



Longevity Risk Calls for Reinstated Retirement Planning

應對長壽風險，退休計劃須「復常」

Population ageing is a global phenomenon that has profound implications for many aspects of life, not least of which is retirement security. Given that Hong Kong has one of the longest life expectancies worldwide, most of us can expect retirement to last more than 20 years. Without proper retirement planning, we may likely face “longevity risk” - the possibility of outliving our retirement savings.

Join us at this webinar co-hosted by the HKRSA and AIA Hong Kong, where retirement planning experts will discuss longevity risk trends in the new normal, and the changes we can make to mitigate longevity risk for better retirement wellbeing.

人口老齡化已成為全球普遍現象，對人們生活各方面、尤其是退休保障帶來深遠影響。鑒於香港是全球預期壽命最長的地方之一，大部分人退休後還要生活超過 20 年。若然沒有適切的退休保障規劃，很可能要面對「長壽風險」——即耗盡我們的退休儲備。

歡迎參加由香港退休計劃協會及友邦香港聯合舉辦的網上講座，屆時退休規劃專家將會探討新常態下「長壽風險」這新趨勢，以及我們應如何作出改善，從而減輕「長壽風險」，達致更理想的退休生活。

Speakers 嘉賓講員



Ms. Mandy CHAN
陳瑋雯女士



Ms. Elaine LAU
劉家怡女士

Event detail 活動詳情

Date & Time: Wednesday, 31 May 2023 | 1:00 pm – 2:00 pm
日期及時間: 2023年5月31日(星期三) 下午1時至2時正

Language & Fee: Cantonese | Free
語言及費用: 廣東話 | 全免

Registration: Register here or by scanning QR code
報名參加: [按此](#) 或 請掃描右邊二維碼報名

Webcast details will be emailed to participants approximately 24 hours prior to the event via email

網絡研討會連線資料將不遲於開播日期24小時前通過電郵通知



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Notes 注意事項

- **This webinar is eligible for 1 hour of non-core CPD/CPT training hours, subject to approval by relevant accreditation bodies. Attendees must log in the virtual link with the same name and email address registered with the HKRSA.**

此網絡研討會可以申請 CPD/CPT 等同1小時的非核心培訓時間，但需要獲得相關認證機構批准。參加者必須使用與香港退休計劃協會註冊時之相同名稱及電郵地址登錄。

- **Virtual platform will be provided by AIA virtual platform provider - Studio One. By registering for this event, you are providing your consent to the HKRSA to pass your personal particulars (including name, title, organisation, and email address) to Studio One to gain access to the virtual facility for you.**

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- **For any enquiries, please contact us at events@hkrsa.org.hk or (852) 21470090.**

如欲查詢，請電郵至 events@hkrsa.org.hk 或致電 (852) 21470090。

Event Programme 流程表

13:00 – 13:10	Moderator 主持人 Ms. Mandy CHAN 陳璋雯女士 Vice Chairman of Profile & Event Sub-Committee, HKRSA 香港退休計劃協會活動籌組小組委員會副主席
13:10 – 13:40	Keynote Speaker 主講嘉賓 Ms. Elaine LAU 劉家怡女士 Chief Corporate Solutions Officer AIA Hong Kong and Macau 友邦香港及澳門首席企業業務總監
13:40 – 13:55	Q&A 問答環節
13:55 – 14:00	Closing Remarks 致謝辭



Ms. Mandy CHAN 陳瑋雯女士

Vice Chairman of Profile & Event Sub-Committee, HKRSA

香港退休計劃協會活動籌組小組委員會副主席

Mandy Chan is the Retirement Services Leader, Asia, from Mercer based in Hong Kong. She oversees the retirement services in Asia. She drives and develops retirement plan solutions for private and public sectors in Asia.

Mandy has extensive experience in retirement and benefit consulting projects, advising clients on change strategy for pension plans, including pension plan design, DB-to DC conversion, international pension plan advisory, asset liability modelling, benefit changes and implementation, member communication, financial wellness, M&A benefit harmonization strategy, provider selection and governance review.

She has also been the lead actuary on actuarial advice to local and multinational clients including the actuarial funding and accounting valuations of retirement schemes, from civil servant pension to conglomerate group retirement funds.

Mandy is a Fellow of the Society of Actuaries and has attained the Chartered Enterprise Risk Analyst credential from the Society of Actuaries. She received a BBA in insurance, financial and actuarial analysis from the Chinese University of Hong Kong.

She also serves as the Vice Chairlady of the Profile and Events Sub-Committee in the Hong Kong Retirement Schemes Association, promote best practices in the industry through various events and collaboration.

陳瑋雯女士是美世亞洲退休服務策劃主管，負責為香港及其他亞太區國家機構提供退休計劃的顧問服務。

她曾負責的工作包括福利計劃重組、設計、籌備及統籌工作、福利變更策劃、合併及收購之中的福利計劃和方案、福利基準化分析、經驗分析、資產負債研究。她曾為本地及跨國企業的退休計劃進行精算融資及會計評估。

陳瑋雯畢業於香港中文大學，主修保險、金融與精算學。她是美國精算師協會會員(FSA) 及特許企業風險分析師(CERA)。

她現為香港退休計劃協會活動籌組小組委員會副主席，致力服務推動更好及可持續的退休解決方案，深化業界交流。



Ms. Elaine LAU 劉家怡女士
Chief Corporate Solutions Officer
AIA Hong Kong and Macau
友邦香港及澳門首席企業業務總監

Elaine Lau is Chief Corporate Solutions Officer of AIA Hong Kong and Macau. She is also Chief Executive Officer of AIA Company (Trustee) Limited and AIA Pensions (BVI) Limited. She is responsible for leading the development and operation of AIA Hong Kong and Macau's pension and group insurance business by providing total corporate solutions and quality services.

Elaine has over 25 years of experience in the financial services industry. Prior to joining AIA in 1998, Elaine led the Pensions and Group Savings Department of Toronto-Dominion Bank, Canada.

Elaine holds a Bachelor of Commerce degree from the University of Toronto and an MBA from the University of Western Ontario. She is currently a member of the Board of Directors of the Pension Schemes Association, which was established in 2018 with the mission to enhance public trust and confidence in the MPF industry. She is also a member of the Financial Education Coordination Committee, which supports the Investor and Financial Education Council in enhancing the financial literacy of Hong Kong people, equipping them with the skills and knowledge to make informed financial decisions.

劉家怡女士為友邦香港及澳門首席企業業務總監，並同時兼任友邦(信託)有限公司及AIA Pensions (BVI) Limited 行政總裁，專責領導友邦香港及澳門退休金及團體保險業務的發展及營運，致力提供全面企業方案及優質服務。

劉女士從事金融服務業超過二十五年。她於1998年加入友邦，此前於加拿大多倫多道明銀行公積金及團體儲蓄業務部擔任要職。

劉女士持有加拿大多倫多大學(University of Toronto)商業學士學位及西安大略大學(University of Western Ontario)工商管理碩士學位。她現時為退休積金計劃協會董事局成員，該會於2018年成立，旨在加強公眾對強積金行業的信任及信心。劉女士同時為理財教育統籌委員會成員，積極支持投資者及理財教育委員會提升香港市民的理財能力，協助公眾掌握理財所需的知識及技巧，從而作出明智的財務決定。