



BCT MPF Tax Deductible Voluntary Contributions (TVC)

**Average  
total return of  
12%\***

\*Source: BCT Group "Average total return of 12%" is derived by the average total investment return as of 30 November 2020 for tax deductible voluntary contributions ("TVC") accounts set up with BCT during the year of assessment 2019/2020. Investment involves risks. Past performance is not indicative of future performance. The price of constituent funds may fall as well as rise.

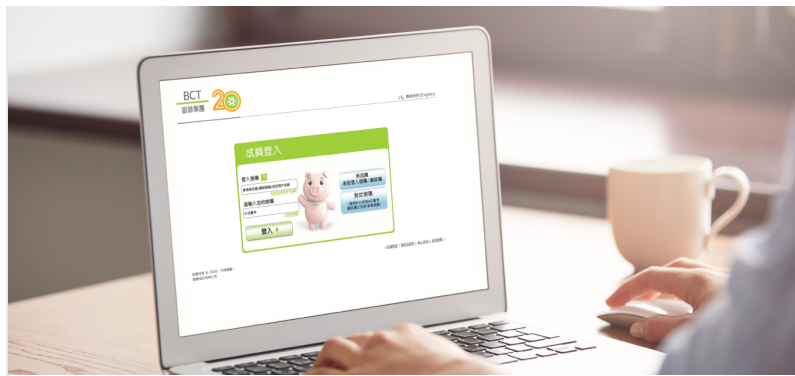
## 【MPF TVC】BCT Accompanies You in Reaching Your MPF Goal

BCT accompanies you in reaching your MPF goal. Its Tax Deductible Voluntary Contributions (TVC) accounts average a total return of 12%\*. You can now set up a TVC account and make additional MPF contributions to add to your retirement savings and enjoy tax deductions up to HK\$10,200. Whether you transfer money in or make new TVC contributions, learn more about our [time-limited offer](#), to help you achieve your ideal retirement life!



## 【BCT MPF App】Easy MPF Management

With BCT MPF Mobile App, you can manage your MPF account anytime, anywhere. Not only can you review your account information, you can also receive latest fund updates, make fund transfer and change investment mandates. Another highlight is that it allows you to safely and quickly access your accounts with fingerprint or facial recognition. Download now on [App Store](#) or [Google Play](#).



## 【Stay Connected】Keep Up-to-date with BCT

Checking and updating your personal information regularly will ensure that you will not miss any important alerts on account security and market updates. Stay connected with BCT, [log in now](#) and update your personal particulars in "Personal Information Maintenance" under "My BCT".



## 【BCT Alliance · MPF Game】Winner's Investment Playbook

"BCT Alliance · MPF Game", the online MPF investment simulation game, has drawn to a close with enormous success. We thank you for your participation in this event. The champion secured victory by holding Asian Equity Fund for long term. Meanwhile, investment expert Leung Sai-kit preceded the other two guest players. Learn more from the [expert analysis](#) (Chinese only) on how to grow your MPF!



## 【Financial Education】 BCT's 3rd Consecutive Win of Financial Education Champion

BCT won the [“Financial Education Champion”](#) for 3 consecutive years since its inauguration in 2018, to highlight our continued efforts in delivering financial education to our customers as well as the public. Last year, BCT launched the first model portfolio tool in the MPF industry - “BCT iPortfolio”, to help members make informed investment decisions and invest smart.



## 【Market Outlook】 Bull Market Returns, Stock Market is Expected to Rise

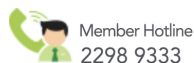
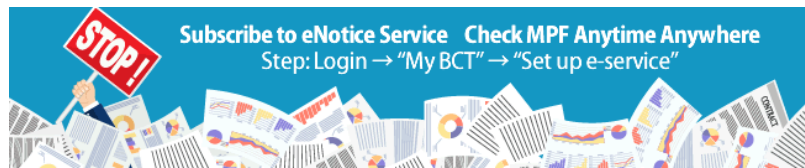
The market is looking forward to the vaccination programme and economic recovery which drives the bull market to return, and stock market to rise. [Want to know more?](#)

## 【Monthly Fund Performance Table】

Please select your scheme

BCT (MPF) Pro Choice

BCT (MPF) Industry Choice



Investment involves risks. Past performance is not indicative of future performance. The value of constituent funds may fall as well as rise. For further information about the risks involved, please refer to the relevant MPF scheme brochures.

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