



**BCT**  
銀聯集團

投資策劃服務  
Investment Planning  
Service



**BCT**  
銀聯集團

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Goal

**10** 分  
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/10 Caters for Locals

**100** %  
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香港皇后大道中183號中遠大廈18樓  
18/F, Cosco Tower, 183 Queen's Road Central,  
Hong Kong

[www.bcthk.com](http://www.bcthk.com)

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BCT的強積金 香港人的MPF

# 您需要中立而切合個人需要的投資建議嗎？

**BCT全新的投資策劃服務**可助您：

- 訂立投資策略
- 達致理想退休目標

## 服務範圍

- 投資策劃服務及基金意見，供您在作出投資決定時參考\*
- 為BCT的集成信託計劃及行業計劃現有成員提供「強積金投資組合」建議#
- 一般強積金教育資訊 / 最新消息

“我們提供專業而中立的意見，皆因我們獨立於基金公司，亦非實行佣金制度，只一心一意為客戶提供增值服務。”

如欲安排免費的私人諮詢會議，請於辦公時間致電 **2298 9381**：

星期一至五 上午九時至下午六時  
星期六 上午九時至下午一時

\* 服務包括確定客戶的風險承受能力，以及涵蓋證監會認可基金，該等精選投資基金均由知名基金公司所管理。

# BCT積金之選或BCT(強積金)行業計劃的現有成員將獲「強積金投資組合」建議。提供有關服務時，將參考在提供投資策劃諮詢服務時所得的客戶風險承受能力評估結果，就客戶在上述相關強積金計劃下的強積金投資委託作出評估。

### 重要提示

- 證監會認可不等如對強積金計劃或匯集投資基金或集體投資計劃作出推介或認許，亦不是對強積金計劃或匯集投資基金或集體投資計劃的商業利弊或表現作出保證，更不代表強積金計劃或匯集投資基金或集體投資計劃適合所有計劃參與者或基金持有人或投資者，或認許強積金計劃或匯集投資基金或集體投資計劃適合任何個別計劃參與者或基金持有人或投資者。
- 投資涉及風險，過往之表現不能作為將來表現之指引。
- BCT積金之選和BCT(強積金)行業計劃為強制性公積金計劃。
  - (i) 您在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您(包括是否符合您的投資目標)而有任何疑問，請徵詢財務及 / 或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
  - (ii) 您不應只根據此文件的內容而作出投資選擇，如需詳細資料包括風險因素，請參閱相關之強積金計劃說明書。
  - (iii) BCT強積金保守基金 / BCT(行業)強積金保守基金並不保證本金之全數付還。
- 成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。由於處理有關基金轉換投資指示需要一定的時間，因此未必能夠保證達到您預期的結果。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況(包括您的退休計劃)。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。

# Looking for Independent Investment Advice to Meet Your Needs?

**BCT's latest Investment Planning Service** is your choice. Our consultant can help you:

- Set investment strategies
- Reach your retirement goals

## Scope of Service

- Investment planning service and advice of funds for your consideration in making investment decisions\*
- "MPF Portfolio" advice for existing members of BCT's master trust scheme and industry scheme#
- General MPF education / Information update

“Dedicated to providing you with value added service, we give you professional advice because we are independent from fund management firms, and we are not commission based.”

To arrange for a **FREE** private consultation meeting, please call **2298 9381** during office hours:

Monday to Friday 9:00am — 6:00pm  
Saturday 9:00am — 1:00pm

\* Including the determination of client's risk profile and the shortlisting from a list of selected SFC authorised investment funds managed by well-known fund houses.

# "MPF Portfolio" advice will be available to existing members of the BCT (MPF) Pro Choice or the BCT (MPF) Industry Choice, to assess MPF investment mandate used in respect of the said plan by reference to individual's risk profile determined in the course of the provision of investment planning advice.

### Important Notes

- SFC authorization is not a recommendation or endorsement of an MPF scheme or pooled investment fund or a collective investment scheme (CIS) nor does it guarantee the commercial merits of an MPF scheme or pooled investment fund or a CIS or its performance. It does not mean the MPF scheme or pooled investment fund or the CIS is suitable for all scheme participants or fund holders or investors nor is it an endorsement of its suitability for any particular scheme participant or fund holder or investors.
- Investment involves risks. Past performance is not indicative of future performance.
- BCT (MPF) Pro Choice and BCT (MPF) Industry Choice are Mandatory Provident Fund Schemes.
  - (i) You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
  - (ii) Your investment decision should not be based on this document alone. Please read the relevant MPF Scheme Brochure for further details, including the risk factors.
  - (iii) BCT (Pro) MPF Conservative Fund / BCT (Industry) MPF Conservative Fund does not guarantee the repayment of capital.
- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.