group to working population in Hong Kong. We encourage people to step out of the box, to make self-enhancement through learning and to get prepared for retirement on four aspects.

Support Network



- Interpersonal relationship
- Social bonding

- Explore interest
- Lifelong learning

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Healthy Lifestyle



- Exercise and nutrition
- Mental needs

Selfactualization

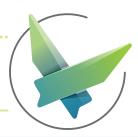
- Saving and investment
- Retirement planning



Financial Management



"BCT Next Academy" evolves to be **younger, more energetic and vibrant**, just like a butterfly flying up to the sky, exploring a wider world.



Mission

To promote and encourage continuing education and lifelong learning; and to help Hong Kong people equip themselves for a better retirement.

Curiosity · Learning

We encourage continuing education and lifelong learning among people at different life stages. To achieve this goal, we collaborate with Li Ka Shing Institute of Professional and Continuing Education of the Open University of Hong Kong ("OUHK") and offer tuition fee sponsorships for eligible persons.



Continuing Education · Li Ka Shing Institute of **Professional and Continuing Education, OUHK**

Scheme members of BCT pension schemes¹ ["BCT (MPF) Pro Choice", "BCT (MPF) Industry Choice" or "BCT Premier Pooled ORSO Retirement Plan" can enjoy 15% discount on tuition fee when applying designated courses² of Li Ka Shing Institute of Professional and Continuing Education, OUHK.

- Present the latest original of "Monthly / Semi-annual / Annual Member Benefit Statement" of BCT MPF schemes "BCT (MPF) Pro Choice" or "BCT (MPF) Industry Choice", or the "Annual / Semi-annual Member Benefit Statement" of "BCT Premier Pooled ORSO Retirement Plan" when submitting your application form.
- Courses marked with "Discount Policy Applicable" in the "Programme Prospectus" or on the website (www.ouhk.edu.hk/lipace) of Li Ka Shing Institute of Professional and Continuing Education.





Website: www.ouhk.edu.hk/ lipace 3120 9988



Lifelong Learning · Elder Academy, OUHK

Keeping Abreast Life Enrichment

We provide subsidies to the Active Elderly Learning Program courses offered the Elder Academy of OUHK. The programme aims to enrich the lives of Hong Kong people over the age of 55 through their acquisition of new knowledge and skills.

Any Hong Kong resident over the age of 55 may enroll to the courses, and eligible participants³ can receive tuition fee subsidies from the BCT Next Academy. As an appreciation and encouragement, the Elder Academy will present certificates to students accumulated specific learning points.



For details of tuition fee subsidies, please refer to the Elder Academy's website (www.ouhk.edu.hk/ elderacademy).

Curiosity • **Discovery**

Through collaboration with various organisations and professionals, we organize seminars for participants, to raise financial literacy and expand knowledge in different subjects.

Financial Management

We advocate investor education through hosting seminars on financial management, retirement planning and investment basics.

Topics of Interest

The academy invites experts from different fields to share on a wide range of topics such as health issues and personal interests, to help participants explore their interests, strengthen their social network, and enhance their knowledge.



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BCT Group comprises BCT Financial Limited and Bank Consortium Trust Company Limited. BCT is a major provider of MPF / ORSO products and asset servicing for investment funds and pensions, and one of the largest trust companies in Hong Kong.