



中銀國際  
BOC INTERNATIONAL



PRUDENTIAL  
英國保誠

# MY CHOICE MANDATORY PROVIDENT FUND SCHEME

## FORM GUIDE



### GOLD RATING

A best value for money MPF scheme that is well balanced across all key assessment criteria

### AWARDS



**5 Year Consecutive Gold Rating** A best value for money MPF scheme for 5 consecutive years



**1 Year Consistent Performer - Equity Fund (HK & China)** The best 1 year absolute performance within the Equity Fund (HK & China) category



**1 Year Consistent Performer - Mixed Asset Fund (81-100)** The best 1 year absolute performance within the Mixed Asset Fund (81-100) category



**5 Year Consistent Performer - Equity Fund (Asia)** The best 5 year risk-adjusted performance within the Equity Fund (Asia) category



**5 Year Consistent Performer - Mixed Asset Fund (81-100)** The best 5 year risk-adjusted performance within the Mixed Asset Fund (81-100) category

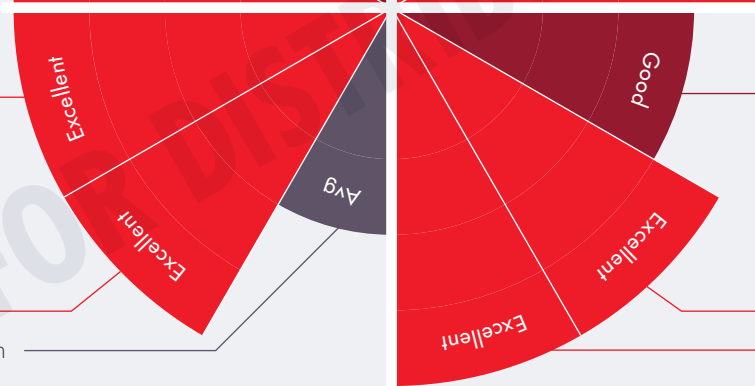
## INVESTMENT

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 **My Choice Mandatory Provident Fund Scheme** is one of only five schemes to be issued a Gold rating for 5 consecutive years. Gold rated MPF schemes offer members the **best value** and are generally well regarded across **all** key assessment criteria. In 2020, the Scheme was awarded the 1 Year Consistent Performer awards for Equity Fund (HK & China) and Mixed Asset Fund (81-100) categories, and the 5 Year Consistent Performer awards for Equity Fund (Asia) and Mixed Asset Fund (81-100) categories. The consistent performance of the Scheme is reflected in the Scheme's Gold Rating.

## SCHEME FACTS

Trustee  
**BOCI-Prudential Trustee Limited**

Administrator  
**BOCI-Prudential Trustee Limited**

Scheme Size (\$m)<sup>1</sup>  
**2,271.61**

Scheme Website  
**www.bocpt.com**

Commencement Date  
**28 Jul 2010**

Contact Number  
**2929 3366**

No. of Fund Choices  
**14**

Member Complaint Hotline  
**2290 1355**



# MY CHOICE MANDATORY PROVIDENT FUND SCHEME - AVAILABLE FUND CHOICES<sup>2</sup>



## EQUITY FUND (HK & CHINA)

- My Choice China Equity Fund
- My Choice Hong Kong Equity Fund
- My Choice Hong Kong Tracking Fund

## EQUITY FUND (ASIA)

- My Choice Asia Equity Fund

## EQUITY FUND (GLOBAL)

- My Choice Global Equity Fund

## MIXED ASSET FUND (81-100% EQUITY)<sup>3</sup>

- My Choice Growth Fund



## MIXED ASSET FUND (61-80% EQUITY)<sup>3</sup>

- My Choice Balanced Fund

## DEFAULT INVESTMENT STRATEGY FUND

- My Choice Core Accumulation Fund



## MIXED ASSET FUND (41-60% EQUITY)<sup>3</sup>

- My Choice Stable Fund



## DEFAULT INVESTMENT STRATEGY FUND

- My Choice Age 65 Plus Fund

## BOND FUND

- My Choice Global Bond Fund
- My Choice HKD Bond Fund

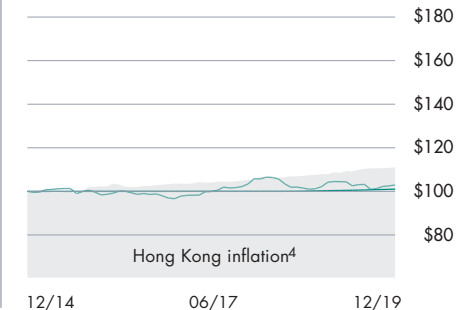
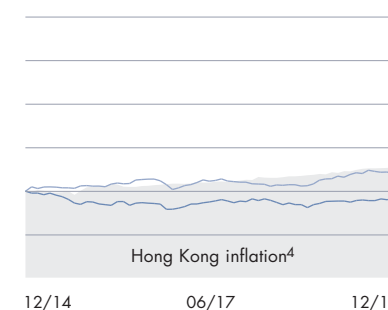
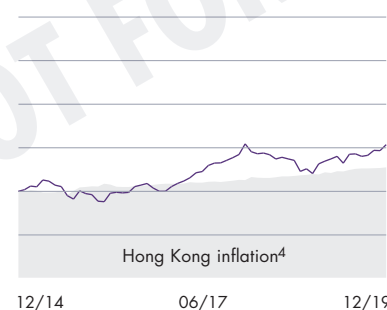
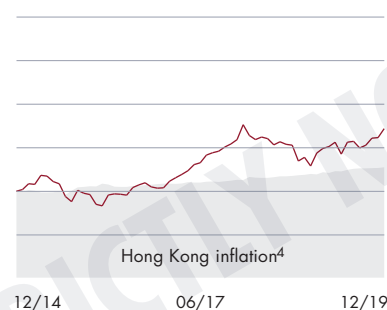
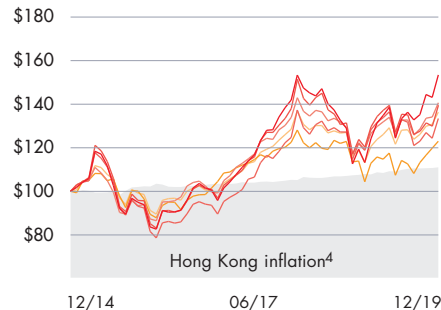


## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- My Choice MPF Conservative Fund

## MONEY MARKET FUND (NON MPF CONSERVATIVE FUND)

- My Choice RMB & HKD Money Market Fund



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

<sup>3</sup> Represents percentage of equity or equity like investment within the fund

## INDUSTRY PERFORMANCE TABLE<sup>1</sup>

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

<sup>1</sup>As at 31 December 2019

<sup>4</sup>Hong Kong inflation = Consumer Price Index (CPI)

## DO YOU NEED ADVICE?

mpf@f-p.hk

## FURTHER INFORMATION

For ratings methodology :  
[www.mpratings.com.hk/ratings-methodology](http://www.mpratings.com.hk/ratings-methodology)

For awards methodology :  
[www.mpratings.com.hk/awards-methodology](http://www.mpratings.com.hk/awards-methodology)

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