

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.
- Members should note that BCT (Pro) Asian Income Retirement Fund does not provide any guarantee on capital or investment return or dividend yield. The 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.
- Investments in the Fund (including dividends distributed) are subject to the same vesting, preservation and withdrawal requirements applicable to mandatory and voluntary contributions (as applicable).
- 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.
- Investment involves risks. Past performance is not indicative of future performance. The price of constituent funds may fall as well as rise.

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ASIAN INCOME
RETIREMENT FUND

泰康資產(香港)
Taikang Asset (HK)

Market First MPF Fund

**Aims to Provide Income and
Protection Against Inflation**

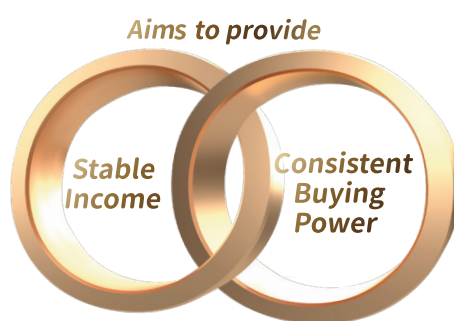
CPI + 2% Target Total Return

Aims to Deliver Stable Dividend Income

SHAPE A
WONDERFUL FUTURE

We are heading to an era of high inflation again, which affects the buying power of money and erodes the value of retirement savings. Hong Kong people are famous for their longevity, and we will be experiencing a period of inflation once more. In that sense, inflation is the enemy of retirement! BCT launches the first MPF fund which aims to provide “protection against inflation” as well as “dividend income” – **Asian Income Retirement Fund**. No matter which stage of life you are in, BCT is here to shape the future with you.

Fund Features 2 in 1



5 Benefits of the Fund

CPI + 2% target total return
Endeavours to maintain the value of your money

Aims to deliver **monthly dividends** to provide
support for your daily needs after retirement

Diversified **high-quality bond** allocation
to build a more stable portfolio

Low to medium risk settings to help you
sail through market fluctuations

Steady performance for your
worry-free retirement planning

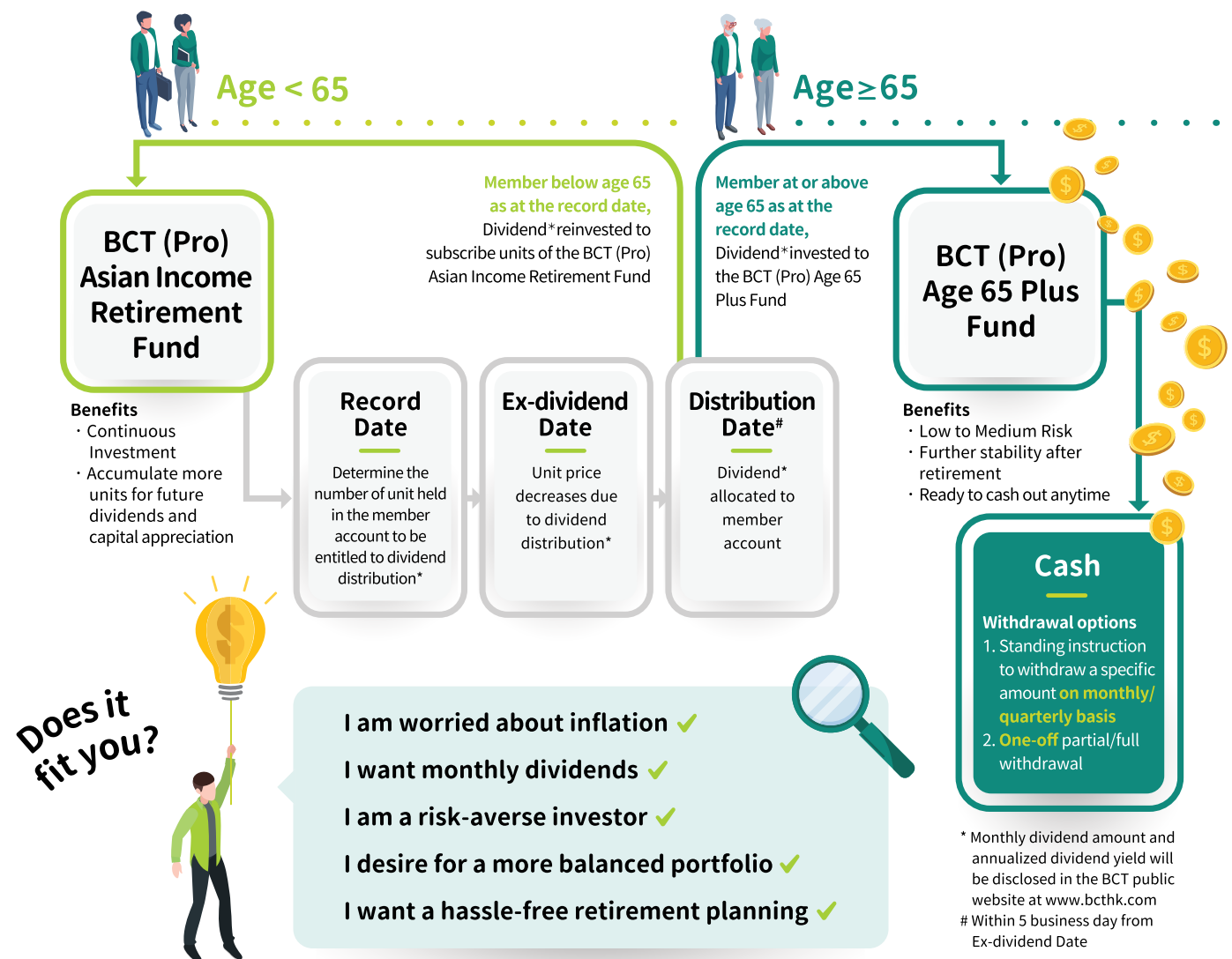


Overview of the Fund

BCT (MPF) Pro Choice BCT (Pro) Asian Income Retirement Fund

Launch Date	25 April 2022
Investment Manager	Taikang Asset Management (Hong Kong) Company Limited
Management Fee¹	Up to 1.288% per annum of the net asset value (NAV); a Privileged Management Fee of 0.99% per annum of NAV will be offered to members aged 65 or above by way of quarterly bonus unit rebate ² .
Risk & Return Level³	Low to Medium
Investment Objective and Policy	Aims to provide members with stable income and capital appreciation over the medium to long term. The underlying approved pooled investment fund invests at least 70% of its NAV in Asian investment-grade USD-denominated fixed income securities, and not more than 30% of its NAV in Hong Kong and Mainland China-related equity securities.
Record Date and Ex-dividend Date Schedule	<ul style="list-style-type: none"> It is intended that the Fund will distribute dividend on a monthly basis starting from the seventh month (or earlier as advised by the investment manager if it considers appropriate) after the launch date of 25 April 2022. A Record Date and Ex-dividend Date schedule listing such pre-determined dates of each month of each calendar year will be posted on www.bcthk.com prior to the first Record Date of that calendar year.

How does it work? Dividend Distribution Mechanism



Terms and Conditions:

- "Management Fee" include fees paid to the trustee, administrator, custodian, investment manager and sponsor of a scheme for providing their services to the relevant funds. They are usually charged as a percentage of the NAV of a fund.
- The Privileged Management Fee is arrived at by applying bonus unit rebate to the Management Fee of the Fund. The calculation of Privileged Management Fee is shown as follows: "Privileged Management Fee = Management Fee - the rate of bonus unit rebate". Bonus unit rebate is calculated on the basis of net asset value of the Fund held by the relevant member as at the end of each month. Bonus unit rebate will be credited to the relevant member account after the end of each quarter. If the relevant member terminates his/her relevant account or all assets in his/her relevant account have been transferred out before the end of the quarter, bonus unit rebate for that quarter will be forfeited. If the relevant member's account eligible to the Privileged Management Fee stated in this flyer is also entitled to any other special offer provided by BCT, the one with the highest rate of bonus unit rebate shall prevail. The offer of the Privileged Management Fee as stipulated in this flyer may be changed or withdrawn by BCT at its sole discretion upon its giving of one month's prior notice. Such notice will be sent via the customer communication channel(s) as selected by BCT, including but not limited to customer website. In the event of any dispute as to the eligibility for and entitlement to the Privileged Management Fee or bonus unit rebate rate, BCT's decision shall be final and conclusive.
- The Risk & Return Level for each constituent fund is assigned by BCT and subject to review at least annually. It is based on the corresponding constituent fund's volatility and expect return and categorized as "High", "Medium", "Low to Medium", and "Low". It is provided from reference only.



Member Hotline | 2298 9333

Employer Hotline | 2298 9388

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

MPF
Consolidation

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