

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



MPF

Risk Assessment

Retirement Calculator

BCT "Personal Account"

Flexibility & Independence
In Your Hands

MPF Management at your fingertips

Account Consolidation

Investment Portfolio Consultation

Global Fund Choices

Preferential Management Fee^{#, ^, 1}
Annual Rate
0.75% - 1.38%



All-round Services for Your MPF Account Management

Through a "personal account" under BCT (MPF) Pro Choice, your retained MPF assets from previous employment(s) or self-employment(s) and the member portion of mandatory contribution under current employment can be consolidated for better and more efficient management. You can manage your accounts anytime anywhere with **our all-round services** and enjoy **preferential management fees ranging from 0.75%-1.38%^{#, ^, 1}**.

Digital Account Management

- Through our website or mobile app, you can
- Instantly find out about your account status
 - Change investment mandate and perform fund switching
 - Register for SMS account balance service for regular update of your account balance



Professional Team at Your Service

Call our MPF expert to solve your MPF queries



Easy Enquiry

You may also inquire your account status via 24-hour interactive voice response system.

[^] Preferential management fee may not be provided to specific constituent funds.

Plan sponsor: BCT Financial Limited Trustee & Administrator: Bank Consortium Trust Company Limited
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Diversified Fund Choices Unlimited Switching

- 1 Suit Your Needs:**
27 constituent funds of different risk levels at your choice
- 2 Professional Backing:**
Multi global investment managers to help enhance your investment return
- 3 Switching For Free:**
Free and unlimited fund switching to seize market opportunities

“Personal Account” Preferential Management Fee Details^{#,1}:

Constituent Funds under BCT (MPF) Pro Choice		“Personal Account” Preferential Management Fees ^{#,1} (p.a. of NAV)	Standard Management Fees [#] (p.a. of NAV)
Equity Funds	BCT (Pro) China and Hong Kong Equity Fund	1.38%	1.43%
	BCT (Pro) Asian Equity Fund		1.50%
	BCT (Pro) European Equity Fund		1.44%
	BCT (Pro) Global Equity Fund		1.44%
Equity Funds – Market Tracking Series	BCT (Pro) Hang Seng Index Tracking Fund	0.75%-0.80%^Δ	0.75%-0.80%
	BCT (Pro) U.S. Equity Fund	Up to 0.99%^Δ	Up to 0.99%
	BCT (Pro) Greater China Equity Fund		
	BCT (Pro) World Equity Fund		
Target Date Mixed Asset Funds	BCT (Pro) SaveEasy 2050 Fund	1.38%	Up to 1.45% (the fee shall be reduced to up to 1.20% five years prior to reaching the beginning (i.e. 1 January) of the applicable target year)
	BCT (Pro) SaveEasy 2045 Fund		
	BCT (Pro) SaveEasy 2040 Fund		
	BCT (Pro) SaveEasy 2035 Fund		
	BCT (Pro) SaveEasy 2030 Fund	Up to 1.20%^Δ	Up to 1.20%
	BCT (Pro) SaveEasy 2025 Fund		
	BCT (Pro) SaveEasy 2020 Fund		
Mixed Asset Funds	BCT (Pro) E90 Mixed Asset Fund	1.38%	1.44%
	BCT (Pro) E70 Mixed Asset Fund		
	BCT (Pro) E50 Mixed Asset Fund		
	BCT (Pro) E30 Mixed Asset Fund		
	BCT (Pro) Flexi Mixed Asset Fund	Up to 1.32%^Δ	Up to 1.32%
	DIS Funds	0.75%^Δ	0.75%
Bond / Money Market Funds	BCT (Pro) Asian Income Retirement Fund	Up to 1.288%^Δ	Up to 1.288%
	BCT (Pro) RMB Bond Fund	1.175%^Δ	1.175%
	BCT (Pro) Global Bond Fund	1.38%	1.40%
	BCT (Pro) Hong Kong Dollar Bond Fund	0.9995%^Δ	0.9995%
	BCT (Pro) MPF Conservative Fund ²	0.88%^Δ	0.88%



Serving over
1.2 million
member accounts³



Assets under
administration near
HK\$210 billion³



The shareholder
group comprises
8 financial institutions⁴



BCT-MPF Expert

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[#] “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.

^Δ As the Preferential Management Fees of the funds are the same as the Standard Management Fees, there will be no bonus unit rebate.

1. 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 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.

2. Management fee can only be deducted from a MPF Conservative Fund (“MCF”) by BCT when the investment returns of the MCF for the month exceed the prescribed saving rate (“PSR”) announced by the Mandatory Provident Fund Schemes Authority. Accordingly, the preferential management fee is indirectly subject to this statutory fee deduction mechanism, i.e. if the investment return of this month exceeds the PSR and if the average management fee charged for the month exceeds the preferential management fee; the bonus unit rebate of the month will be distributed in the end of the corresponding quarter. The average management fee in this paragraph is determined by averaging the daily accrued management fee.

3. As at December 2021.

4. Shareholder group comprises Asia Financial, Chong Hing Bank, CMB Wing Lung Bank, Dah Sing Bank, Fubon Bank, ICBC (Asia), OCBC Wing Hang Bank and Shanghai Commercial Bank.