

DIS 知多啲 – 系列3 DIS SERIES - 3

迎接「預設投資」 Welcoming the DIS

預設投資策略（簡稱「預設投資」或「DIS」）即將於2017年4月1日推出，成為所有強積金計劃下新的預設安排。由於DIS及其組成基金（分別為核心累積基金及65歲後基金）是新投資選擇，相關的表格經已更新。由4月1日起，**請使用新「成員參加表格」**，及提醒您的同事使用新的**「將來供款投資委託指示變更 / 現有資產基金轉換表格」**。該等表格已隨最近的供款收據一併發給您。您亦可由3月30日起於BCT網站下載，或聯絡僱主熱線2298 9388索取。

除了使用新表格，作為關顧同事的僱主，您可協助同事更了解DIS，尤其是當中的「選擇退出」安排及相關風險。

The Default Investment Strategy (DIS) launches on 1 April 2017, as the default arrangement in every MPF scheme. As the DIS and the funds under the DIS (i.e. Core Accumulation Fund and Age 65 Plus Fund) are new investment choices, relevant forms have been updated. From 1 April onwards, **please use the new “Member Enrolment Form”**, and remind your colleagues to use the new **“Change of Investment Mandate for Future Contributions / Fund Switching for Existing Balance Form”**. These forms have been sent to you along with the latest contribution receipt. They can also be downloaded via BCT’s website on or after 30 March, or obtained by calling our Employer Hotline at 2298 9388.

Apart from using new forms, be a caring employer and help your colleagues understand more about DIS. In particular, they should know about the “opt-out” arrangement and related risks.

甚麼是「選擇退出」的安排？

過往沒有作出投資選擇的成員會收到「DIS重新投資通知書」（簡稱「DRN」）。**BCT將於4月寄發DRN。若有關成員不同意按DIS進行投資，他們需要在DRN發出日期後的42日內向BCT回覆「選擇退出」。**否則，他們已累積的強積金、未來供款以及日後從另一計劃轉入的資產將會改為按DIS進行投資。成員可**親身、透過郵寄、傳真、網站或手機應用程式**回覆BCT。他們可在DRN詳細得悉回覆的方法。

What is “Opt-out” Arrangement?

Members who **HAVE NOT** given any investment instruction will receive the “DIS Re-investment Notice” (“DRN”). **BCT will issue DRN in April. If the relevant members do not consent to invest according to the DIS, they need to “opt-out” by replying to BCT within 42 days after the date of the DRN.** Otherwise, any MPF benefits already accumulated, future contributions and assets transferred from another scheme in the future will be invested according to the DIS. Members can reply BCT **in person, via post, fax, website or mobile apps.** They can get more details on how to reply in the DRN.

強積金 MPF

預設投資 DIS



DIS亦涉及投資風險

您應提醒同事，DIS如一般投資，同樣涉及投資風險。它並**不保本或保證正回報**。在決定是否按DIS投資時，宜留意是否符合個人的風險承受程度和投資回報預期。

DIS is Also Subject to Investment Risks

Remind your colleagues that DIS is subject to investment risks, just like other types of investments. **It does not guarantee capital or positive returns.** When deciding whether or not to invest according to the DIS, they should consider whether it matches their risk tolerance and expected investment returns.

BCT 的DIS 資訊站 – 立即分享給同事！

<https://www.bcthk.com/zh/what-s-new/default-investment-strategy>

BCT’s DIS Info Zone – Share it with your colleagues now!

<https://www.bcthk.com/en/what-s-new/default-investment-strategy>



BCT
銀聯集團

投資選項化繁為簡

Simplify Investment Instruction Options

推出DIS的同時，BCT將於2017年4月1日（「生效日期」）簡化投資指示選項。此改變對您及您的同事的影響包括：

Together with the launch of the DIS, BCT will simplify the options for investment instruction on 1 April 2017 (“Effective Date”). The impact(s) on you and your colleagues include:

1. 刪除行政表格及網上渠道內的「轉入委託」一欄

1. Removal of “Transfer-in Mandate” from Administration Forms and Web-environment

於生效日期前，您的同事可就**轉入資產**（即從其他強積金或職業退休計劃轉入的資產）作出個別投資指示（「轉入委託」）。於生效日期或其後，在有關行政表格（即「成員參加表格」及「將來供款投資委託指示變更 / 現有資產基金轉換表格」），及網上渠道（例如成員網站及手機應用程式）內的「轉入委託」一欄將會如下所示被刪除。

Before the Effective Date, your colleagues may separately specify investment instruction for **transfer-in assets**, i.e. assets transferred from other MPF or ORSO schemes (“Transfer-in Mandate”). On or after the Effective Date, the column of “Transfer-in Mandate” will be removed from the relevant administration forms (namely, the “Member Enrolment Form” and the “Change of Investment Mandate for Future Contributions/ Fund Switching for Existing Balance Form”) and the relevant sections relating to investment mandates from the web-environment (e.g. member website and mobile applications) so that they will appear as below.

Your Investment Instruction 您的投資指示			
Constituent Fund 成份基金	Mandatory Contribution Account (including all mandatory contribution and / or transfer-in assets of a mandatory contribution nature) 強制性供款戶口 (包括所有強制性供款及 / 或強制性供款性質的轉入資產)	Voluntary Contribution Account (including all voluntary contribution, Easy Gold Plan contribution and / or transfer-in assets of a voluntary contribution nature (including ORSO asset transfer-in)) 自願性供款戶口 (包括所有自願性供款，「積•金•易」供款及 / 或自願性供款性質的轉入資產 (包括職業退休計劃的轉入資產))	Asset Transfer-in Account 轉入之資產戶口
	Percentage 百分比 (%) (Must be an Integer 必須為整數)		
Fund Choices 基金選擇			

因此，我們於生效日期或其後收到的任何**新**轉入資產，將根據其性質和參考成員就「強制性供款戶口」及/或「自願性供款戶口」作出的投資委託作投資。

As such, **NEW** transfer-in assets received by us on or after the Effective Date will, according to their respective natures, be invested by reference to the member’s investment mandate for the “Mandatory Contribution Account” and/or “Voluntary Contribution Account”.

2. 生效日期前有「轉入委託」的戶口

2. For accounts with “Transfer-in Mandate” before Effective Date

對於生效日期前有轉入委託的戶口，該轉入委託將繼續適用，直至該成員於生效日期或其後作出投資委託，為其未來投資更改投資指示。

For account with Transfer-in Mandate before the Effective Date, such Transfer-in Mandate will continue to apply until the member gives investment mandates on or after the Effective Date to change the investment instruction for future investments.

有關信件由三月下旬起與「成員權益報表」一併寄給成員（個人帳戶成員除外），詳情請參閱**該信件**。

The relevant letter has been mailed to members (except members of personal accounts) with the 2016 “Member Benefit Statement” starting from late March. Should your colleagues need more details, they may refer to the [relevant letter](#).

做個盡責的僱主！

Be a Responsible Employer!



關心多一點：查閱2016年度報表

我們一直為您提供最新強積金資訊，助您履行強積金責任。您現在可登入BCT網站 (www.bcthk.com) 查看及下載2016年度的「僱主報表」，了解清楚MPF狀況。

Care About MPF: Check the 2016 Annual Statement

We are committed to help you stay updated on your MPF and fulfill your MPF duties. You may now log into BCT’s website (www.bcthk.com) to download the 2016 “Employer Statement” and have a clear view of your MPF.

獲表揚為好僱主

為表揚關顧及重視僱員退休保障的僱主，積金局每年舉辦「積金好僱主」嘉許計劃。您的努力可獲肯定，申請獎項的詳情請瀏覽：<http://www.mpfa.org.hk/tch/goodMPFEmployer/award/index.jsp>!

Get Recognized as a Good Employer

To recognize employers who place a high value on their employees’ retirement needs, the MPFA organizes the “Good MPF Employer” Award annually. Apply for the award to get recognized for your efforts at: <http://www.mpfa.org.hk/eng/goodMPFEmployer/award/index.jsp>!

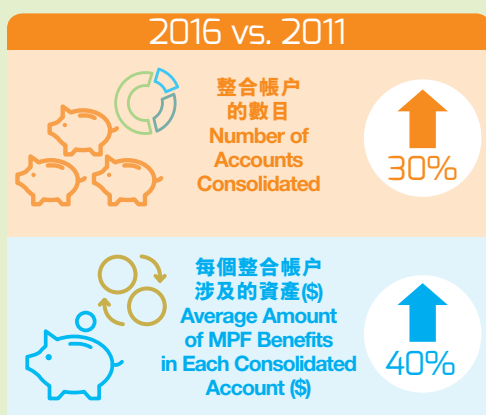
整合帳戶：有效管理強積金的新趨勢

Account Consolidation: Trend to Effective MPF Management



董事總經理及行政總裁劉嘉時女士(右)及投資總監夏卓華先生於記者會上鼓勵成員關心自己的強積金。
Managing Director & CEO Ms. Ka Shi Lau (right), and Investment Director Mr. Michael Ha (left) encouraged members to care about their MPF at the media briefing.

BCT最近舉行記者會，就旗下兩個強積金計劃的成員整合帳戶的情況作出分析。BCT資料顯示，(1)在過去五年間，由其他強積金計劃整合至BCT的帳戶數目上升三成，每個整合帳戶平均涉及的資產則上升四成。(2)整合帳戶的成員中，有近兩成人整合三個或以上的帳戶，當中不乏整合八至十個帳戶的成員。這反映打工一族管理強積金意識加強，但不少人仍擁有多個經年沒有處理的帳戶，令退休策劃舉步為艱。



BCT held a media briefing recently, analyzing the account consolidation behavior of its members under two MPF schemes. BCT shared the following data: (1) the number of accounts consolidated from other MPF schemes to BCT increased by 30% in 2016 as compared with 5 years ago, and the average amount of MPF benefits in each consolidated account rose by 40% during the same period. (2) Among members who consolidated accounts, nearly 20% consolidated 3 or more accounts, while some consolidated between 8 and 10 accounts. This data reflects employees' growing awareness of the need to manage their MPF savings. However, there remains a large number of accounts being neglected by members that may hinder the effectiveness of planning for their retirement.

趁收到年度報表 檢視自己的MPF戶口

Review MPF Accounts when You Receive Annual Statement

若沒有積極管理強積金帳戶，只會愈積愈多，結果每年收到周年報表、通知書等一大堆，最終窒礙管理自己的退休儲蓄，實在不智。**趁近日收到各受託人寄出的年度報表，提醒您的同事，檢視一下自己的強積金戶口，需要時把帳戶整合，讓自己的強積金資料一目了然。**

一目了然 All at a Glance
提升效益 Enhance Efficiency
輕鬆自在 Manage at Ease



If members neglect their MPF, the number of accounts will keep accumulating, and they may end up receiving multiple annual statements and notices for multiple accounts. This may ultimately become an obstacle in managing retirement savings. **As your colleagues receive annual statements from various trustees, remind them to take this opportunity to review the MPF accounts they have, and consider consolidating them** when necessary to get a full picture of their MPF.

了解BCT更多

Discover More About BCT



您知道BCT由1999年已立足於強積金市場嗎？您又知否我們已服務超過100萬成員帳戶？透過最新的企業短片，我們希望為您介紹我們的實力，核心價值及我們可以如何支援您。即上https://youtu.be/Z3a22HSrC_M 收看！

Did you know BCT has been in the MPF market since 1999? Or that we serve over 1 million member accounts? With our new corporate video, we hope to tell you more about our strengths, what we stand for and how we can support you. Watch it now at <https://youtu.be/LWquCQpTCAM> !



BCT榮獲「年度供應商(強積金)大獎」 BCT Received "Provider of the Year Award – MPF"

BCT的全方位實力繼續獲各界肯定！我們於2016《指標》年度基金大獎勇奪「年度供應商(強積金)大獎」及其他八個獎項，更在《彭博商業周刊/ 中文版》「領先基金大獎2016」及2017年度「強積金獎項」獲得多項殊榮。展望未來，我們會**創造價值**及加強與您的**緊密聯繫**，繼續擔任您**信賴可靠**的強積金夥伴。

BCT's well-rounded strengths continue to be recognized! We received **"Provider of the Year Award – MPF"** and won 8 other accolades at the 2016 Benchmark Fund of the Year Awards. Moreover, we scooped multiple awards at the "Bloomberg Businessweek Top Fund Awards 2016" and "2017 MPF Awards". Looking ahead, we will stay committed to **Bringing Value** and strengthening **Connectivity** as your **Trusted MPF partner**.

2016《指標》年度基金大獎 2016 Benchmark Fund of the Year Awards



年度供應商(強積金)大獎

實力獎項

- 同級最佳獎 – 人力資源發展
- 同級最佳獎 – 中介支援團隊
- 同級最佳獎 – 投資者教育與傳訊
- 同級最佳獎 – 科技應用
- 傑出表現獎 – 僱主服務

強積金基金獎項

- 同級最佳獎 – 絕對回報
- 傑出表現獎 – 亞太區不包括日本股票
- 傑出表現獎 – 目標期限

Provider of the Year Award – MPF

Capability Awards

- Best-in-class, Human Capital Development
- Best-in-class, Intermediary Support Team
- Best-in-class, Investor Education and Communication
- Best-in-class, Technology Deployment
- Outstanding Achiever, Employer Servicing

MPF Fund Awards

- Best-in-class, Absolute Return
- Outstanding Achiever, Asia Ex Japan Equity
- Outstanding Achiever, Target Date

《彭博商業周刊/ 中文版》「領先基金大獎2016」 Bloomberg Businessweek Top Fund Awards 2016



- 傑出大獎 – 絕對報酬基金·強積金(五年)

- 傑出大獎 – 絕對報酬基金·強積金(十年)

- Outstanding Performer – Absolute Return, MPFs (5 Years)

- Outstanding Performer – Absolute Return, MPFs (10 Years)

2017年度「強積金獎項」 The 2017 MPF Awards



- 積金評級2017年度金級計劃
- 2017年度最佳行政管理大獎
- 2017年度最佳應用技術大獎
- 2017年度優質管治大獎
- 2017年度最佳創新計劃
- 2017年度最佳進步計劃

- MPF Ratings 2017 Gold Rated Scheme
- 2017 Best Administration Award
- 2017 Best Use of Technology Award
- 2017 Good Governance Award
- 2017 Best New Innovator
- 2017 Rising Star

* 以上獎項只作參考用途並以企業資訊為單一目的。詳情請瀏覽：(i) 有關「2016《指標》年度基金大獎」：<http://www.fundawards.asia/hk/results-2016/>；(ii) 有關「《彭博商業周刊/ 中文版》領先基金大獎2016」：<http://www.bbwkvent.com/>；(iii) 有關2017年度「強積金獎項」：<http://www.mpratings.com.hk/media/meth>；<http://www.mpratings.com.hk/media/award>。

* The above awards are for reference only, with the sole purpose of corporate communication. For more details, please visit the following websites: (i) for 2016 Benchmark Fund of the Year Awards: <http://www.fundawards.asia/hk/results-2016/>; (ii) for Bloomberg Businessweek Top Fund Awards 2016: <http://www.bbwkvent.com/>; (iii) for The 2017 MPF Awards: <http://www.mpratings.com.hk/media/meth>; <http://www.mpratings.com.hk/media/award>.

成員熱線 Member Hotline : 2298 9333

計劃保薦人 Plan Sponsor

受託人及行政管理人 Trustee & Administrator

僱主熱線 Employer Hotline : 2298 9388

銀聯金融有限公司 BCT Financial Limited

銀聯信託有限公司 Bank Consortium Trust Company Limited



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