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專家匯聚積金局研討會

探討私營退休金制度發展

Experts discuss the development of private pension systems at MPFA symposium



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強制性公積金計劃管理局（積金局）於10月29日舉行「私營退休計劃的反思與優化」研討會，與強制性公積金（強積金）業界、金融規管機構的代表及退休計劃專家一同探討如何改善私營退休計劃，以更有效應對人口老化帶來的挑戰。是次研討會吸引200多名人士出席。

積金局主席黃友嘉博士在致開幕辭時表示，不同地區正面對人口老化的情況，各地的退休金規管機構都明白私營退休金制度是安老保障的重要一環，而強積金制度在香港則擔當重要的角色。



並肩踏上數碼轉型之路 Join the MPFA on the digital transformation journey

積金局行政總監羅盛梅表示，積金局多年來致力優化強積金制度，先後引入多項新措施，包括僱員自選安排和預設投資策略等。

她表示，積金局不會停下改革步伐，「積金易」便是其中一項構建中的新措施。她呼籲業界與積金局並肩而行，一同進行數碼轉型。

The Mandatory Provident Fund Schemes Authority (MPFA) held a symposium entitled “Privately Managed Retirement Schemes: Rethink and Refine” on 29 October to discuss ways to improve private pension schemes to cope with the challenge brought by an ageing population. Over 200 representatives from the Mandatory Provident Fund (MPF) industry, financial regulators and pension experts attended the symposium.

In his opening address, MPFA Chairman Dr David Wong said that different parts of the world are facing similar challenges brought by an ageing population. With pension regulators recognizing the pivotal role played by private pension systems, the MPF System is an integral part of Hong Kong's retirement protection.

積金局主席黃友嘉博士指根據世界銀行制定以「成果為本」的私營退休金評估框架，強積金制度在覆蓋率、安全程度及可持續程度這三方面均表現理想，而在充足程度及效率方面則持續改善。MPFA Chairman Dr David Wong explains that according to the Outcomes-Based Assessment Framework developed by the World Bank, the MPF System is doing quite well in terms of coverage, security and sustainability. The System is also making good progress in terms of adequacy and efficiency.



MPFA Managing Director Alice Law said the MPFA has over the years strived to strengthen the MPF System by introducing a number of initiatives, including the Employee Choice Arrangement and the Default Investment Strategy.

She reiterated there will be more reforms to come, with eMPF being one of them. She urged the MPF industry to join the MPFA on the digital transformation journey.

另一方面，積金局會繼續提升受託人的管治水平及網絡應變能力、提升收費及基金表現的透明度，及促進市場效率，為減費創造更大空間。

增加供款及年期 應對長壽風險 Contribute more and over a longer period to address the longevity risk

是次研討會亦邀得經濟合作與發展組織（經合組織）私營退休金小組首席經濟師兼主管Pablo Antolin博士出席，向與會者分享私營退休金制度的環球趨勢及經合組織對有關發展的觀點。

他指出，越來越多地區採納類似香港強積金制度的退休金制度，而倚重一個強制性供款、具備足夠資金的私營退休保障制度，已成為全球趨勢。



經合組織私營退休金小組首席經濟師兼主管Pablo Antolin博士指長遠而言，持份者應討論成員是否要增加供款及年期，以加強保障和應對長壽風險，並確保強積金制度的可持續性。

Principal Economist and Head of the Private Pensions Unit of the OECD Dr Pablo Antolin suggests that in the long run, stakeholders should discuss if members, to address the longevity risk, will have to contribute more and for a longer period of time to get better retirement protection and ensure the sustainability of the MPF System.

She added that the MPFA will at the same time continue to raise governance standards and the cyber resilience of trustees, enhance transparency when presenting fees and fund performance, and boost market efficiency to create room for fee reductions.

Dr Pablo Antolin, Principal Economist and Head of the Private Pensions Unit of the Organization of Economic Co-operation and Development (OECD) was also invited to participate in the symposium to share the global trends of private pension systems and OECD's perspectives on related developments.

Dr Antolin pointed out that the number of jurisdictions moving towards a retirement savings system similar to Hong Kong's has been growing and that the adoption of mandatory fully-funded privately managed retirement protection systems has become a global trend.



在積金局機構事務總監及執行董事鄭恩賜（左一）主持的小組討論環節中，信安國際高級副總裁兼首席營運長Renee Schaaf（左二），指專業設計的多種類資產組合是退休儲蓄的合適方案；而退休積金計劃協會主席陸劍平（右二）表示在選擇投資產品時，費用不應是唯一的考慮因素，成員亦應參考回報水平。

At a panel discussion moderated by MPFA Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee (first from left), Senior Vice President & Chief Operating Officer, Principal International, Renee Schaaf (second from left), suggests that professionally designed multi-asset portfolios would be a suitable solution for retirement saving purpose. Chairman of the Pension Schemes Association, KP Luk (second from right), says that fees should not be the only factor to consider when selecting investment products and levels of returns should also be taken into account.

中文



English



掃描二維碼閱讀積金局主席及行政總監之演辭
Scan the QR code to read the speeches of MPFA Chairman and Managing Director

積金局主席首次率團訪京 強積金制度獲肯定

MPFA Chairman leads delegation to Beijing for the first time

MPF System reaffirmed

積金局主席黃友嘉博士及行政總監羅盛梅，於10月24日至25日期間率領局方人員，在北京拜訪多個中央部委，並出席「國際養老金監督官組織全球養老金論壇」（論壇）。

MPFA Chairman Dr David Wong and Managing Director Alice Law, led an MPFA delegation visiting a number of authorities of the Central People's Government (CPG) and attending the OECD/ IOPS Global Forum (Forum) on Private Pensions in Beijing from 24 to 25 October.

部委認同強積金制度發揮應有作用

Officials agree the MPF System plays a pivotal role

訪京期間，代表團分別與人力資源和社會保障部副部長游鈞、中國銀行保險監督管理委員會（銀保監）副主席梁濤、全國社會保障基金理事會副理事長王文靈博士，以及中國社會科學院世界社保研究中心秘書長房連泉博士會面。積金局代表在會上，介紹了強積金制度的最新發展，雙方並就退休保障制度未來的改革方向進行交流。此外，黃博士亦在論壇舉行期間聯同多位研究退休保障制度的國際專家，與銀保監主席郭樹清會面。

During the visit, the delegation met with You Jun, Vice-Minister of the Ministry of Human Resources and Social Security; Liang Tao, Vice-Chairman of the China Banking and Insurance Regulatory Commission (CBIRC); Dr Wang Wenling, Vice-Chairman of the National Council for Social Security Fund; and Dr Fang Lianquan, Secretary General of the Centre for International Social Security Studies of the Chinese Academy of Social Sciences. At the meetings, the delegation introduced the latest developments of Hong Kong's MPF System and exchanged ideas on the way forward of retirement protection systems. During the forum, Dr Wong also had a meeting with Guo Shuqing, the Chairman of CBIRC, together with a number of international experts on pension systems.



積金局主席黃友嘉博士（中）、積金局行政總監羅盛梅（左）和人力資源和社會保障部副部長游鈞（右）。

MPFA Chairman Dr David Wong (middle), MPFA Managing Director Alice Law (left) and Vice-Minister of the Ministry of Human Resources and Social Security You Jun (right).

各部委官員均十分關心強積金制度的發展，認同強積金制度在社會保障上發揮重要功能，並指強積金是香港退休保障的重要支柱，長遠而言可為香港的工作人口帶來基本的退休保障。

The officials were enthusiastic about the development of the MPF System. They agreed the MPF System has a pivotal role to play in social security and is a key pillar of Hong Kong's retirement protection framework, providing Hong Kong's working population with basic retirement protection in the long run.

積金局行政總監羅盛梅在會面中特別介紹構建中的中央電子平台「積金易」，該平台設立的目的希望為計劃成員提供一個「一站式」、以用家為本的平台，使整個強積金制度更具效率、更符合成本效益，並為日後的改革鋪路。

MPFA Managing Director Alice Law also took the opportunity to introduce the centralized electronic platform, eMPF, which is currently under development. She introduced that eMPF is a one-stop, user-based platform, which will make the MPF System more efficient and cost-effective, and will help pave the way for future reform of the System.



積金局代表團出席由中國社會科學院世界社保研究中心舉辦的退休保障研討會。

The MPFA delegation attends a roundtable discussion on retirement protection organized by the Centre for International Social Security Studies of the Chinese Academy of Social Sciences.

與各地代表分享強積金經驗

Sharing MPF experience with the international community

代表團於10月25日出席「國際養老金監督官組織全球養老金論壇」。論壇是經濟合作與發展組織（經合組織）及國際退休金監管機構組織的周年大型活動，今年在北京舉行，並與銀保監合辦。今屆論壇的主題為「完善養老金體系，應對老齡化挑戰」。

The delegation also attended the OECD/IOPS Global Forum on Private Pensions on 25 October, an annual event organized by the Organisation for Economic Co-operation and Development (OECD) and the International Organisation of Pension Supervisors (IOPS). This year, the forum was held in Beijing and co-hosted by the CBIRC with the theme "Designing pension systems to cope with the ageing challenge".



積金局主席黃友嘉博士於「國際養老金監督官組織全球養老金論壇」講述強積金制度的特色。

MPFA Chairman Dr David Wong highlights the features of the MPF System at the OECD/IOPS Global Forum on Private Pensions.

黃博士在論壇上，向超過100名來自世界各地的私營退休金制度監管機構代表、國際專家和金融及保險業界代表，講述強積金制度的特色，及該制度如何有效地協助香港應對人口老化的挑戰。

At the forum, Dr Wong gave a presentation on the features and functions of the MPF System in helping Hong Kong cope with the ageing challenge. The forum was attended by over 100 representatives of private pension scheme regulators, as well as international experts and leading figures from the financial and insurance industries.



積金局伴打工仔跑過「退休規劃馬拉松」 Run the “Retirement Planning Marathon” with the MPFA

積金局行政總監羅盛梅於12月出席了上任後首個電台節目專訪，分享她的工作理念、管理思維，並簡介積金局的工作及強積金制度對市民退休生活的保障。

積金局行政總監羅盛梅於一個由香港中文大學陳志輝教授主持的電台節目中分享其管理思維。

MPFA Managing Director Alice Law shares her management philosophy at a radio programme hosted by Professor Andrew Chan of the Chinese University of Hong Kong.

羅盛梅指打工仔準備退休時要有維持財務健康 (financial wellness) 的概念，她更以馬拉松比喻退休規劃，因為整個過程動輒三、四十年，當中最關鍵的就是恆心和紀律。而積金局的職責就是陪伴打工仔跑這場馬拉松。

她說：「強積金制度的目的就是為打工仔的退休生活做好準備。」制度的設計就是一個無形的「退休規劃教練」，大眾只要訂好退休目標，制度會協助大家有紀律地持續把部分收入用作退休儲蓄，讓大家正視退休問題。

羅盛梅又分享了她的座右銘：「**做就唔難，唔做就難**」。她解釋，即使是十分困難的工作，只要肯下決心動手去做，問題便會迎刃而解；相反如果一直拖下去，問題不會無緣無故消失，只會愈來愈難解決。

她以預設投資策略(「預設投資」)為例，當時需要在極短的時間內落實政策，一切原本「很難」，但當時積金局上下一心，為「預設投資」的順利推行而努力，並利用不同渠道作宣傳，單以當時推出的Youtube宣傳短片，短短數個月內已錄得接近300萬的觀看次數。結果是「預設投資」推出至今，成員的反應正面，而在每四個新增的強積金帳戶中，便有一個是按「預設投資」投資。積金局會於「預設投資」推出後3年內，檢討其收費上限。

In December, MPFA Managing Director Alice Law was interviewed on radio for the first time since taking up her new post earlier this year. Through sharing her thoughts on work and management, she elaborated on the work on the MPFA and the MPF System as a means to provide retirement protection.



Alice advised the working population to apply the concept of financial wellness when preparing for retirement and drew an analogy between retirement planning and running a marathon, as the planning will take 30 to 40 years, in which perseverance and discipline are important in this journey. The MPFA, however, is to accompany the working population in this marathon.

She said, “The establishment of the MPF System aims to help employees develop a disciplined investment approach for retirement.” The System is an “invisible trainer” for retirement planning. Once a retirement goal is set, the System will help the public save up for their retirement from part of their income in a sustainable and disciplined manner.

Alice also shared her motto at work: “**It will not be difficult if we do it; it will be hard if we don’t.**” Alice said that no matter how formidable a task is, once you have the resolve to tackle it, the problem will eventually be solved. On the contrary, if you do nothing about it, the problem will not disappear on its own, and things will only become worse.

She used the implementation of the Default Investment Strategy (DIS) as an example. The preparation time was very short, and everything seemed very challenging at the beginning. But thanks to all the MPFA staff’s very hard work bringing the initiative to fruition. Different promotional channels were used to promote the DIS, including a Youtube promotion video which had reached almost three million views within just a few months. The DIS was eventually smoothly rolled out. Since its introduction more than a year ago, the DIS has been well received and one out of four new MPF accounts are now adopting this investment strategy. The MPFA will also review its fee cap level within three years after its launch.



專訪長期服務員工：以保障成員利益為己任 Interview with long-serving staff members: putting members’ interests first

由積金局成立至今的20年，有不少員工一直並肩同行。今次專訪的主角翁世新(Saxon)和劉俊傑(Jacky)，就是由開局之初服務積金局至今的代表人物。

Many colleagues have been walking side by side with the MPFA since its establishment 20 years ago. For this issue, we interviewed Saxon Weng and Jacky Lau, who are among those who have worked with the MPFA since its inception.



成員保障及服務總經理翁世新Saxon(左)和投資合規高級主任劉俊傑Jacky(右)服務了積金局將近20年。

Saxon Weng (left), Chief Manager, Member Protection and Services, and Jacky Lau (right), Senior Officer, Investment Compliance, have been working for the MPFA for nearly 20 years.



在不同崗位發揮「以人為本」精神 Adopting a “people-oriented” approach in different posts

Saxon娓娓道來多年前加入積金局的原因，「我大學時期修讀社會學，對服務大眾的工作較感興趣。當初知道強積金是退休保障模式的其中一根支柱，已覺得這是一份很有意義的工作，就是這樣我在1999年加入了積金局。」

隨著強積金制度不斷改革，勇於接受新挑戰的Saxon亦在局內不同部門工作，包括對外事務部、客戶服務處、聯繫課和成員保障及服務部。他認為「靈活變通」就是積金局及其員工的基因。

剛入職時Saxon負責對外事務的工作，推行大規模的宣傳教育計劃，讓公眾認識強積金的功能及積金局的工作，令僱主及成員明白他們在積金制度下的責任，並透過熱線解答市民的查詢。

Saxon shared his reason to join the MPFA. “I studied sociology in university and was more interested in working for organizations that serve the public. Back then, I understood that the MPF System was one of the key pillars of retirement protection and I figured that it would be a very meaningful job to work here. Therefore, I joined the MPFA in 1999.”

As the MPF System evolved, Saxon has worked in different departments of the Authority, including the External Affairs Division, Customer Service Department, Liaison Unit, and Member Protection and Services Department. He believes that “adaptability and flexibility” are in the DNA of the MPFA and its staff.

When Saxon first joined the MPFA, he was responsible for external affairs duties. By implementing large-scale publicity and education programmes, his job was to promote the MPF System and the work of the MPFA to the public, as well as educate employers and scheme members about their responsibilities under the MPF System. He would also answer public enquiries coming through the hotline.

他又回想說：「強積金實施初期，公眾對強積金認知不足，一日有數千個查詢電話；對比現在公眾對強積金已有一定的認知，某程度上是反映了公眾教育的成效。」

積金局成立初期，Saxon(右二)主要負責宣傳推廣工作。

Back in the early years when the MPFA was first established, Saxon (second from right) was mainly involved in promotion and publicity work.

然而，令Saxon留下深刻印象的，是一宗十幾年前提他處理的拖欠供款個案。

「記得當時是沙士後的農曆新年，一班地盤工友被拖欠薪金及強積金。經過我們聯同工會與僱主周旋後，僱主最終願意繳交拖欠的幾十萬元強積金，但卻未能支付欠薪。」

「我們透過工會理解到工友已被拖欠薪金數月，急需薪金過年，希望積金局讓僱主把幾十萬元的強積金作薪金先發放給工友以解燃眉之急。但另一方面卻我們擔心僱主如不繳交強積金，便要花更多時間去追討。」

「不過，最後我們選擇站在工友的立場，彈性處理這件事，先勸僱主發放薪金讓工友過『年關』，而僱主其後亦全數交回拖欠的強積金供款。」

對於Saxon來說，這次經驗令他深深體會到以成員利益為先的真正意義。

He recalled, "In the early days, there were thousands of calls every day as the public did not understand the MPF System very well. The public now has a much better understanding of the System, reflecting the success of our public education efforts."



However, Saxon's most memorable experience was a default contribution case he handled more than ten years ago.

"It was the Chinese New Year right after SARS. We had a group of workers whose employers defaulted on their wages and MPF contributions. After joining hands with labour unions to negotiate with the employer, the employer was willing to settle the several hundred thousand dollars of outstanding MPF contributions, but not wages."

"We understood from the labour unions that the workers had not been paid for several months already, and they hoped the MPFA could let the employer settle the wages in arrears first, since they desperately needed the money for the Chinese New Year. But we were also worried that if the employer did not pay the MPF contributions in arrears at that moment, it would take us a lot more time to recover them."

"Nevertheless, we put ourselves in the workers' shoes and handled the case with flexibility. We advised the employer to first settle the outstanding wages so that the workers could get money for the Chinese New Year. The employers also settled the outstanding MPF contributions later."

To Saxon, this experience illustrated the true meaning of placing members' interests first.

與團隊建立默契和信任 Cultivating team spirit and trust among the team

專訪的另一主人翁Jacky畢業後隨即加入積金局。20年都在同一間公司工作，不會感到沉悶嗎？

他毫不猶豫地回答：「絕對不會！由加入積金局至今，我在一個熟識的環境轉換了多個不同工作性質的崗位，其實亦充滿著挑戰及新鮮感。」

Another interviewee, Jacky, has been with the MPFA since he graduated. Working in the same company for 20 years, will he get bored?

"Absolutely not," Jacky said without hesitation. "Since I joined the MPFA, I have changed roles more than once, and that experience has been both challenging and refreshing even though I have been working in a familiar environment for so long."

Jacky亦如Saxon般服務過多個部門，由內至總務部的工作，至成員申索及調查處的對外工作都難不到Jacky。他表示：「建立一個令市民珍而重之的退休保障制度其實需要不同工作崗位的配合。」

Jacky憶述：「初期在人事部工作，為了令積金局盡快集合所需人手為市民提供服務，招聘工作亦要加快腳步，當時我們每天要處理過千封求職信。我們的努力沒有白費，在短短一年間，積金局的人手架構已大致成形，同事上下一心推動積金制度的發展。」

對Jacky來說，積金局是和他一起成長和進步的地方，他說：「廿年間，由初出茅廬的年輕人，到現在已建立自己的家庭，積金局一直與我成長。而我和積金局的同事亦一同製造了不少難忘回憶，當中不少得推出預設投資策略，過程雖然艱辛，但彼此卻建立了默契和信任，是不可多得的團隊精神。」

Jacky(第二排左二)是積金局足球隊成員，經常代表積金局在外比賽；而Saxon(後排左一)則常常義務為球隊擔任「攝影師」。

Jacky (second from left, middle row) is a member of the football club and plays for the MPFA, Saxon (first from left, last row) always volunteers to be the team's photographer.

Just like Saxon, Jacky has served in various departments. From assisting colleagues at the General Administration Section to working for scheme members at the Member Claims and Investigation Department, Jacky has adapted to his different roles well. He said, "To establish a retirement protection system that is valued by people requires the cooperation of different departments within the MPFA."

Jacky said, "In the early days, I worked with the Human Resources Department. To ensure the Authority had enough manpower to deliver its services, we had to speed up our recruitment process. I remember we would go through thousands of job applications every day. Our effort was well worth it as within just a year the structure of the Authority was already taking shape and we were ready to launch the MPF System."

Jacky said he grew up with the MPFA, "In the past 20 years, I turned from a young man to one with my own family and I have always been with the MPFA. I share many unforgettable memories with my colleagues here. For example, we worked very hard to launch the Default Investment Strategy. Working together through thick and thin, we have built up trust among ourselves with a good team spirit."

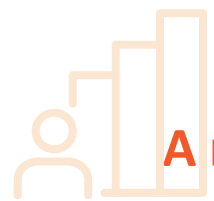


積金局同事獲申訴專員嘉許 MPFA staff recognized by Ombudsman



積金局的同事已連續16年獲申訴專員嘉許。在2018年申訴專員嘉許計劃中，執法部投訴及調查處的高級主任葉芷雅(右)及客戶服務處客戶服務組的主任袁葆華(左)，憑藉持續為市民提供高效優質的服務，同獲頒發申訴專員嘉許計劃公職人員獎。

MPFA colleagues have been commended by The Ombudsman for 16 years in a row. In the 2018 Ombudsman's Awards, Jenny Yip (right), Senior Officer of Complaints and Investigation Department and Jackie Yuen (left), Officer of Customer Services were awarded The Ombudsman's Individual Awards in recognition of their continuous efforts in delivering efficient and quality services to the public.



「積金好僱主」數目突破千名創新高 A record high of over 1,000 Good MPF Employers

積金局連續四年舉辦「積金好僱主」嘉許計劃，推動及促進僱主履行積金責任，鼓勵僱主為員工提供最佳的退休福利。

2017-2018年度嘉許計劃已經圓滿結束。今年獲嘉許為「積金好僱主」的機構共有1,102間，創歷屆新高。在這些僱主中，超過三成更連續四年獲得嘉許。

The MPFA organized the Good MPF Employer Award for the fourth consecutive year to promote and foster employer compliance with MPF legislation and encourage employers to provide better retirement benefits for their employees.

The 2017-18 programme successfully concluded with a total of 1,102 organizations receiving the Award, a record high. Among these awardees, more than 30% were recognized for four years in a row.



今年的「積金好僱主」嘉許禮由署理勞工及福利局局長徐英偉、勞工處處長陳嘉信、積金局主席黃友嘉博士及積金局行政總監羅盛梅主禮，有超過500位嘉賓出席，包括獲嘉許僱主、八間支持機構、19間響應機構的代表，以及強積金業界人士。

積金局主席黃友嘉博士在嘉許典禮致辭時表示：「僱員享有更佳退休保障，定必能夠感受到僱主的關心，令僱員對公司更有歸屬感，更投入工作。這是一個僱主僱員雙贏的方案。」

This year, the GMEA presentation ceremony was officiated by Acting Secretary for Labour and Welfare Caspar Tsui, Commissioner for Labour Carlson Chan, MPFA Chairman Dr David Wong and MPFA Managing Director Alice Law. 500 guests, including the awardees, and representatives of eight supporting organizations, 19 endorsing organizations and the MPF industry, attended the event.

Speaking at the award presentation ceremony, MPFA Chairman Dr David Wong said, "Providing better retirement benefits for employees will help instil a sense of belonging among staff, which will eventually translate into hard work, creating a win-win situation for employers and employees."



推動「數碼轉型」提升效率 Digitalization of MPF services brings greater efficiency



為鼓勵僱主利用科技處理強積金的行政工序，積金局由上年開始增設「積金供款電子化獎」，並於今年繼續頒發該獎項。積金局行政總監羅盛梅呼籲僱主緊隨時代步伐，進行「數碼轉型」，善用科技和受託人的電子服務，盡量減少人手或使用紙張處理供款。

To encourage employers to make use of technology to handle MPF administrative work, the MPFA also presented the e-Contribution Award, which was introduced last year. MPFA Managing Director Alice Law called on employers to keep pace with the times and embark on a digital transformation, making good use of technology and e-tools to reduce manual procedures and paper documents.

今年的嘉許典禮增設展覽，並獲得共十間受託人公司參與，展出其電子工具及網上系統，讓僱主親身體驗電子化措施的好處，不需額外成本亦可以更準確和更有效率地管理強積金。

This year, an exhibition was held concurrently with the GMEA ceremony, with ten trustees displaying their latest electronic tools and online systems, and demonstrating how these free tools and services helped employers manage their MPF contributions more accurately and conveniently without incurring any extra cost.



嘉許禮上亦特設分享環節，由積金局機構事務總監及執行董事鄭恩賜與兩名「好僱主」分享使用強積金電子服務的好處，包括將以往需要一整天才能完成的提交資料及確認程序，大幅縮減至半小時，大大提升行政效率。他們亦表示電子服務的提示功能有助處理新員工入職的供款安排，避免出現供款延誤情況。最後，他們更鼓勵其他僱主盡快進行數碼化。

A sharing session was specially arranged at the ceremony for two Good MPF Employers to talk about their experience in using digital services. Cheng Yan-chee, MPFA Chief Corporate Affairs Officer and Executive Director, and two employers talked about how the adoption of digital services had expedited data submission and verification procedures from a whole day to just half an hour. They pointed out that e-alert was another very useful function, especially for preventing delays in making contributions for new staff members. Last but not least, they encouraged other employers to join them in the digitalization of MPF services.



掃瞄二維碼重溫嘉許禮精華！
Scan the QR code to see the presentation
ceremony highlights!





積金局義工關懷社群

MPFA volunteers bring warmth to community

積金局本着「洞悉社情」的信念，致力履行企業社會責任，包括在日常運作中注重環境保護、鼓勵員工保持身心健康，以及積極參與義務和籌款活動。

以下是積金局同事於本年曾參與的部分活動。

With "Community Perspective" as one of its core values, the MPFA is committed to fulfilling its corporate social responsibility, through protecting the environment in its day-to-day operations, promoting the well-being of its staff and participating in volunteering and fund-raising activities.

Below are the highlights of some activities joined by our colleagues this year.



今年1月，60多名積金局同事及其親友響應公益金港島、九龍區百萬行這項大型籌款活動，齊心以行動支持公益金。

In January, some 60 colleagues and their relatives and friends took part in the large-scale fund-raising event - Hong Kong and Kowloon Walk, organized by The Community Chest to support the organization's charitable initiatives.

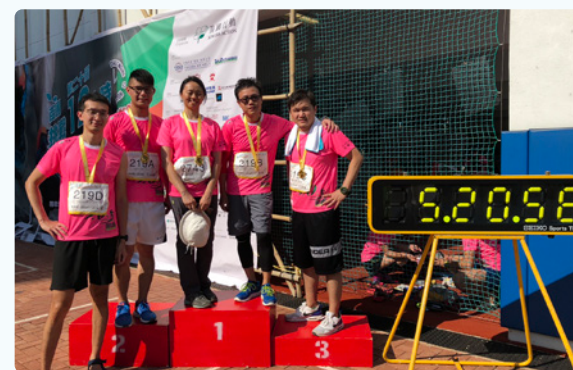
義工隊亦趁著節慶活動，向長者送暖。今年端午節積金局義工參與了「端陽暖萬心」活動，為獨居長者送上關懷及派粽。另外，中秋節時，積金局義工隊再次出動，參與探訪活動，與長者共度中秋佳節。義工隊希望透過探訪活動，加強對有需要長者的社區支援網絡。

Our Volunteer Team always brings warmth to the elderly during festivities. This year, the team participated in a social service activity with the Dragon Boat Festival as the theme, during which they paid visits to elderly living alone and brought them rice dumplings as gifts. During the Mid-Autumn Festival, the team again celebrated the occasion with the elderly. Through these activities, the MPFA volunteers hope to strengthen the community support for the elderly in need.



10月，由積金局同事及親友組成的七支隊伍參加了「苗圃挑戰12小時2018」活動，為苗圃行動的學生資助及其他助學項目籌款。其中有隊伍表現出色，以5小時20分的成績完成26公里賽事，獲大會頒發時間獎銅獎。

In October, the MPFA sent seven teams to join the Sowers Action Challenging 12 Hours Charity Marathon 2018, in an effort to raise funds for students under Sowers Action's aid projects. One of the teams performed exceptionally well, finishing the 26 km race in just 5 hours and 20 minutes. Their outstanding performance earned them the bronze medal of the time award.



更值得鼓勵的是，當日有不少同事自發擔任該活動的義工，支援賽事進行。積金局義工隊及參賽隊員在今年的苗圃賽事中，合共錄得超過500小時的義務工作時數。

積金局行政總監羅盛梅亦身體力行支持這次活動，並獲大會邀請擔任頒獎嘉賓。她表示：「其實早前我已連續兩年報名參加，但由於同事太踴躍，我總是名列候補名單。我今次負責在終點迎接跑手，深深感受到健兒走畢全程的喜悅，尤其是看到積金局的隊員回到終點時，心情更是興奮。我相信大家和我一樣，度過了一個充滿正能量的半天。」

Very encouragingly, many MPFA colleagues volunteered to support the event. The MPFA Volunteer Team and the participating runners contributed over 500 voluntary work hours in the event.

MPFA Managing Director Alice Law also supported this voluntary initiative and was invited by the organizer to present prizes. "I signed up to be a volunteer for the last two years, but our colleagues' response to this voluntary work was so overwhelming that I was always on the waiting list. This year, I eventually had a chance to take part in greeting the runners at the finish line, where I could share that very joyful moment with them, especially when I saw the MPFA runners. I believe all of us enjoyed the half day very much," said Alice.

積金局行政總監羅盛梅（前排左四）與積金局義工隊為參賽的同事打氣。

MPFA Managing Director Alice Law (fourth from left, front row) and MPFA volunteers cheer for the MPFA teams.



積金局年報獲銀獎

MPFA Annual Report won Silver Award

積金局2017-18年度年報，在香港管理專業協會舉辦的2018年最佳年報比賽「非牟利及慈善機構」組別獲得銀獎。評判報告讚揚積金局年報資料詳盡，讓讀者明確瞭解其積極推動強積金計劃行政程序標準化、簡化和自動化的長遠目標。

MPFA's Annual Report 2017-18 clinched the Silver Award in the "Non-Profit Making and Charitable Organizations" Category in the 2018 Best Annual Reports Awards organized by the Hong Kong Management Association. The report was commended for its informative content and for explicitly elaborating on the MPFA's long-term initiatives to standardize, streamline and automate the administration of MPF schemes.





積金局呼籲計劃成員投資時要保持冷靜及理智 MPFA urges scheme members to remain calm and rational when making investment decisions

積金局提醒計劃成員強積金是一項長線投資，成員投資時要持理智的態度。積金局機構事務總監及執行董事鄭恩賜（左）表示，儘管今年環球市況波動，強積金制度於2000年12月實施至今年9月，扣除收費和開支後的年率化回報為4.1%，高於同期的1.8%通脹率。而至今今年9月強積金總資產值達\$8,583億，當中約\$2,452億是淨回報。

The MPFA reminds scheme members that the MPF is a long-term investment and should remain calm and rational when making investment decisions. Chief Corporate Affairs Officer and Executive Director Cheng Yan-chee (left) said, despite volatility in the global markets this year, the annualized rate of return of the MPF System from the inception of the System in December 2000 to September 2018, after fees and charges, was 4.1%, higher than the annualized inflation rate of 1.8% over the same period. Total MPF assets as of September 2018 amounted to \$858.3 billion, with \$245.2 billion being net investment returns.



先導計劃供強積金中介人網上申請 Pilot launch of e-Application for MPF intermediaries

積金局推出網上申請先導計劃，讓強積金中介人，透過「電子服務」網上系統向積金局遞交中介人註冊申請，進一步加快申請程序和提升服務質素。

參與此項計劃的數間強積金主事中介人公司可以透過「電子服務」網上系統，處理「註冊為附屬中介人」和「核准附屬中介人隸屬於主事中介人」兩類申請。

積金局將於2019年收集參與先導計劃主事中介人的意見和檢討計劃的成效，並在完成檢討後，於2019年年底將網上申請計劃擴展至所有主事中介人。

另外，積金局鼓勵中介人透過積金局的「電子服務」在2019年2月1日前繳交年費，並於2019年1月31日前提交週年申報表。

The MPFA has rolled out a pilot scheme of e-Application, which allows MPF intermediaries to submit their registration applications via MPFA's online eService to expedite the registration process and enhance service quality.

The principal intermediaries who have joined the pilot scheme can submit two types of applications via eService: The Application for Registration as Subsidiary Intermediary and the Application for Approval of Attachment of Subsidiary Intermediary to Principal Intermediary.

The MPFA will review users' feedback and assess results of the pilot scheme in 2019, and will extend e-Application to all principal intermediaries by the end of the year.

Meanwhile, the MPFA encourages intermediaries to pay their annual fees by 1 February 2019, and to submit their annual returns by 31 January 2019, through eService.



強積金訊息也要「潮」 MPF communication initiatives keep up with the trend

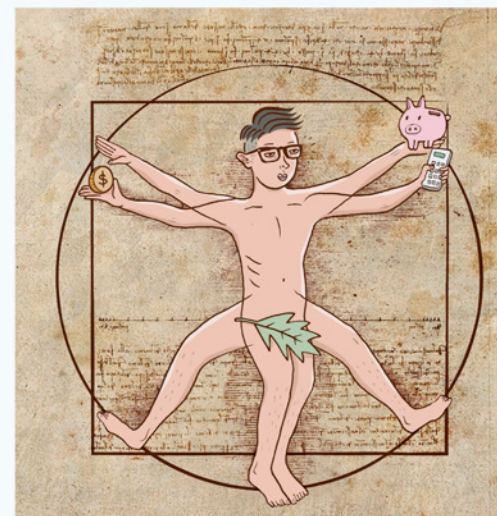
隨著社交媒體的滲透率愈來愈高，積金局的推廣及公眾教育工作亦要趕上潮流。近年，積金局特別加強在網上平台的宣傳，開設Facebook、Instagram及Youtube專頁，以增加與公眾的互動。

Amid the increasing penetration of social media, the promotional and public education work of the MPFA is also keeping up with the times. In particular, the MPFA has in recent years strengthened its online publicity, thanks to its presence on Facebook, Instagram and Youtube, to enhance interaction with the public.

最近，積金局與四位本地插畫師合作，推出一系列《積金Secrets》插畫和短片，透過將投資概念包裝成有趣的數學謎題，鼓勵計劃成員及早為退休儲蓄，並好好管理自己的強積金帳戶。

Lately, the MPFA has worked with four local illustrators to produce a series of comics and short videos named "MPF Secrets". By converting investment concepts into interesting mathematical riddles, this new initiative aims to encourage scheme members to start saving for retirement early and manage their MPF accounts proactively.

退休儲蓄「黃金比例」=「2:1」



「1」 > 「無限」



小心20年後身家有吃一半

積金局一直以創新及迎合潮流的方式向公眾宣傳強積金投資資訊，除今次的插畫系列，之前亦推出了一系列潮語卡及由藝人或網絡紅人拍攝的短片，以生動和「貼地」的主題帶出強積金及退休規劃的資訊，使其更容易吸收。

It is not the first time the MPFA has been spreading MPF investment messages to the public in an innovative and trendy way. In addition to the "MPF Secrets", the MPFA previously launched MPF Buzzword Cards and produced a number of videos starring artistes and internet celebrities to present MPF and retirement planning messages in a vivid and down-to-earth manner.

1/14,000,000 VS 100%
嘅機會中頭獎 嘅機會中三獎



人人都想中六合彩頭獎，但實情中獎機會只有 1/14,000,000！

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