

# Are you a Self-employed Person



## If you are:

- aged 18 to 64
- not employed by any person or company
- earning income by providing services or producing goods in a capacity other than an employee

then you are a  
**self-employed  
person (SEP).**



**There** are SEPs in many different industries. Some common examples are taxi drivers, private tutors or freelancers (including “slashies”).

Under the MPF legislation, you must open an MPF SEP account with a trustee within 60 days from the day you become self-employed, and make mandatory contributions on time, based on the relevant income you report.

The earlier you start your retirement planning, the more retirement protection you will have. The enrolment steps are explained on the back page.

*Open an MPF SEP account now  
and save for the future!*



MANDATORY PROVIDENT FUND  
SCHEMES AUTHORITY

**Hotline : 2918 0102**

**Fax : 2259 8806**

**Website: [www.mpfa.org.hk](http://www.mpfa.org.hk)**



# 1-Step Enrollment

1

Choose a trustee, an MPF scheme and an investment portfolio, and submit the enrolment form to the trustee.

2

Report your relevant income (for either monthly or yearly contributions).

3

Make your contributions on time.

4

Review your investment portfolio regularly, and make voluntary contributions as appropriate.



If you are **no longer self-employed**, please notify your trustee the date you stopped being self-employed as soon as possible.



For more details, please visit the **MPFA's SEP website**.



Guide on MPF Rights and Obligations  
for Self-employed Persons



SEP website