



BCT (MPF) Industry Choice Form Guide



Silver Rating

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

Scheme Summary

The BCT (MPF) Industry Choice, is specifically designed for employees who are engaged in high labour mobility industries and is **Silver rated**. Silver rated MPF schemes offer members **good** "Value for Money" and are likely to deliver **good** value across key assessment criteria. The Scheme assesses well across key areas including governance and transparency, administration, employer and member servicing, use of technology, and communication and education. The Scheme received the **Best Member Servicing** award in both 2020 and 2021. Additionally, the Scheme was awarded the **Best Administration** award for 7 years out of 8 since 2014.

Scheme Facts

Scheme Size (\$m)¹
6,144.23

Scheme Website
www.bcthk.com

Commencement Date
1 Dec 2000

Contact Number
2298 9333

No. of Fund Choices
12

Member Complaint Hotline
2298 9333

Trustee
Bank Consortium Trust
Company Limited

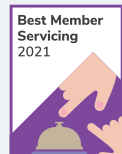
Administrator
Bank Consortium Trust
Company Limited

Awards



Best Administration

The MPF Scheme that demonstrates exceptional service standards, as well as, high levels of administration effective and efficiency; the combination of which leads to an improved customer MPF experience



Best Member Servicing

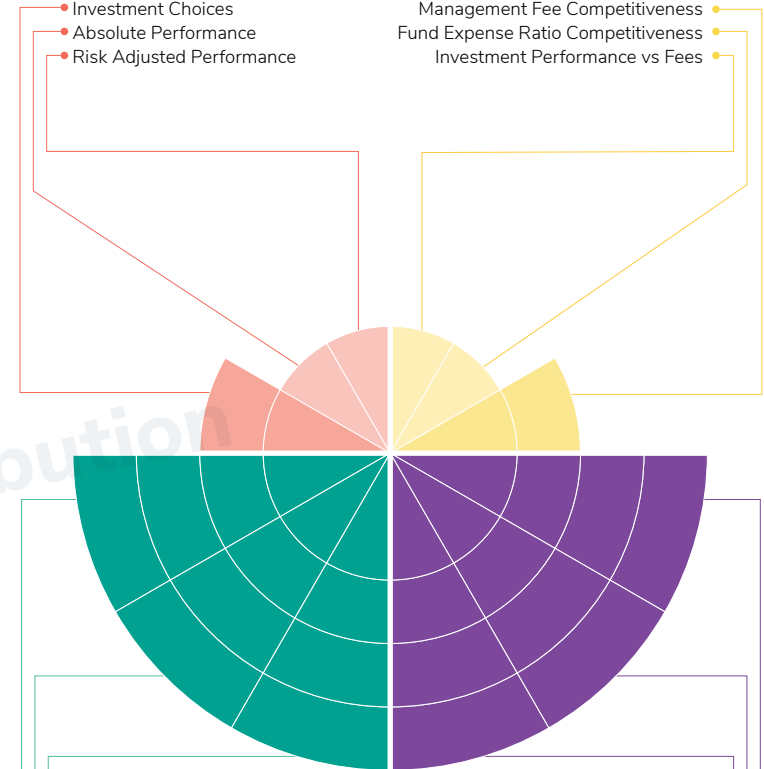
The MPF Scheme that demonstrates a leading standard or initiative in servicing members; thereby improving a customer's MPF experience

Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

Fees & Charges

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



Service & Education

- Employer Servicing
- Member Servicing
- Communication & Education

Administration

- Governance
- Administration
- Use of Technology

Compared to all MPF Schemes:

| Outer Ring: | 2nd Outer Ring: | 2nd Inner Ring: | Inner Ring: |
|----------------------|-----------------|--------------------|----------------------------|
| Excellent Top 25% | Good Top 50% | Average Top 75% | Below Average Other 25% |

BCT (MPF) Industry Choice Available Fund Choices²



Equity Fund (HK & China)

BCT (Industry) Hong Kong Equity Fund

Equity Fund (Asia)

BCT (Industry) Asian Equity Fund

Equity Fund (Global)

BCT (Industry) Global Equity Fund



Mixed Asset Fund (61-80% Equity)

BCT (Industry) E70 Mixed Asset Fund

Default Investment Strategy Fund

BCT (Industry) Core Accumulation Fund



Mixed Asset Fund (41-60% Equity)

BCT (Industry) E50 Mixed Asset Fund



Mixed Asset Fund (21-40% Equity)

BCT (Industry) E30 Mixed Asset Fund

Mixed Asset Fund (Other)

BCT (Industry) Flexi Mixed Asset Fund

Default Investment Strategy Fund

BCT (Industry) Age 65 Plus Fund

Bond Fund

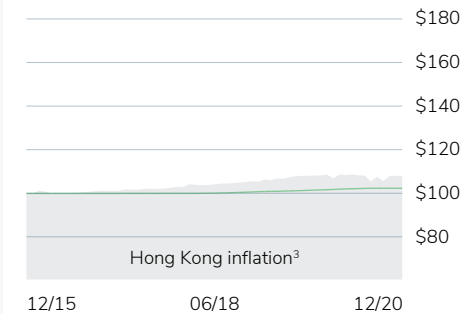
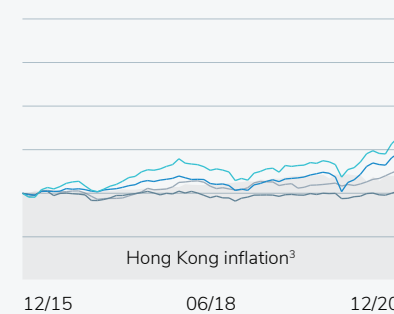
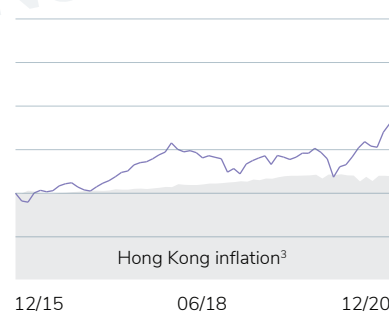
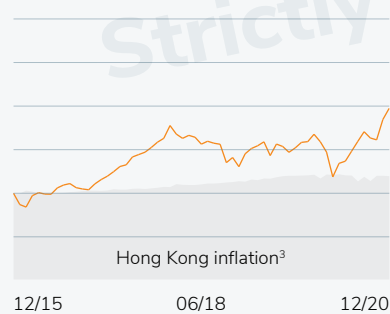
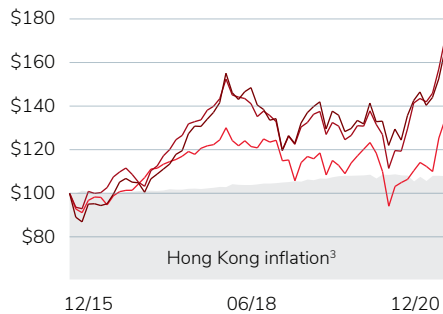
BCT (Industry) Global Bond Fund

BCT (Industry) RMB Bond Fund



Money Market Fund (MPF Conservative Fund)

BCT (Industry) MPF Conservative 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.mpratings.com.hk

Methodology

For ratings methodology :

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

For awards methodology :

www.mpratings.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)