

# 滙豐強積金 HSBC MPF

成員資訊 Member Information

2016 年 8 月 August 2016



滙豐強積金成員權益報表熱線

HSBC MPF Member Benefit Statement Hotline

2288 6729

滙豐強積金網頁

HSBC MPF Website

[www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf)

## 重要事項

- 滙豐強積金智選計劃及自選計劃為強制性公積金計劃。
- 在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
- 滙豐強積金智選計劃內之保證基金只投資於由滙豐人壽保險（國際）有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險（國際）有限公司提供。因此，您於保證基金的投資（如有）將受滙豐人壽保險（國際）有限公司的信用風險所影響。有關信用風險的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分——基金結構內「保證基金」下的「忠告」。
- 保證基金所提供的保證只適用於指定的條件。有關保證特點（包括分期支付權益情況下的保證特點）及保證條件的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分——基金結構內「保證基金」下的「保證特點」。
- 在成員年滿65歲之日或者於其年滿60歲之日或之後提早退休時所應支付的強積金的權益和自願性供款的權益，可由成員選擇（採用信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的形式，並且按照信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的條款和條件）整筆支付或分期支付。詳情請參閱有關「主要推銷刊物」的第一部分——產品資料內「權益支付」下的「支付強積金的權益及自願性供款的權益」。
- 您應該參閱有關「主要推銷刊物」，而不應只根據這文件作出投資。
- 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「主要推銷刊物」。

## Important notes

- The HSBC Mandatory Provident Fund - SuperTrust Plus and ValueChoice are mandatory provident fund schemes.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- The Guaranteed Fund under HSBC Mandatory Provident Fund - SuperTrust Plus invests solely in an approved pooled investment fund in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to the 'Warning' section under 'Guaranteed Fund' in Part II - Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund - SuperTrust Plus for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II - Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund - SuperTrust Plus for full details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.
- MPF Benefits and AVC Benefits payable on a member's 65th birthday or early retirement on or after his/her reaching age 60 can be paid in one lump sum or in instalments, at the member's election (in such form and on such terms as the Trustee may, to the extent not prohibited by the 'MPF Ordinance' or General Regulation, prescribe). Please refer to the 'Payment of MPF Benefits and AVC Benefits' section under 'Payment of benefits' in Part I - Product Information of the relevant 'Principal Brochure' for full details.
- You should not invest based on this document alone and should read the relevant 'Principal Brochure'.
- Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income 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 'Principal Brochure'.

## 強積金獎項 MPF awards

滙豐強積金一貫重視以客戶為中心。我們著力為成員提供切合他們需要的產品及服務，令管理強積金賬戶變得輕鬆容易，陪伴您到達理想的退休生活。

滙豐強積金最近再獲頒授兩個獎項，包括「讀者文摘信譽品牌金獎（強積金類別，香港區）」及「資本壹週強積金服務大獎2016」。前者是肯定滙豐強積金作為香港消費者最信賴的強積金公司品牌之一，後者則肯定我們在強積金的優越服務。

Customer-centricity is always the focus of HSBC MPF. We are emphasising on providing products and services around the needs of our members, and making MPF account management a hassle-free journey to your desired retirement.

Recently HSBC MPF has won two more awards, namely the 'Reader's Digest Trusted Brands Gold Award (in the Provident Fund category in Hong Kong)' and the 'Capital Weekly Service Awards 2016 - MPF category'. The former award recognised HSBC MPF as one of the most trusted brands in the category of MPF company by Hong Kong consumers, and the latter one recognised our services excel in MPF.

很高興看到我們每年憑著卓越的產品及服務而獲獎。現在就看看我們近年已獲取的獎項：

It is exciting to see we are gaining recognition year on year for our quality products and services. Let's have a look at what we have achieved in recent years:

主辦機構 Organisers	獎項 Awards
資本壹週 Capital Weekly	<p><b>2015-2016</b> 強積金服務大獎 Service Awards - MPF category</p> <p><b>2013-2015</b> 智選品牌大獎 — 強積金 PROchoice Awards - MPF category</p>
新城電台 Metro Finance	<p><b>2015-2016</b> 香港企業領袖品牌 — 卓越強積金管理品牌 Hong Kong Leaders' Choice - Excellent Brand of MPF Management</p> <p>香港企業領袖品牌 — 卓越強積金服務品牌 Hong Kong Leaders' Choice - Excellent Brand of MPF Services</p> <p><b>2010-2014</b> 香港企業領袖品牌 — 卓越強積金管理服務品牌 Hong Kong Leaders' Choice - Excellent Brand of MPF Management Services</p>
讀者文摘 Reader's Digest	<p><b>2013-2016</b> 信譽品牌金獎（強積金類別，香港區） Trusted Brands Gold Award (in the Provident Fund category in Hong Kong)</p> <p><b>2012</b> 信譽品牌白金獎（強積金類別，香港區） Trusted Brands Platinum Award in the Provident Fund (MPF) category in Hong Kong</p>
香港客戶中心協會及香港品質保證局 Hong Kong Call Centre Association and Hong Kong Quality Assurance Agency	<b>2013-2015</b> 香港客戶中心協會大獎 — 神秘客戶撥測大獎（金獎） Hong Kong Call Centre Association Awards - The Mystery Caller Assessment Award (Gold Award)
經濟一週 Economic Digest	<b>2007-2015</b> 中小企最佳營商夥伴 — 最佳強積金管理公司 The Best SME Partners for MPF
資本雜誌 Capital Magazine	<b>2012</b> 資本卓越強積金大獎 2012 CAPITAL Merits of Achievement in Banking and Finance 2012 in MPF category
星島雜誌集團《東周刊》 East Week of Sing Tao Magazine Group	<b>2011-2012</b> 香港服務大獎 — 強積金服務 Hong Kong Service Awards - MPF service
湯森路透理柏基金 Thomson Reuters Lipper Fund	<p><b>2016</b> 理柏基金香港年獎 2016（強積金組別）最佳強積金 — 五年期環球債券</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 環球債券基金</li> <li>• 滙豐強積金易選計劃<sup>1</sup> — 環球債券基金</li> </ul> <p>Lipper Fund Awards 2016 (Hong Kong Pension Funds) - Best Fund over 5 years - Bond Global</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - SimpleChoice<sup>1</sup> - Global Bond Fund</li> </ul> <p>理柏基金香港年獎 2016（強積金組別）最佳強積金 — 三年期環球債券</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 環球債券基金</li> <li>• 滙豐強積金自選計劃 — 環球債券基金</li> <li>• 滙豐強積金易選計劃<sup>1</sup> — 環球債券基金</li> </ul> <p>Lipper Fund Awards 2016 (Hong Kong Pension Funds) - Best Fund over 3 years - Bond Global</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - ValueChoice - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - SimpleChoice<sup>1</sup> - Global Bond Fund</li> </ul> <p>理柏基金香港年獎 2016（強積金組別）最佳強積金 — 三年期中國股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 中國股票基金</li> </ul> <p>Lipper Fund Awards 2016 (Hong Kong Pension Funds) - Best Fund over 3 years - Equity China</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Chinese Equity Fund</li> </ul> <p><b>2015</b> 2015 理柏基金香港年獎（強積金組別）— 三年期最佳債券型強積金團體大獎 Lipper Fund Awards 2015 (Hong Kong Pension Funds) - Best Group in Bond over 3 years</p> <p>理柏基金香港年獎 2015（強積金組別）最佳強積金 — 三年期環球債券</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 環球債券基金</li> <li>• 滙豐強積金自選計劃 — 環球債券基金</li> <li>• 滙豐強積金易選計劃<sup>1</sup> — 環球債券基金</li> </ul>



主辦機構 Organisers	獎項 Awards
湯森路透理柏基金 Thomson Reuters Lipper Fund	<p><b>2015</b></p> <p>Lipper Fund Awards 2015 (Hong Kong Pension Funds) - Best Fund over 3 years - Bond Global</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - ValueChoice - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - SimpleChoice<sup>1</sup> - Global Bond Fund</li> </ul> <p>理柏基金香港年獎 2015（強積金組別）最佳強積金 — 三年期中國股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 中國股票基金</li> </ul> <p>Lipper Fund Awards 2015 (Hong Kong Pension Funds) - Best Fund over 3 years - Equity China</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Chinese Equity Fund</li> </ul> <p><b>2012</b></p> <p>理柏基金香港年獎 2012（強積金組別）最佳強積金 — 三年期北美股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 北美股票基金</li> </ul> <p>Lipper Fund Awards 2012 (Hong Kong Mandatory Provident Fund) - Best Fund over 3 years - Equity North America</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund</li> </ul> <p><b>2011</b></p> <p>理柏基金香港年獎 2011（強積金組別）最佳強積金 — 五年期北美股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 北美股票基金</li> </ul> <p>Lipper Fund Awards 2011 (Hong Kong Mandatory Provident Fund) - Best Fund over 5 years - Equity North America</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund</li> </ul> <p><b>2010</b></p> <p>理柏基金香港年獎 2010（強積金組別）最佳強積金 — 三年期北美股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 北美股票基金</li> </ul> <p>Lipper Fund Awards 2010 (Hong Kong Mandatory Provident Fund) - Best Fund over 3 years - Equity North America</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund</li> </ul> <p>理柏基金香港年獎 2010（強積金組別）最佳強積金 — 五年期北美股票</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 北美股票基金</li> </ul> <p>Lipper Fund Awards 2010 (Hong Kong Mandatory Provident Fund) - Best Fund over 5 years - Equity North America</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund</li> </ul>
積金評級 MPF Ratings	<p><b>2016</b></p> <p>2016 年度最佳資產增長計劃大獎得獎者</p> <p>滙豐強積金自選計劃</p> <p>2016 Fast Mover award winner</p> <p>HSBC Mandatory Provident Fund - ValueChoice</p>
亞洲資產管理雜誌 Asia Asset Management	<p><b>2015</b></p> <p>2015 亞洲資產管理雜誌最佳一年期回報表現 — 債券基金</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 環球債券基金</li> <li>• 滙豐強積金自選計劃 — 環球債券基金</li> <li>• 滙豐強積金易選計劃<sup>1</sup> — 環球債券基金</li> </ul> <p>2015 Asia Asset Management Best 1 year Performance - Bond Fund</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - ValueChoice - Global Bond Fund</li> <li>• HSBC Mandatory Provident Fund - SimpleChoice<sup>1</sup> - Global Bond Fund</li> </ul> <p>2015 亞洲資產管理雜誌最佳一年期回報表現 — 混合資產基金（其他）</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 靈活管理基金</li> </ul> <p>2015 Asia Asset Management Best 1 year Performance - Mixed Asset Fund (Other)</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Flexi-Managed Fund</li> </ul>
《指標》雜誌 BENCHMARK Magazine	<p><b>2013</b></p> <p>指標 2013 年度基金大獎 100 強 — 同級最佳基金（強積金組別）</p> <ul style="list-style-type: none"> <li>• 滙豐強積金智選計劃 — 亞太股票基金</li> <li>• 滙豐強積金智選計劃 — 恒指基金</li> </ul> <p>Benchmark Fund of the Year Awards 2013 - Best-in-Class (MPF category) of Top 100</p> <ul style="list-style-type: none"> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Asia Pacific Equity Fund</li> <li>• HSBC Mandatory Provident Fund - SuperTrust Plus - Hang Seng Index Tracking Fund</li> </ul>

<sup>1</sup> 由2016年7月1日起，滙豐強積金易選計劃已被合併至滙豐強積金自選計劃。

HSBC Mandatory Provident Fund - SimpleChoice has been merged into the HSBC Mandatory Provident Fund - ValueChoice with effect from 1 July 2016.

## 優化滙豐強積金產品及服務的最新情況

### Update on enhanced HSBC MPF products and services

進入電子化年代，滙豐強積金積極配合成員的各種需要，自今年四月起，進一步優化及精簡強積金產品及服務，包括剛於七月份完成了兩項滙豐強積金計劃的合併。多項優化項目及電子化服務的詳情如下：

Entering the era of electronic, HSBC MPF is proactively meeting the needs of the members. We have been further advancing and simplifying our MPF products and services since April this year, include two HSBC Mandatory Provident Fund schemes consolidations, which had just been taken effect in July. Details of different enhancement and electronic services implemented are listed below:

生效日期 Effective Date	新增的優化項目 New enhancement item	內容 Description	更多詳情 For further information
2016年4月1日 1 April 2016	表格樣本 Sample forms	<p>透過表格樣本為成員提供關鍵步驟及建議，助您填寫常用的表格，包括：</p> <ol style="list-style-type: none"> <li>1. IN61「滙豐強積金智選計劃：僱員申請表」</li> <li>2. INX1「滙豐強積金自選計劃：僱員申請表」</li> <li>3. IN91「滙豐強積金 — 更改個人資料表格（僱員／自僱人士／個人賬戶持有人）」</li> <li>4. INPM「計劃成員資金轉移申請表（適用於自僱人士、個人賬戶持有人或終止受僱的僱員）」</li> </ol> <p>Key steps and advices are provided through the sample forms to help members to fill out the commonly used forms, which include:</p> <ol style="list-style-type: none"> <li>1. IN61 'HSBC MANDATORY PROVIDENT FUND - SUPERTRUST PLUS EMPLOYEE APPLICATION FORM'</li> <li>2. INX1 'HSBC MANDATORY PROVIDENT FUND - VALUECHOICE EMPLOYEE APPLICATION FORM'</li> <li>3. IN91 'HSBC MANDATORY PROVIDENT FUND - PERSONAL DETAILS CHANGE FORM (EMPLOYEE / SELF-EMPLOYED / PERSONAL ACCOUNT HOLDER)'</li> <li>4. INPM 'SCHEME MEMBER'S REQUEST FOR FUND TRANSFER FORM (for self-employed person, personal account holder or employee ceasing employment)'</li> </ol>	<p>瀏覽滙豐強積金網頁 <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> 及進入「僱員或自僱人士」或「個人賬戶」的「下載表格文件」部分</p> <p>Visit the 'Download Forms and Documents' section under 'Employees or Self-Employed' or 'Personal Accounts' of the HSBC MPF website <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a></p>
2016年7月1日 1 July 2016	滙豐強積金計劃的合併 Merger of HSBC Mandatory Provident Fund schemes	<ol style="list-style-type: none"> <li>1. 滙豐強積金精選計劃已被合併至滙豐強積金智選計劃</li> <li>2. 滙豐強積金易選計劃已被合併至滙豐強積金自選計劃</li> </ol> <ol style="list-style-type: none"> <li>1. HSBC Mandatory Provident Fund - SuperTrust was merged into the HSBC Mandatory Provident Fund - SuperTrust Plus</li> <li>2. HSBC Mandatory Provident Fund - SimpleChoice was merged into the HSBC Mandatory Provident Fund - ValueChoice</li> </ol>	<p>瀏覽滙豐強積金網頁 <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> 並參閱「滙豐強積金計劃合併」了解更多詳情。</p> <p>Visit HSBC MPF website <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> and read 'Consolidation of HSBC Mandatory Provident Fund schemes' for more details.</p>

生效日期 Effective Date	新增的優化項目 New enhancement item	內容 Description	更多詳請 For further information
2016年7月 July 2016	電子版強積金成員權益報表 Electronic MPF member benefit statement	<p>成員可登入滙豐個人理財並登記選用「強積金電子結單及通知書」服務，以便查閱及下載由計劃財政期2016-2017年度起的電子版報表及其附件。</p> <p>Members can log on to the HSBC Personal Internet Banking and subscribe for the 'MPF eStatement and eAdvice' service to read or download the electronic statement(s) and enclosure(s) from the scheme financial period 2016-2017 onwards.</p>	<p>瀏覽滙豐強積金網頁 <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> 並參閱「登記電子強積金成員權益報表」了解更多詳情。</p> <p>Visit HSBC MPF website <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> and read 'Register for e-MPF Member Benefit Statement' for more details.</p>
2016年8月 August 2016	電子提示服務 Electronic notification services	<ul style="list-style-type: none"> <li>當僱主支付供款及／或附加費，並於滙豐強積金分配單位至僱員的供款賬戶後，我們會發出電子郵件提示通知有關僱員。</li> <li>當收到自僱人士的付款結算書後，將會向有關自僱人士發送電子郵件確認通知。</li> <li>An email notification will be sent to the relevant employee after HSBC MPF has allocated units to the contribution account following a contribution and/or surcharge is paid by the employer.</li> <li>An email acknowledgement to the relevant self-employed person, after HSBC MPF received a remittance statement from a self-employed person.</li> </ul>	<p>瀏覽滙豐強積金網頁 <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> 並參閱「新聞動態」了解更多詳情。</p> <p>Visit HSBC MPF website <a href="http://www.hsbc.com.hk/mpf">www.hsbc.com.hk/mpf</a> and read 'What's new' for more details.</p>

## 2016滙豐強積金投資講座

### 了解強積金預設投資策略 籌劃理想的退休生活

#### HSBC MPF Investment Seminar 2016

#### Learn more about MPF Default Investment Strategy and plan for your desirable retirement life

滙豐強積金一直承諾為成員提供定期的市場資訊以及退休策劃的要訣及心得。我們將於2016年下半年舉行滙豐強積金投資講座，屆時主講嘉賓將跟大家分享他們對投資市場的前景展望及理財管理的心得。同時，我們會為您講解有關強積金預設投資策略的最新資訊，及分析有關安排對強積金計劃的影響。請密切留意稍後時間上載於滙豐強積金網頁[www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf)的講座詳情及報名程序。

HSBC MPF is always committed to providing members with regular updates in MPF market and useful tips in retirement planning. Our upcoming HSBC MPF investment seminar will be held in the second half of 2016. Our renowned speakers will share with you their views towards investment market and useful experiences in wealth management. In addition, we will provide you with latest information about MPF Default Investment Strategy ('DIS') and its implications to MPF schemes. Stay tuned for the seminar details and registration to be posted at HSBC MPF website [www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf).

## 強積金是香港退休保障不可或缺的一環

### The MPF: an Integral Part of Hong Kong's Retirement Protection System

在世界銀行倡議的多支柱模式下<sup>1</sup>，全球的趨勢是越來越倚重第二支柱（即以就業為本、由私營機構管理及具備足額資金的強制性供款制度）。早於15年前，香港是推行強制性第二支柱制度，即強制性公積金（強積金）制度的先行者之一。

過去15年，強積金制度一直發揮其功能，協助就業人士為退休生活儲蓄。在實施強積金制度前，香港大約只有三分之一的就業人士（約110萬人）受到某種形式的職業退休保障計劃保障。目前，香港已有85%的就業人士（約320萬人）獲強積金制度或其他類型的退休計劃保障。

截至2016年3月，強積金制度的總資產值已接近港幣6,000億，當中近港幣1,000億是淨投資回報（已扣除費用）。一些原本可能積蓄不多，甚至沒有為退休作任何儲蓄的人士，現在透過強積金計劃儲蓄了一筆金錢，以備日後退休生活所需。

強積金制度是香港退休保障不可或缺的一環，各支柱須共同運作，以互相補足，相輔相成。

<sup>1</sup> 世界銀行倡議多根支柱的退休保障框架：

零支柱：無須供款、由政府資助及管理的制度；

第一支柱：由政府管理的強制性供款制度；

第二支柱：由私營機構管理及具備足額資金的強制性供款制度（香港的強積金制度）；

第三支柱：自願性供款；及

第四支柱：非正規支援、其他正規社會保障及其他個人資產。

The World Bank advocates a multi-pillar retirement protection framework<sup>1</sup> and the global trend is for increasing reliance on Pillar 2 (that is a mandatory, employment-based, privately managed, fully funded contribution system). Fifteen years ago, Hong Kong was among the forerunners of implementing a mandatory Pillar 2 system - the Mandatory Provident Fund (MPF) System.

Over the past 15 years, the MPF System has been performing its function of helping the employed population to save for retirement. Before the MPF System was implemented, only about one-third of Hong Kong's employed population (about 1.1 million) was covered by any sort of occupational retirement protection schemes. At present, 85% of Hong Kong's employed population (about 3.2 million) is covered by the MPF System or some other form of retirement scheme.

As at the end of March 2016, the total asset size of the MPF System reached almost HKD600 billion, almost HKD100 billion of which was net investment returns (net of fees and charges). People who otherwise might have accumulated little or nothing for retirement now have a sum put aside to support them later in life.

The MPF System is an integral part of Hong Kong's retirement protection. All pillars have to work together to supplement and complement each other.

<sup>1</sup> The World Bank advocates a multi-pillar retirement protection framework:

Pillar 0: a non-contributory, publicly financed and managed system;

Pillar 1: a mandatory, contributory, publicly managed system;

Pillar 2: a mandatory, privately managed, fully funded contribution system (the MPF System in Hong Kong);

Pillar 3: voluntary savings; and

Pillar 4: informal support, other formal social programmes and other individual assets.



以上資料由強制性公積金計劃管理局提供。

The above information is provided by Mandatory Provident Fund Schemes Authority.

積金局

熱線 Hotline : 2918 0102

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





## 保證利率

### Guaranteed interest rate

於2016年7月1日至2017年6月30日的計劃財政期，滙豐強積金智選計劃內保證基金的保證利率為年率0.125%。在符合保證條件下，當支付或轉移累算權益時，計劃成員將獲得實際結存<sup>†</sup>或保證結存<sup>‡</sup>，以較高者為準。有關保證條件已詳列於滙豐強積金智選計劃「主要推銷刊物」，以作參考。

請注意，有關保證將不適用於以下情況：

1. 成分基金之間的轉換
2. 僱主因選擇另一服務提供機構而轉移款額
3. 保留成員並非根據滙豐強積金智選計劃「主要推銷刊物」所列的保證條件而將款額轉移至另一服務提供機構
4. 保證基金中的賬戶結餘將於成員年滿65歲那年的12月31日具體化下來

† 實際結存是成員或保留成員所持有的保證基金的單位價值。

‡ 保證結存並非實際結存。保證結存是在財政年度開始時的保證結存價值，加上成員或保留成員在年內至年結日用以認購單位的供款，以保證利率計算累積，並扣除在該財政年度內所贖回之保證基金相應之保證結存部分。

The guaranteed interest rate for the Guaranteed Fund offered under HSBC Mandatory Provident Fund - SuperTrust Plus is 0.125% per annum in the scheme financial period from 1 July 2016 to 30 June 2017. Provided the guarantee conditions are met, scheme members will receive the greater of the Actual Balance<sup>†</sup> or the Guaranteed Balance<sup>‡</sup> when payment or transfer of accrued benefits is made. The guarantee conditions are stated in the 'Principal Brochure' of HSBC Mandatory Provident Fund - SuperTrust Plus.

Please note that the guarantee will not apply to the following conditions:

1. Monies switching between constituent fund(s)
2. Transfer of monies when the employer chooses another service provider
3. Transfer of monies to another service provider by a Deferred Member not upon the Guarantee Conditions listed in the 'Principal Brochure' of HSBC Mandatory Provident Fund - SuperTrust Plus
4. Account balance held in the Guaranteed Fund is crystallised on 31 December in the year in which the member reaches age 65

† The Actual Balance is the value of the units held in the Guaranteed Fund in respect of a Member or a Deferred Member.

‡ The Guaranteed Balance is a nominal balance. It is calculated by taking the value of the Guaranteed Balance as of the beginning of the financial year, adding contributions in respect of the Member or Deferred Member that have been applied to purchase units during the year up to that day, accumulated at the Guaranteed Interest Rate; and deducting a portion of the Guaranteed Balance corresponding to amounts withdrawn from the Guaranteed Fund during that financial year.

有關的強積金服務，包括但不限於網上服務、自動櫃員機、綜合銀行結單、分行網絡及部分熱線服務乃透過香港上海滙豐銀行有限公司提供。

本刊物所載資料僅供參考，詳情以強制性公積金計劃條例、其他生效的法例／規例及強制性公積金計劃管理局發出的指引或公布為準。如對本刊物內容的含義或效力有任何疑問，請徵詢獨立專業人士的意見。

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「主要推銷刊物」。

客戶有權要求不得使用其個人資料作直接促銷用途。如有需要，可致函九龍中央郵政信箱73770號（c/o 滙豐人壽保險（國際）有限公司），向 HSBC Provident Fund Trustee (Hong Kong) Limited資料保護主任提出。

The MPF associated services, including but not limited to the internet service, ATM, consolidated bank statement, branch network and part of the hotline service, are provided through The Hongkong and Shanghai Banking Corporation Limited.

The information contained in this publication is for reference only and the provisions of the Mandatory Provident Fund Schemes Ordinance, other applicable legislation/regulations and guidelines or announcements published by the Mandatory Provident Fund Schemes Authority shall prevail. If you are in doubt about the meaning or the effect of the contents of this publication, you should seek independent professional advice.

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income 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 'Principal Brochure'.

Customers have a right to request that personal data about them not be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o HSBC Life (International) Limited, PO Box 73770 Kowloon Central Post Office.