

#### 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.

**BCT (MPF) PRO CHOICE**

**BCT (Pro) U.S. Equity Fund**

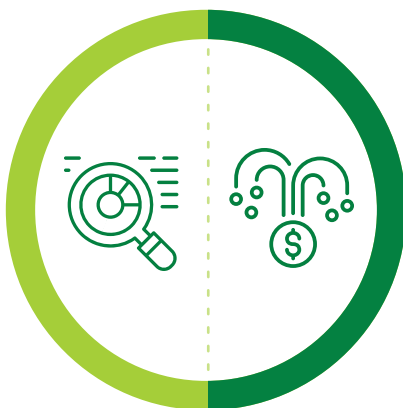
## Catch the U.S. Market Trend S&P 500 Paired with Nasdaq 100

### NEW FUND

### Why invest in BCT (Pro) U.S. Equity Fund?

#### Largest Market

Through tracking equity indices in the U.S., the underlying investments of the fund focuses on the world's **largest matured market** by investing in companies with large cap.



#### Differentiating Strategy

Unlike regular U.S. equity index funds in the MPF market, the underlying investments of the fund track **the S&P 500 Index** and **the Nasdaq-100 Index** at the same time; and with Nasdaq-100 index's higher exposure in Information Technology\*, the fund could have a higher overall investment exposure in that sector.

#### Launch Date

23 November 2021

#### Investment Manager

Amundi Hong Kong Limited

#### Management Fees<sup>1</sup>

Up to 0.99% p.a. of the net asset value

#### Risk & Return Level<sup>2</sup>

Medium to High

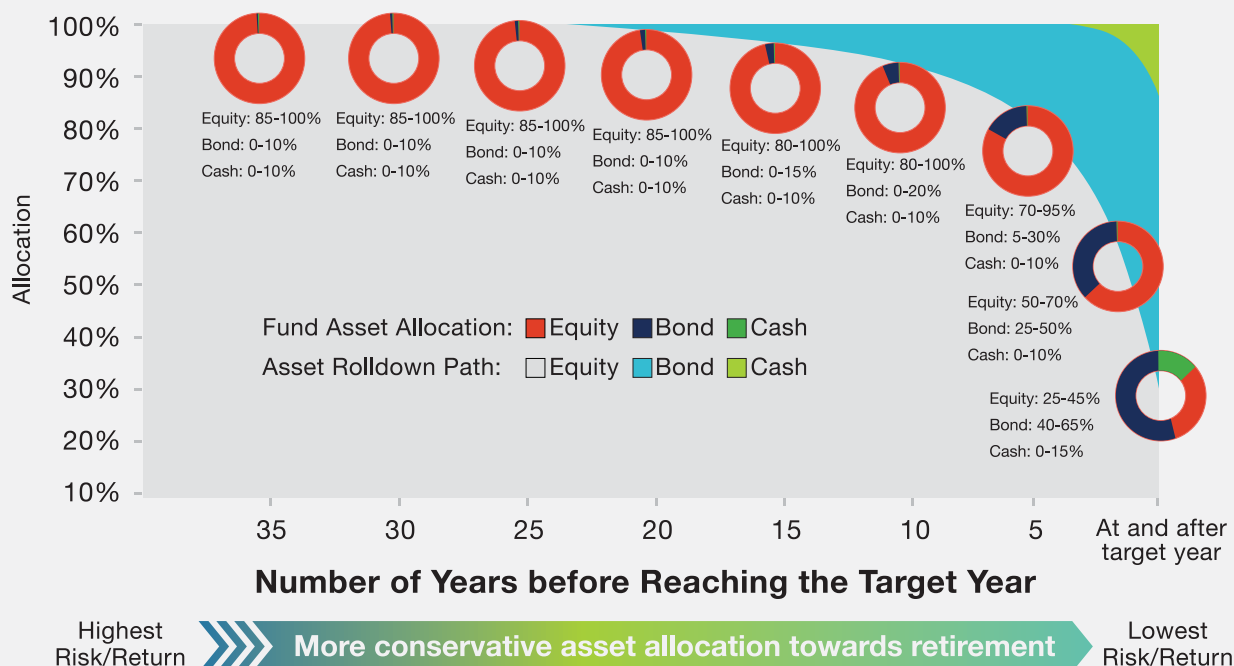


\*The sector weightings in information technology of S&P500 and Nasdaq-100 indices are 27.4% and 55.5% respectively (as of 30 Jun 2021, sourced from S&P Dow Jones Indices LLC & Nasdaq, Inc.). Given that S&P500 index is widely regarded as a common benchmark to measure US equity market performance, the additional investment in Nasdaq-100 index will have the effect of increasing the weighting in information technology sector in the fund portfolio.

## BCT (Pro) SaveEasy 2050 Fund & BCT (Pro) SaveEasy 2045 Fund

To provide members of different age groups with more flexible investment choices, “Target Date Mixed Asset Funds” under the “BCT (MPF) Pro Choice” is enriched with “BCT (Pro) SaveEasy 2050 Fund” and “BCT (Pro) SaveEasy 2045 Fund”. The BCT SaveEasy Fund series operate in relation to the member’s target retirement year. Members simply choose the fund with the year matching (or closest to) their target retirement year. Professional Investment Manager will then adopt a **life-cycle investing approach** to allocate equities, bonds and cash in a way that suits members of different age groups. **A simple choice based on your age.**

### SaveEasy Funds Assets Rolldown Chart



Year-of-birth	Target Retirement Year	Applicable Constituent Fund
1985-1989 or after	2050 or after	BCT (Pro) SaveEasy 2050 Fund
1980-1984	2045-2049	BCT (Pro) SaveEasy 2045 Fund
1975-1979	2040-2044	BCT (Pro) SaveEasy 2040 Fund
1970-1974	2035-2039	BCT (Pro) SaveEasy 2035 Fund
1965-1969	2030-2034	BCT (Pro) SaveEasy 2030 Fund
1960-1964	2025-2029	BCT (Pro) SaveEasy 2025 Fund
1955-1959	2020-2024	BCT (Pro) SaveEasy 2020 Fund



<b>Launch Date</b>	23 November 2021
<b>Investment Manager</b>	FIL Investment Management (Hong Kong) Limited
<b>Management Fees<sup>1</sup></b>	Up to 1.45% The fee shall be reduced to up to 1.2% five years prior to reaching the beginning (i.e. 1 January) of the applicable target year
<b>Risk &amp; Return Level<sup>2</sup></b>	Medium to High

Terms and conditions:

- “Management fees” 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 net asset value of a fund.
- 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 expected return and categorized as “High”, “Medium to High”, “Medium”, “Low to Medium”, and “Low”. It is provided for reference only. The constituent fund aims at [achieving a medium to high long-term return among constituent funds available under BCT (MPF) Pro Choice; its volatility is expected to be medium to high]. Should there be any change to the Risk and Return Level of any constituent fund(s), BCT will update the associated information accordingly.