



BCT (MPF) Pro Choice Form Guide



Gold Rating

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

Scheme Summary

The BCT MPF (Pro) Choice is **Gold rated**. Gold rated MPF schemes offer members the **best** "Value for Money" and are likely to deliver **exceptional** 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. The Scheme was also awarded the 5 and 10 Year **Consistent Performer (CP)** awards for Mixed Asset Fund (Dynamic) category in 2021.

Scheme Facts

Scheme Size (\$m)¹
59,695.61

Scheme Website
www.bcthk.com

Commencement Date
1 Dec 2000

Contact Number
2298 9333

No. of Fund Choices
23

Member Complaint Hotline
2298 9333

Trustee
Bank Consortium Trust
Company Limited

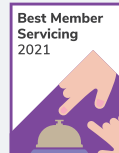
Administrator
Bank Consortium Trust
Company Limited

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



5 Year Consistent Performer - Mixed Asset Fund (Dynamic)

The best 5 year risk-adjusted performance within the Mixed Asset Fund (Dynamic) category



10 Year Consistent Performer - Mixed Asset Fund (Dynamic)

The best 10 year risk-adjusted performance within the Mixed Asset Fund (Dynamic) category

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:
Excellent
Top 25%

2nd Outer Ring:
Good
Top 50%

2nd Inner Ring:
Average
Top 75%

Inner Ring:
Below Average
Other 25%

BCT (MPF) Pro Choice

Available Fund Choices²



Equity Fund (HK & China)

- BCT (Pro) Hang Seng Index Tracking Fund
- BCT (Pro) Greater China Equity Fund
- BCT (Pro) China and Hong Kong Equity Fund

Equity Fund (Asia)

- BCT (Pro) Asian Equity Fund

Equity Fund (Global)

- BCT (Pro) World Equity Fund
- BCT (Pro) Global Equity Fund

Equity Fund (Europe)

- BCT (Pro) European Equity Fund

Mixed Asset Fund (81-100% Equity)

- BCT (Pro) E90 Mixed Asset Fund

Mixed Asset Fund (Target Date)

- BCT (Pro) SaveEasy 2025 Fund
- BCT (Pro) SaveEasy 2030 Fund
- BCT (Pro) SaveEasy 2035 Fund
- BCT (Pro) SaveEasy 2040 Fund



Mixed Asset Fund (61-80% Equity)

- BCT (Pro) E70 Mixed Asset Fund

Default Investment Strategy Fund

- BCT (Pro) Core Accumulation Fund



MIXED ASSET FUND (41-60% Equity)

- BCT (Pro) E50 Mixed Asset Fund



Mixed Asset Fund (21-40% Equity)

- BCT (Pro) E30 Mixed Asset Fund

Mixed Asset Fund (Target Date)

- BCT (Pro) SaveEasy 2020 Fund

Mixed Asset Fund (Other)

- BCT (Pro) Flexi Mixed Asset Fund

Default Investment Strategy Fund

- BCT (Pro) Age 65 Plus Fund

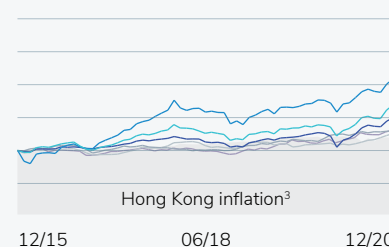
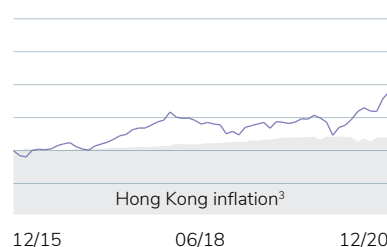
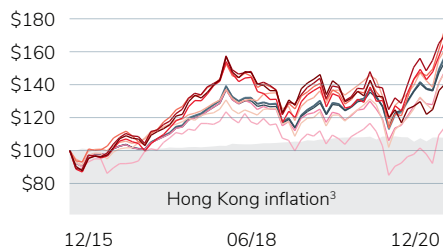
Bond Fund

- BCT (Pro) Hong Kong Dollar Bond Fund
- BCT (Pro) RMB Bond Fund
- BCT (Pro) Global Bond Fund



Money Market Fund (MPF Conservative Fund)

- BCT (Pro) 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.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)