



# Your Guide to “Employee Choice Arrangement”



**Whatever the climate, BCT is committed to looking after your retirement plans.**



## BCT – Your Choice of MPF Partner

Without a doubt, Employee Choice Arrangement (ECA) allows MPF members more freedom in managing their retirement investments. Let's walk you through the benefits of ECA!



## Why ECA?

ECA is here to allow employees with greater autonomy to MPF trustees and schemes choices, so as to encourage them to manage their MPF investments more actively based on their personal needs.

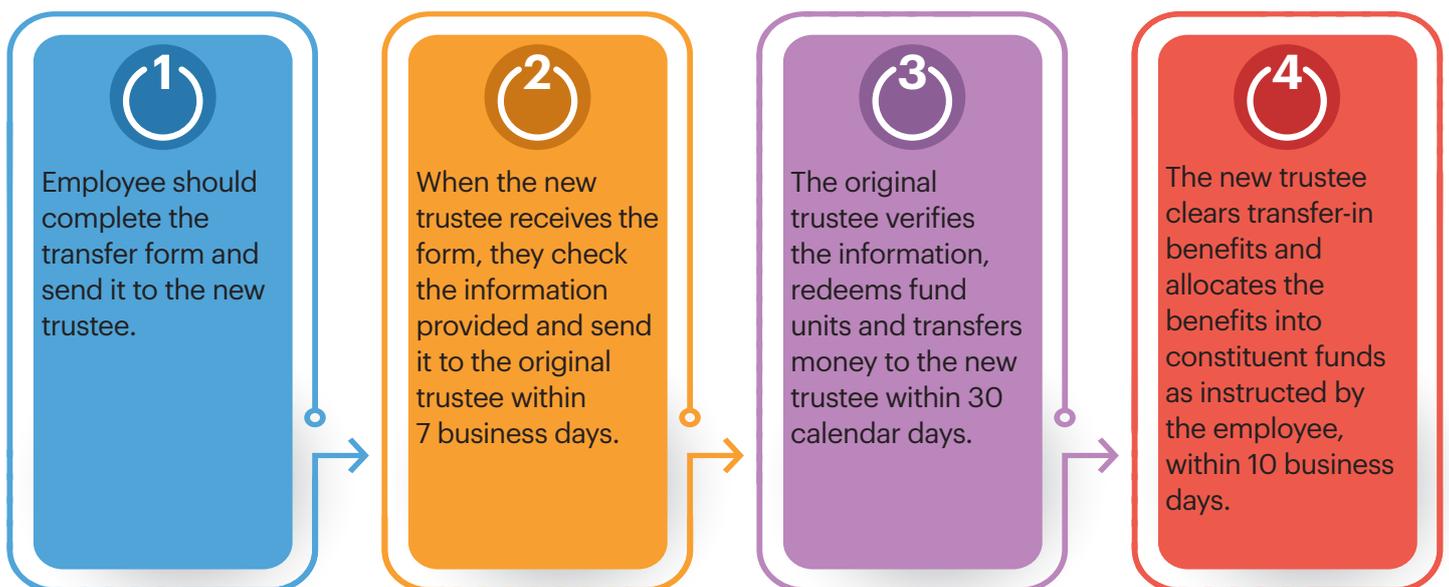
## ECA allows MPF members to

- Transfer all the accrued benefits arising from employee mandatory contributions made during their current employment to another MPF trustee of their own choice on a lump sum basis once per calendar year.
- Manage their retirement investments more actively by choosing the MPF provider that best suits their retirement needs.
- Access a wider range of MPF investment vehicles offered by different MPF service providers.

## How ECA works?

Under the current ECA framework, employees are allowed to transfer all the accrued benefits of the employee mandatory contributions made by them in their contribution account to the service provider of their own choice, once per calendar year. Once the employees have picked the new provider, they need to go through a few steps (see flow chart below) before their accrued benefits are transferred.

It normally takes 6 to 8 weeks to complete the transfer process. MPF members should note that there will be a time lag during which their redeemed accrued benefits will not be invested and MPF members are exposed to out-of-market risks as fund prices may change due to market fluctuations.



## Tips on ECA

Always review your MPF investment portfolio in the context of your financial goals, not short-term fund performance, especially when your investment objective is to accumulate for retirement.

It is hard to time the market accurately. MPF members should seek professional advice from a trustworthy MPF service provider to formulate a portfolio that meets their financial goals.

BCT is committed to being your ideal pension partner. In addition to quality investment choices, a convenient way to transfer benefits and a flexible voluntary contribution set-up, we also offer a range of dedicated pension services including:

- A professional hotline
- A user friendly website
- Regular member communication, including monthly factsheets and quarterly pension newsletters, etc.
- Special activities and promotions for pension members
- SMS notification



## Why BCT?

### BCT – Your Trustworthy MPF Partner

- BCT is dedicated to the pension business and has had a local presence for over 20 years, providing pension members with investment solutions to meet their retirement needs.
- We strive to pursue performance excellence and to help members achieve their retirement goals.
- We are well-recognized as a quality service provider with competitive fees. BCT offers a wide variety of fund choices, including equity funds, bond funds, mixed assets funds and guaranteed fund.
- BCT believes our undivided focus is of utmost importance as this enables us to focus all of our resources in helping investors worldwide to achieve their financial objectives.

