bct 銀聯集團

BCT (MPF) Pro Choice
BCT 積金之選

as at 截至 30/06/2022

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。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 MPF Scheme Brochure for BCT (MPF) Pro 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積金之選強積金計劃說明書。
- BCT (Pro) MPF Conservative Fund does not guarantee the repayment of capital. BCT強積金保守基金並不保證本金之全數付還。
- Members should note that BCT (Pro) Asian Income Retirement Fund does not provide any guarantee on capital or investment return or dividend yield, and their investments therein (including dividends distributed) are subject to the same vesting, preservation and withdrawal requirements applicable to mandatory and voluntary contributions (as applicable). The BCT (Pro) Asian Income Retirement Fund may pay dividends out of net distributable income and/or capital, which will result in an immediate decrease or adjustment in the net asset value per unit of the fund. The payment of dividends (if any) will involve an investment time-lag and is subject to out-of-market risk. There is no assurance on the dividend distribution frequency and the dividend amount/ yield may fluctuate. 成員應注意，BCT亞洲收益退休基金概不就資本或投資回報或派息率提供任何保證，而且其有關投資（包括所分派股息）須受強制性及自願性供款（如適用）適用的相同歸屬、保存及提取規定所規限。BCT亞洲收益退休基金可從可分派收入淨額及 / 或資本中支付股息，這將會即時降低或調整基金每單位的資產淨值。支付股息（如有）將涉及一段投資空檔及受間斷市場風險所影響。派息頻次並無保證，而派息金額 / 派息率亦可能出現波動。

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				
										2017	2018	2019	2020	2021
Equity Funds 股票基金														
BCT (Pro) China and Hong Kong Equity Fund BCT中國及香港股票基金	1/1/2008	1.0590	-10.47	1.84	-29.36	-6.49	5.25	52.00	5.90	43.25	-15.80	15.77	20.94	-16.21
BCT (Pro) Asian Equity Fund BCT亞洲股票基金	1/5/2004	3.5739	-18.53	-10.92	-25.24	2.16	10.42	61.55	257.39	39.39	-12.90	13.75	23.07	-1.99
BCT (Pro) European Equity Fund BCT歐洲股票基金	1/1/2008	1.2164	-19.25	-13.25	-16.07	-2.63	-3.21	60.77	21.64	18.77	-15.48	17.05	-1.85	15.22
BCT (Pro) Global Equity Fund BCT環球股票基金	1/10/2002	3.3081	-19.84	-14.95	-15.95	14.27	18.21	90.69	230.81	16.55	-13.33	21.13	12.48	17.16
Equity Funds – Market Tracking Series [3] 股票基金 – 市場追蹤系列 [3]														
BCT (Pro) Hang Seng Index Tracking Fund BCT恒指基金	1/10/2009	1.3586	-5.42	0.17	-22.53	-18.37	-4.58	41.17	35.86	39.35	-10.91	12.14	-1.53	-12.58
BCT (Pro) U.S. Equity Fund BCT美國股票基金	23/11/2021	0.7920	-22.38	-17.18	n/a 不適用				-20.80	n/a 不適用				2.03[2]
BCT (Pro) Greater China Equity Fund BCT 大中華股票基金	28/6/2012	1.5835	-12.38	-4.04	-24.80	0.27	11.81	58.35	58.35	37.29	-10.17	15.41	15.23	-6.59
BCT (Pro) World Equity Fund BCT 世界股票基金	28/6/2012	2.0463	-18.29	-14.28	-13.92	14.37	31.22	104.63	104.63	22.32	-9.60	23.52	10.94	18.00
Target Date Mixed Asset Funds [4] 目標日期混合資產基金 [4]														
BCT (Pro) SaveEasy 2050 Fund BCT儲蓄易 2050 基金	23/11/2021	0.8444	-16.26	-8.93	n/a不適用				-15.56	n/a 不適用				0.84[2]
BCT (Pro) SaveEasy 2045 Fund BCT儲蓄易 2045 基金	23/11/2021	0.8391	-16.26	-8.80	n/a不適用				-16.09	n/a 不適用				0.20[2]
BCT (Pro) SaveEasy 2040 Fund BCT儲蓄易 2040 基金	27/10/2008	2.5213	-17.29	-9.27	-21.88	2.64	15.07	75.32	152.13	30.04	-13.17	21.37	14.86	1.29
BCT (Pro) SaveEasy 2035 Fund BCT儲蓄易 2035 基金	27/10/2008	2.4408	-17.14	-9.22	-21.73	2.80	15.14	74.65	144.08	29.83	-13.07	21.16	14.90	1.28
BCT (Pro) SaveEasy 2030 Fund BCT儲蓄易 2030 基金	27/10/2008	2.4672	-16.83	-9.04	-21.27	2.62	15.11	74.41	146.72	29.54	-12.65	20.71	14.60	1.11
BCT (Pro) SaveEasy 2025 Fund BCT儲蓄易 2025 基金	27/10/2008	2.4784	-15.86	-8.46	-19.72	2.63	15.00	72.64	147.84	28.07	-11.82	19.43	14.05	0.97
BCT (Pro) SaveEasy 2020 Fund BCT儲蓄易 2020 基金	27/10/2008	2.3108	-12.39	-6.60	-14.35	-1.41	10.43	62.15	131.08	23.42	-7.11	13.06	9.78	-1.06

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				
										2017	2018	2019	2020	2021
Mixed Asset Funds 混合資產基金														
BCT (Pro) E90 Mixed Asset Fund BCT E90 混合資產基金	27/10/2008	2.2786	-16.81	-9.87	-20.75	2.61	10.78	64.39	127.86	28.19	-13.12	16.27	14.20	2.32
BCT (Pro) E70 Mixed Asset Fund BCT E70 混合資產基金	1/12/2000	2.1465	-15.93	-9.23	-19.53	-0.18	8.44	42.86	114.65	24.54	-9.99	13.69	13.34	0.30
BCT (Pro) E50 Mixed Asset Fund BCT E50 混合資產基金	1/12/2000	1.9922	-15.08	-8.70	-18.19	-3.22	3.76	25.78	99.22	18.55	-7.69	11.09	12.01	-1.54
BCT (Pro) E30 Mixed Asset Fund BCT E30 混合資產基金	1/12/2000	1.7436	-14.25	-8.19	-16.86	-6.46	-0.86	9.43	74.36	12.58	-5.29	8.55	10.45	-3.35
BCT (Pro) Flexi Mixed Asset Fund BCT 靈活混合資產基金	1/8/2005	1.6999	-7.09	-3.65	-6.59	9.41	12.87	28.49	69.99	6.48	-4.93	8.61	8.17	5.61
BCT (Pro) Core Accumulation Fund BCT 核心累積基金	1/4/2017	1.2314	-15.72	-11.48	-13.12	9.26	20.70	n/a 不適用	23.14	9.06[2]	-6.54	15.82	12.53	9.98
BCT (Pro) Age 65 Plus Fund BCT 65 歲後基金	1/4/2017	1.0695	-12.26	-7.31	-11.90	-0.93	6.38	n/a 不適用	6.95	3.00[2]	-1.60	9.00	9.56	0.72
BCT (Pro) Asian Income Retirement Fund BCT 亞洲收益退休基金	25/4/2022	0.9962	Performance figures will be available in six month after launch. 基金表現數據將於基金推出六個月後開始提供。											
Bond / Money Market Funds 債券 / 貨幣市場基金														
BCT (Pro) RMB Bond Fund BCT 人民幣債券基金	4/3/2013	1.0320	-3.06	-3.02	-2.03	5.21	9.75	n/a 不適用	3.20	5.81	-0.37	1.43	6.24	2.20
BCT (Pro) Global Bond Fund BCT 環球債券基金	1/10/2002	1.4310	-13.04	-7.41	-14.96	-11.60	-8.37	-12.91	43.10	3.32	-0.75	4.96	7.76	-6.07
BCT (Pro) Hong Kong Dollar Bond Fund BCT 港元債券基金	1/10/2009	1.1724	-6.77	-3.04	-7.67	-2.62	0.83	8.33	17.24	3.26	0.85	2.97	6.13	-1.37
BCT (Pro) MPF Conservative Fund [5] BCT 強積金保守基金 [5]	1/12/2000	1.1511	0.00	0.00	0.00	1.37	2.70	3.35	15.11	0.05	0.76	1.18	0.72	0.00

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

[3] These funds are denoted as "Equity Funds - Market Tracking Series" under BCT (MPF) Pro Choice as they solely invest in approved Index Tracking Collective Investment Scheme ("ITCIS"). BCT (Pro) Hang Seng Index Tracking Fund invests solely in a single ITCIS, and thereby aims to achieve investment results that closely track the performance of the Hang Seng Index. BCT (Pro) U.S. Equity Fund, BCT (Pro) Greater China Equity Fund and BCT (Pro) World Equity Fund are portfolio management funds investing in ITCISs and these funds themselves are not index-tracking funds. 該等基金獲標記為BCT積金之選下的「股票基金 - 市場追蹤系列」，原因是該等基金僅投資於獲認可的緊貼指數集體投資計劃(「緊貼指數集體投資計劃」)。BCT恒指基金僅投資於單一緊貼指數集體投資計劃，藉此旨在透過密切追蹤恒生指數的表現而達致投資成果。BCT美國股票基金、BCT大中華股票基金及BCT世界股票基金為投資於緊貼指數集體投資計劃的投資組合管理基金，而該等基金本身並非指數追蹤基金。

[4] These funds are denoted as "Target Date Mixed Asset Funds" under BCT (MPF) Pro Choice and they are designed to shift their investments from equities towards a greater exposure to bonds and cash as the relevant fund approaches to its particular target year. 該等基金被標記為BCT積金之選下的「目標日期混合資產基金」，該等基金旨在於接近特定目標年期時把基金內以股票市場為主的投資逐漸轉移至債券及現金市場。

[5] BCT (Pro) 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 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。

[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 MPF Scheme Brochure for BCT (MPF) Pro 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積金之選強積金計劃說明書。

MFPT-MTS-06/2022

"BCT"「BCT銀聯集團」– BCT Financial Limited (Plan Sponsor) 銀聯金融有限公司(計劃保薦人)
– Bank Consortium Trust Company Limited (Trustee & Administrator) 銀聯信託有限公司(受託人及行政管理人)
Member Hotline 成員熱線：2298 9333 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong
Employer Hotline 僱主熱線：2298 9388 香港皇后大道中183號中遠大廈18樓
www.bcthk.com

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

15 years+ 商界展關懷 caringcompany Awarded by The Hong Kong Council of Social Service 香港社會服務聯會頒發