

BCOM JOYFUL RETIREMENT MPF SCHEME

FORM GUIDE



BRONZE RATING

A fair value for money MPF scheme that is well regarded across only some key assessment criteria

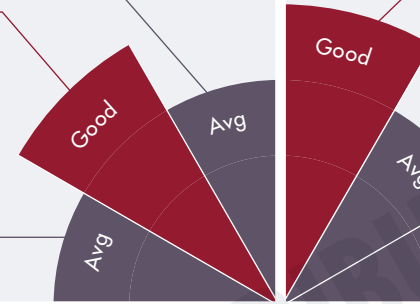
AWARDS



10 Year Consistent Performer - MPF Conservative Fund The best 10 year absolute performance within the MPF Conservative Fund category

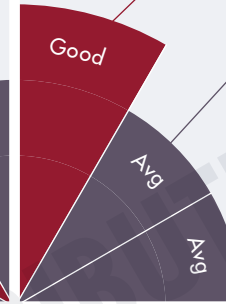
INVESTMENT

Absolute Performance
 Risk Rating
 Risk Adjusted Performance



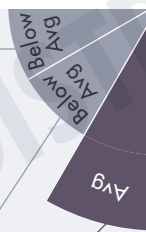
FEES & CHARGES

Management Fee Competitiveness
 Fund Expense Ratio Competitiveness
 Investment Performance vs Fees



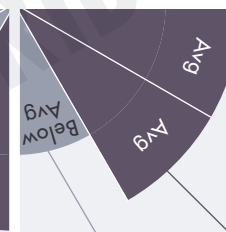
Employer Servicing
 Member Servicing
 Communication & Education

SERVICE & EDUCATION



Governance
 Administration Efficiency
 Use of Technology

ADMINISTRATION



Compared to all MPF Schemes:

Excellent - Top 25%

Good - Top 50%

Avg - Top 75%

Below Avg - Other 25%

SCHEME SUMMARY

The **BCOM Joyful Retirement MPF Scheme** is Bronze rated. Bronze rated MPF schemes offer members **fair value** for money and are generally well regarded across only **some** key assessment criteria. The Scheme was awarded the 10 Year Consistent Performer award for MPF Conservative Fund category in 2020.

SCHEME FACTS

Trustee
Bank of Communications Trustee Limited

Scheme Size (\$m)¹
6,097.27

Commencement Date
1 Dec 2000

No. of Fund Choices
13

Administrator
Bank of Communications Trustee Limited

Scheme Website
www.bocomtrust.com.hk

Contact Number
223 95559

Member Complaint Hotline
2543 1199



BCOM JOYFUL RETIREMENT MPF SCHEME - AVAILABLE FUND CHOICES²



EQUITY FUND (HK & CHINA)

- BCOM China Dynamic Equity (CF) Fund
- BCOM Hong Kong Dynamic Equity (CF) Fund
- BCOM HSI Tracking (CF) Fund
- BCOM Greater China Equity (CF) Fund

EQUITY FUND (ASIA)

- BCOM Asian Dynamic Equity (CF) Fund

MIXED ASSET FUND (81-100% EQUITY)³

- BCOM Dynamic Growth (CF) Fund



MIXED ASSET FUND (61-80% EQUITY)³

- BCOM Balanced (CF) Fund

DEFAULT INVESTMENT STRATEGY FUND

- BCOM Core Accumulation Fund



MIXED ASSET FUND (41-60% EQUITY)³

- BCOM Stable Growth (CF) Fund



DEFAULT INVESTMENT STRATEGY FUND

- BCOM Age 65 Plus Fund

BOND FUND

- BCOM Global Bond (CF) Fund

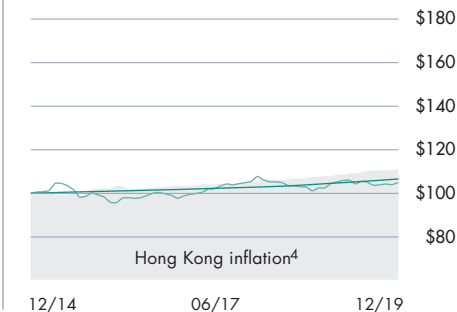
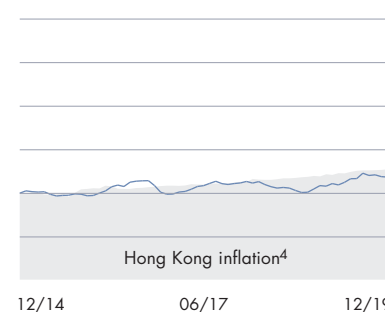
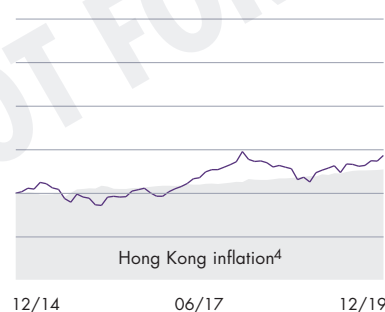
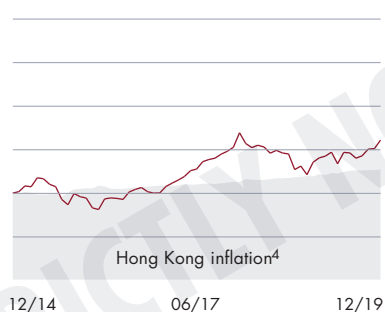
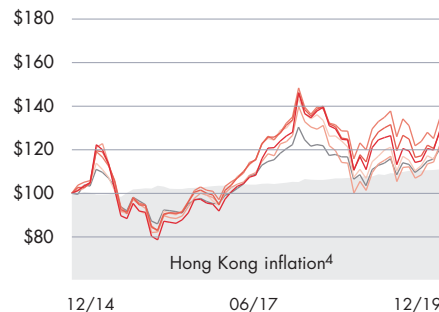


MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- BCOM MPF Conservative Fund

GUARANTEED FUND

- BCOM Guaranteed (CF) Fund



² Funds with less than 5 year track record have not been compared to Hong Kong inflation

³ Represents percentage of equity or equity like investment within the fund

INDUSTRY PERFORMANCE TABLE¹

This table shows year-to-date cumulative returns, 1yr, 3yr, 5yr and 10yr annualised returns of the MPFR Equity Fund (HK & China), Mixed Asset Funds 81-100, 61-80, 41-60 & 21-40 Indices, compared to Hong Kong inflation over the same periods. Inflation is measured by Hong Kong Consumer Price Index (CPI).

	FYTD	1 Year	3 Years	5 Years	10 Years
MPFR INDEX - EQUITY FUND (HK & CHINA)	13.77	13.77	11.12	5.24	4.03
MPFR INDEX - MIXED ASSET FUND (81-100)	16.81	16.81	9.15	5.07	5.11
MPFR INDEX - MIXED ASSET FUND (61-80)	14.18	14.18	7.87	4.26	4.43
MPFR INDEX - MIXED ASSET FUND (41-60)	11.46	11.46	6.31	3.37	3.42
MPFR INDEX - MIXED ASSET FUND (21-40)	8.70	8.70	4.79	2.29	2.36
CONSUMER PRICE INDEX (CPI)	2.86	2.86	2.38	2.12	3.20

¹As at 31 December 2019

⁴Hong Kong inflation = Consumer Price Index (CPI)

DO YOU NEED ADVICE?

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FURTHER INFORMATION

For ratings methodology :
www.mpratings.com.hk/ratings-methodology

For awards methodology :
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