ON-GOING COST ILLUSTRATIONS FOR BCOM Joyful Retirement MPF Scheme

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ABOUT THIS ILLUSTRATION

This is an illustration of the total effect of fees, expenses and charges on each HK$1,000 contributed in the funds named below. The fees, expenses and charges of a fund are one of the factors that you should consider in making investment decisions across funds. You should however also consider other important information such as the risks of the fund, the nature of the fund, the attributes of relevant parties, the range and quality of services being offered and, most importantly, your own personal circumstances and expectations. The information about fees, expenses and charges set out in this table is intended to help you compare the cost of investing in one constituent fund with the cost of investing in other constituent funds.

The illustration has been prepared based on some assumptions that are the same for all funds. The illustration assumes the following:

(a) a gross contribution of HK$1,000 is made in the respective constituent fund now and, being eligible to do so, you withdraw all of your accrued benefits arising from this contribution at the end of each time period indicated;

(b) for the purpose of this illustration only, the contribution has a 5% gross return each year [It is important that you note that the assumed rate of return used in this document is for illustrative and comparative purposes only. The return is neither guaranteed nor based on past performance. The actual return may be different.]; and

(c) the expenses of the funds (expressed as a percentage called the "fund expense ratio" below) remain the same for each fund for all the periods shown in this illustration.

BASED ON THE ABOVE ASSUMPTIONS, YOUR COSTS ON EACH HK$1,000 CONTRIBUTED ARE ILLUSTRATED IN THE FOLLOWING TABLE. PLEASE NOTE THAT THE ACTUAL COSTS WILL DEPEND ON VARIOUS FACTORS AND MAY BE DIFFERENT FROM THE NUMBERS SHOWN BELOW.

Name of constituent fund	Fund expense ratio for financial period ended 12/2025	Cost on each HK$1,000 contributed		
		After 1 year (HK$)	After 3 years (HK$)	After 5 years (HK$)
BCOM Guaranteed (CF) Fund	1.46784%	15	48	83
BCOM Stable Growth (CF) Fund	1.38765%	15	45	78
BCOM Balanced (CF) Fund	1.40241%	15	46	79
BCOM Dynamic Growth (CF) Fund	1.25371%	13	41	71
BCOM Asian Dynamic Equity (CF) Fund	1.32761%	14	43	75
BCOM Hong Kong Dynamic Equity (CF) Fund	1.31473%	14	43	74
BCOM China Dynamic Equity (CF) Fund	1.31396%	14	43	74
BCOM HSI ESG Tracking (CF) Fund	0.87873%	9	29	50
BCOM Global Bond (CF) Fund	1.15299%	12	38	65
BCOM Greater China Equity (CF) Fund	1.32306%	14	43	75
BCOM Core Accumulation Fund	0.81293%	9	27	46
BCOM Age 65 Plus Fund	0.81547%	9	27	47
BCOM North American Equity (CF) Fund	1.06103%	11	35	60

Note:

1. The example does not take into account any fee rebates that may be offered to certain members of the scheme.

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