

## BCT – MPF Made Easy Piggy Army Debuts Again!



### “With BCT, connecting with my MPF is now a breeze!”

Have you met BCT's "Piggy Army" yet? BCT has just launched its new campaign "BCT – MPF Made Easy". Distributed in multiple channels spanning across television, MTR, Facebook, YouTube and online video, the campaign aims to deliver the message that MPF management can be made easy! By walking you through your MPF statements, consolidating multiple accounts into one, and explaining the performance of MPF portfolios, BCT helps manage your MPF in every detail. With BCT, connecting with MPF has never been easier.

▶ Scan to watch the ad



### “Reunite with Your Long-lost MPF Account...”

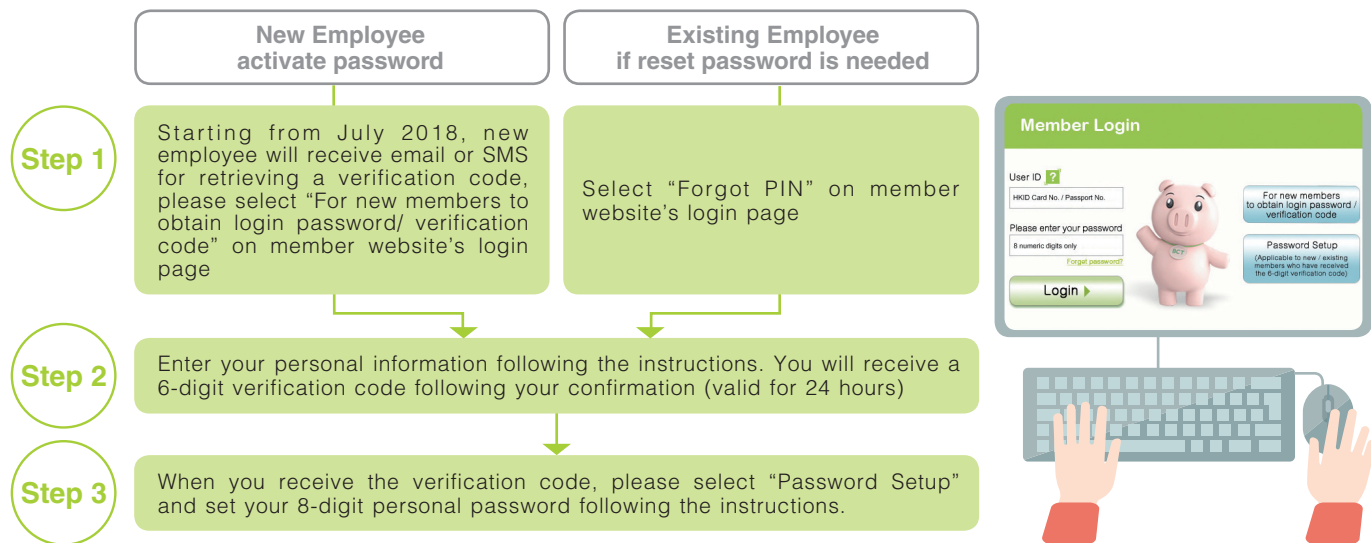
In addition to TVC and print, the new campaign teamed with several local influencers and extended its reach to the online platforms. The video sparked off social buzz with fresh collaboration between millennial TV hosts “Three Cyclists” and veteran actress Mary Hon, named as the “most heartless mother” by netizens for abandoning her children in numerous TV dramas. Want to know how the classic character gets connected with her MPF accounts in ancient time? Watch the video now!

▶ Scan to watch the video



### Setting Password for e-Platform with Ease

BCT has always been actively promoting sustainable development and reducing paper usage, therefore, we encourage our customers to make use of the e-platform. To access our secured e-platform, **member** will first need to set a password with easy steps below.



For **Employer**, please complete and return relevant [form](#) to BCT if reset password is needed.

### BCT Smart Employer Manages MPF Online Efficiently



BCT provides diversified online services and e-platform to assist employers in fulfilling their MPF obligations. We launched the "BCT Smart Employer" Award with an aim to encourage employers, who have not used our online services and e-platform, to experience these convenient services. The programme has received good responses from employers.

If you have not started your e-journey with BCT, we hope you can contribute to our environment by going paperless, and make good use of our online services and e-platform. You may:

- ① Register our "E-alert Service on MPF Contribution" to receive reminders 5 business days prior to the statutory contribution due dates
- ② When you make contributions for employees, you can prepare and submit the remittance statement via a series of electronic tools and channels

If you have not experienced our convenient online services and e-platform, please act now. For details, please visit the "Tools and Demos" section on our website. ....>



#### Updated Fund Platform for BCT (MPF) Pro Choice Please Use New Administrative Forms

The platform for BCT (MPF) Pro Choice is updated with certain restructuring and changes of investment policies, effective from 23 April 2018. For the purposes of implementing the changes, certain relevant administrative forms have been updated. You may find the latest version of [forms](#) at our website for different purposes.



#### Check Your Statement for Semi-annual MPF Review

The semi-annual "Employer Statement" and "Member Benefit Statement" with cut-off date as of 30 June 2018 will be available on our website **from 15 August 2018**. Employers and members are encouraged to view their statements through logging in to their accounts on BCT's website.



#### Notify Us Promptly When Your Employee Ceases Employment

If your employee ceases employment, please be reminded to inform BCT and make the last contributions on or before the 10th day of the calendar month following the employee's last day of employment. If BCT is not informed by the employer on employee termination, the departed employee will still be treated as employees and their missing contribution will be regarded as outstanding contributions.



#### Employer Website Provide Details of Default Contributions

If an employer has default contribution and would like to check relevant details like which employee's contribution is defaulted, on top of calling our Employer Hotline, employers may also visit our Employer Website at any time to view relevant information. Details of default contribution of the last 3 months are uploaded to the website for employers' review.



## BCT's Strength is Widely Recognized



Ms. Ka Shi Lau, Managing Director & CEO of BCT Group, received the award from AsianInvestor  
Photo Courtesy: AsianInvestor

### AI Leading Pensions Executive

Ms. Ka Shi Lau, Managing Director & CEO at BCT Group, has been named "AI Leading Pensions Executive" across the Asia Pacific region by AsianInvestor Magazine ("AI"), becoming one of the only two recipients from Hong Kong earning the esteemed title.

"AI 20 Leading Pension Executives" aims to recognise 20 outstanding executives who are driving the region's pension funds forward. It has been put together through consulting a great number of leading pension fund experts, consultants, custodians and fund managers, and this year's list has specifically focused on identifying professionals who stand out for improving the investing processes or operations of Asia Pacific pension funds.

To read the featured story on Ka Shi, please click here:

<http://www.asianinvestor.net/article/top-20-pension-execs-lau-ka-shi-john-pearce/443426>



**Best SME's Partner Award** – organized by The Hong Kong General Chamber of Small & Medium Business (BCT has received this award for 9 consecutive years.)



WINNER OF THE 2018  
**THOMSON REUTERS**  
**LIPPER FUND AWARDS**  
HONG KONG

**Lipper Fund Awards Hong Kong 2018** – organized by Lipper

- Best Hong Kong Pension Funds Over 3 Years – Equity Global
- Best Hong Kong Pension Funds Over 5 Years – Equity Global

For more details on the awards, please visit:

<http://lipperfundawards.com/Awards/HongKong>;

Remarks: The above awards are for reference only, with the sole purpose of corporate communications. Investment involves risks. Past performance is not indicative of future performance.

## Being a Smart Web User, Have You Ever Been Hooked?

Checking emails and surfing on web are common habits of most people. However, we should beware of phishing, the way used by cyber-theft to trick you into providing your personal information or financial information.

To avoid being hooked, we recommend the 3 safety checks below:



### 1 Check who is asking for your information

Some phishing pretends to be a system message from a legal source, so better be cautious with your username and password, never share your password by any means.



### 2 Check a link before clicking it

For website link on an email, right click and copy the link to the browser, to verify if it is legal. If you are visiting a website with a padlock on the top left corner, click on it to check the name of the website owner. If the name shown does not match with what you are expecting, be suspicious.



### 3 Check the common phishing language

Look out for content in emails such as "verify your account" or warnings on account problem. Check with the company directly rather than using any link or other contact information provided in the email.

It is a good practice to look at all emails and websites suspiciously. Being tricked by a phishing can cost you money and valuable time. Be a smart user!

## BCT Shared MPF Market Development with HR Industry

As one of the key MPF companies in Hong Kong, BCT has always been actively participating in events in the human resources industry, to provide up-to-date MPF information to employers and human resources professionals.

Earlier in the year, BCT had participated in a human resources seminar organized by "HR Magazine" and Ms Ka Shi Lau, our Managing Director & CEO, shared insights on the five key MPF and retirement issues facing HR practitioners in 2018, including suggestions of reviewing minimum & maximum relevant income levels, eMPF, tax incentives for voluntary contributions, abolition of offsetting arrangement for severance payments and long service payments, and life annuity.



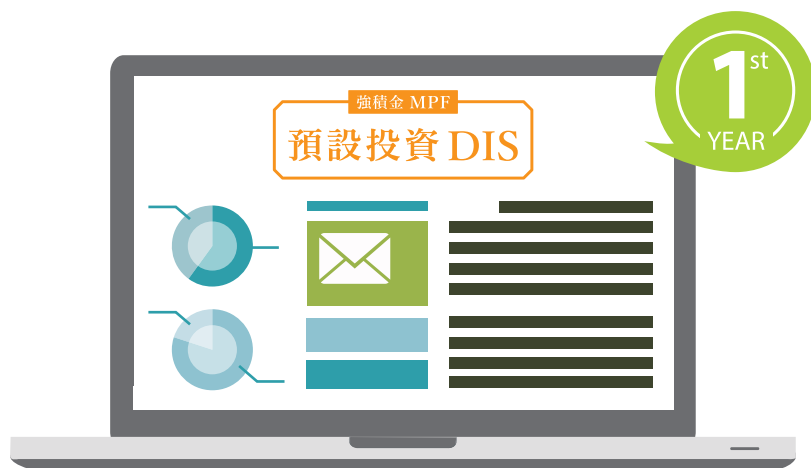
## Default Investment Strategy Launched for a Year

Launched in April 2017, the Default Investment Strategy (DIS) has fee caps and is a strategy for long-term retirement investment. It was designed for scheme members who do not know how to or are not interested in managing their Mandatory Provident Fund (MPF). It helps address concerns about the high fee levels of MPF funds and the difficulty in making fund choices.

As of 31 March this year, about 1.48 million MPF accounts were investing according to the DIS or in its two funds, accounting for 16% of the total number of the accounts, which involves assets of about \$25 billion, or about 3% of the total. Of these MPF accounts, about 57% (or about 846,000 accounts) actively chose to invest according to the DIS. In the first quarter this year, around 430,000 new MPF accounts were created, of which approximately 100,700 were investing according to the DIS, representing 25% of all such accounts.

On the performance of the DIS funds, as at 31 March 2018, the average one-year return of the Core Accumulation Funds was 9.18%, while that for the Age 65 Plus Funds was 3.72%.

The DIS has also had a benchmarking effect on the fees of other funds. Since the passage of the DIS legislation in May 2016, as of 31 May 2018, the management fees of 97 MPF funds dropped by as much as 54.55%, and MPF fund fees are expected to continue to fall.



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Fund Schemes Authority  
Hotline: 2918 0102  
Website: [www.mpfa.org.hk](http://www.mpfa.org.hk)

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**Employer Hotline: 2298 9388**  
[www.bcthk.com](http://www.bcthk.com)  
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**Queen's Road Central, Hong**  
**Kong**

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