



【Smart Tax Saving】MPF Tax Concession Tips

It is time to file tax return! The maximum annual tax deduction for mandatory contributions to MPF scheme is HK\$18,000, please fill in the amount of mandatory contributions deduction on your tax return. If you made "Tax Deductible Voluntary Contributions" (TVC) for the year 2019/20, you would receive a TVC summary for filling in the tax return. Moreover, to avoid missing TVC in the new tax assessment year, you may choose to make monthly contributions (i.e. ["Direct Debit Authorization"](#)). This not only takes away a lot of hassles, but also keeps it separate from other expenses. Act now!

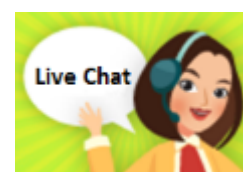
【A Good Reference for Fund Selection】"BCT iPortfolio" on Mobile App

["BCT iPortfolio"](#) is now available on mobile app "BCT MPF". Please click "Risk Assessment" in the app and complete the assessment to understand your investment risk tolerance level. After that, "BCT iPortfolio" will provide model portfolios and fund choices for different risk levels as a reference, to help you make informed investment decision. [Download the app](#) now to review your risk tolerance level and investment allocation anytime.



【BCT Online Chat】All-round Customer Service to Handle MPF Enquiries

Smart Assistant Macy answers your MPF enquiries around the clock. Now, you can have live chat with our BCT customer service representatives during office hours. Even when it is not convenient for you to make a phone call, you can still get MPF information you want. Visit [BCT website](#) and talk to Macy and our customer service representatives now!



【Break the Record】Won Multiple Awards at BENCHMARK Fund of the Year Awards

BCT received a record number of 10 top honors at the [BENCHMARK Fund of the Year Awards 2019](#), including the "Ad of the Year" award and 9 best-in-class awards, in honour of our strong sustainability, all-round customer services and outstanding fund performance.



【Care for Employees】Call for Good MPF Employers in 2019-20!

The [Good MPF Employer Award](#), organized by the Mandatory Provident Fund Schemes

Authority, aims to recognize employers that have been committed to enhancing the retirement benefits of their employees. Application is open for employers now and employees may nominate their existing employers for the award too.



Investment Zone

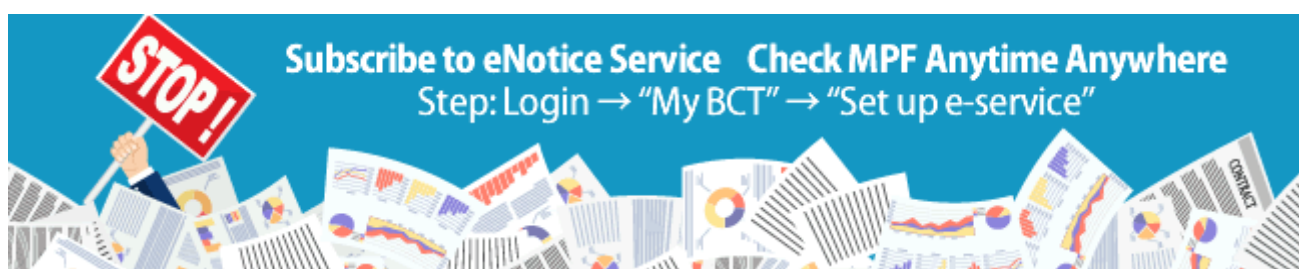
【Market Outlook】 Global Stock Markets Crash as COVID-19 Crisis Escalates



【Monthly Fund Performance Table】 Please select your scheme

BCT (MPF) Pro Choice

BCT (MPF) Industry Choice



Member Hotline
2298 9333



Employer Hotline
2298 9388



www.bcthk.com



Investment involves risks. Past performance is not indicative of future performance. The value of constituent funds may fall as well as rise. For further information about the risks involved, please refer to the relevant MPF scheme brochures.

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