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## 焦點

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專訪積金局新任行政總監羅盛梅

An interview with Alice Law,  
the new MPFA Managing Director

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\$100萬以上強積金帳戶大幅增加

Significant increase in the number of MPF  
accounts with more than \$1 million

## 積金局 成立20周年

MPFA 20<sup>th</sup> anniversary







## 積金局成立20周年 MPFA 20<sup>th</sup> anniversary

強制性公積金計劃管理局（積金局）於1998年9月17日正式成立，專責規管及監督強制性公積金（強積金）制度的運作，並以建立香港市民珍而重之的退休儲蓄制度為願景。

積金局由零開始，逐步建立強積金制度，並隨着社會的發展和需要，不斷改進制度，包括推出僱員自選安排、預設投資策略（「預設投資」），建立強積金中介人法定規管制度和制定強積金受託人管治約章。

積金局董事會成員於2018年9月18日帶領一眾局方同事，進行了切蛋糕儀式，慶祝積金局成立20年。

Established on 17 September 1998, the Mandatory Provident Fund Schemes Authority (MPFA) is responsible for regulating and supervising the Mandatory Provident Funds (MPF) System, with a vision to build a retirement savings system valued by Hong Kong people.

The MPFA built up the MPF System from scratch. And to meet the changing needs of society, it has since introduced a number of measures to refine the System – such as launching the Employee Choice Arrangement and the Default Investment Strategy (DIS), establishing a statutory regulatory regime for MPF intermediaries and drawing up the Governance Charter for MPF Trustees, to name a few.

On 18 September 2018, MPFA Management Board members were joined by MPFA colleagues for a cake-cutting ceremony to commemorate the 20<sup>th</sup> anniversary of the MPFA.



積金局主席黃友嘉博士於儀式上表示：「20年來，積金局努力不懈，以為香港市民締造更美好的退休生活為己任。我感謝積金局的同事，一直以來上下一心，充分發揮團隊精神，令強積金制度逐漸成為香港退休保障制度的重要支柱。」

At the ceremony, MPFA Chairman Dr David Wong said, “The 20<sup>th</sup> birthday is an opportunity to celebrate the unwavering commitment of the Authority to shaping a better retirement life for Hong Kong people. My appreciation goes to MPFA staff members, who have demonstrated a strong team spirit in striving to make the MPF System an important pillar in the Hong Kong retirement protection system.”

積金局主席黃友嘉博士（前排右五）、強積金行業計劃委員會主席鍾志平博士（前排右四）、強積金計劃諮詢委員會主席黃定光（前排左三）及積金局行政總監羅盛梅（前排左四）與一眾董事會成員進行切餅儀式，慶祝積金局成立20周年。

MPFA Chairman Dr David Wong (fifth from right, front row), MPF Industry Schemes Committee Chairman Dr Roy Chung (fourth from right, front row), MPF Schemes Advisory Committee Chairman Wong Ting-Kwong (third from left, front row) and MPFA Managing Director Alice Law (fourth from left, front row), together with other Management Board members attend the cake-cutting ceremony and celebrate the 20th anniversary of the MPFA.

「在未來的歲月，積金局將繼續堅定不移，迎接更多新挑戰。當中建立『積金易』電子平台將會是我們的重要工作，讓僱主及計劃成員以更便捷、更有效及成本更低的方法處理強積金戶口。我深信在新任行政總監羅盛梅女士的領導下，積金局同事將繼續以專業的態度及勇於創新的精神，盡心服務市民，令積金制度不斷向前邁進。」

“In the years to come, the MPFA will resolutely carry on with its work while addressing new challenges. Pressing ahead, the establishment of the eMPF electronic platform will be one of our most important tasks. The project aims to provide employers and scheme members with greater efficiency and better control at a lower cost when handling MPF accounts. I believe that under the leadership of our new Managing Director Ms Alice Law, our colleagues will continue to serve the community in a dedicated, professional and creative manner, in order to keep making headway for the MPF System.”



積金局主席黃友嘉博士感謝每一位同事的支持和付出。  
MPFA Chairman Dr David Wong thanks the MPFA staff for their efforts and great work.

### 20周年標誌及標語設計比賽

#### MPFA 20<sup>th</sup> Anniversary Logo Design and Slogan Competition

積金局為成立20周年舉辦了標誌和標語設計比賽，供局內同事參加，反應熱烈，合共收到40個標誌設計和近160句標語作品。得獎的標誌及標語結合成為20周年的官方標誌，用於來年的宣傳教育活動上。

Earlier, the MPFA organised an MPFA 20<sup>th</sup> anniversary logo and slogan competitions. The in-house competitions were well received with 40 and 160 entries respectively. The winning logo and slogan were subsequently combined to form the official 20<sup>th</sup> anniversary logo for use in publicity and public education activities in the coming year.

標誌創作比賽得獎者對外事務經理蔡茵茵表示：「這個標誌由積金局的標誌演變而成，以蝴蝶作為主題，代表著積金局正在蛻變，而展開的翅膀則勾勒出20這個數字。整個設計凸顯積金局在這20年間與時並進、不斷革新的精神。」



Winner of the logo design competition Jessica Choy, Manager (External Affairs), said, “This logo, which evolves from the MPFA corporate identity, features a butterfly spreading its wings. The outline of the logo resembles the Arabic number 20. The overall design aims to highlight the innovative spirit of the MPFA while keeping pace with times over the past 20 years.”

標語創作比賽得獎者梁穎雯督察指：「『同心』代表積金局過去20年來上下一心，共同努力服務市民。『創未來』則意味積金局將繼續努力協助市民實踐退休無憂的願景。」

Winner of the slogan competition Mavis Leung, Inspector, said, “The slogan spells out how the concerted effort of the MPFA has contributed to fostering better retirement protection for the community for 20 years and emphasises MPFA’s commitment to helping scheme members achieve a worry-free retirement life.”



## 積金局大事紀要

### Major events of the MPFA







## 專訪積金局新任行政總監羅盛梅

### An interview with Alice Law, the new MPFA Managing Director

行政長官今年6月宣布委任羅盛梅（Alice），接替服務積金局18年的陳唐芷青出任行政總監，任期由7月1日起生效。

Alice早於2012年7月加入積金局，擔任營運總監及執行董事一職。Alice轉換了崗位後，向《積金局通訊》分享她對新崗位的抱負、未來工作的大計，及個人生活的一些點滴。

This June, the Chief Executive appointed Alice Law as the new Managing Director of the MPFA with effect from 1 July 2018, succeeding Diana Chan who had served the Authority for 18 years.

Alice previously acted as Chief Operating Officer and Executive Director, a position she had held since joining the organization in July 2012. In her new capacity as Managing Director, Alice shared with the *MPFA Newsletter* her vision and thoughts on the development of the MPFA, as well as some snippets of her personal life.



#### 持續優化強積金制度

#### Continue to enhance the MPF System



經常面帶笑容、爽朗健談的Alice被問到擔任新崗位的感受時，回答說：「我很榮幸獲委重任，亦非常感謝主席黃友嘉博士及各位董事會成員的信賴和督導，支持局方以『以人為本』的服務方針發展，前任行政總監陳太已為此奠下穩固根基，加上積金局同事的努力，相信我們必定能夠進一步加強強積金制度作為退休保障第二支柱的功能。」

「適逢今年是積金局成立20周年，在此重要歷史時刻擔負此重任，我會本著強積金法例和董事會訂定的方向，帶領我的團隊推動強積金制度持續優化，為打工仔的退休福祉而努力。」

至於如何面對角色的轉變，Alice有以下體會：「作為公共服務機構的行政總監，作出每個重要決定時都必須全面權衡正反兩方，以機構的使命和大眾利益為依歸。」

Alice always wears a smile and radiates positive energy. When asked how she felt about her new role, she said, “I am honoured to be given this opportunity, and thankful for the trust and guidance from our Chairman Dr David Wong and non-executive directors of the Management Board. They have been very supportive of our commitment to providing ‘people-oriented’ services. I am also grateful for the solid foundation that my predecessor Mrs Diana Chan has laid for the Authority. Armed with a team of dedicated colleagues, I am confident that together we could further strengthen the functions of MPF system as the second pillar for retirement protection.

“This year marks the 20th anniversary of the MPFA. Entrusted with this great responsibility at this important moment, I am committed to enhancing the MPF System to provide better retirement protection for Hong Kong’s working population, under the directions of the Management Board and within the framework of the MPF legislation.”

Speaking about the changes in her role, Alice said “As managing director of a public organization, I have to make sure I take a holistic weighing of the pros and cons before any key decision is made and such a decision would be able to serve the organization’s mission and the interests of the public.”

Alice於香港大學獲取法律系學士，並於倫敦大學學院取得法律系碩士。她曾任專門處理企業及商業法律事宜的事務律師及一家律師事務所的合夥人，及後於1998年轉職至證券監管機構，並於2012年加入積金局。今年是積金局成立20周年，亦是Alice加入公共服務行列的第20個年頭。

她說：「以往擔任營運總監時，專注規管和執法等工作，現在處身在新崗位上，需要兼顧的範圍擴大了，工作重心由帶領前線執法變成負責本局整體策略部署，需要有更廣闊的視野、與持份者緊密溝通協調，才能確保機構運作暢順。」

履任新崗位後，Alice隨即察覺到凡事保持「平衡」的重要，她認為行政總監的其中一個重要角色，就是權衡不同方面的需要，既要掌握時局，亦要處理機構內的事宜。因此，她會與更多不同界別的人士溝通，瞭解他們的意見，多從「用家」的角度去思考強積金制度和積金局的服務。

Alice obtained her bachelor’s degree in law from the University of Hong Kong and a Master of Laws from University College London. Coinciding with the anniversary of the MPFA, this is also Alice’s 20<sup>th</sup> year working in public service. Before joining the securities regulator in 1998 and subsequently the MPFA in 2012, Alice started her career at a law firm as a solicitor, and later as a partner, specializing in corporate and commercial laws.

“When I was Chief Operating Officer, I focused on regulatory and enforcement matters. In my new role as Managing Director, my duties have expanded, shifting from overseeing frontline enforcement to strategizing for the entire MPFA. To ensure the organisation runs smoothly, it is now crucial for me to enlarge my field of vision and maintain close communication with stakeholders,” Alice added.

Being an Managing Director is like a juggler on a see-saw – this is the first observation when she reported duty. Not only does she have to stay on top of the happenings around and within the organization, Alice also attaches great importance to “maintaining a balance”. As Managing Director, she feels one of her key duties is to balance the needs of different sectors. She plans to reach out to more stakeholders to get a deeper understanding of their views, and believes this will help her come up with innovative ways to improve the operation of the MPF System and MPFA services from the users’ perspective.



#### 上下一心 無懼挑戰

#### Facing challenges together

不論是工作或是玩樂，Alice都會全情投入。  
Whether at play or at work, Alice is highly committed.



回顧過去6年，其中一項令Alice印象最深刻的工作，是預設投資策略（「預設投資」）這大型項目。

Alice說：「『預設投資』的籌備工作長達數年，當初存在很多不確定因素。終於在政府帶領下，全力向立法會議員解釋建議背後的理念，以爭取足夠票數通過，這本身已是一場硬仗。」最終，「預設投資」條例得以在2016年5月通過，並於2017年4月正式實施。

Alice補充：「條例獲得通過隨即要為一連串的工作作準備。我們要在不足一年的時間處理計劃的執行細節，全局的同事日以繼夜為此而努力，當中的壓力可不少。還記得2016年本局的周年晚宴，負責基金審批的核准組同事全部不知所終，



Looking back at the past six years, one of the most unforgettable tasks for Alice was launching the Default Investment Strategy (DIS).

She said, “We spent years making preparations for the DIS. At the beginning, there were a lot of uncertainties. But eventually, after we, under the direction of the Government, had explained tirelessly to the Legislative Council the rationale behind the DIS, we were able to secure enough votes for the passage of the relevant bill. This was definitely a hard-fought battle.” Eventually, the DIS Bill was passed in May 2016, and the scheme was officially launched in April 2017.

Alice added: “There was a long list of tasks to be handled after the Bill was passed, yet we only had less than a year to sort out the implementation details. Many colleagues at the Authority worked day and night on the project. I still remember our Approval Section colleagues who were responsible for approving funds were all absent from the MPFA annual



一問之下，原來他們都在加班工作，為了『預設投資』可如期推出，忙於批核不同計劃的銷售文件！最終，『預設投資』順利推行，社會的反應亦很正面，同事背後的努力功不可沒。」

身為機構的總舵手，除負責整體策略規劃外，Alice時刻最關心的莫過於保障打工仔的退休利益，她說：「無論是強積金計劃成員或職業退休計劃成員，我們也致力保障他們的退休權益。對於拖欠供款個案，我們採取零容忍的態度，按法例賦予的權力，鏗而不捨地跟進。我們不僅重視投訴，過去亦主動跟進懷疑拖欠供款的個案，保障受影響僱員的利益，討回欠款後，隨即將款項存入僱員的帳戶。事實上，我們每年都成功為打工仔討回過億元的欠款。同時，如果有足夠證據，我們更會將個案轉交律政司及警方以提出刑事檢控。」

Alice表示，見到同事上下一心、盡心盡力為市民服務，實在令她深深感動。

## 帶領積金局發揮「以人為本」精神 Leading the MPFA to deliver “people-oriented” services

強積金制度設立的目的是為打工仔提供基本的退休保障。Alice強調，20年來，積金局一直深耕細作，以建立一個香港市民珍而重之的退休儲蓄制度為願景。

The MPF System was established to provide the working population with basic retirement protection. Alice stressed that the MPFA has been working diligently over the past two decades to building a retirement saving system valued by Hong Kong people.

落實「積金易」中央電子平台是Alice上任後其中一個重要任務。  
Launching eMPF is a key item on Alice's “to-do-list”.

「我們不斷追求改進創新，為服務增值。雖然積金局是規管機構，但局方提供的服務必須『夠貼地』、『夠方便』、『夠到位』，這樣才能符合現今社會所需。」

「舉例說，今時今日購物都可以在網上一站式處理。所以，無論是買賣強積金基金或管理強積金帳戶，我們應善用科技，盡量減少人手及行政步驟。」

dinner in December 2016, as they had to work overtime to approve the offering documents so that the DIS could be launched as scheduled. Eventually, the DIS was rolled out on time and received positive feedback from the community. This could not have been achieved without the hard work of my colleagues.”

As the helmswoman of the organization, Alice focuses not only on overall strategic planning, but also on the protection of scheme members' interests. She explained, “Whether someone is a member of an MPF scheme or an ORSO scheme, we are committed to protecting their retirement benefits. We have zero tolerance for employers defaulting on contributions and will use our legal power to follow up on such cases relentlessly. Apart from acting on complaints, we also proactively investigate suspected cases of payment defaults. Once the arrears are recovered, the money goes straight back into the employees' account. In fact, in the past we have successfully recovered over \$100 million contributions in arrears every year for the working population. Whenever there is sufficient evidence, we will refer the cases to the Department of Justice and the Hong Kong Police Force for prosecutions.”

Alice said she is often moved by her colleagues' dedication and team spirit demonstrated in protecting the interests of scheme members.



“We always strive for innovation and to add value to our services. Although the MPFA is a regulatory body, we have to provide relevant and easily accessible services to members of the public to keep pace with the changing needs of society.

“For example, nowadays people can do all their shopping online. We should therefore make use of technology to handle MPF transactions and scheme administration work, cutting down on labour cost and streamlining administrative procedures.”

「積金局目前其中一項重要任務就是推行『積金易』中央電子平台，使處理強積金事宜變得更簡單。」Alice相信「積金易」會為強積金市場帶來重大的轉變 — 更大的競爭、更高的透明度及更佳的顧客服務體驗，長遠而言，這些改變將會創造更大的空間，令行政成本下降。」

## 律己以嚴 鼓勵創新 Exercising self-discipline and promoting innovative thinking

帶領600多名員工是行政總監的重任，那麼Alice奉行的管理哲學是甚麼？

Alice認為，給予團隊空間發揮十分重要，「我鼓勵同事盡量發揮創意，即使失敗，也能在錯誤中學習，這樣才可培養出領導才能，推動機構繼續向前走。」

Alice又分享她「律己以嚴」的做人態度：「我是一個重視紀律和時間管理的人。工作時我非常專注，盡快進入狀態應付種種挑戰。」

Alice亦十分重視work-life balance。Alice每周做運動兩至三次，作為初學跑步者，Alice有所體會，她說：「跑步除了鍛鍊身體令自己 fit to lead 之外，更是一種意志力和自我挑戰的訓練。在累透時支持自己跑下去靠的不是雙腿，而是意志力。」

Alice認為要多學習、多見識才能自我增值，旅行便有助她啟發新思維。  
Alice enjoys learning and exploring the world, and finds travelling inspiring.

## Alice的生涯規劃 Alice's career planning

與管理強積金一樣，人生在不同的階段都有不同的需要和追求，因此有一個完整的生涯規劃非常重要。從事了律師工作9年後，Alice認為是時候開展新的人生階段，故在1998年投身公營機構從事金融服務監管的工作，將過去在私人機構累積得來的經驗和知識服務社會，協助更多人。

“One of our top priorities in the coming years is to roll out the new electronic platform eMPF, which aims to simplify the management of MPF accounts.” With eMPF, Alice stays hopeful that this will bring about changes to the landscape of the MPF System – keener competition, higher transparency, and better user experience thereby creating opportunities for the overall administrative cost to be reduced in the long run.

As the Managing Director of an organization with more than 600 staff, what is Alice's management philosophy?

Giving free hand to her colleagues is close to Alice's heart. “I always encourage my colleagues to be creative and to have no fear of failure. Learning from mistakes is key to developing leadership skills and driving the organization forward.”

Alice also shared how important it is to have self-discipline, “I take discipline and good time management very seriously. At work, I am always focused and ready to take on any challenges any time.”

Alice also values work-life balance. She goes to the gym two to three times a week. As a novice runner, she said, “Running has not only trained me up physically and allowed me to stay fit to lead, it is also an exercise in willpower. When I was exhausted, what kept me going was not my legs, but my brain.”



Not unlike when we manage our MPF portfolio, we all have different needs and pursuits at different life stages. It is very important to have a well-thought-out career plan. After nine years working as a legal professional in the private sector, Alice knew it was time to move on to something different. In 1998, Alice joined the public service, mainly in regulating the financial services sector. This move allowed Alice to use the professional skills and knowledge acquired in the private sector to contribute to the greater good of the Hong Kong community.





## \$100萬以上強積金帳戶大幅增加 Significant increase in the number of MPF accounts with more than \$1 million

積金局早前發表《強制性公積金計劃－計劃成員累算權益統計分析》報告，公布截至2017年12月底強積金帳戶的相關數據，報告已上載至積金局網頁。

該報告顯示，強積金計劃成員的強積金穩步增長。而報告亦首次分析不同年齡層的基金選擇，顯示不論任何年齡的計劃成員，均對投資風險水平較高的股票基金及混合資產基金有較大偏好，積金局呼籲計劃成員要隨著年齡增長，減少投資風險。

The MPFA recently published the “Statistical Analysis of Accrued Benefits Held by Scheme Members of Mandatory Provident Fund Schemes” report, which provides statistics related to MPF accounts as at the end of December 2017. The report can be found on the MPFA website.

According to the report, the MPF benefits in scheme members' accounts have been increasing steadily. The report also reveals for the first time the distribution of the amount of MPF benefits by age group and fund type. It shows that regardless of age, scheme members generally showed a stronger preference for comparatively higher-risk fund types: equity funds and mixed assets funds. The MPFA calls on scheme members to reduce investment risks as they grow older.



積金局機構事務總監及執行董事鄭恩賜（左）及總經理（研究及統計）李子成（右）解釋報告內容。  
MPFA Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee (left) and Chief Manager (Research & Statistics) Edwin Lee (right) elaborate on the report.



### 數據概覽 Statistical Snapshot



強積金計劃成員人數  
Number of MPF  
scheme members :

4,270,000



強積金帳戶總數  
Total number of MPF  
accounts :

9,470,000



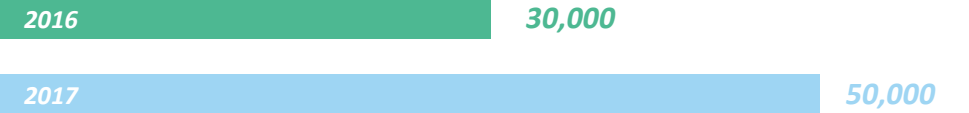
每名計劃成員平均持有的強積金  
Average MPF benefits held  
by scheme members :

\$197,000



穩步增長 積少成多  
MPF benefits  
are growing steadily

累積逾\$100萬帳戶數目  
Number of MPF accounts with more than \$1 million



自願供款 提高保障  
Making voluntary contributions  
provides better protection

約 **15,900** 名僱主為僱員  
作出自願性供款，總額達  
**\$88.94 億**。

About **15,900** employers made voluntary  
contributions for their employees, for an aggregate  
amount of **\$8.894 billion**.



管理風險 小心為上  
Scheme members should pay  
attention to investment risk

**50 歲以上** 的計劃成員有  
**77%** 的強積金資產投資於  
風險較高的基金。積金局呼  
籲計劃成員因應不同的人生  
階段和自己的承受風險能力，  
制定適合的投資策略。

For scheme members **aged 50 and above**,  
funds with higher-risk level accounted for **77%** of  
their total MPF benefits. The MPFA calls on scheme  
members to adjust their investment strategy as they  
go through different stages of life and in accordance  
with their risk tolerance level.

### 增社交媒體平台 加強互動溝通 Reaching out on social media

大家平時上網，一定會見過「Meme」這個流行用語。「Meme」是指一些設計別具心思，而且帶有強烈信息的合成圖，目的是讓網民對一些話題「一看便明」，繼而「產生共鳴」。

積金局最近亦緊貼潮流，運用「Meme」手法在Instagram開了一個名為「職場Meme」的專頁，透過「Meme」這種「另類」傳播手法，軟性包裝與強積金和退休規劃有關的資訊，藉以引發網民對強積金的共鳴！



You mostly likely have come across the popular term “Meme” on the Internet. “Memes” are specially designed images that carry impactful messages, with an aim to connect and share ideas with the online community.

Riding on this trend, the MPFA recently launched the Instagram page “office\_meme\_hk”. The page seeks to spread MPF and retirement planning messages among online users by engaging them through interesting memes.



歡迎你追蹤「職場Meme」  
Instagram專頁，緊貼這個平台  
的資訊。

Stay tuned and follow our  
“office\_meme\_hk” Instagram  
page!

掃描二維碼  
Scan the QR code



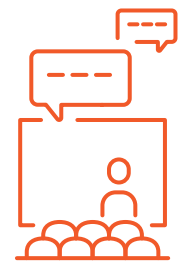


## 特工M破解強積金之謎 Agent M cracks the MPF code

積金局邀得藝人陳奐仁Hanjin化身成「積金特工隊」的特工M大顯身手，在三輯宣傳短片中落力演出，破解大眾對退休和強積金投資的迷思。積金局Youtube頻道已上載所有短片！

The MPFA cast artiste Hanjin Tan to play the role of Agent M of Retirement Possible in a series of three videos, where he resolves the mysteries of retirement planning and MPF investment. All videos can be found on the MPFA Youtube Channel.

掃描二維碼觀看短片  
Scan the QR code for  
the video



### 《積金特工隊：退休之謎》 Retirement Possible: Mystery of Retirement

特工M收到特工總部的指示，要潛入敵方基地的終端機房取回被偷回的超級軟件，特工M過五關斬六將後才發現，這個超級軟件根本比不上積金局的「退休策劃計算機」！「退休策劃計算機」的用家只要輸入簡單資料，計算機便可以估算用家需要預算多少才能安享晚年，而且費用全免！

Agent M's latest mission is to sneak into the server room in the enemy's camp to retrieve a stolen super calculator. After overcoming many obstacles, Agent M finally gets hold of the super calculator, but finds that its performance is nowhere close to that of MPFA's Retirement Planning Calculator! Users of the MPFA calculator only need to fill in simple information to find out how much they need to save for retirement. What's more, the Retirement Planning Calculator is completely free of charge!

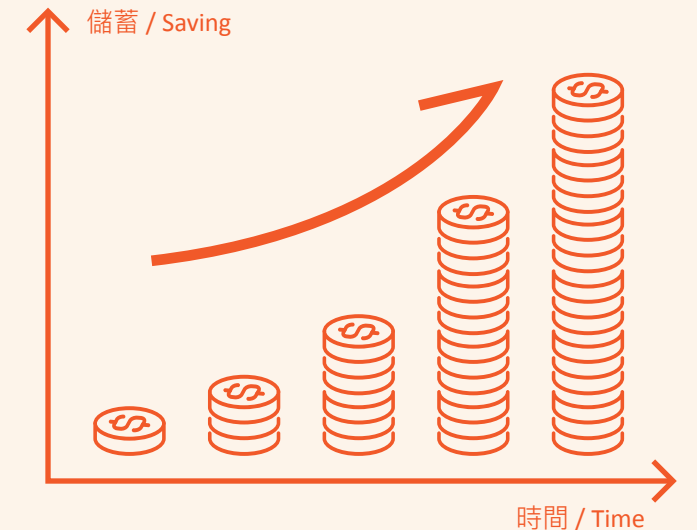
退休策劃計算機  
Retirement Planning Calculator



### 《積金特工隊：複息之謎》 Retirement Possible: Mystery of Compounding Effects

特工M深明積少成多的道理之餘，亦明白長遠而言，在複息效應下，及早開始儲蓄和投資可帶來不錯的儲蓄效果。因此在日常生活中，特工M都會知慳識儉，把節省下來的錢用來投資，他深信到退休時已有不錯的成果。

Agent M understands the wisdom of the proverb "many a little makes a mickle", and is well aware that the earlier the investment, the greater the compounding effect. Therefore, Agent M practices mindful spending, and invests the money thus saved. He is confident that the extra savings would yield a good result upon his retirement.



### 《積金特工隊：基金之謎》 Retirement Possible: Mystery of Funds

潛伏在強積金公司的特工M假扮成普通職員進行調查工作，突然卻被公司經理指示去介紹基金資料予客人，實在考起了對基金毫不認識的特工M。幸好情報員即時介紹特工M使用積金局的「基金表現平台」，讓該客戶從多角度瞭解強積金基金的特性，特工M成功過關，甚至為公司洽談得一筆生意！

Working at an MPF company, Agent M looks just like an ordinary employee, but is actually on an undercover mission. On one occasion, the manager assigns Agent M to introduce MPF funds to a client, which is a challenging task for him as he knows nothing about funds! At this very moment, another agent introduces the MPFA's Fund Performance Platform to Agent M. With the aid of the platform, which helps the client understand various aspects of a fund, Agent M successfully negotiates a deal for the company!



基金表現平台  
Fund Performance Platform







## 暑期實習 擴闊視野 Broadening horizons through summer internship

積金局每年均舉辦暑期實習計劃，主要為大學生提供職場體驗機會，今年的暑期實習計劃共有15名學生參與。我們邀請了三名實習生分享他們這兩個月的實習感受。

積金局實習生接受有關積金局的工作及強積金制度的訓練。  
MPFA interns receive training on the work of the MPFA and the MPF System.



Every summer, the MPFA organizes internship programme targeting mainly undergraduates. This year, 15 students joined the programme. We have talked to three participants to hear what impressed them the most during the two-month programme.



鄭瀚德(執法部)  
Jonathan Cheng  
(Enforcement Division)

我是一名工商管理學系學生，這兩個月在執法部的工作豐富了我在課堂上學到的知識，使我瞭解到良好管治和內部監控對機構營運的重要性。同時，執法部嚴謹的工作態度啟發了我要成為一個做事細心的人。

I am an undergraduate majoring in business administration. My two-month-internship experience with the Enforcement Division provided me with insights that have supplemented my classroom knowledge. I have come to realize the importance of good governance and stringent internal control to the operation of organizations. The professional work attitude of my colleagues has also inspired me to be careful and more attentive to details.



李曉進(對外事務部)  
Daniel Lee  
(External Affairs Division)

除了在日常的工作中學習待人接物應有的態度及一些公關工作的技巧外，積金局提供的訓練亦令我對不同部門的工作更為了解，有助我日後管理自己的強積金和協助朋友解決強積金的「難題」。此外，我亦非常高興與其他實習生成為要好的朋友。這次的實習計劃使我獲益良多。

In addition to interpersonal skills and public relations techniques acquired from my day-to-day work, the training offered by the MPFA allowed me to know more about the daily operations of different divisions, boosting my knowledge to manage my own MPF accounts and even help my friends solve their MPF enquiries. Much to my delight, I have also become good friends with the other interns. I have definitely benefited a lot from this internship programme.



張沅(資訊科技部)  
Annie Cheung  
(Information Technology Division)

作為一個剛剛考畢DSE文憑試的中六實習生，初次的實習工作令我覺得很新奇，亦充實了我這個悠長的暑假。對於科技一竅不通的我來說，在資訊科技部工作是一項挑戰，例如我要學懂閱讀一些零件上的標籤，才能輸入相關資料存檔等。

I am a Form 6 graduate who has just finished the HKDSE examination. This was my first internship and I found it a fascinating and enriching experience. I know very little about information technology and working in the IT division was a challenge. For example, I had to learn how to read the labels on some computer parts to input the relevant data for filing.

## 積金局支持「聾健共融」社會 MPFA supports an inclusive society for the deaf

為支持2018年9月18日的「香港手語日」，積金局機構事務總監及執行董事鄭恩賜參與拍攝相關的宣傳短片，以手語打出「強積金」、「退休保障」及「儲蓄」三個強積金詞彙。

該活動由香港聾人福利促進會主辦，口號為「學習手語 融入社群」。

鄭恩賜表示，那怕只是學懂一兩個詞彙，也有助建設一個共融的社會。

積金局機構事務總監及執行董事鄭恩賜以手語拍攝短片宣傳強積金。  
MPFA Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee uses sign language to promote the MPF.



掃描二維碼觀看短片  
學習強積金詞彙  
Scan the QR code  
to see the sign  
language of  
MPF-related terms



To support the "HK Sign Language Day" on 18 September 2018, MPFA Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee participated in a promotional video in which he used sign language to express three MPF-related terms – "MPF", "retirement protection" and "savings".

The event was organized by The Hong Kong Society for the Deaf and the slogan was "Enhancing Social Integration through Sign Language Learning".

Mr Cheng believes knowing a few words in sign language would be helpful in building an inclusive society for all.



## 「積金之友」講座介紹理財及健康要訣 Seminar on financial and health management for Friends of MPF

積金局於8月底為「積金之友」舉辦了一場「理財·健康樂無憂」講座，吸引了約70名「積金之友」參與。

當日，積金局代表講解退休投資要訣，並介紹「預設投資」，又即場示範如何使用積金局的網上工具。

香港營養師學會認可營養師黃鶯小姐更與眾「積金之友」分享預防三高及健康飲食的實用「貼士」。

約70名「積金之友」參加「理財·健康樂無憂」講座。  
About 70 Friends of MPF participate in the "Smart Tips on Managing Your MPF and Healthy Living Seminar".



The MPFA held the "Smart Tips on Managing Your MPF and Healthy Living Seminar" for Friends of MPF in late August. About 70 Friends attended the seminar.

During the seminar, an MPFA representative provided advice on retirement investments, introduced the DIS, and demonstrated the various MPFA online tools.

Annie Wong, a nutritionist from the Hong Kong Nutritionists Society, offered practical tips on how to maintain a healthy diet and avoid getting high blood pressure, high blood sugar or high cholesterol.







幾時開始為退休籌劃？

# 愈早打算，愈有把握

「今日、未來，有數得計」

~ 精彩內容簡介 ~

- ★ 環遊世界當然要計劃。旅遊節目主持Kim提醒你，退休同樣需要及早部署。
- ★ 香港人平均預期壽命大約85歲，如果65歲退休，退休生活有機會長達20年，需要多少退休儲備才足夠呢？
- ★ 可利用積金局「樂享退休GPS」手機應用程式內的退休策劃計算機，推算自己在65歲時的強積金及其他退休儲備是否符合你個人的退休需要。
- ★ 今日開始為退休籌劃，仔細計劃及妥善管理強積金及其他退休投資，未來輕鬆享受你的退休生活。



★ 敬請收看 萬勿錯過 ★

想得更多有關「及早作退休計劃」的資料，請瀏覽 [www.mpfa.org.hk](http://www.mpfa.org.hk)。

亦可到 YouTube  MPFA TV  收看積金台短片。



積金局

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)