



由2023年11月30日起，BCT強積金策略計劃（「本計劃」）的成分基金「景順回報保證基金」（「終止成分基金」）將會終止。終止成分基金隨著終止後將不再於本計劃提供。

Effective from 30 November 2023, Invesco Guaranteed Fund (“Terminating CF”), a constituent fund (“CF”) under the BCT Strategic MPF Scheme (the “Scheme”) will be terminated. The Terminating CF will no longer be available under the Scheme following the termination.

醫院管理局強積金僱員成員專享紅利單位基本形式不變，詳情請參考下表： The basic form of Bonus Units Exclusively for Hospital Authority MPF Employee Members remains unchanged. Please refer to the table below for the details:

成分基金名稱 Constituent Funds	單位類別 Unit Classes	標準基金管理費# (佔每年資產淨值的百分比) Standard Management Fees# (% p.a. of NAV)	計算回贈後之實際基金管理費 (佔每年資產淨值的百分比) Effective Management Fees after the rebate (% p.a. of NAV)
景順中港股票基金 Invesco Hong Kong and China Equity Fund	H	1.055%*	0.86%
景順環球追蹤指數基金~ Invesco Global Index Tracking Fund~		1.1%1*	0.89%
景順恒指基金 Invesco Hang Seng Index Tracking Fund		0.705%+	回贈不適用 Not applicable for the rebate
景順美國追蹤指數基金~ Invesco US Index Tracking Fund~		1.0%2*	0.89%
景順亞洲股票基金 Invesco Asian Equity Fund			
景順增長基金 Invesco Growth Fund		1.055%*	0.86%
景順均衡基金 Invesco Balanced Fund			
景順核心累積基金 Invesco Core Accumulation Fund		0.75%	回贈不適用 Not applicable for the rebate
景順人民幣債券基金 Invesco RMB Bond Fund		1.055%*	0.86%
景順資本穩定基金 Invesco Capital Stable Fund			
景順65歲後基金 Invesco Age 65 Plus Fund		0.75%	回贈不適用 Not applicable for the rebate
景順環球債券基金 Invesco Global Bond Fund		1.055%*	0.86%
景順強積金保守基金 Invesco MPF Conservative Fund	H	0.663%	回贈不適用 Not applicable for the rebate

資料來源：BCT，截至2023年11月 Source: BCT, as of November 2023

標準基金管理費指支付予本計劃及相關成分基金所投資的基礎集成投資基金的保薦人（如適用）、信託人、行政管理人及投資經理／經理所收取的費用。

Standard Management Fees include fees payable to the Sponsor (if applicable), the Investment Manager, the Trustee and the Administrator of the Scheme and the Manager, Trustee and Administrator of each underlying APIF in which the relevant Constituent Funds invest.

* 由2014年4月1日起，部份成分基金將可獲享有折扣年率為資產淨值的0.195%「紅利單位」回贈，包括景順中港股票基金、景順亞洲股票基金、景順增長基金、景順均衡基金、景順人民幣債券基金、景順資本穩定基金及景順環球債券基金，該等成分基金由2017年4月1日起計算回贈後之實際基金管理費年率為資產淨值0.86%。

由2023年11月1日起，景順環球追蹤指數基金將可獲享有折扣年率為資產淨值的0.21%「紅利單位」回贈，景順美國追蹤指數基金將可獲享有折扣年率為資產淨值的0.11%「紅利單位」回贈，該等成分基金由2023年11月1日起計算回贈後之實際基金管理費年率為資產淨值0.89%。

Effective 1 April 2014, 0.195% p.a. of NAV of management fee rebate has been offered to Invesco Hong Kong and China Equity Fund, Invesco Asian Equity Fund, Invesco Growth Fund, Invesco Balanced Fund, Invesco RMB Bond Fund, Invesco Capital Stable Fund and Invesco Global Bond Fund. The Effective Management Fees after the rebate for the funds effective from 1 April 2017 is 0.86% p.a. of NAV.

Effective 1 November 2023, 0.21% p.a. of NAV of management fee rebate has been offered to Invesco Global Index Tracking Fund, 0.11% p.a. of NAV of management fee rebate has been offered to Invesco US Index Tracking Fund. The Effective Management Fees after the rebate for the funds effective from 1 November 2023 is 0.89% p.a. of NAV.

+ 由2022年9月19日起，景順恒指基金的標準基金管理費調低至每年0.705%。

Effective 19 September 2022, the Standard Management Fees of Invesco Hang Seng Index Tracking Fund reduced to 0.705% p.a.

~ 景順環球追蹤指數基金及景順美國追蹤指數基金的標準基金管理費生效於基金成立日 - 2023年6月9日。

The effective date of Standard Management Fees of Invesco Global Index Tracking Fund and Invesco US Index Tracking Fund are the fund launch date as of 9 June 2023.

1. 若資產淨值低於20億港元，為每年不超過1.1%；若資產淨值等於或超過20億港元，為每年不超過1.06%。

Up to 1.1% per annum if NAV is below HK\$2 billion or up to 1.06% per annum if NAV equals to or exceeds HK\$2 billion.

2. 若資產淨值低於20億港元，為每年不超過1%；若資產淨值等於或超過20億港元，為每年不超過0.96%。

Up to 1% per annum if NAV is below HK\$2 billion or up to 0.96% per annum if NAV equals to or exceeds HK\$2 billion.



條款與細則
Terms and Conditions

重要資訊：

基金管理費指保薦人或推銷商（如有）、信託人、保管人、行政管理人及投資經理／經理就所提供的服務所收取的費用。金額一般按相關基金資產淨值的某一百分比計算。就預設投資策略基金而言，支付予上述各方或其獲授權代表的基金管理費，只可（在強積金條例所列的若干例外情況除外）按預設投資策略基金的資產淨值的某一百分比計算。此等基金管理費亦須受每日法定限額（相當於相關預設投資策略基金的資產淨值年率 0.75%）之規限。此限額涵蓋相關預設投資策略基金及其基礎投資基金的基金管理費。

從景順強積金保守基金收取之費用、開支及收費必須為強積金條例及強積金一般規例許可。景順強積金保守基金之費用及收費可 (i) 從基金資產扣除；或 (ii) 透過扣除成員帳戶中單位收取。景順強積金保守基金採用方式 (i) 收費，故所列單位價格／資產淨值／基金表現已反映收費之影響。至於景順強積金保守基金中不獲許可由該基金支付之收費，將由保薦人承擔。

有關費用及收費詳情，請參閱BCT強積金策略計劃要約文件(包括主要計劃資料文件及強積金計劃說明書)。

Important Notes:

Management fee include fees paid to the Sponsor or promoter (if any), the trustee, custodian, administrator, and investment manager/manager for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value of the relevant fund. In the case of the DIS Funds, management fees payable to the parties named above, or their delegates, can only (subject to certain exceptions in the MPF Ordinance) be charged as a percentage of the net asset value of a DIS Fund. These management fees are also subject to a statutory daily limit equivalent to 0.75% per annum of the net asset value of the relevant DIS Fund which applies across both the relevant DIS Fund and its underlying investment fund(s).

For the Invesco MPF Conservative Fund, all fees, charges and expenses will only be payable out of the fund to the extent permitted by the MPF Ordinance and the MPF General Regulation. Fees and charges of an Invesco MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The Invesco MPF Conservative Fund uses method (i) and, therefore, unit price/net asset value/fund performance quoted have incorporated the impact of fees and charges. The Sponsor will bear any charges or expenses attributable to the Invesco MPF Conservative Fund which are not permitted to be payable out of the Invesco MPF Conservative Fund.

For details of fee and charges, please refer to the offering documents (including the Key Scheme Information Document and the MPF Scheme Brochure) of BCT Strategic MPF Scheme.

投資附帶風險。投資者應閱讀BCT強積金策略計劃要約文件（包括主要計劃資料文件及強積金計劃說明書），以了解各項細節，包括風險因素和其他產品特性。Investment involves risk. Investors should read the offering documents (including the Key Scheme Information Document and the MPF Scheme Brochure) of BCT Strategic MPF Scheme for details, including the risk factors and other product features.