

My Choice MPF Scheme Form Guide



Gold Rating

A best "Value for Money" MPF scheme delivering exceptional aggregate value across key assessment criteria

Scheme Summary

The My Choice Mandatory Provident Fund Scheme is one of five schemes **rated Gold** for 5 consecutive years. Gold rated MPF schemes offer members the **best** "Value for Money" and are likely to deliver **exceptional** value across key assessment criteria. The Scheme was awarded the 1, 5 and 10 Year **Consistent Performer (CP)** awards for Equity Fund (HK & China) and 5 and 10 Year CP awards for Mixed Asset Fund (81-100% Equity), as well as the 1 Year CP award for both Mixed Asset Fund (41-60% Equity) and Mixed Asset Fund (61-80% Equity) and a 10 Year CP award for its Bond Fund.

Scheme Facts

Scheme Size (\$m)¹
3,003.13

Scheme Website
www.bocpt.com

Commencement Date
28 Jul 2010

Contact Number
2929 3366

No. of Fund Choices
14

Member Complaint Hotline
2290 1355

Trustee
BOCI-Prudential Trustee Limited

Administrator
BOCI-Prudential Trustee Limited

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 (41-60% Equity) and (61-80% Equity)

The best 1 year absolute performance within the Mixed Asset Fund (41-60% Equity) and (61-80% Equity) categories



5 Year Consistent Performer - Equity Fund (HK & China)

The best 5 year risk-adjusted performance within the Equity Fund (HK & China) category



5 Year Consistent Performer - Mixed Asset Fund (81-100% Equity)

The best 5 year risk-adjusted performance within the Mixed Asset Fund (81-100% Equity) category



10 Year Consistent Performer - Bond Fund

The best 10 year risk-adjusted performance within the Bond Fund category



10 Year Consistent Performer - Equity Fund (HK & China)

The best 10 year risk-adjusted performance within the Equity Fund (HK & China) category



10 Year Consistent Performer - Mixed Asset Fund (81-100% Equity)

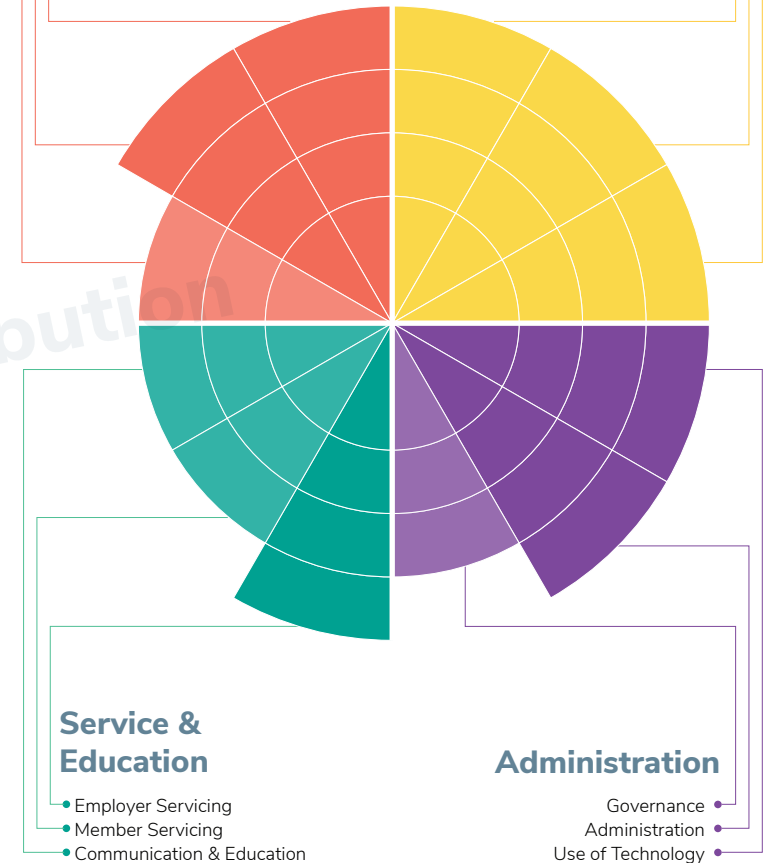
The best 10 year risk-adjusted performance within the Mixed Asset Fund (81-100% Equity) category

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%

My Choice MPF Scheme

Available Fund Choices²



Equity Fund (HK & China)

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

Equity Fund (Asia)

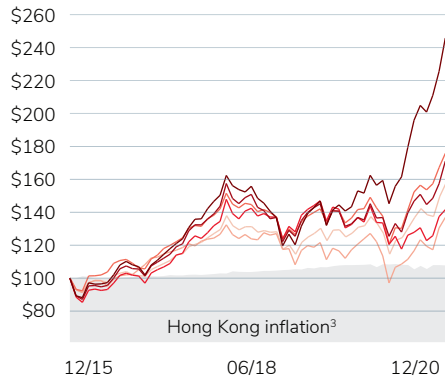
- My Choice Asia Equity Fund

Equity Fund (Global)

- My Choice Global Equity Fund

Mixed Asset Fund (81-100% Equity)

- My Choice Growth Fund

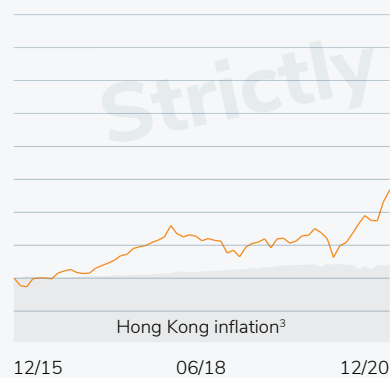


Mixed Asset Fund (61-80% Equity)

- My Choice Balanced Fund

Default Investment Strategy Fund

- My Choice Core Accumulation Fund



Mixed Asset Fund (41-60% Equity)

- My Choice Stable Fund

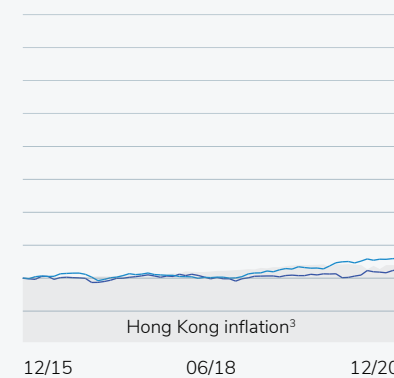


Default Investment Strategy Fund

- My Choice Age 65 Plus Fund

Bond Fund

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

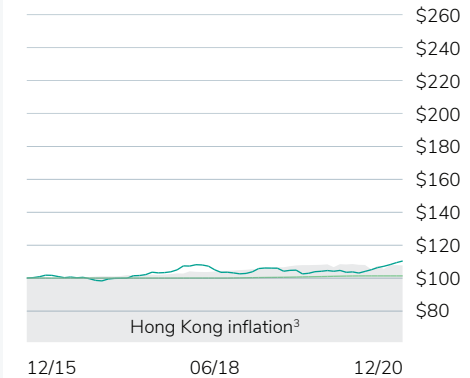


Money Market Fund (MPF Conservative Fund)

- My Choice MPF Conservative Fund

Money Market Fund (Non MPF Conservative Fund)

- My Choice RMB & HKD Money Market Fund



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/

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)

Disclaimer

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