

BCT 積金之選
BCT (MPF) Pro Choice
BCT (強積金) 行業計劃
BCT (MPF) Industry Choice

BCT

銀聯集團

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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 principal brochures of 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.
- Investment involves risk. Past performance is not indicative of future performance.

- BCT Financia Limited** and **Bank Consortium Trust Company Limited** are wholly owned subsidiaries of Bank Consortium Holding Limited. Together, they constitute the BCT group of companies ("BCT"). Bank Consortium Holding Limited was founded in 1999 by a shareholder group comprising a consortium of renowned local banks in Hong Kong. The shareholder group currently comprises eight financial institutions:



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Comprehensive Products and Services

- MPF schemes
 - > BCT (MPF) Pro Choice
 - > BCT (MPF) Industry Choice
- Investment planning service
- Retirement planning service
- Pooled ORSO plan
- Third party trustee / Custodian / Administration services for pension plans and global investment funds

Key features of BCT (MPF) Pro Choice and BCT (MPF) Industry Choice include:

Global Investment Managers

- A total of eight independent global investment managers are currently appointed to manage members' MPF assets
 - > FIL Investment Management (Hong Kong) Limited
 - > Franklin Templeton Investments (Asia) Limited ▲
 - > Invesco Hong Kong Limited
 - > JPMorgan Funds (Asia) Limited ▲

- ## Comprehensive Investment Choices
- ### BCT (MPF) Pro Choice
- BCT (MPF) Pro Choice has five constituent fund categories* providing 23 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

Customer-oriented Services

For Employers

User-friendly Contribution Tools

Various software is offered free of charge to help employers fulfil their MPF obligations with ease:

- “Flexi2”, a contribution software
- “C-Online”, an online contribution system
- BCT MPF Calculator
- e-alert service on MPF contribution

Handy MPF Updates

Latest MPF news reaches employers through multi-channels:

- BCT Connect, BCT Express and e-News
- Fund performance fact sheets

Constituent Fund Summary

BCT (MPF) Pro Choice

	Constituent Fund	Management Fees ¹ (% per annum of net asset value)	Risk & Return Level ²
Equity Funds	BCT (Pro) China & Hong Kong Equity Fund	1.43%	5 (High)
	BCT (Pro) Asian Equity Fund	1.50%	4 (Medium to High)
	BCT (Pro) European Equity Fund		4 (Medium to High)
	BCT (Pro) Global Equity Fund	1.44%	4 (Medium to High)
Equity Funds – Market Tracking Series ³	BCT (Pro) Hang Seng Index Tracking Fund ²	0.75% - 0.80%	5 (High)
	BCT (Pro) Greater China Equity Fund	Up to 0.99%	5 (High)
	BCT (Pro) World Equity Fund		4 (Medium to High)
Bonds	BCT (Pro) SaveEasy 2040 Fund	1.45%	4 (Medium to High)

輕鬆管理強積金戶口

Managing MPF Accounts with Ease

無論僱主或僱員，都可透過BCT提供的多種途徑，輕鬆地管理強積金戶口：

The following channels are provided by BCT to help employer and employees manages their MPF accounts with ease:

途徑 Channels	僱主 Employers	成員 Members
網頁 Website	www.bcthk.com	
電郵 E-mail	bct@bcthk.com	
智能手機程式 Smartphone Apps	BCT MPF	
服務熱線及24小時 互動電話語音系統 Hotlines & 24-hour Interactive Voice Response System ("IVRS")	僱主熱線 Employer Hotline 2298 9388	成員熱線 Member Hotline 2298 9333
	星期一至五 星期六	上午9:00至下午6:00 上午9:00至下午1:00 (公眾假期除外)
	Monday to Friday	9:00am – 6:00pm

聯絡您的強積金中介人：
Contact your MPF Intermediary: _____

BCT Financial Limited (Plan Sponsor)

- Bank Consortium Trust Company Limited

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