BCT 銀聯集團

BCT (MPF) Industry Choice
BCT（強積金）行業計劃

as at 截至 30/04/2018

Monthly Fund Performance Table 每月基金表現概覽

Important notes 重要提示

- You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing according to the Default Investment Strategy. When, in your selection of funds or the Default Investment Strategy, you are in doubt as to whether a certain fund or the Default Investment Strategy 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. 閣下作出任何投資選擇或按照預設投資策略作出投資前應考慮閣下本身的風險承受程度和財務狀況。當閣下選擇基金或預設投資策略時對某一基金或預設投資策略是否適合閣下存疑時（包括它是否與閣下的投資目標一致），閣下應尋求財務及 / 或專業意見並在考慮到閣下狀況後挑選最合適的投資選擇。
- 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 Default Investment Strategy, which may not necessarily be suitable for you. 倘若閣下並沒有作出任何投資選擇，請注意，閣下所作供款及 / 或轉移至本計劃的累算權益將按預設投資策略來作出投資，而有關投資不一定適合閣下。
- Your investment decision should not be based on this document alone. Please read the principal brochure of BCT (MPF) Industry Choice for further details, including the risk factors. 您不應只根據此文件的內容而作出投資選擇，如需詳細資料包括風險因素，請參閱 BCT（強積金）行業計劃之總說明書。
- BCT (Industry) MPF Conservative Fund does not guarantee the repayment of capital. BCT（行業）強積金保守基金並不保證本金之全數付還。

Constituent Funds 成份基金	Launch Date 發行日	Fund Price 基金價格 (Unit NAV in HK$ 單位資產淨值，以港元計算)	After-fee Return (%) [1] 扣除收費後的基金回報率 (%) [1]											
			YTD 本年至今	3-Month 三個月	1-Year 一年	3-Year 三年	5-Year 五年	10-Year 十年	Since Launch 自發行日	Calendar-year Return 年度回報 2013	2014	2015	2016	2017
Equity Funds 股票基金														
BCT (Industry) Hong Kong Equity Fund [2] BCT（行業）香港股票基金[2]	1/10/2002	4.6271	3.57	-5.52	29.56	15.68	52.70	40.65	362.71	7.47	2.93	-5.05	0.46	41.35
BCT (Industry) Asian Equity Fund BCT（行業）亞洲股票基金	1/5/2004	3.5910	0.05	-5.93	19.66	21.02	39.84	58.24	259.10	-0.98	9.73	-8.57	3.16	39.38
BCT (Industry) Global Equity Fund BCT（行業）環球股票基金	1/10/2002	2.8262	-0.37	-4.67	8.51	10.32	38.00	39.15	182.62	24.94	0.55	-4.41	7.31	16.49
Mixed Asset Funds 混合資產基金														
BCT (Industry) E70 Mixed Asset Fund BCT（行業）E70 混合資產基金	1/12/2000	2.2405	1.11	-3.46	15.35	12.81	31.67	42.93	124.05	11.27	1.63	-3.70	1.67	23.58
BCT (Industry) E50 Mixed Asset Fund BCT（行業）E50 混合資產基金	1/12/2000	2.1362	0.56	-2.92	11.30	9.45	22.55	36.29	113.62	7.09	1.81	-3.02	1.03	17.96
BCT (Industry) E30 Mixed Asset Fund BCT（行業）E30 混合資產基金	1/12/2000	1.9776	-0.03	-2.36	7.29	6.40	14.15	30.27	97.76	3.02	1.99	-2.44	0.72	12.50
BCT (Industry) Absolute Return Fund [3] BCT（行業）目標回報基金[3]	1/8/2005	1.4885	-0.43	-1.41	3.63	2.15	7.41	25.26	48.85	2.16	2.70	-1.29	0.67	6.20
BCT (Industry) Core Accumulation Fund BCT（行業）核心累積基金	1/4/2017	1.0853	0.28	-2.74	8.25	n/a 不適用			8.53	n/a 不適用				8.23[5]
BCT (Industry) Age 65 Plus Fund BCT（行業）65歲後基金	1/4/2017	1.0274	-0.23	-0.77	2.45	n/a 不適用			2.74	n/a 不適用				2.98[5]
Bond / Money Market Funds 債券 / 貨幣市場基金														
BCT (Industry) RMB Bond Fund BCT（行業）人民幣債券基金	4/3/2013	0.9984	2.69	0.69	8.15	0.84	-0.27	n/a 不適用	-0.16	0.38[5]	-1.12	-4.87	-2.88	6.01
BCT (Industry) Global Bond Fund BCT（行業）環球債券基金	1/10/2002	1.4879	0.40	-0.87	1.14	-5.37	-10.86	7.83	48.79	-1.58	-2.43	-6.60	-3.31	3.16
BCT (Industry) MPF Conservative Fund [4] BCT（行業）強積金保守基金[4]	1/12/2000	1.1139	0.04	0.04	0.05	0.08	0.28	1.17	11.39	0.00	0.19	0.02	0.00	0.04

[1] "After-fee Return (%)" is calculated on the basis of NAV-to-NAV in HK$ with dividend reinvested and is net of the management fees and operating expenses. (Source: BCT Financial Limited)「扣除收費後的基金回報率 (%)」是以港元的資產淨值對資產淨值，股息作滾存投資計算，當中已扣除基金管理費用及營運支出。（資料來源：銀聯金融有限公司）

[2] Investment manager replacement and changes to investment policy / objective regarding BCT (Industry) Hong Kong Equity Fund took place on 21 June 2011. Therefore, return figures for the period prior to that date represent the past performance of the preceeding investment manager and investment policy / objective of the fund. 2011年6月21日，BCT（行業）香港股票基金更換了投資經理，其投資政策 / 目標亦出現了變動。因此，在該日期之前的基金表現數據是反映舊有的投資經理及其投資政策 / 目標的表現。

[3] Whilst the underlying APIF aims to achieve absolute returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed. 相關核准匯集投資基金的目標雖為取得絕對正回報，但在某些情況下卻不可行。因此，絕對正回報並不保證。

[4] BCT (Industry) MPF Conservative Fund does not guarantee the repayment of capital. An investment in the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and there is no guarantee that the investment can be redeemed at the subscription value. The MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority. BCT（行業）強積金保守基金並不保證本金之全數付還。投資在強積金保守基金並不同於將資金存放於銀行或接受存款公司，並無保證可按認購價予以贖回，而且強積金保守基金並不受香港金融管理局監管。
Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. This fund uses method (i) and, therefore, unit prices / NAV / fund performance quoted have incorporated the impact of fees and charges. 強積金保守基金的收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員帳戶中的單位收取。本基金採用方式(一)收費，故所列之單位價格 / 資產淨值 / 基金表現已反映收費之影響。

[5] Since launch to end of calendar year return. 由發行日至該年度止。

[6] Since launch return. 自發行日回報。

Investment involves risks. Past performance is not indicative of future performance. Members should refer to the principal brochure of BCT (MPF) Industry Choice for further details, including the risk factors and detailed investment policies of the funds. 投資涉及風險，過往之表現不能作為將來表現之指引。成員如需詳細資料包括風險因素，以及詳細的基金投資政策，請參閱 BCT（強積金）行業計劃總說明書。

BCT - 380T(04)
MFPT-IS-04/2018

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Issued by BCT Financial Limited 由銀聯金融有限公司刊發

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