

BCOM Joyful Retirement MPF Scheme Form Guide



Bronze Rating

A fair "Value for Money" MPF scheme delivering fair aggregate value across the key assessment criteria

Scheme Summary

The BCOM Joyful Retirement MPF Scheme is **Bronze rated**. Bronze rated MPF schemes offer members **fair** "Value for Money" and are likely to deliver **fair** value across key assessment criteria. The Scheme was awarded the 5 and 10 Year **Consistent Performer (CP)** awards for MPF Conservative Fund category in 2021.

Scheme Facts

Scheme Size (\$m)¹
7,272.92

Scheme Website
www.bocomtrust.com.hk

Commencement Date
1 Dec 2000

Contact Number
223 95559

No. of Fund Choices
13

Member Complaint Hotline
2543 1199

Trustee
Bank of Communications Trustee Limited

Administrator
Bank of Communications Trustee Limited

Awards



5 Year Consistent Performer - MPF Conservative Fund

The best 5 year absolute performance within the MPF Conservative Fund category



10 Year Consistent Performer - MPF Conservative Fund

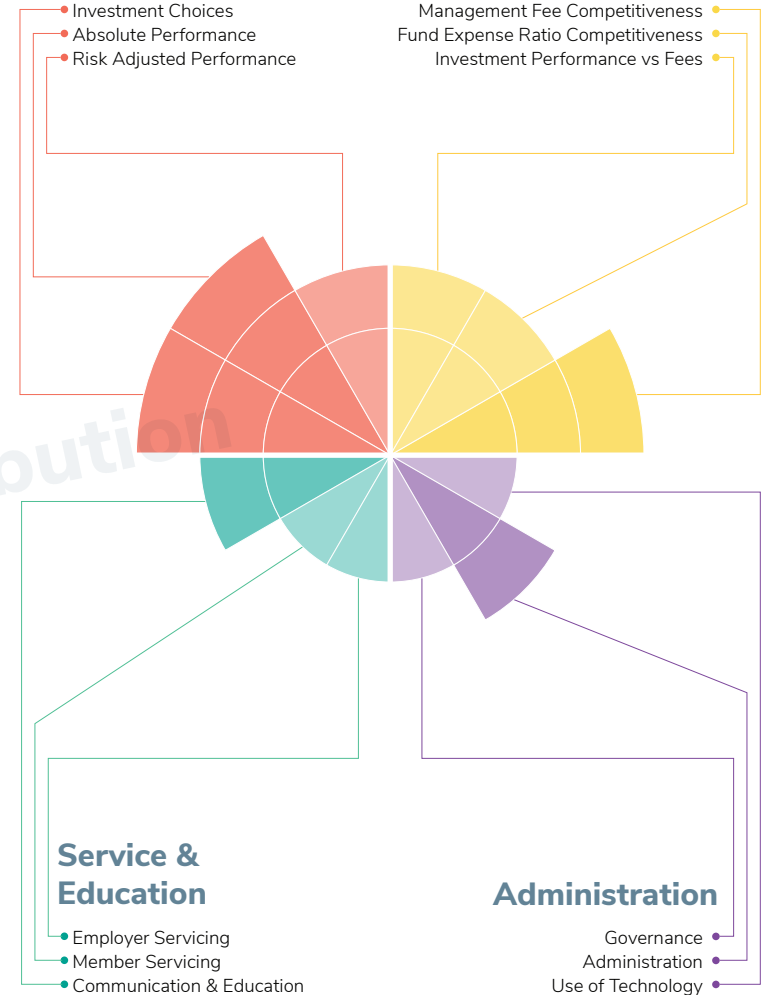
The best 10 year absolute performance within the MPF Conservative Fund category

Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

Fees & Charges

- Management Fee Competitiveness
- Fund Expense Ratio Competitiveness
- Investment Performance vs Fees



Compared to all MPF Schemes:

Outer Ring:
Excellent
Top 25%

2nd Outer Ring:
Good
Top 50%

2nd Inner Ring:
Average
Top 75%

Inner Ring:
Below Average
Other 25%

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)

- BCOM Dynamic Growth (CF) Fund



Mixed Asset Fund (61-80% Equity)

- BCOM Balanced (CF) Fund

Default Investment Strategy Fund

- BCOM Core Accumulation Fund



Mixed Asset Fund (41-60% Equity)

- BCOM Stable Growth (CF) Fund



Default Investment Strategy Fund

- BCOM Age 65 Plus Fund

Bond Fund

- BCOM Global Bond (CF) Fund

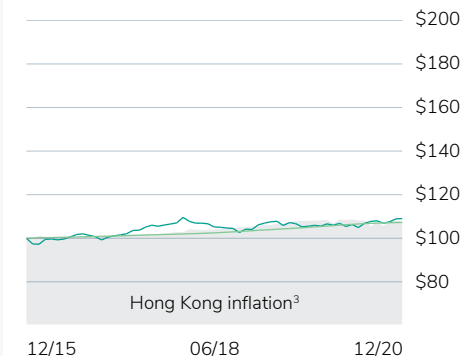
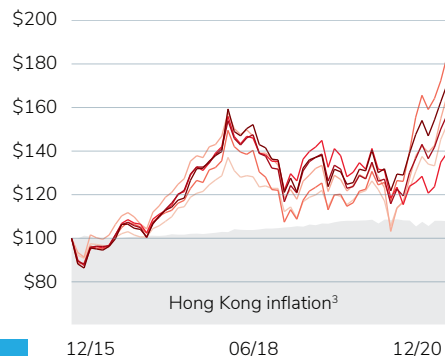


Money Market Fund (MPF Conservative Fund)

- BCOM MPF Conservative Fund

Guaranteed Fund

- BCOM Guaranteed (CF) Fund



Industry Performance Table¹

MPFR Index Returns	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)	10 Years (% p.a.)
Equity Fund (HK & China)	15.85	15.85	5.22	10.08	4.61
Mixed Asset Fund (81-100% Equity)	15.23	15.23	5.37	8.67	5.42
Mixed Asset Fund (61-80% Equity)	14.67	14.67	5.42	7.78	4.83
Mixed Asset Fund (41-60% Equity)	13.13	13.13	5.06	6.57	3.97
Mixed Asset Fund (21-40% Equity)	10.19	10.19	4.03	4.91	2.74
Consumer price index (CPI)	-0.63	-0.63	1.58	1.53	2.84

Do You Need Advice?

mpf@bis.hk

Further Information

www.mpfratings.com.hk

Methodology

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

For awards methodology:
www.mpfratings.com.hk/awards-methodology/

Disclaimer

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¹As at 31 December 2020

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

³Hong Kong inflation = Consumer Price Index (CPI)