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### 積金特寫 MPF Feature

強積金15周年新書《退休保障之路》 New Book *Towards Retirement Security* Marks the 15<sup>th</sup> Anniversary of the MPF System \_\_\_\_\_

## 積金數字 MPF Data

計劃成員強積金資產年度回顧 Annual Review of Scheme Members' MPF Assets

# 預設投資策略 細節出台

Details of the Default Investment Strategy Announced

9:45 AM

40%

Q investment portiolio



60%

Hoher net investing



強制性公積金(強積金)制度於2000年12月開始 實施,至今已運作了15年!面對人口老化的 問題,社會對退休保障的議題越來越關注, 強積金作為其中一項重要的退休儲備,已經成為 打工仔生活中不可或缺的部分。

多年來,強制性公積金計劃管理局(積金局) 積極改革強積金制度,使其更切合計劃成員的 需要。這些改革工作包括實施僱員自選安排、 數次調整最低及最高有關入息水平、優化提取 強積金的安排等。政府亦剛提交條例修訂草案, 建議引入預設投資策略。長遠而言,局方更希望 研究推行「積金易」及「強積金全自由行」。

15出頭的強積金制度,一步一步走來,在退休 儲蓄方面有相當貢獻。現時香港約有85%的 工作人口,透過強積金制度或其他形式的退休 計劃享有退休保障,按國際標準而言,覆蓋率 達很高的水平。另外,截至2015年10月底, 強積金資產已累積約6,000億元。由強積金制度 推出至2015年10月底期間,年率化回報有 3.4%,跑贏同期1.8%的通脹。

扶貧委員會現正就退休保障展開公眾諮詢, 社會熱烈討論如何改善本港的退休保障。不論 本港最終採納哪個退休保障模式,強積金制度 會繼續扮演重要的角色,協助就業人口累積 更多退休儲蓄。 The Mandatory Provident Fund (MPF) System was launched in December 2000, and has now been in operation for 15 years. In the face of our ageing population, society has attached increasing importance to the issue of retirement protection. By making up a significant part of employees' retirement savings, the MPF has an indispensable role to play.

Over the years, the Mandatory Provident Fund Schemes Authority (MPFA) has refined and enhanced the System to meet the needs of scheme members. For example, the Employee Choice Arrangement has been introduced, the minimum and maximum relevant income levels adjusted a few times, and the withdrawal arrangements of MPF benefits enhanced. Recently, the Government has also submitted an amendment bill that will lead to the launch of the Default Investment Strategy. In the long run, the MPFA is looking to implement "eMPF" and MPF full portability.

The 15-year-old MPF System has grown alongside Hong Kong, and has contributed significantly to building up the retirement savings of the people of Hong Kong. At present, around 85% of Hong Kong workers are covered by the MPF System, or by some other forms of retirement scheme. By international standards, this level of coverage is excellent. As at the end of October 2015, the total assets of the MPF System amounted to almost \$600 billion. This means the annualized rate of return from the inception of the MPF System to October 2015 was 3.4%, higher than the 1.8% inflation rate over the same period.

The Commission on Poverty is currently conducting a public consultation on retirement protection, which has generated much discussion about how to improve Hong Kong's retirement protection. Regardless of how the retirement protection framework develops in future, the MPF System will continue to play a vital role in helping members of the working population accumulate savings for retirement.

# 預設投資策略細節出台 Details of the Default Investment Strategy Announced

政府與積金局為了回應市民對部分強積金計劃「收費高、選擇難」的問題,建議規定受託人 在每個計劃下提供預設投資策略,相關建議的細節經已出台。政府已於2015年11月25日向 立法會提交修訂條例草案,視乎立法程序的進度,預期於2016年年底前引入預設投資策略。

To address the problems of high fees and difficulty in making choices associated with some MPF schemes, the Government and the MPFA propose to require each trustee to provide, in each scheme, a Default Investment Strategy (DIS). Proposed details on the DIS have been announced. The Government introduced the amendment bill to the Legislative Council on 25 November 2015, and subject to the passage of the legislation, the DIS is expected to be launched by the end of 2016.

40%

60%

# 詳細建議 Details of the proposal

簡單而言,預設投資策略是一套高度劃一、有收費 管控、且符合退休儲蓄長遠目標的強積金投資策略。 如果計劃成員沒有作出任何投資選擇,他們的強積金 供款將會按其所屬強積金計劃下的預設投資策略進行 投資。計劃成員亦可主動選擇按照預設投資策略 進行投資。

以下是預設投資策略的主要特點:

In short, the DIS is a highly standardized and fee-controlled MPF investment strategy designed to be consistent with the objective of building up long-term retirement savings. If scheme members do not make any choices for their MPF investments, their MPF contributions will be invested according to the DIS of their respective scheme. Scheme members can also choose to opt for the DIS.

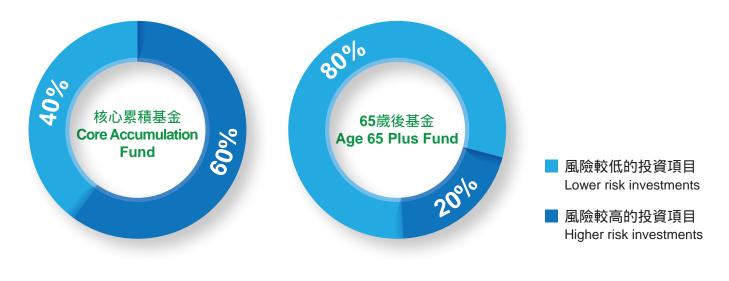
The key features of the DIS are described below:

#### 採用兩個成分基金

為了平衡潛在風險與回報,預設投資策略由兩個 混合資產成分基金組成:「核心累積基金」及「65歲後 基金」。這兩個成分基金將會分散投資於環球不同 市場。前者的投資策略較為進取,投資較多於風險 較高的資產(如環球股票);後者的投資策略則較為 保守,主要投資於風險較低的資產(如環球債券)。 兩個成分基金的投資分配如下圖:

#### Made up of two constituent funds ("CFs")

To balance potential risks and returns, the DIS will be made up of two mixed asset CFs, namely the Core Accumulation Fund and the Age 65 Plus Fund. The CFs will invest in a globally diversified manner. The Core Accumulation Fund will adopt a more aggressive investment strategy and invest more in higher risk investments (e.g. global equities), while the Age 65 Plus Fund will adopt a more conservative investment strategy and mainly invest in lower risk investments (e.g. global bonds). The investment ratios of these two CFs are shown in the diagram below:



#### 投資原則

1 隨年齡降低投資風險

Age-based de-risking

**Investment principles** 

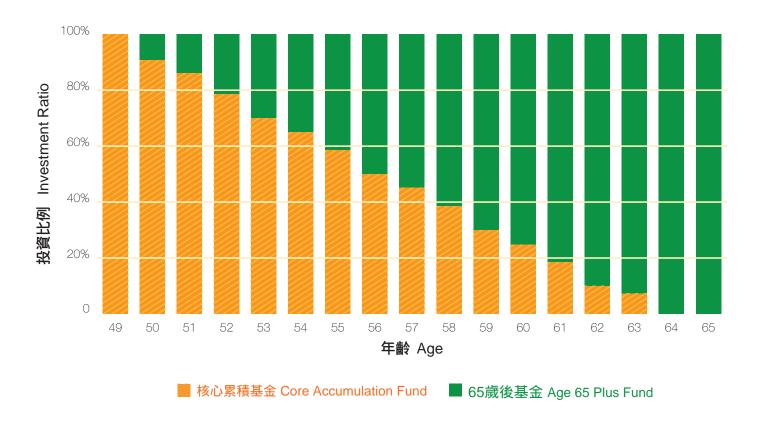
當計劃成員開始接近退休之齡,其投資策略將會 調整,減少投資於風險較高的資產:

≥ 50歲前:全數投資於「核心累積基金」。

- ▷ 50歲至64歲:每年把投資於「核心累積基金」的 強積金逐步轉移至「65歲後基金」,令投資組合內 風險較高的資產比例每年減少約2.6%。
- ≥ 65歳:全數投資於「65歲後基金」

As the scheme member approaches retirement age, the investment strategies will be adjusted by reducing the investment in higher risk assets accordingly:

- Aged below 50: all MPF benefits will be invested in the Core Accumulation Fund.
- Aged 50 to 64: MPF benefits in the Core Accumulation Fund will be gradually switched to the Age 65 Plus Fund every year, so that the ratio of higher risk investments in the investment portfolio will fall by around 2.6% every year.
- Aged 65: all MPF benefits will be invested in the Age 65 Plus Fund.



## 2 環球分散投資

#### Globally diversified

投資市場往往受到不同國家的地緣政治、經濟狀況 等因素影響,所以成分基金將會分散投資於本地及 海外市場,以分散風險。 Investment markets are often affected by factors such as the geopolitical and economic situations in different countries. To diversify risk, the CFs will invest in both local and overseas markets in a diversified manner.

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#### **Fee controls**

- Management fees must not exceed an annual rate of 0.75% of the net asset value of the CFs and this figure of 0.75% is just a starting point.
- Fees covered within the fee cap include all fees for services provided by trustees, administrators, investment managers, custodians, sponsors and promoters, as well as similar fees chargeable to the underlying investment funds.

## 投資及過渡安排

同類費用。

#### Investment and transitional arrangements

對新、舊計劃成員而言,預設投資策略對他們的 影響如下:

### I. 新計劃成員

新計劃成員參加強積金計劃時,須決定其強積金 供款將怎樣進行投資。他們有三個選擇: The DIS will affect new and existing scheme members in the following ways:

#### I. New scheme members

When new scheme members enrol in an MPF scheme, they will have three options in respect of their MPF investment:

將會分散投資於本地及 協會分散投資於本地及 diversify risk, the CFs wi markets in a diversified m

#### 設有收費管控

- 1 管理費用不得超過成分基金每年淨資產值的 0.75%,而0.75%只是起步點。
  - 收費上限涵蓋受託人、管理人、投資經理、 保管人、計劃保薦人及推銷商提供服務所產生

的費用;以及在基礎投資基金層面所收取的

選擇一 Option 1 不作出任何投資決定 do not make any investment choice

強積金計劃 MPF Scheme					
	預設投資策略	DIS			
	股票基金	Equity Fund			
	保守基金	Conservative Fund			
	債券基金	Bond Fund			
	核心累積基金	Core Accumulation Fund			
	65 <b>歲後基金</b>	Age 65 Plus Fund			

如果成員沒有作出任何投資決定,其強積金會自動 按照預設投資策略進行投資。 If scheme members do not make any investment choice, their MPF benefits will be invested according to the DIS automatically.

	選擇二 Option 2 主動選擇預設投資策略 proactively choose the DIS			
強積金計劃 MPF Scheme				
		100%	預設投資策略	DIS
		0%	股票基金	Equity Fund
		0%	保守基金	Conservative Fund
		0%	債券基金	Bond Fund
		0%	核心累積基金	Core Accumulation Fund
		0%	65 <b>歲後基金</b>	Age 65 Plus Fund

成員亦可主動選擇預設投資策略,強積金會自動按其 年齡投資於「核心累積基金」及/或「65歲後基金」。 Members can proactively choose to invest according to the DIS, in which case their MPF benefits will be automatically invested in the Core Accumulation Fund and/or the Age 65 Plus Fund depending on their age at the time.

選擇三 Option 3 自行選擇基金及投資比重 invest by choosing funds and investment ratios themselves

強積金計劃 MPF Scheme				
0%	預設投資策略	DIS		
<ul> <li>✓ 60%</li> <li>✓ 20%</li> <li>○ 0%</li> <li>✓ 20%</li> <li>○ 0%</li> </ul>	股票基金 保守基金 債券基金 核心累積基金 65歲後基金	Equity Fund Conservative Fund Bond Fund Core Accumulation Fund Age 65 Plus Fund		

計劃成員可自行選擇不同的基金種類並自訂投資 比重。除了股票基金、債券基金等這些既有的選擇, 成員亦可獨立選擇新增的「核心累積基金」及/或 「65歲後基金」。不過,由於成員不是透過預設投資 策略來投資於這兩個基金,所以其投資組合不會因應 成員的年齡自動調整以降低風險。成員應定期主動 檢討投資組合,並在有需要時作出調整。 Scheme members can invest by choosing different fund types and the investment ratios themselves. Besides existing choices such as equity funds and bond funds, members will also be able to invest in the new Core Accumulation Fund and/or the Age 65 Plus Fund individually. However, because in this case members invest in these two funds not because they have chosen the DIS, their investment portfolios will not automatically de-risk as they get older. Members should therefore review their investment portfolio regularly, and make adjustments where necessary.

#### II. 現有計劃成員

#### **II. Existing scheme members**

計劃成員 Scheme members	投資及過渡安排 Investment and transitional arrangements
如果計劃成員當初參加強積金計劃時沒有 作出任何投資選擇,其強積金全數按原有 的預設安排投資於相關基金。	<ul> <li>受託人會在修訂條例實施後六個月內通知有關計劃成員。</li> <li>相關計劃成員可於42日內選擇基金。</li> <li>如果成員沒有在限期前作出回應,他們已累積的強積金及未來的供款將會於14日後,按照預設投資策略進行投資。</li> </ul>
Scheme members who, when they first joined an MPF scheme, did not make any investment choice. Their MPF benefits were 100% invested in funds in accordance with the then default investment arrangement.	<ul> <li>The trustees will notify relevant scheme members within six months of the implementation of the amendment bill.</li> <li>Scheme members will then have the opportunity to make fund choices, within 42 days of notification.</li> <li>If members do not reply before the deadline, their MPF benefits and future contributions will be invested according to the DIS after a further 14 days.</li> </ul>
如果計劃成員當初參加強積金計劃時曾作出 投資選擇。	<ul> <li> 成員可繼續投資於現有基金。</li> <li> 成員亦可隨時向受託人提出轉換基金的要求,選擇將 他們已累積的強積金及/或未來的供款按預設投資 策略進行投資。</li> </ul>
Scheme members who, when they first joined an MPF scheme, made fund choices themselves.	<ul> <li>Members may continue to invest in their existing funds.</li> <li>Members may also, at any time, ask their trustees to switch funds for them so that their MPF benefits and/or future contributions are invested according to the DIS.</li> </ul>

# 規管與罰則 Supervision and sanctions

積金局現行的查察和調查權力將同樣適用 於預設投資策略的成分基金。如發現受託人 違規,積金局可視乎情況,撤銷對有關 受託人的核准、暫免或終止有關受託人 管理計劃,以及施加罰款。 The MPFA's existing powers of monitoring and investigation are also applicable to the CFs under the DIS. If trustees are found to be non-compliant, the MPFA can revoke the approval of the trustees, suspend or terminate the trustees' administration of schemes, and impose financial penalties, depending on the situation.

# 強積金15周年新書《退休保障之路》

New Book *Towards Retirement Security* Marks the 15<sup>th</sup> Anniversary of the MPF System

為紀念強積金制度成立15周年,積金局特意編寫新書《退休保障之路》, 扼述香港 以至世界各地,在退休保障制度方面的趨勢與發展。新書亦詳細論述本港由個人、 僱主和政府共同承擔的退休保障制度的現況,以及回顧強積金制度的發展及近年 的改革工作。我們希望新書可加深公眾對強積金制度的認識,特別是它在香港整體 退休保障框架下所擔當的角色和責任。

To mark the 15<sup>th</sup> anniversary of the MPF System, the MPFA has published a book titled *Towards Retirement Security*, which reviews trends and developments in retirement protection systems both in Hong Kong and around the world. The book explains in detail Hong Kong's current retirement protection system, which is shouldered collectively by individuals, employers and the Government, and reviews the development of the MPF System and the reforms made to it in recent years. We hope the book will enrich public understanding of the role played by the MPF System within Hong Kong's overall retirement protection framework.

## 退休保障發展小知識 More on the development of retirement protection

要了解退休保障的發展,不能只看目前,更不應將 眼光局限於香港。因此,《退休保障之路》會引導 大家認識歷史,放眼世界。以下是書中記載的一些 小知識,你得悉後或許會驚嘆,原來世世代代之前, 已經出現不同形式的退休保障。



全球第一個退休金計劃於逾兩千年前,即公元前 13年出現,由羅馬帝國的開國君主奧古斯都創立, 專為軍人提供退休福利。退伍士兵在軍團服役滿 16年,再任後備軍滿四年後,便可獲得退休金福利。 退休金福利大約相等於一名勞工全年收入的75%。 A full understanding of the development of retirement protection requires one to look beyond the current situation in Hong Kong, and so *Towards Retirement Security* explores the history and the development of retirement protection worldwide. Some of the points made in the book are summarized below. You may be surprised to learn that some forms of retirement protection were in place a very long time ago!



The first pension scheme appeared more than 2,000 years ago, in 13 BC. It was created by Augustus, the founder of the Roman Empire, and designed for veteran legionnaires. These men were able to receive pension benefits upon the completion of 16 years' service in a legion, and four years in the military reserves. Pension benefits were roughly equivalent to 75% of a worker's annual earnings.



德國首相俾斯麥於1889年成立的退休金制度,被視 為世上首個大型、正規的強制性公營退休金制度。 計劃在開始實施時已涵蓋約40%的德國工人,他們 年滿70歲時,便會獲政府發放一筆與收入相關的 利益,但當時男性的預期壽命為45歲以下,因此 只有極少數工人能夠享用此福利。



世界銀行於1994年提出三大支柱的退休保障方案, 以應對退休保障的問題;及後因應運作經驗, 在2005年,把三大支柱框架擴展為五大支柱框架:

零支柱	無須供款、	由政府資助及管理的制度,
	提供最低水平的退休保障 ;	

- 第一支柱 由政府管理的強制性供款制度;
- 第二支柱 由私營機構管理及具備足額資金的強制 性供款制度;
- 第三支柱 自願性儲蓄(例如個人儲蓄及保險);及
- 第四支柱 非正規支援(例如家庭支援) 其他正規 社會保障(例如醫療及房屋)及其他 個人資產(例如自置物業)

# 問 強積金制度屬第二支柱 , 那全球共有多少個 第二支柱制度 ?

2014年,全球共有32個第二支柱制度;反觀10年前, 即2004年,當時只有20個,可見設有第二支柱制度 的國家或地區近年逐漸增多。至於全球第一個第二支 柱制度,則由智利於1981年率先成立。

# Which country established the first formal mandatory public retirement protection system?

The retirement protection system established by Chancellor Otto von Bismarck in Germany in 1889 is often considered as the first formal mandatory public retirement protection system in the world. When the system first began, it covered around 40% of German workers, who could receive earnings-related benefits from the government when they reached the age of 70. Very few workers were expected to receive the benefits, however, because at that time the male life expectancy at birth was under 45 years.



In 1994, the World Bank recommended a three-pillar framework to address the issue of old-age protection; this was expanded to a five-pillar framework in 2005 based on operational experience:

- Pillar 0 a non-contributory, publicly financed and managed system that provides a minimal level of protection for retirement;
- Pillar 1 a mandatory, contributory and publicly managed system;
- Pillar 2 a mandatory, privately managed, fully funded contribution system;
- Pillar 3 voluntary savings (e.g. personal savings and insurance); and
- Pillar 4 informal support (e.g. family support), other formal social programmes (e.g. health care and housing) and other individual assets (e.g. home ownership).

#### The MPF System belongs to the second pillar; how many second pillar systems are there in total in the world?

According to 2014 data, there are 32 second pillar systems worldwide; by contrast, 10 years ago (in 2004) there were only 20. The figures show that more and more jurisdictions have established a second pillar system over time. The first of these second pillar systems was established by Chile in 1981.



## 閱讀全文 Read the full text

《退休保障之路》備有中文及英文版,積金局 亦 預 備 了 一 份 導 讀 和 一 份 退 保 發 展 小知識,全都已上載至積金局網站

(http://www.mpfa.org.hk/tch/information\_centre/ publications/tenth\_anniversary/index.jsp), 歡迎 公眾下載並細閱內容。 Towards Retirement Security comes as a Chinese version and an English version. The MPFA has also prepared a reading guide and some snippets from the book. All have been uploaded to the MPFA website (http://www.mpfa.org.hk/eng/information\_centre/publi cations/tenth\_anniversary/index.jsp), and you are welcome to download them or read them online.

# 計劃成員強積金資產年度回顧

Annual Review of Scheme Members' MPF Assets

積金局每年都會向受託人收集一次有關計劃成員強積金資產的整體數據,以深入 了解不同成員組別的強積金滾存情況。根據最新的年度(即截至2014年年底)數據 顯示,計劃成員的人數有所增長,而他們的平均強積金資產亦進一步增加。

Once every year, the MPFA collects overall data relating to scheme members' MPF assets from trustees to better understand the amounts of MPF assets accumulated by different groups of members. According to the latest annual data (i.e. up to the end of 2014), the number of scheme members has increased, and so has the average amount of their MPF assets.

#### 計劃成員平均強積金資產逾14萬元

以2014年12月底計,計劃成員約有400萬人<sup>1</sup>, 按年增加大約10萬人。他們的平均強積金資產則有 大約141,000元,按年增長近7%,為10年前平均 資產的三倍。下圖顯示自2004年起,計劃成員的 平均強積金資產:

# Average amount of MPF assets per member surpasses \$140,000

As of the end of December 2014, there were about 4 million scheme members<sup>1</sup>, representing an increase of 100,000 members year on year. At that time, scheme members held about \$141,000 in MPF assets on average, representing 7% growth year on year, an amount that has tripled over the past decade. The average amounts of MPF assets held by individual scheme members since 2004 are shown in the following graph:



#### 計劃成員的平均強積金資產 Average amounts of MPF assets per scheme member

註釋:資產金額以四捨五入至最接近的千位數。Note: Asset figures are rounded to the nearest thousand.

#### 自願作額外供款意識增

除了強制性供款,計劃成員亦可在強積金制度內 作額外供款,即自願性供款和特別自願性供款<sup>2</sup>。

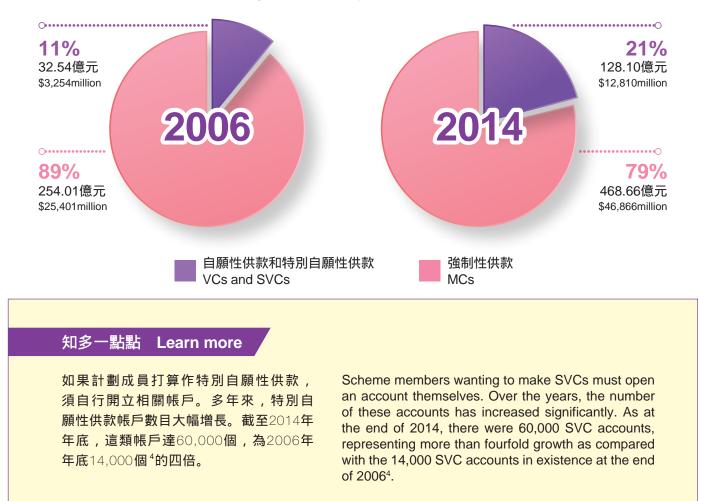
數據顯示,於2014年所收取的強積金供款當中, 有79%是強制性供款,其餘的21%則來自自願性供款 和特別自願性供款。反觀2006年<sup>3</sup>的供款情況,89% 是強制性供款,只有11%來由自願性供款和特別 自願性供款。換句說話,自願性供款和特別自願 性供款佔整體供款的比重,於八年間增加接近一倍! 這反映愈來愈多計劃成員及僱主對強積金制度的信心 日漸增強。

# Greater consciousness of making additional voluntary contributions

Besides making mandatory contributions (MCs), under the MPF System scheme members can also make additional contributions, i.e. voluntary contributions (VCs) and special voluntary contributions (SVCs)<sup>2</sup>.

According to the data, MCs made up 79% of the total amount of MPF contributions received in 2014, while the remaining 21% were made up of VCs and SVCs. By contrast, in 2006<sup>3</sup>, 89% of the total amount of MPF contributions were MCs, and only 11% were made up of VCs and SVCs. In other words, the combined amount of VCs and SVCs as a percentage of the total amount of MPF contributions has nearly doubled in eight years! This reflects the fact that more and more scheme members and employers have greater confidence in the MPF System.

#### 各類供款的比例 Percentages of different types of contributions



<sup>1</sup> 這是因應有計劃成員以多重身分(包括登記為僱員、自僱人士及 /或個人帳戶持有人)參加強積金計劃而作出調整後的數字。 This is the number of individual members joining MPF schemes. The number takes into account the fact that some members have multiple identities in the MPF System, having enrolled as an employee, a self-employed person, and/or a personal account holder.

<sup>2</sup> 自願性供款是僱主、僱員或自僱人士在強積金法例規定必須支付的強制性供款以外,額外向強積金計劃支付的供款。特別自願性供 款則是由僱員直接向強積金計劃受託人支付而與就業無關的供款,該等供款與僱主並無關係。 VCs are the contributions paid by employers, employees or self-employed persons to an MPF scheme exceeding the amount of mandatory contributions required to be paid under the MPF legislation. SVCs are contributions unrelated to employment paid directly by an employee to the MPF trustee of an MPF scheme, without the involvement of his or her employer.

<sup>3</sup> 此乃積金局持有有關自願性供款 /特別自願性供款的首個完整年度數據。 This is the earliest complete annual data on VCs and SVCs available to the MPFA.

<sup>4</sup> 此乃積金局持有有關特別自願性供款帳戶數目的首個完整年度數據。 This is the earliest complete annual figure on the number of SVC accounts available to the MPFA.

# 「樂享退休GPS」手機程式 A New Mobile App for Retirement Planning

隨 智能手機越來越普及,不少人都「機不離手」。社交聯繫、生活瑣事、購物理財等各項事情, 不時都透過手機來處理。為了配合這個趨勢,積金局推出全新的手機程式「樂享退休GPS」,方便 大家透過手機輕鬆理財,妥善為退休策劃。此外,還有機會換領大獎,快來一起下載吧!

Smart phones are more and more popular these days, and many people just cannot keep their hands off them. Phones are often used for such diverse purposes as making social connections, handling daily matters, shopping, as well as money management. To tap into this trend, the MPFA has launched a brand-new mobile app that enables you to use your phone for convenient money management and retirement planning. It also gives you the chance to win big prizes, so download the app now!

# 三大「理財神器」 Three money management tools

「樂享退休GPS」囊括三大「理財神器」,包括退休策 劃計算機、收支管理及購物清單。各個神器發揮 不同的功能,助你從多方位精明理財,逐步達成 退休儲蓄目標。 The new mobile app includes three money management tools: a retirement planning calculator, a spending tracker and a shopping list. With each performing different functions, together they can help you manage your money wisely, as well as achieving your retirement savings goal gradually.



#### 退休策劃計算機 Retirement planning calculator

#### 功能 Functions

計算退休所需金額和預期強積金及其他儲備;設定儲蓄目標。

Calculates the retirement savings you will need, as well as the amount of MPF benefits and other savings you expect to have; helps you set your savings goal.

#### 詳情 Details

按指示輸入資料,就可推算你於65歲退休時,累積到的儲蓄是否足夠應付 退休需要,從而讓你反思並在有需要時調整儲蓄策略。

Follow the instructions and key in the information required, and the calculator will assess whether your savings will be enough to meet your retirement needs when you retire at 65. This will enable you to review your savings plan and adjust your saving strategies where necessary.



收支管理 Spending tracker

### 功能 Functions

記錄日常收支及監察儲蓄進度。

Logs your income and expenses, and keeps you on track with your savings plan.

#### 詳情 Details

簡單易用的記帳工具,兼具圖表分析你的收支狀況。

A simple and user-friendly tracker tool. Your income and expenses can be presented graphically for easy analysis.





#### 功能 Functions

#### 為購物作好預算,養成精明消費的良好習慣。

Helps you with good budget planning before shopping, and encourages good consumption habits.

#### 詳情 Details

助你記錄商品於不同店舖的售價,並有開支計算功能,按你當時的收支 狀況計算購物後的結餘。

The list enables you to record the prices of products sold in different stores. It can also calculate how much you can afford to spend, based on your current income and expenses.

「樂享退休GPS」亦設有理財互動區,連結至積金局 Facebook教育專頁「全積特攻」,以及積金局的網上 理財工具,助你取得最快最新的強積金資訊,讓你 適時檢討退休投資策略。

不僅如此,你還可透過這個手機程式換領禮品。只須 於2016年8月前完成不同任務,儲得指定積分, 就可輕鬆換領禮品,萬勿錯過! An interactive corner in the new mobile app links to the MPFA educational Facebook fanpage "Workplace Incredibles" as well as to other MPFA money management online tools, enabling you to get the latest MPF information promptly and undertake timely reviews of your retirement investment strategies.

You also have the chance to win prizes by using this mobile app. Just complete various tasks before August 2016 and accumulate enough points to redeem them: don't miss out!



#### 免費下載 Free download

「樂享退休GPS」手機程式現已在Google Play及App Store上架,你可透過智能手機 掃描右方的二維碼,免費下載相關程式。 The new mobile app (in Chinese version only) is now available from Google Play and the App Store. Use your smart phone to scan the above QR code and download the app for free.

# 逾650間機構獲嘉許為首屆「積金好僱主」 Over 650 Organizations Receive the Inaugural Good MPF Employer Award

積金局舉辦的首屆「積金好僱主」嘉許計劃<sup>6</sup>經已圓滿 結束,積金局並於2015年10月8日舉行了嘉許典禮。 嘉許典禮由勞工及福利局局長張建宗先生擔任主禮 嘉賓,其他嘉賓包括勞工處處長唐智強先生、支持 嘉許計劃的僱主團體及工會代表,以及強積金業界 人士。 The first Good MPF Employer Award<sup>5</sup> organized by the MPFA has come to a successful conclusion. On 8 October 2015, the MPFA held a presentation ceremony at which the guest of honour was Secretary for Labour and Welfare Mr Matthew Cheung Kin-chung. Other guests included Commissioner for Labour Mr Donald Tong, as well as representatives from employers' organizations and labour unions supporting the Award and the MPF industry.



#### 「積金好僱主」來自各行各業

在2014-15年度,共有654間機構獲嘉許為「積金好 僱主」,他們來自各行各業,涵蓋金融、建築、教育、 運輸、貿易、物業管理、旅遊及飲食業等,估計 合共僱用超過12萬名員工。

獲嘉許的「積金好僱主」當中,88%提供一項額外 退休保障,其餘12%為僱員提供兩項或以上的額外 退休保障。若以它們提供額外退休保障的種類來 分析,94%的「積金好僱主」有為員工作出自願性 供款;15%提供多於一個強積金計劃供員工選擇; 10%同時提供這兩項額外退休保障。

#### Awardees coming from many different industries

A total of 654 organizations received the 2014-15 Good MPF Employer Award. Coming from many different industries, including finance, construction, education, transport, trading, property management, tourism and catering, between them they were estimated to employ over 120,000 employees.

Of the awardees, 88% offered one additional retirement protection benefit and the other 12% offered two or more additional benefits. In terms of types of benefits offered, 94% of the awardees made voluntary contributions for their employees; 15% offered more than one MPF scheme for their staff to choose from; and 10% offered both of these additional benefits for their staff.

<sup>&</sup>lt;sup>5</sup> 有關「積金好僱主」嘉許計劃的背景,請參閱2015年6月出版的第19期《積金局通訊》,當中的「積金焦點」有詳盡的介紹。 For detailed information about the Good MPF Employer Award, please refer to "MPF Focus" in Issue No.19 of the *MPFA Newsletter*, published in June 2015.

#### 嘉許典禮花絮

嘉許典禮當日,除了勞工及福利局局長張建宗先生、 積金局主席和積金局行政總監致辭外,獲嘉許僱主 亦獲邀逐一上台接受表揚。此外,場內設有拍照區 和展板等,讓嘉賓留下美好回憶和加深認識強積金 投資。

#### Highlights of the presentation ceremony

Delivering speeches at the presentation ceremony were Secretary for Labour and Welfare Mr Matthew Cheung Kin-chung, MPFA Chairman and MPFA Managing Director. Awardees were invited up to the stage where they were individually recognized for their efforts. There was also a photo-taking area where guests could take some memorable photos, and exhibition panels which helped guests learn more about MPF investments.



### 勞工及福利局局長張建宗先生指:「如果你是好僱主, 對員工好的話,其實你自己正在積金,即是說是雙贏。」

"If you are a good employer and treat your employees well, you are actually accumulating wealth for yourself too. In other words, it is a win-win situation," said Secretary for Labour and Welfare Mr Matthew Cheung Kin-chung.

獲嘉許僱主分批上台接受表揚,並與主禮嘉賓合照。 (圖為以機構英文名字順序排列的首批獲嘉許僱主 代表)

Representatives of the Good MPF Employers came onto the stage in batches to receive recognition for their efforts, and have their photos taken with the officiating guests. (The photo shows the first batch of awardees in alphabetical order by company name.)





#### 獲嘉許代表拍照留念。

Representatives of the Good MPF Employers at the photo-taking area.

#### 你也可成為「積金好僱主」You too can become a Good MPF Employer

「積金好僱主」嘉許計劃是一個年度計劃。 獲嘉許的僱主可獲積金局提供的特選服務, 包括優先報名參加積金局舉辦的活動(例如 有關強積金投資及帳戶管理的講座)。

2015-16年度(第二屆)的嘉許計劃將於 2016年4月開始接受報名,歡迎各位僱主 踴躍參加,稍後請留意積金局透過本局 網站及其他渠道的公布。 The Good MPF Employer Award is an annual scheme. Awardees enjoy privileges from the MPFA, such as early-bird enrolment for MPFA events including seminars on MPF investments and account management.

The second Good MPF Employer Award, for 2015-16, will open for applications from April 2016. All employers are welcome to apply, so stay tuned for further announcements by the MPFA via the MPFA website and other channels.

問 Question

我想將上一份工作累積的強積金,轉移至另一個強積 金計劃。不過,當我向新的受託人提出申請時,發現 我的前僱主沒有向我的原受託人申報我已離職,我又 聯絡不上前僱主。那該怎辦?

I want to transfer the MPF benefits accumulated under my former employment to another MPF scheme. However, upon making an application to my new trustee, I discovered that my former employer did not notify my original trustee that I had ceased my employment. I have been unable to contact my former employer about this, so what should I do?

# 計劃成員可自行作出終止受僱的法定聲明 Scheme members can make a statutory declaration of cessation of employment



🖎 熱線 Hotline

💿 電郵 Email

か 地址 Address

😑 傳眞 Fax

新的受託人不能在未取得僱員離職 證明的情況下,處理相關強積金 轉移的申請,但你無須擔心,因為 你可自行作出終止受僱的法定聲明。

立法會數年前已通過修訂強積金條例,在僱員 離職時,如不能確定前僱主所在,或前僱主 沒有或拒絕向受託人提交僱員終止受僱通知, 成員可自行填寫「終止受僱的法定聲明」(第MPF (S)-C(SD)號表格)及作出法定聲明。新的 受託人可接納該法定聲明,作為其終止受僱及 終止受僱日期的證據,以便執行轉移選擇。 有關表格可於積金局網站下載。

僱主是有法定責任在僱員職離時通知受託人的。 若僱主妥善履行自己的強積金責任,就可免卻 前僱員不必要的麻煩。

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The new trustee cannot handle your MPF transfer request without proof that you have ceased your previous employment. Don't worry, though, because you can make a statutory declaration of cessation of employment yourself.

Several years ago, the Legislative Council passed a proposal to amend the MPF legislation so that scheme members could complete the form "statutory declaration on cessation of employment" [MPF(S)-C(SD)] and make a statutory declaration themselves. They can do this if they lose contact with their former employers after quitting their previous job, or if their former employers did not, or refuse to, notify their original trustees of their cessation of employment. The new trustees can now accept the statutory declaration as a proof of cessation of employment (including of the date of cessation), so that they can process MPF transfer requests. The relevant form is available for download from the MPFA website.

Employers have a statutory obligation to notify the trustees of the cessation of employment of their employees. By performing their MPF obligations properly, employers can avoid causing their former employees unnecessary inconvenience.

如你對本通訊的內容有任何意見,或希望收取 /停止接收積金局發出的資訊,可透過以下途徑聯絡我們: If you have any comments about the *Newsletter*, or if you wish either to receive or stop receiving information from the MPFA, please contact us via the following channels:



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