

滙豐強積金 HSBC MPF

及早起步 規劃退休生活

Get a head start in retirement planning

奮鬥多年，你有想像過你的退休生活嗎？到底你需要多少錢，才可以享受理想退休生活？怎樣可以為自己和摯親籌劃周全保障，確保生活不會被突如其來的意外打亂？

滙豐樂意與你一起尋找答案，規劃退休藍圖，助你一步步向理想的退休生活邁進。

You've worked hard to get to where you are in life. What will your life look like after retirement? How much will you need to continue living comfortably? How can you plan to make sure your loved ones are protected against both the unexpected and the inevitable?

At HSBC, we're here to help you find the answers. We'll guide you every step of the way, to plan ahead for your desired retirement.

透過「退休策劃計算機」了解你的退休需要及儲蓄目標 Understand your retirement needs and saving goals with our Retirement Planning Calculator

退休看似遙不可及，但越早開始作退休規劃，就越容易達到理想的退休生活。透過「退休策劃計算機」，了解你需要預留多少退休儲備。

Even though retirement seems so far away, it's important to start your retirement planning early to strive to secure a comfortable future. Use our Retirement Planning Calculator to work out how much you need to save for your retirement.

- 1 完成6個簡單步驟，分析你不同階段的退休需要與夢想，便可計算出每月儲蓄目標。

Complete 6 simple steps to visualise your various needs and dreams during different stages of your retirement, which help you to set a realistic monthly saving target.

- 2 了解不同因素，如退休儲備、生活日常開支及投資風險取向等對你退休計劃的影響。

Understand how your savings, regular living expenses and investment risk appetite can impact your retirement plan.

- 3 根據你選擇的退休生活方式，訂立生活開支及每月儲蓄金額。

Craft your living expenses plan and find out how much you would need to save each month according to the retirement lifestyle you have chosen.



立即掃描二維碼或瀏覽以下網頁使用「退休策劃計算機」

Please scan the QR code or visit the webpage below to access the Retirement Planning Calculator

 retirement-planning-calculator.hsbc.com.hk



以上圖示僅供參考及說明用途。
The above images are for reference and illustration purposes only.

理想退休生活所需開支

The potential costs of your desired retirement lifestyle

「你」想的退休生活，每個人的選擇取向各有不同，追求的生活水平及所需的退休支出亦因人而異。

「滙豐退休策劃指標」或可為你提供如「退休後在港生活的實際所需資金是多少？」等問題的客觀答案和分析，讓你了解四種生活方式（基本、簡約、舒適及豐盛）所涉及的每月預算開支金額。

「滙豐退休策劃指標」由滙豐委託澳洲退休基金協會進行研究及分析，指標會每季度更新一次，以反映商品及服務的價格轉變，以及退休人士因此作出消費習慣上的變化。

Everyone has their own desired retirement lifestyle and the associated expenses vary depending on the living standards they want to maintain.

The HSBC Retirement Monitor may provide an objective answer to this basic question: How much will I need to support my retirement life in Hong Kong? This will give you an idea of the monthly budget you will likely need to fund four lifestyles (basic, modest, comfortable, and affluent).

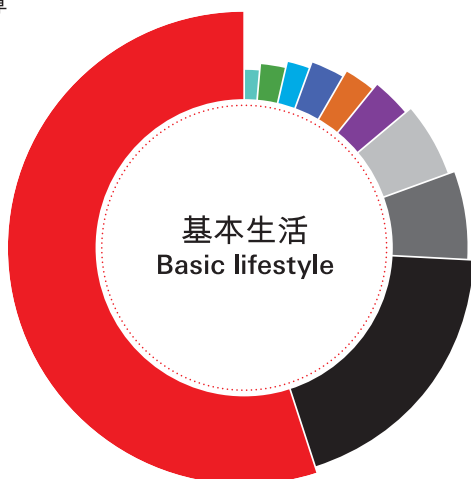
The HSBC Retirement Monitor was commissioned by HSBC MPF with The Association of Superannuation Funds of Australia (ASFA) conducting the research analysis. It is updated quarterly to reflect changes in the price of various goods and services and subsequent changes in spending required by retirees.

65-79歲人士每月預算

Monthly budget for people aged 65-79

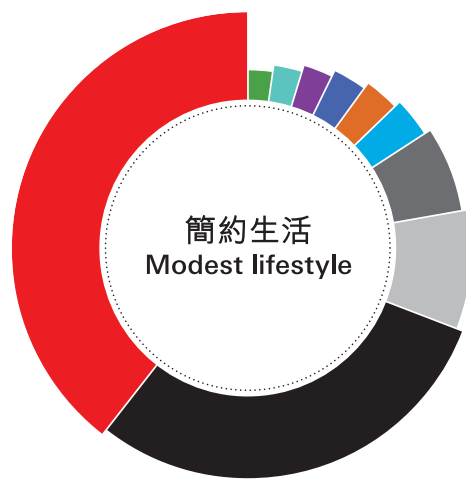
單身人士 Single
港幣 HKD **7,485**

二人 Couple
港幣 HKD **12,715**



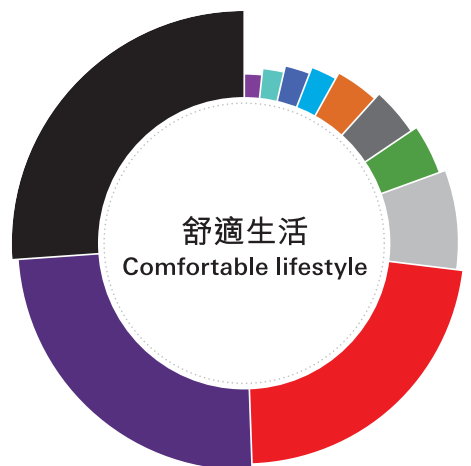
單身人士 Single
港幣 HKD **12,085**

二人 Couple
港幣 HKD **18,335**



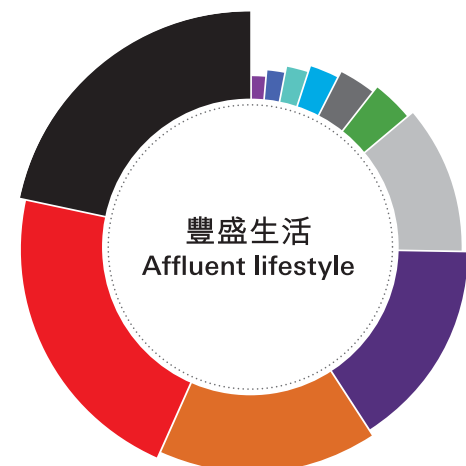
單身人士 Single
港幣 HKD **22,810**

二人 Couple
港幣 HKD **30,750**



單身人士 Single
港幣 HKD **41,080**

二人 Couple
港幣 HKD **54,060**



- 食物 Food
- 房屋 Housing
- 消閒娛樂 Leisure and entertainment
- 水電煤 Water, electricity and gas
- 通訊 Communications
- 交通 Transportation

- 家居用品及服務 Household goods and services
- 健康與美容 Fitness, beauty and hairdressing
- 服飾 Clothing
- 醫療 Health care
- 外傭 Domestic Helper

上圖及百分率以單身人士退休後的預算開支計算。
Above chart and percentage are based on the budget for retired singles.

資料來源：「滙豐退休策劃指標」2022年9月號
Data based on HSBC Retirement Monitor (September 2022)



立即掃描二維碼或瀏覽以下網頁使用
「滙豐退休策劃指標」

Please scan the QR code or visit the webpage below to access the Retirement Monitor

 www.hsbc.com.hk/mpf/retirement-monitor/

多項選擇讓你退而不「憂」

Range of options for a worry-free retirement

無論你距離退休還有多久，亦需要為退休規劃做好全盤準備。單靠強積金也許不夠維持數十載的退休生活，及早建立合適的投資組合，為退休儲備增值。滙豐提供多元化理財方案，讓你可同時選擇強積金及其他產品，滿足不同退休儲蓄需要，同時分散投資風險，策劃精彩的退休旅程。

Whether you are retiring sooner or later, having a comprehensive retirement plan is crucial. MPF may not last long enough to support your retirement life for decades to come. To help you plan ahead for your retirement, HSBC provides a range of comprehensive financial solutions, you can build your investment portfolio by choosing MPF and other solutions to suit different retirement saving needs and diversify your portfolio.



強積金¹
MPF¹

- 二十隻不同風險的強積金**成分基金**可供選擇
- 20 diversified **Constituent Funds** with various risk ratings to choose from
- 「**可扣稅自願性供款**」² 可享高達港幣60,000元扣稅額，同時提升退休儲備
- Save more with **Tax Deductible Voluntary Contributions**² and enjoy up to HKD60,000 tax deduction



其他退休產品 (投資)³
Other retirement products (Investment)³

- 數百隻不同種類、特性及相關風險的**投資產品**，以符合你的需求及風險取向
- Hundreds of **investment products** from a suite of options, features and risk ratings to best suit your needs and risk tolerance level
- 透過**單位信託基金**，投資於世界各地不同的市場及各種投資工具，包括股票、債券、證券、貨幣及認股權證/衍生工具，旨在讓你享受多元化分散投資所帶來的優勢
- Enjoy the benefit of diversification with **Unit Trusts** as they aim to enable investors to diversify their investments into different markets and investment instruments such as equities, bonds, securities, currencies and warrants / derivatives
- **債券/存款證**旨在提供可預測的穩定利息收入，買賣債券/存款證為你的資本帶來潛在增值機會
- **Bonds / Certificates of Deposit** aim to offer a steady and predictable income generated by interest. Enjoy potential capital gains when you buy and sell them
- 可隨時投資，更具彈性
- Enjoy the flexibility in contribution



其他退休產品 (保險)⁴
Other retirement products (Insurance)⁴

- **合資格延期年金計劃**可提供長期穩定現金收入，同時有機會享高達港幣60,000元的扣稅額⁵
- **Qualifying Deferred Annuity Plan** can help generate stable income while enjoying potential tax savings of up to HKD60,000⁵
- **醫療保險**可為住院及手術開支提供保障，應付不可預期的醫療開支
- **Medical insurances** can help cover hospitalisation and surgical fees to meet unexpected medical costs
- **自願醫保計劃**提供全面的醫療保障，更可申請稅務扣減優惠⁶
- **Voluntary Health Insurance Scheme (VHIS)** offers comprehensive medical coverage with tax deductions⁶
- 部分產品兼備**人壽保障**或**嚴重疾病保障**，幫助強化長遠的人壽及健康保障
- Some products offer **life protection** or **critical illness benefits** which can help enhance lifelong insurance coverage and health protection

你的理想退休生活，全賴及早籌謀。立即聯絡我們的強積金專員或致電成員熱線3128 0128，評估你的退休需要，從而為你提供合適方案，助你達成目標。

Your retirement life depends greatly on the plan you make today. Act now and talk to our MPF specialists or call the member hotline at 3128 0128 to assess your retirement needs and solutions.

滙豐強積金成員可透過以下渠道與我們聯絡：

HSBC MPF Members can contact us via the following channels:



HSBC HK



- Apple、Apple標誌、iPhone、iPad、iPod touch、Touch ID及Face ID均為Apple Inc.在美國及其他國家或地區註冊的商標。App Store為Apple Inc.之服務商標。
- Google Play和Google Play標誌均為Google LLC的商標。Android是Google LLC的商標。
- Apple, the Apple logo, iPhone, iPad, iPod touch, Touch ID and Face ID are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc.
- Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.



掃描二維碼於網頁上瀏覽本文件
Scan the QR code and read this document online

備注

- 1 實際回報視乎投資組合表現而定，可升可跌。
- 2 可扣稅自願性供款賬戶中的結餘，可於你65歲退休時，又或當你符合其他適用於提取強制性供款的條件時領取。詳情請參閱滙豐強積金計劃說明書內的有關詳情。
- 3 實際回報視乎投資組合表現而定，可升可跌。香港上海滙豐銀行有限公司（「滙豐」）並不提供投資意見。投資涉及風險。股票價格可升可跌。買賣證券均可帶來虧損或盈利。歡迎查詢以上服務的細則及條款。
- 4 本文所載資料並非供銷售用途。本文所載資料皆屬假設及只供說明用途；並不構成向任何未來客戶提供建議或意見，亦不可視為取代專業意見。你不應在未尋求專業意見前按本文提供的任何資料行事。
人壽保險計劃乃由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保。滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。保單持有人受其信貸風險影響，早期退保或會招致損失。
滙豐保險將負責按保單條款為你提供保險保障以及處理索償申請。上述保險計劃並非等同於或類似任何類型的存款。有關詳細產品特點及詳細的條款及細則，請參閱滙豐網頁上的相關產品冊子及保單條款。
- 5 根據累進稅率的最高稅率（17%），以及納稅人在相關課稅年度內繳付「合資格延期年金保費」、「強積金可扣稅自願性供款」或兩者一併合共港幣60,000元。
- 6 合資格的稅務扣減只適用於保單持有人或其配偶，並且為香港納稅人。就自願醫保保單繳付的合資格保費（不包括保費徵費）可獲得之稅務扣減，將於每個課稅年度根據扣除保費折扣（如有）後之已繳保費計算。實際所節省的稅款可能低於例子款項，而且視乎香港特別行政區稅務局對每個個案的檢查及協議。如欲獲取更多資訊，請瀏覽 www.ird.gov.hk 或尋求獨立的稅務建議。

Remarks

- 1 Actual return depends on the performance of your investment portfolio, which can go down as well as up.
- 2 The balance of your TVC account will be available for withdrawal when you retire at 65, or when you meet other withdrawal conditions which are the same as those that apply to your mandatory contributions. Please refer to the relevant details set out in the HSBC MPF scheme brochure.
- 3 Actual return depends on the performance of your investment portfolio, which can go down as well as up. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") does not provide investment advice. Investment involves risk. The price of stocks may move up or down. Losses may be incurred while profits may be made as a result of buying and selling stocks. Full details of the terms and conditions of the above services are available on request.
- 4 The information as shown on this document is not for sales purpose and it is hypothetical and for illustration only. It is not intended to constitute a recommendation or advice to any prospective customers and is not intended as a substitute for professional advice. You should not act on any information on this document without seeking specific professional advice.
Life insurance products are underwritten by HSBC Life (International) Limited ("HSBC Life"). HSBC Life is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. Policyholders are subject to the credit risk of HSBC life and early surrender loss. HSBC Life will be responsible for providing your insurance coverage and handling claims under your policy. The insurance products shown above are not equivalent to any bank deposit or savings. If you wish to learn more about any of the above insurance plans, please refer to the related product brochure and relevant policy provisions that are available on HSBC's website, for detailed product features and terms and conditions respectively.
- 5 Based on the highest rate (17%) of the progressive tax rates and a tax payer paying HKD60,000 of a qualifying deferred annuity policy or TVC, or a combination of both during the relevant year or assessment.
- 6 Only policyholders and their spouses who are Hong Kong taxpayers are eligible for tax deduction. Tax deduction for qualifying premiums paid under a Voluntary Health Insurance Scheme (VHIS) policy (excluding levy) will be based on the premiums paid after deducting the premium discount, if any. Your actual tax savings may be lower than the amount in the example, as each case is determined by the Inland Revenue Department. For more information, please visit www.ird.gov.hk or seek independent tax advice.

重要風險通知 基金

- 基金乃投資產品，而部分涉及金融衍生工具。投資決定由閣下自行作出，惟除非非中介人於銷售該產品時已向閣下解釋，經考慮閣下的財務情況、投資經驗及目標後，認為該產品適合閣下，否則閣下不應投資在該產品。
- 基金產品並不等於定期存款。
- 在最壞情況下，基金價值或會大幅地少於你的投資金額。

債券/ 存款證

- 債券乃投資產品。投資決定由閣下自行作出，惟除非非中介人於銷售該產品時已向閣下解釋，經考慮閣下的財務情況、投資經驗及目標後，該產品適合閣下，否則閣下不應投資該產品。
- 債券/ 存款證並不等於定期存款。存款證並非保障存款，不受香港的存款保障計劃保障。
- 發行人風險 — 債券/ 存款證表現受發行人的實際和預計借貸能力所影響。就償債責任而言，債券/ 存款證不保證發行人不會拖欠債務。在最壞情況下，債券/ 存款證持有人可能無法取回債券/ 存款證的利息和本金。

Important Risk Warning Unit Trusts

- Unit Trusts are investment products and some may involve derivatives. The investment decision is yours but you should not invest in the Unit Trusts unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Unit Trusts are NOT equivalent to time deposits.
- In the worst case scenario, the value of the unit trusts may be worth substantially less than the original amount you have invested.

Bonds and Certificates of Deposit (CDs)

- A bond is an investment product. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for your financial situation, investment experience and investment objectives.
- Bonds and Certificates of Deposit (CDs) are NOT equivalent to a time deposit. A CD is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- Issuer's Risk - Bonds and CDs are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and any coupon if the issuer defaults on the bond and CD.

免責聲明

滙豐自願醫保計劃並非等同於或類似任何類型的存款。滙豐自願醫保計劃是由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，已獲香港特別行政區保險業監管局（保監局）授權經營及監管，以在香港特別行政區進行長期業務。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。

滙豐保險是於百慕達註冊成立之有限責任公司，其為滙豐集團旗下從事承保業務的附屬公司之一。香港上海滙豐銀行有限公司（簡稱「滙豐」）乃根據保險業條例（香港法例第41章）註冊為滙豐保險於香港特別行政區分銷人壽保險之保險代理機構。保險計劃為滙豐保險而非滙豐之產品，並只擬在香港特別行政區透過滙豐銷售。你的保單利益受滙豐保險的信貨風險所影響。若保單持有人於保單初期中止此計劃及/ 或退保，其取回的收益金額可能遠低於已繳付的保費。你繳付的保費將成為滙豐保險資產的一部分，你對任何該等資產均沒有任何權利或擁有權。如追討賠償，你只可向滙豐保險追索。

對於滙豐與你之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），滙豐須與你進行金融糾紛調解計劃程序；此外，有關涉及你上述保單條款及細則的任何糾紛，將直接由滙豐保險與你共同解決。

以上只是概括摘要並僅供參考。請參閱產品詳細信息頁面中的條款及細則。

Disclaimer

The HSBC VHIS Plans are not equivalent or similar to any kind of deposit. HSBC VHIS Plans are underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong SAR. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions.

HSBC Life is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent authorised by HSBC Life. Insurance product is a product of HSBC Life but not HSBC and it is intended only for sale through HSBC in the Hong Kong SAR. Your benefit is subject to the credit risk of HSBC Life. If the policyholder discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Your premiums paid will form part of HSBC Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against HSBC Life only.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between HSBC Life and you directly.

The above information is intended as a general summary and provided for reference only. For more details, please refer to the policy terms and conditions in the product detail pages.

投資涉及風險，往績不能作為未來表現的指標。金融工具（尤其是股票及股份）之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱有關強積金計劃說明書。

本文所提供之資料不應被視為投資推介及建議。你應於作出任何有關本文內容的決定前，聽取專業人士的分析及建議。

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income derived from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the relevant MPF Scheme Brochure.

This document does not constitute an invitation, inducement or advice to you on any products or services. Please seek professional advice where necessary.