

#### 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 the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and there is no obligation to redeem the investment at the subscription value. 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 price of constituent funds may fall as well as rise.



**More than 99% of BCT MPF members<sup>#</sup>  
achieved positive returns<sup>\*</sup>**

# Shaping TOMORROW With You NOW



## Growth hand in hand with BCT

Sources: BCT Financial Limited. <sup>#</sup>“Members” refers to members who have joined BCT (MPF) Pro Choice for 10 years or above. <sup>\*</sup>“Positive returns” means that the cumulative returns on investments for 10 years or more as at 31 December 2020 were positive (inflation excluded). Investment involves risks. The price of constituent funds may fall as well as rise. Past performance is not indicative of future performance.

Consolidate and transfer your MPF to  
enjoy up to HK**\$18,000** bonus units rebate and  
perpetual preferential management fee of **0.75% -1.38%<sup>^+</sup>**

(Only applicable to personal account)

Asset Transfer-in Amount (HK\$)	One-off Bonus Unit Rebate (HK\$)
\$50,000 to <\$100,000	\$250
\$100,000 to <\$150,000	\$600
\$150,000 to <\$250,000	\$1,500
\$250,000 to <\$500,000	\$2,800
\$500,000 to <\$1,000,000	\$6,500
\$1,000,000 to <\$2,000,000	\$12,000
\$2,000,000 or above	\$18,000

BCT consolidates multiple accounts into a single account,  
making it easier to manage without hassle!

**Act Now!**

Terms & conditions apply

# BCT MPF APP

Use the app to keep tabs on fund performance and the latest market trends, you can also set fund price alert!



Search for our app on App Store or Google Play or scan QR code to download now



Follow us on social media and get BCT latest news!



## Terms and Conditions:

1. The "Promotional Period" of 2021 MPF Rewards for Future ("the Activity") is from 29 July 2021 to 31 October 2021, both days inclusive.
2. The Activity is only applicable to MPF assets which are transferred to and invested under the account of "BCT (MPF) Pro Choice" ("Transfer of Accrued Benefits").
3. Customers will be entitled to receive the one-off Bonus Unit Rebate if they meet the following requirements:
  - (i) The Transfer of Accrued Benefits applied are successfully transferred on or before 31 December 2021 ("Record Verification Date") to customer's personal account or contribution account under the BCT (MPF) Pro Choice; and
  - (ii) If the customer's account has been cancelled / terminated or any asset is transferred out / withdrawn from the relevant accounts before the distribution of bonus. Bank Consortium Trust Company Limited ("BCT") shall have a right not to provide the Bonus Unit Rebate to such customers.
4. By fulfilling the aforesaid terms and conditions, customers would be entitled for the one-off Bonus Unit Rebate based on the accrued benefits transferred.

Asset Transfer In Amount (HK\$)	One-off Bonus Unit Rebate (HK\$)
\$50,000 to <\$100,000	\$250
\$100,000 to <\$150,000	\$600
\$150,000 to <\$250,000	\$1,500
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\$500,000 to <\$1,000,000	\$6,500
\$1,000,000 to <\$2,000,000	\$12,000
\$2,000,000 or above	\$18,000

5. Bonus Unit Rebate (if applicable) will be credited to the member's relevant accounts used for the Activity under the Scheme as extra units in January, 2023. The bonus units will be allocated according to (i) the existing fund(s) holding of the relevant accounts and (ii) the unit prices of the relevant constituent fund(s), as of the date of allocation (being a business day).
6. The Activity can only be used in conjunction with the "BCT MPF Account Consolidation Offer" (if applicable). For details, please refer to the leaflet of "BCT MPF Account Consolidation Offer".
7. For details of constituent fund and management fee, please refer to the "MPF Scheme Brochure for BCT (MPF) Pro Choice".
8. In the event of any disputes arising from this promotion, BCT reserves the right to make final decisions.

^ Please refer to the "BCT MPF Account Consolidation Offer" leaflet for details of the preferential management fees for BCT (MPF) Pro Choice.

+ Please refer to MPF Scheme Brochure for BCT (MPF) Pro Choice for details of the constituent funds and management fees. "Management fees" include the fees of the trustee, administrator, custodian, sponsor and investment manager of a scheme for providing their services to the relevant constituent funds, including trustee fee, administrator fee, custodian fee, sponsor fee and investment manager fee. 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 Default Investment Strategy ( "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. Preferential Management Fee in respect of a fund is arrived at by applying Bonus Unit Rebate to the Standard Management Fees of that fund. The calculation of Preferential Management Fee of each fund is shown as follows: "Preferential Management Fee = Standard 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 will be granted for that month. As the Preferential Management Fees of DIS funds are the same as the Standard Management Fees, there will no bonus unit rebate. 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.

"BCT"

- BCT Financial Limited (Plan Sponsor)

- Bank Consortium Trust Company Limited (Trustee & Administrator)

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