

3 . 2019

## 特寫

### Feature

2018-19年度「積金好僱主」  
嘉許計劃 於4月開始接受報名  
2018-19 Good MPF Employer Award  
open for applications from 1 April

## 特寫

### Feature

突破盲點 樂享退休  
Overcoming blind spots  
for a happy retirement

## 深化制度改革 加強成員保障

Furthering system reform  
Enhancing member protection





## 深化制度改革 加強成員保障

### Furthering system reform Enhancing member protection

強制性公積金計劃管理局（積金局）於2月20日舉行傳媒春茗，一方面加強與傳媒朋友的溝通，另一方面藉此機會闡述積金局今年的工作重點。



The Mandatory Provident Fund Schemes Authority (MPFA) held a media spring lunch on 20 February to enhance communication with members of the media while expounding on the MPFA's key initiatives this year.

積金局主席黃友嘉博士在春茗上表示，積金局自成立以來，一直與時並進，配合計劃成員所需推出多項改革措施，當中包括僱員自選安排、預設投資策略（「預設投資」）等。這些優化措施為強積金制度奠下穩健基礎，積金局將繼續深化改革工作，建設更切合成員期望的強積金制度。

In his welcoming remarks, MPFA Chairman Dr David Wong said that since its inception the MPFA has been keeping pace with the times by implementing various enhancement measures to meet the needs of scheme members, which have laid a solid foundation for the MPF System. Among the reforms included the launch of the Employee Choice Arrangement and the Default Investment Strategy (DIS). With the solid foundation laid with the enhancement measures, the MPFA will continue to advance reforms, so that the MPF System would be more in line with members' expectations.

積金局行政總監羅盛梅亦向傳媒介紹積金局今年的工作重點，當中包括透過扣稅措施鼓勵額外供款，提升基金資訊透明度及建設「積金易」中央平台，這些措施有助優化強積金制度及加強保障成員利益，使其成為市民大眾珍而重之的退休保障支柱。

Meanwhile, MPFA Managing Director Alice Law introduced to the media the MPFA's major areas of work of the year. She explained that tax deductions to encourage extra MPF contributions, the enhancement of the transparency of fund information and the establishment of the centralized platform eMPF will further enhance the MPF System and protect members' interests, making MPF a retirement protection pillar valued by Hong Kong people.



## 維護成員利益 一邊保障 一邊增值

### Safeguarding members' interest by offering protection and adding value to their savings

羅盛梅強調，保障打工仔利益一直是積金局的使命。多年來，局方除密切監察僱主每月的供款情況，亦積極和及時地跟進拖欠供款個案，過去18年追討金額超過\$20億。

為進一步幫助成員為退休儲蓄增值，新推出的「可扣稅自願性供款」（TVC）透過稅務優惠，鼓勵計劃成員作出額外強積金供款，利用複息效應令自己的退休儲備更豐厚。

Alice Law emphasized that protecting employees' interest has always been the mission of the MPFA. The Authority closely monitors employers' contributions every month and follows up on default contributions in a timely and proactive manner. Over \$2 billion in default contributions have been recovered by the MPFA over the past 18 years.

To help members add value to their retirement savings, the newly introduced "Tax Deductible Voluntary Contributions" (TVC) encourages scheme members to make additional MPF contributions while

enjoying tax savings at the same time. Thanks to the compounding effect, members will be able to significantly boost their retirement savings.



自願供款可扣稅  
及早準備樂退休



## 開發中央平台「積金易」

### Developing the eMPF centralized platform

繼政府早前向立法會交代「積金易」中央平台的構思，羅盛梅於傳媒午宴上談到該項目的最新進展。

她指「積金易」將會成為全港其中一項最大規模的公共金融服務基建項目，並將於2022年分段啟動。有關工作今年將踏入重要建構階段，積金局將於第四季就開發「積金易」招標。

此外，積金局已逐步提升基金資訊的透明度，並將推出全新一站式的「強積金基金平台」，令市民更易衡量基金收費是否合理，從而增加市場競爭，推動減費。

Alice Law also spoke about the latest developments of the eMPF centralized platform, the concept of which was introduced by the Government to the Legislative Council earlier.

She revealed eMPF would be one of the most important public financial infrastructure projects in Hong Kong, and would be launched in phases starting in 2022. The eMPF project will take a major step forward in the fourth quarter when a public tender is launched.

In addition, the MPFA will further enhance the transparency of fund information by launching a new one-stop MPF Fund Platform shortly, in order to help members of the public decide whether fees are reasonable in a bid to drive market competition and fees reduction.





## 「積金易」小檔案 About eMPF centralized platform

01.



供全港最多人使用的公共金融服務平台：

- 超過430萬名計劃成員
- 接近30萬名僱主

A public financial service platform serving most people in Hong Kong:

- Over 4.3million scheme members
- Nearly 300,000 employers

02.



涉及可以交易和結算超過\$8,000億強積金總資產的中央平台

A centralized platform involving trading and settlement of more than \$800 billion worth of total MPF assets

03.



是自2000年以來強積金制度最具規模的改革，除了革新強積金的運作模式，更可為未來的改革鋪路，例如推動「全自由行」

The largest reform of the MPF System since 2000. In addition to refining operations, eMPF will also facilitate future reforms, such as promoting "MPF full portability"

04.



若達到九成使用率，估計在未來20年可為受託人在強積金計劃的行政開支節省多達\$225億至\$236億（未包括僱主和僱員可節省的開支）

If 90% utilized, it is estimated that trustees could save up to \$22.5 billion to \$23.6 billion administrative expenses over the next 20 years (excluding savings by employers and employees)

積金局主席黃友嘉博士（中）、行政總監羅盛梅（左二）、機構事務總監及執行董事鄭恩賜（右二）、執行董事（成員）許慧儀（左一）及執行董事（政策）余家寶（右一）於春茗上展示由積金局同事創作的揮春，傳達強積金為計劃成員積少成多的訊息。

MPFA Chairman Dr David Wong (middle), Managing Director Alice Law (second from left), Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee (second from right), Executive Director (Members) Cynthia Hui (first from left) and Executive Director (Policy) Gabriella Yee (first from right) displaying "fai chuns" created by MPFA staff to convey to scheme members the message of MPF saving for the future.



## 自願供款可扣稅 及早準備樂退休 Enjoy tax deductions through TVC Plan early for happy retirement

為鼓勵強積金計劃成員為自己的退休生活未雨綢繆，作出額外強積金供款，由2019/20課稅年度起，計劃成員作出「可扣稅自願性供款」(TVC)，可享稅務扣減優惠。有關安排簡單、方便又靈活！

To encourage scheme members to better prepare for retirement, starting from the year of assessment 2019-20, scheme members can enjoy tax deductions by making Tax Deductible Voluntary Contributions (TVCs). The arrangement is simple, convenient and flexible.



### 誰是合資格人士？ Who is eligible?

在強積金計劃中持有供款帳戶或個人帳戶；或獲強積金豁免的職業退休計劃的成員均合資格作出可扣稅自願性供款。

Current holders of contribution accounts or personal accounts of MPF schemes, or current members of MPF-exempted ORSO schemes are eligible to make TVCs.



### 如何享用扣稅優惠？ How to enjoy the tax deductions?

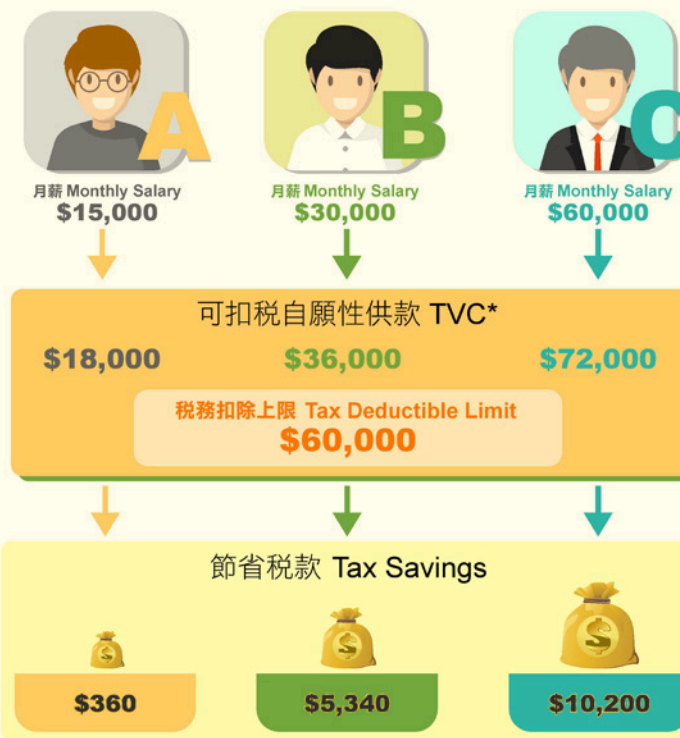
計劃成員只須在任何一個提供「可扣稅自願性供款帳戶」的強積金計劃開設「可扣稅自願性供款帳戶」，直接作出供款便可\*。

Scheme members can open a TVC account in an MPF scheme that offers TVC and make contribution directly to the account\*.

\*只有存入「可扣稅自願性供款帳戶」的供款才可享稅務扣減優惠；透過僱主存入供款帳戶的自願性供款並不可申領稅務扣減。

\*Only those contributions made to TVC accounts are eligible for tax deductions. Any voluntary contributions made to contribution accounts through employers are not eligible for tax deductions.

### 每年節省稅款 Tax Savings Each Year



### 可節省稅款示例 Examples to illustrate the tax savings

\*每個課稅年度的稅務扣除上限為\$60,000，這個上限為該課稅年度內TVC及合資格延期年金保費的合計上限。

\*The tax deduction cap is \$60,000 for each year of assessment, which is an aggregate limit for both TVC and qualifying deferred annuity premiums paid during the relevant year of assessment.

以不同收入的單身人士為例子，假設只有基本免稅額及強制性供款稅務扣減的情況下，若以該年收入10%作可扣稅自願性供款，計算該年可節省稅款。

例子只作參考。雖然有關扣減稅額最多可以為納稅人每年節省\$10,200稅款，但最終個人可節省的稅款額需視乎其收入、所享有的扣減扣減額及免稅額、以及合資格延期年金保費或可扣稅自願性供款金額等多個因素而定。

The table is the tax savings per year computed based on a single person across different income brackets and assuming that the taxpayer is only entitled to basic allowance and tax deductions from mandatory contributions, and 10% of the annual income is used to make TVC.

The examples are for illustration and reference only. While the tax deduction for TVC can help the taxpayer save up to \$10,200 per year, how much one can save depends on a number of factors, including personal income, entitled tax allowances and deductions, as well as the premiums paid for the qualifying deferred annuity policies or TVC made, etc.



## 何時可提取「可扣稅自願性供款帳戶」內的權益？

### When can members withdraw benefits?

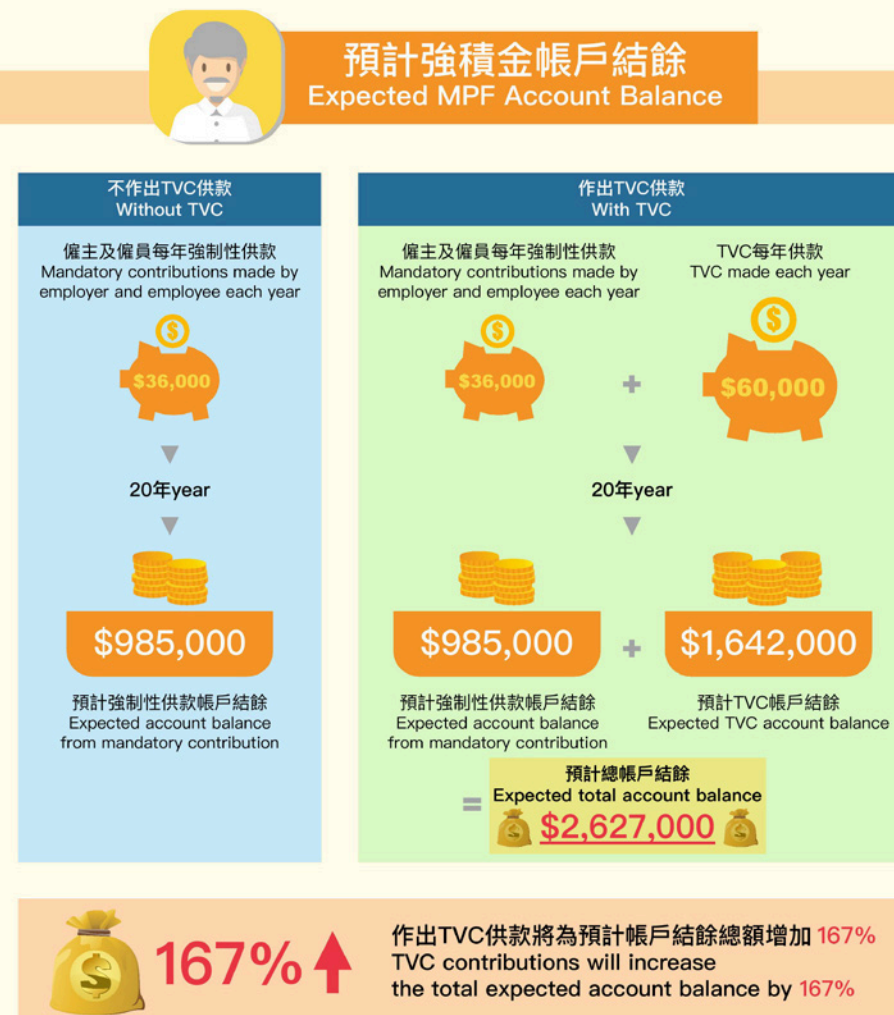
無論是否符合扣稅條件，可扣稅自願性供款的全數結餘須保存至計劃成員年滿65歲（除符合法例訂明的特定情況外）才可提取，而超出扣稅額的供款亦不能提早提取。

Whether or not a tax deduction in respect of which has been allowed, all balance in TVC account can only be withdrawn upon scheme member's reaching age 65 (or other circumstances as specified in the legislation). TVCs that exceed the tax deduction limit cannot be withdrawn early either.

### 預計可扣稅自願性供款在退休時可累積的權益示例 Examples to illustrate the expected accrued benefits derived from TVCs upon retirement

例子假設僱主及僱員強制性供款各為每月最高上限\$1,500及僱員連續每月作出\$5,000 TVC（即每年\$60,000 TVC），以年率化3%的投資回報計算20年之後可獲得的強積金。

The example is based on the assumption that the employer and employee each contributes maximum amount of mandatory contributions of \$1,500 per month and the employee makes \$5,000 TVC each month (i.e. \$60,000 TVC per year) for 20 years and the annual investment return is 3% per annum.



### 可扣稅自願性供款的特點：

#### Features of TVC :

#### 方便 Convenient

合資格人士可自由選擇設有TVC的強積金計劃，直接向受託人開立TVC帳戶及作出供款。

Eligible persons can open directly with trustees a TVC account in an MPF scheme which offers TVC of their own choice.

#### 靈活 Flexible

可不定期、不同金額靈活供款。  
No fixed frequency or fixed amount of contributions.

#### 簡單 Simple

TVC帳戶持有人可隨時將全數帳戶結餘轉移至其他強積金計劃的TVC帳戶。  
TVC account holders can transfer all balance to another TVC account of an MPF scheme at any time.

## 2018-19年度「積金好僱主」嘉許計劃 於4月開始接受報名 2018-19 Good MPF Employer Award open for applications from 1 April



2018-19年度「積金好僱主」嘉許計劃將於2019年4月1日至6月30日接受報名和提名。計劃自2015年開始舉辦，今年踏入五周年，旨在表揚僱主為員工提供更佳的退休福利，至今已有近1,400間公司及機構獲頒這項殊榮。

The 2018-19 Good MPF Employer Award will be open for applications and nominations from 1 April to 30 June 2019. Instituted in 2015, the annual Award aims to recognize employers who are committed to enhancing the retirement benefits of their employees. Nearly 1,400 companies and organizations have been honoured as "Good MPF Employers" so far.



### 新設獎項 Special awards

「積金好僱主」嘉許計劃設有「電子供款獎」及「積金推廣獎」，今年更增設「積金好僱主五年」及「卓越積金好僱主」獎，符合以下條件的僱主將會額外獲頒有關殊榮。

In addition to the existing **e-Contribution Award** and **MPF Support Award**, two awards have been introduced this year, whereby employers who fulfil the following requirements will be presented with one or both of the **Good MPF Employer 5 Years** and **MPF Excellent Employer**.



#### 「積金好僱主5年」 Good MPF Employer 5 Years

連續五年獲嘉許為「積金好僱主」的公司或機構。

Employers who have received **Good MPF Employer Award** for five consecutive years.



#### 「卓越積金好僱主」 MPF Excellent Employer

「積金好僱主5年」得獎公司或機構，在2018-19計劃年度內，同時提供多於一個強積金計劃及為所有僱員作出強積金自願性供款的公司或機構。

Of the employers eligible for the **Good MPF Employer 5 Years**, those who have offered more than one MPF scheme as well as MPF voluntary contributions for all of their employees during the 2018-19 financial year.



### 請即行動 接受嘉許

### Apply now and receive the recognition your achievements deserve!

今年的嘉許計劃涵蓋2018年4月1日至2019年3月31日。有意申請的僱主可直接於網上提交申請，方便簡易；並可透過電郵、傳真、郵遞提交表格。僱員如欲提名僱主亦可遞交提名表格。

This year's Award covers the period from 1 April 2018 to 31 March 2019.

Employers wishing to apply for the Award can simply submit an application online. Alternatively, employers can submit their applications by email, fax or post. Employees are also welcome to nominate their employers by submitting a nomination form.

一向致力保障及加強僱員退休福利的僱主們，請即參加計劃！獲嘉許的僱主將有機會獲邀在不同渠道與市民大眾分享其好僱主心得！

Employers who are committed to enhancing the retirement benefits of their employees are most welcome to participate! Awardees may be invited to share their experiences with the public through various promotion channels!



中文



English

詳情請瀏覽積金好僱主專頁。  
Please visit the Good MPF Employer webpage for details.





## 突破盲點 樂享退休 Overcoming blind spots for a happy retirement

隨著大眾對強積金投資及退休規劃的認識加深，積金局在教育強積金計劃成員上亦要進一步深化。

有鑑於一些普遍的心理偏見，積金局製作了一份小冊子及一系列六篇《突破盲點·樂享退休》專題文章，教育計劃成員如何克服理財盲點，撇除心理偏見，為強積金投資及退休規劃作出適當的決定。

As the public is becoming more familiar with MPF investment and retirement planning, the MPFA has taken a further step in its efforts to educate MPF scheme members.

In light of the psychological biases affecting some investment behaviours, the MPFA has recently produced a publication and a series of six advertorials under the theme “Overcoming blind spots for a happy retirement”, in an effort to educate and urge scheme members to overcome behavioural biases and blind spots in retirement planning, so that they can make proper decisions on MPF and retirement investment.



六篇《突破盲點·樂享退休》專題文章分別解釋了不同的投資心理偏見，例如我們為什麼會掉入及時行樂的陷阱，為了眼前較小的利益而放棄日後較大的報酬？又例如為什麼平日會努力節約，而年終花紅卻不介意花光？天降橫財是否就可以立即退休無憂？「可得性偏執」如何擾亂我們的退休規劃？專題文章將會一一解開這些問題。

The MPFA's series of six advertorials describes various behavioural biases that may impact investment decisions. For example, why would we fall into the trap of “living for the moment” and choose immediate benefits over future rewards? Why are we more willing to spend our year-end bonus than we do with our monthly paycheck? Shall we count on a windfall for a worry-free retirement? What is “availability bias” and how could it hinder our retirement planning? All these questions and myths are addressed in the articles.

專題文章已上載至積金局強積金投資教育專題網站及積金局Facebook專頁「全積特攻」，並於不同的社交媒體平台刊登。

The advertorial series has been published on the MPFA Investment Education (IE) thematic website and the MPFA Investment Education Facebook Fan Page, as well as various online social media platforms.



要改變結果，必須改變行為；要改變行為，必須先改變心態！

To change an outcome, you have to change your behaviour. To change your behaviour, you have to change your mindset.



立即掃描二維碼閱讀  
《突破盲點·樂享退休》小冊子：

Scan the QR code to view the  
“Overcoming blind spots for a happy  
retirement” leaflet now (In Chinese only) :



## 約750人出席「退休策劃全攻略」投資講座 About 750 people attend MPF investment seminar

積金局於3月3日，與香港公開大學李嘉誠專業進修學院合作，舉辦名為「退休策劃全攻略」的強積金投資講座。

講座邀得特許金融分析師及香港理工大學企業發展院客席講師麥錫恩分享心理偏見如何影響投資決定，以及香港經濟日報副社長兼研究部主管石鏡泉分析2019年環球及本地投資市場最新走勢。積金局對外事務部高級經理陳安定亦在講座中分享了策劃退休的精明要訣。



The MPFA joined hands with the Li Ka Shing Institute of Professional and Continuing Education (LiPACE) of The Open University of Hong Kong to organize an MPF investment seminar on 3 March.

Guest speaker Kenny Mak, Chartered Financial Analyst and Visiting Lecturer of the Institute for Entrepreneurship of the Hong Kong Polytechnic University, shared his views on how behavioural biases affect people's investment decisions. Another guest speaker, Arthur Shek, Associate Publisher and Head of the Research Department of the Hong Kong Economic Times, presented the latest global and local market trends in 2019. MPFA Senior Manager of External Affairs Eddy Chan also shared some practical tips for good retirement planning.





## 自僱人士的退休保障 Retirement protection for self-employed persons

自僱人士在工作上享有一定程度的自主及彈性，但卻缺少了僱主提供的僱員福利和強積金供款。因此，他們更需要積穀防饑，為自己的退休生活及早作好部署。

為了向自僱人士宣傳強積金並鼓勵他們多關注自己的強積金權益，積金局早前於灣仔愛群道一帶的士司機交更點進行外展宣傳活動，以「自僱人士積金 “Easy” 開戶供款事不宜遲」作主題提醒自僱人士開立強積金自僱人士戶口，並定期供款。

積金局在200輛的士張貼車身廣告，向各行各業的自僱人士宣傳強積金，鼓勵自僱人士多關注自己的強積金權益。

The MPFA staged an advertisement campaign on 200 taxis to promote the MPF to SEPs in different industries, and to draw the attention of SEPs to their MPF rights.



根據積金局數據，截至2018年12月31日，超過20萬名自僱人士已登記參與強積金計劃，登記率達七成。

自僱人士可透過積金局編製的「你係唔係自僱人士？」及「自僱人士強積金權責須知」和有關宣傳單張，獲取更多資訊，詳情請瀏覽積金局相關網頁。

According to the MPFA, as of the end of December 2018, over 200,000 SEPs were registered under an MPF scheme, representing an enrolment rate of 70%.

SEPs may find out more details about the MPF from thematic leaflets, such as "Are You a Self-employed Person?" and "Guide on MPF Rights and Obligations for Self-employed Persons", produced by the MPFA, or visit the designated MPFA website.

中文



English



掃描二維碼閱讀自僱人士專頁  
Scan the QR code for SEP website

## 積金局呼籲建造飲食業工友登記「散工卡」 MPFA organizes outreach activities to encourage construction and catering workers to open Casual Employee Accounts



鑑於建造業及飲食業的僱員流動性較高，強積金制度下設有行業計劃，專為該兩個行業的臨時僱員而設。積金局以「開齊兩張散工卡 老板伙記易掌握」為主題，為行業計劃成員舉辦推廣活動，務求提高他們管理強積金的意識。

強積金行業計劃委員會主席鍾志平博士於1月4日，聯同香港建造業總工會理事長黃平，積金局機構事務總監及執行董事鄭恩賜及兩間行業計劃受託人公司的代表，到訪一個位於將軍澳的建築地盤，向建造業工友推廣「散工卡」，並呼籲工友積極管理自己的強積金。

鍾博士說：「若預先於兩個行業計劃受託人開戶，即使工友日後轉工，只要新僱主已參加其中一個行業計劃，僱員無須再重新開立新帳戶，僱主便可即時為工友作強積金供款。」



In view of the high mobility of employees in the construction and catering industries, the Industry Schemes (IS) were established under the MPF System to make it easier for casual employees of both industries to make MPF arrangements. To encourage IS members to better manage their MPF investments, the MPFA has organized activities to promote the registration of 'casual employee cards', providing greater convenience to casual workers and their employers.

On 4 January, MPF Industry Schemes Committee Chairman Dr Roy Chung, accompanied by the Chairman of the Hong Kong Construction Industry Employees General Union, Wong Ping, the MPFA Chief Corporate Affairs Officer and Executive Director, Cheng Yan-chee, and representatives of the two Industry Schemes trustees, visited a construction site in Tseung Kwan O to call on construction workers to open casual employee accounts under the MPF Industry Schemes and actively manage their MPF investments.

Dr Chung said, "Casual employees in the catering and construction industries who have opened casual employee accounts with both Industry Scheme trustees in advance will not need to open another account when they change jobs, as long as their new employers have joined one of the Industry Schemes. Their new employers can start making MPF contributions immediately."

強制性公積金行業計劃委員會主席鍾志平博士提醒建築工友開齊兩張「散工卡」，及善用電子服務管理強積金帳戶。

MPF Industry Schemes Committee Chairman Dr Roy Chung reminded construction workers to get both "casual employee cards" and use the online platforms and mobile apps provided by the trustees to manage their MPF accounts.

積金局機構事務總監及執行董事鄭恩賜早前出席香港飲食業職工會聯合會聯同飲食業職工總會合辦的講座暨晚宴，即場向飲食業工友講解行業計劃的資訊及鼓勵屬臨時僱員的工友預早開齊兩張散工卡。

MPFA Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee delivered messages about the MPF Industry Schemes and encouraged casual employees to open casual employee account with each of the two Industry Scheme trustees in advance, at an annual dinner co-organized by the Federation of Hong Kong Food and Beverage Industries Trade Unions and the Eating Establishment Employees General Union.







## 全方位推廣強積金 All-round promotion of the MPF

積金局自1998年成立至今二十年，其公眾教育及推廣策略亦隨著市民大眾對強積金制度的認識加深而不斷演變。今期，《積金局通訊》訪問積金局對外事務部主管何富豪，一同回顧積金局的公眾教育及推廣工作。

通訊：《積金局通訊》 / 何：何富豪

Since the MPFA was established in 1998, its public education and promotion strategies have been evolving with the gradual increase in public understanding of the MPF over the past 20 years. For this issue of the MPFA Newsletter, we talked to Jonathan Ho, Head of External Affairs of the MPFA on the evolution of the Authority's public education and promotion efforts.

N: MPFA Newsletter / H: Jonathan Ho

**通訊：成立初期，積金局在宣傳教育方面的首要任務是什麼？**

**N: What was the priority in the publicity and public education work of the MPFA when it was first established?**

何：在強積金制度實施前本港只有約三分之一的工作人口享有退休保障，當時公眾對退休保障的概念都不太認識，更何況是強積金這個構思。因此當時的首要任務就是讓市民認識強積金這個規模龐大的社會工程，讓公眾在行動和心理上作好準備，令制度日後能順利推行。

H: Prior to the establishment of the MPF System, only one third of the working population had some form of retirement protection. Public understanding of retirement protection concepts was very limited, let alone the idea of MPF. As such, its top priority in the beginning was to enhance public understanding of this large-scale social project and prepare everyone, both practically and psychologically, to facilitate a smooth implementation of the MPF System.

**通訊：當時積金局如何加深市民對強積金的認識？**

**N: What did the MPFA do to deepen public understanding of MPF back then?**

何：在制度推出前，積金局已透過大規模的公眾教育及宣傳，向市民講解強積金制度的功能及運作，並呼籲打工仔參與強積金計劃。

強積金制度在2000年12月1日實施，在短短一年間迅速得到社會各界的認受及支持，僱員的參與率在第一年已高達九成半。積金局繼續加強推廣工作，包括在港九新界多處設立「強積金即答站」，加強與市民接觸，同時又設立「中小企強積金計劃資源中心」，方便中小型企業僱主索取有關強積金的資料，並主動與商會、工會及政府攜手向建造業及飲食業推廣行業計劃。

H: Before the MPF System came into operation, the MPFA launched a series of publicity and public education activities to explain to the public the function and operation of the System, while reminding them to register for MPF schemes.

The System was launched on 1 December 2000, and had rapidly received wide public acceptance and support within its first year with a 95% enrolment rate. Meanwhile, the promotion efforts of the MPFA continued, including setting up the "MPF Info Stations" to reach out to the public, and the "MPF Resource Centre" to provide employers of small and medium-size enterprises (SMEs) with easy access to MPF information. For Industry Schemes, the MPFA worked closely with trade associations, labour unions and the Government to promote the schemes to both the construction and catering industries.



2000年公眾教育及宣傳運動揭幕禮  
Launching ceremony of the Public Education and Publicity Campaign in 2000

**通訊：其後，積金局的公眾教育及推廣策略有何轉變？**

**N: How did the MPFA's public education and promotion strategies change afterwards?**

何：隨著強積金制度的參與率穩步上升，積金局的宣傳教育重點亦由提升公眾對制度的認知，轉移至教育成員如何管理自己的強積金，包括強積金基金種類、供款流程及基金保障機制等。

積金局更於2007年推出「積積樂隊」，以生動有趣的手法，教育市民認識五大類強積金基金的特性與風險；又推出不同的網上工具和流動應用程式，例如「退休策劃計算機」，協助強積金計劃成員選擇出切合自己需要的投資組合。

H: As the participation rate rose steadily, the focus of MPFA's promotion shifted from raising awareness of the System to educating members on how to manage their MPF, such as the types of MPF funds, flow of MPF contributions and the security mechanism of MPF funds.



In 2007, the MPFA launched the "JJ Five" Band to introduce the five types of MPF funds to the public through a lively and interesting approach, as well as a number of online tools and mobile apps, including the "Calculator on retirement needs", in order to help scheme members better choose a suitable investment portfolio.



積金局推出「樂享退休GPS」手機應用程式及宣傳刊物，教育成員盡早做好退休規劃。

The MPFA guided members to reach their retirement saving goals through a mobile app and publicity materials.

**通訊：未來積金局在公眾教育及宣傳方面有什麼目標？**

**N: What will be the MPFA's public education and publicity plans in the future?**

何：我們將繼續加強與持份者保持緊密溝通，亦會以更「貼地」的方式宣傳退休規劃及儲蓄投資的重要性。同時，我們會提升基金的透明度，藉此提醒成員經常「貨比三家」，藉此加強市場競爭，推動減費。

未來強積金制度會愈趨電子化，中央平台「積金易」的籌備工作亦進行得如火如荼，然而計劃成員的參與才是最重要的，我們鼓勵計劃成員及各持分者多善用電子服務，提升制度效率，共同迎接這個全港最大規模的公共金融服務平台。

H: MPFA will continue to deepen our communication with stakeholders and to publicize the importance of retirement planning and saving investment in messages that can be easily understood by the public. Another focus is to enhance the transparency of MPF funds. We want to remind members to compare various funds among trustees, which will help promote market competition and drive fee reduction.

While the System is becoming more digitalized, the preparations for the centralized platform "eMPF" is also being carried out in full swing, and the participation of scheme members in this transformation is essential. The MPFA encourages all members and stakeholders to make better use of electronic services to enhance the System's efficiency, in order to prepare for the implementation of the largest-scale public financial services platform in Hong Kong.



## 積金局獲「二零一八年度最佳企業管治大獎」特別嘉許獎



### MPFA earns Special Mention at the Best Corporate Governance Awards 2018

積金局獲得香港會計師公會「二零一八年度最佳企業管治大獎」的公營／非牟利機構組別的特別嘉許獎，積金局已是第四次贏得這項有關企業管治文化及標準的重要獎項。

評判報告讚揚積金局2017-18年度年報內的企業管治資訊非常廣泛，當中包括機構管治和運作，董事會和諮詢委員會的工作，董事簡介和風險管理框架；評判報告亦特別嘉許積金局在推動企業社會責任方面的工作。



The MPFA earned a Special Mention under the Public Sector/Not-for-profit category at the Best Corporate Governance Awards 2018 organized by the Hong Kong Institute of Certified Public Accountants (HKICPA). It is the fourth time the MPFA has been recognized by the prominent award scheme, which promotes sound corporate governance standards and practices.

The Judges' Report was appreciative of the extensive coverage of corporate governance information in the MPFA's 2017-18 Annual Report, including governance structure and practices, work done by boards and committees, directors' profiles and risk management framework. The Judges' Report also highlighted the MPFA's efforts in fostering corporate social responsibility.

## 積金局網頁及應用程式獲無障礙網頁嘉許計劃金獎

### MPFA websites and apps win Gold Awards in the Web Accessibility Recognition Scheme



積金局網頁及應用程式獲四項「無障礙網頁嘉許計劃」金獎，計劃旨在表揚企業及機構在其網站及流動應用程式採用無障礙設計。是次獲獎的積金局網頁及應用程式包括積金局網頁、積金局「個人帳戶電子查詢」平台及流動應用程式，和強積金中介人「電子服務」流動應用程式。

MPFA websites and apps won four Gold Awards in the Web Accessibility Recognition Scheme 2018/19. The awards aim to recognize local organizations that strive to make their websites and mobile apps accessible to everyone. The four MPFA website and apps that were recognized are the MPFA Corporate Website, the e-Enquiry of Personal Account Website, the e-Enquiry of Personal Account Mobile App and the Intermediaries eService Mobile App.



## 積金局支持「公益金百萬行」

### MPFA supports the Community Chest's Walk for Millions



今年的公益金百萬行於1月6日舉行，積金局主席黃友嘉博士、強積金行業計劃委員會主席鍾志平博士、強積金計劃諮詢委員會成員周婉儀、積金局行政總監羅盛梅以及機構事務總監及執行董事鄭恩賜，連同約70名積金局同事和他們的親友，當日一同響應呼籲，以行動支持公益金，為社會上的有需要的人士出一分力。



This year's Walk for Millions, organized by the Community Chest, took place on 6 January. MPFA Chairman Dr David Wong, MPF Industry Schemes Committee Chairman Dr Roy Chung, Member of MPF Schemes Advisory Committee Chow Yuen-ye, MPFA Managing Director Alice Law and Chief Corporate Affairs Officer & Executive Director Cheng Yan-chee, together with around 70 staff members and their family members and friends participated in the charity event to help those in need.

## 積金局「超級英雄」鼓勵自僱人士積極管理強積金

### MPFA "Super Heroes" encourage Self-employed Persons to better manage their MPF



承接著超級英雄電影的熱潮，積金局邀請了資深演員羅樂林及網絡紅人兼電視節目主持杜穎珊，拍攝了兩輯分別名為《超級英雄都係Slashie –繼承者現身》及《超級英雄都係Slashie –要回報必須重口味？》的短片，藉以鼓勵自僱人士透過參加強積金計劃作定期供款，為退休生活增添保障，同時提醒計劃成員強積金是一項長線投資，不應抱短期炒賣的投機心態。



Riding on the hype of the latest superhero action movie, the MPFA has produced a new video series titled "Captain Slash", featuring veteran actor Law Lok Lam, and popular KOL and TV host Sandy To. The series aims to encourage Self-employed Persons (SEPs) to join MPF schemes and to make regular MPF contributions to enhance their retirement protection. Scheme members are also reminded that MPF is a long-term investment that should not be used for speculation.

掃描二維碼觀看影片。  
Scan the QR code for the series (In Chinese only).







小心20年後  
身家有咗一半

蠶食身家嘅元兇就係「通脹」！

如果你將身家就咁擺响度，以每年通脹率3%計算，約20年後呢筆錢嘅購買力將會無咗接近一半。唔想通脹分你身家，就要將筆錢作適當投資，切忌「默守」成「虧」！

退休投資可以長達三、四十年，記住要定期檢討。仲要考慮隨年齡增長降低投資風險。你可以考慮採用強積金預設投資策略，助你平衡長線投資嘅風險同回報。

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:

熱線 Hotline: 2918 0102 / 電郵 Email: [newsletter@mpfa.org.hk](mailto:newsletter@mpfa.org.hk) / 網址 Website: [www.mpfa.org.hk](http://www.mpfa.org.hk)