

## Easy Gold Plan

### BCT (MPF) Pro Choice Sweet Sweet Life



BCT

銀聯集團

MPF • 強積金

## Important Information

- 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 relevant principal brochures for further details including the risks factors.
- BCT (Pro) MPF Conservative Fund does not guarantee the repayment of capital.

*Investment involves risks. Past performance is not indicative of future performance. The value of constituent funds may rise as well as fall. Investors should refer to the principal brochure of the BCT (MPF) Pro Choice for further details.*

*If you no longer wish to receive our direct promotional materials, please write to our Data Protection Officer (18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong).*

## An Easy Way to Realise your Dreams

Has it ever occurred to you that quite a considerable sum could be saved if you cut a cup of coffee, buy fewer magazines or dine out less frequently? BCT's "Easy Gold Plan" – special voluntary contribution plan may help you realise your dreams with the money saved.

## Features of the Plan

### No Fixed Contribution Amount

- Contribution amount can be as low as HK\$300 (applicable to monthly contributions through autopay) or HK\$500 (applicable to one-off contributions)
- No minimum investment term
- Monthly contribution amount may be adjusted

### Withdrawal Flexibility

In contrast to the mandatory contributions, the plan offers you the flexibility of withdrawing the balance in your account\* to meet your personal needs at any time. No restrictions are placed on the number of withdrawals made.

\* A HK\$200 processing fee will be charged for each withdrawal of less than HK\$5,000 (This withdrawal charge does not apply to the redemption of units in the DIS Funds. No apportionment will be made if only part of the redeemed units is in relation to any one of the DIS Funds.).

### Competitive Fees and Charges

- Only competitive fund Management fees<sup>#</sup> are charged (0.75% - 1.50% per annum of net asset value)
- No subscription, redemption, switching or other additional charges
- No bid / offer spread

### An Array of Funds to Suit Different Needs

- A wide range of funds with different risk-return profiles to suit your investment needs
- A number of professional global investment managers appointed
- Unlimited fund switching allows you to grasp every investment opportunity

## Member(s) becoming eligible can enjoy an Effective Management Fee<sup>1</sup> ranging from 0.75%-0.99% permanently.

Constituent Funds Under BCT (MPF) Pro Choice	"Easy Gold Plan" Effective Management Fee <sup>1</sup> (p.a. of NAV)
BCT (Pro) Hang Seng Index Tracking Fund	<b>0.75%</b>
BCT (Pro) Greater China Equity Fund <sup>^</sup>	<b>0.79%</b>
BCT (Pro) World Equity Fund <sup>^</sup>	
BCT (Pro) Flexi Mixed Asset Fund	
BCT (Pro) RMB Bond Fund	
BCT (Pro) Global Bond Fund	
BCT (Pro) Hong Kong Dollar Bond Fund	<b>0.75%</b>
BCT (Pro) MPF Conservative Fund <sup>†</sup>	
BCT (Pro) Core Accumulation Fund <sup>†</sup>	
BCT (Pro) Age 65 Plus Fund <sup>†</sup>	(Same as standard management fee)
Other 13 Constituent Funds	<b>0.99%</b>

<sup>#</sup> "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. In the case of the Core Accumulation Fund and the Age 65 Plus Fund, management fees payable to the parties named above, or their delegates, can only (subject to certain exceptions in the Mandatory Provident Fund Schemes Ordinance) be charged as a percentage of the net asset value of the DIS Fund. These management fees are also subject to a statutory daily limit equivalent to 0.75% per annum of the net asset value of the DIS Fund which applies across both the DIS Fund and its underlying funds.

<sup>^</sup> BCT (Pro) Greater China Equity Fund and BCT (Pro) World Equity Fund were established on 28 June 2012.

<sup>†</sup> DIS Funds.

- The Effective Management Fee in respect of a fund is arrived at by applying Bonus Unit Rebate to the Management fees of that fund. The calculation of Effective Management Fee of each fund is shown as follows: "Effective Management Fee = Management fees - the rate of Bonus Unit Rebate". Bonus unit rebate is calculated on the basis of total net asset value of the relevant account at the end of each month. If there is no asset in the relevant account at the end of that month, no bonus unit rebate for that month will be granted. Bonus unit rebate will be credited to the relevant account after the end of each quarter. If the member terminates the relevant account or all assets in the relevant account have been transferred out before the end of the quarter, bonus unit rebate for that quarter will be forfeited.
- An investment in the BCT (Pro) 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. 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.

## Simple & Easy Application Procedures: Act Now!

### If you are our existing member:

- Step 1 : Obtain the "Application Form – 'Easy Gold Plan'".
- Step 2 : Return the completed form to BCT by mail, together with a cheque (if applicable).

### If you wish to be our scheme member:

You may open a personal account with BCT and join the "Easy Gold Plan" through the personal account.

- Step 1 : Download the "Application Form – 'Easy Gold Plan'" and the "Application Form – Personal Account Member" from our website ([www.bcthk.com](http://www.bcthk.com)) or obtain it via our Interactive Voice Response System (IVRS) at 2298 9333.

- Step 2 : Send the completed forms together with a copy of your HKID Card / Passport and a cheque (if applicable) to BCT by mail.

For details of the "Easy Gold Plan", please

- call our enquiry hotline at 2298 9888;
  - visit our website [www.bcthk.com](http://www.bcthk.com);
  - visit our office: 18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong
- Our dedicated client relationship managers are always at your service.

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

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(Fee rates as set out herein come into effect from the issue date of this leaflet)