

Important notes

- 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.
- 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.
- 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.
- BCT (Pro) MPF Conservative Fund does not guarantee the repayment of capital. An investment in BCT (Pro) MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and that there is no obligation to redeem the investment at the subscription value and that the MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.
- Investment involves risks. Past performance is not indicative of future performance, the prices of constituent funds may go up as well as down.

Consolidate your MPF assets with BCT

the more accrued benefits you have, the more offers you can enjoy

Plus the preferential fund management fee as low as

0.75%



BCT

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Every time you change your job, not only will you face a change in the working environment, you will also have a new MPF account. Over time, you will find it very challenging to manage your retirement assets. Consolidating your MPF accounts with BCT early gives you a more preferential fund management fee and a wide range of fund choices. Through BCT's comprehensive ePlatform, you can also manage your account at all times easily, enabling you to effectively manage your investment assets.



Preferential Fund Management Fee
As Low As 0.75%



A Wide Variety of Fund Choices With Award-winning Performance*



Comprehensive ePlatform Keeps You Abreast of Your Account Status



Best-in-class Customer Service in the Industry

Account consolidation makes MPF management easier. The more accrued benefits you have, the better the preferential fund management fee you can enjoy!

From now to 31 December 2021, you can enjoy a preferential fund management fee **as low as 0.75%** p.a. upon successful transfer of MPF assets of a specified amount to a personal account under **"BCT (MPF) Pro Choice"**.

Total net asset value in personal account for the month end		\$1 - \$50,000	> \$50,000 - \$200,000	> \$200,000 - \$500,000	> \$500,000 - \$1,000,000	> \$1,000,000
Equity Funds - Market Tracking Series	Hang Seng Index Fund	0.75%				
	Greater China Equity Fund	up to 0.99%	0.90%		0.80%	0.75%
	World Equity Fund					
Equity Funds	China and Hong Kong Equity Fund	1.38%	1.25%	1.12%	0.99%	0.90%
	Asian Equity Fund					
	European Equity Fund					
	Global Equity Fund					
Mixed Asset Funds	E30 Mixed Asset Fund	0.75% (Same as standard management fee)				
	E50 Mixed Asset Fund					
	E70 Mixed Asset Fund					
	E90 Mixed Asset Fund					
	Core Accumulation Fund					
	Age 65 Plus Fund					
Equity Fund / Target Date Mixed Asset Funds	Flexi Mixed Asset Fund	1.18%		1.12%	0.99%	0.90%
	SaveEasy 2020 Fund	up to 1.20%				
	SaveEasy 2025 Fund					
	SaveEasy 2030 Fund	1.38%	1.25%			
	SaveEasy 2035 Fund	(the fee shall be reduced to up to 1.20% five years prior to reaching the beginning (i.e. 1 January) of the applicable target year)				
SaveEasy 2040 Fund						
Bond / Money Market Funds	RMB Bond Fund	1.175%		1.12%	0.99%	0.90%
	Global Bond Fund	1.18%				
	Hong Kong Dollar Bond Fund	0.99%	0.90%		0.80%	0.75%
	MPF Conservative Fund	0.88%				

 **Call BCT-MPF:**
2298 9888

 **Website:**
www.bcthk.com

 **Apply Online:**
https://mpfec.bcthk.com

Terms & Conditions of the Offer:

1. If the total net asset value in your personal account does not reach the specified level, certain constituent funds may not offer preferential management fee. Besides the fees and charges of the constituent funds, members should consider if the funds' risk level, investment strategy and fund expense ratio fit your investment needs.
2. Management fee will only be deducted from the MPF Conservative Fund ("MCF") by BCT when the investment return of the MCF for the month exceeds the monthly prescribed saving rate ("PSR") announced by the Mandatory Provident Fund Schemes Authority. Accordingly, the preferential management fee is indirectly subject to this statutory fee deduction mechanism, i.e. if the investment return for the month exceeds the PSR and if the average management fee charged for the month exceeds the above preferential management fee, the bonus unit rebate for the month will be distributed at the end of the corresponding quarter. The average management fee mentioned in this paragraph is calculated by averaging the daily accrued management fee.
3. From now on to 31 December, 2021, members who submit the applications, successfully transfer their MPF assets from other MPF schemes (schemes that are not BCT (MPF) Pro Choice or BCT (MPF) Industry Choice) to personal accounts of BCT (MPF) Pro Choice, and invest in the constituent funds under BCT (MPF) Pro Choice can enjoy a preferential management fee from 0.75% to 1.38% (per annum of net asset value) of the relevant constituent funds. Details of the preferential management fee are set out in the table above.
4. If members currently enjoy other fund management fee offers or if there are any changes regarding the standard fund management fee, BCT will charge the fund management fee, whichever is lower.
5. Members should refer to the MPF Scheme Brochure for the BCT (MPF) Pro Choice for further details, including the constituent funds classification, management fees, other fees and charges and risk factors.

* Well-recognised by the Industry and awards



"BCT"

- BCT Financial Limited (Plan Sponsor)
- Bank Consortium Trust Company Limited (Trustee & Administrator)
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