

LimeLighter

Latest news and update | Jul 2024

IN THIS ISSUE:

- Summary of Metro Finance Collaborated Education Program [退「優」法則](#)
- Summary of Webinar on 06 Jun 2024 by AIA
- Highlights of HKRSA 28th Annual Dinner 13 June 2024



Premier Sponsors 2024



退「優」法則

制定退休計劃莫遲疑

<https://www.youtube.com/watch?v=uALdXNEhtTE>

Episode 1

18 Apr 2024

Patrick CHAN

VP of Product, Sales & Marketing
Taikang Asset Management
(Hong Kong) Company Limited



陳浩明

產品及銷售部副總裁
泰康資產管理(香港)有限公司

如何合理規劃退休計劃?

<https://youtu.be/juKbb6zhdYg>

Episode 2

25 Apr 2024

Ferdinand CHEUK, CFA

Senior VP & Portfolio Manager
Templeton Global Equity Group
Franklin Templeton Investments
(Asia) Limited Hong Kong



卓兆源, CFA

高級副總裁及基金經理
鄧普頓環球股票團隊
富蘭克林鄧普頓投資(亞洲)
有限公司 香港

利率環境衝擊退休金?

<https://www.youtube.com/watch?v=oN1QcDh2GPw>

Episode 3

2 May 2024

Anthony YUNG

Head of Hong Kong Institutional &
Pension Business
Invesco



容啟寶

香港機構業務及退休業務部總監
景順投資管理有限公司

如何建構合適的退休金組合?

https://youtu.be/gBCHzyLd6_k

Episode 4

9 May 2024

Jack CHEN

Investment Director
China Asset Management
(Hong Kong) Limited



陳俊偉

投資總監
華夏基金(香港)有限公司

退休保障新趨勢

<https://youtu.be/2tuP3G9c-dY>

Episode 5

16 May 2024

Roger LAU

Head of Retirement Business
Hong Kong Schroders



劉以浩

香港退休業務主管
施羅德投資

FinTech 新世代-未來的退休理財規劃

<https://youtu.be/2ATZ0Z2x3EU>

Episode 6

23 May 2024

Elaine WONG, CFA, CAIA

VP of Hong Kong & Macau
Institutional Business
Wellington Management HK Ltd



黃美玲, CFA, CAIA

香港及澳門機構業務副總裁
威靈頓管理香港有限公司

MPF 必修課- 如何比較與規劃?

<https://youtu.be/q5cooGxvgjo>

Episode 7

30 May 2024

Albert LEUNG

Director of Hong Kong Institutional
Allianz Global Investors
Asia Pacific Limited



梁德銓

香港機構業務董事
安聯環球投資亞太有限公司

EVENT SUMMARY

Webinar – 6 Jun 2024

by AIA



友邦香港及澳門企業客戶服務部主管廖先強先生於近日由香港退休計劃協會及友邦香港聯合舉辦的「大灣區退休」網上講座中，分享對大灣區退休的精闢見解，以及如何為未來退休生活規劃得更好。

當中最新一期「AIA理想退休生活調查」結果顯示：

- 50%受訪者對到大灣區就業持開放態度，當中年輕群組受訪者(18-29歲)的比率高達66%。他們最需要僱主提供的支援分別是：宿舍或住屋津貼(77%)、覆蓋整個大灣區的醫療保障(71%)及交通津貼(66%)。
- 近九成有興趣到其他大灣區城市退休或就業的受訪者，均認同有覆蓋至整個大灣區的醫療保障產品非常重要，但當中四分之一受訪者在退休時，可能會缺乏任何醫療保障。
- 63%受訪者退休時的預期儲備，未必足夠應付他們理想退休生活所需的生活費，儲備缺口更高達197萬港元（中位數）。

要達到理想退休生活，及早做好退休規劃和醫療保障準備同樣重要。以下是一些小貼士：

1. 增強退休和醫療保障，按需要及負擔能力考慮可攜式醫保計劃，或其他個人醫療保險產品。
2. 堅守儲蓄規律，定期評估個人財政狀況及檢視強積金投資。
3. 善用可扣稅理財產品，例如合資格延期年金、強積金可扣稅自願性供款(TVC)等，收窄退休儲備缺口。

At a recent “Retirement in the Greater Bay Area” webinar jointly hosted by HKRSA and AIA, Mr Ivan Liu, Head of Corporate Client Service of AIA Hong Kong and Macau, shared insights on retirement in the Great Bay Area (“GBA”) and also tips on better retirement planning.

Findings from the latest AIA Desired Retirement Tracker:

- 50% of respondents are open to working in the GBA, with a particularly high rate of 66% among younger respondents aged 18 to 29. They consider dormitory or housing allowance (77%), medical insurance covering the entire GBA (71%) and transportation allowance (66%) as the kinds of support most needed from employers.
- Nearly 90% of respondents interested in retiring or working in other GBA cities consider it very important to have medical protection covering the entire GBA. However, among those respondents, one out of four will lack medical protection after retirement.
- 63% of respondents would likely not have enough retirement reserves to cover their desired retirement living expenditure, with a median shortfall of 1.97 million HK dollars.

To achieve a desired retirement lifestyle, we should plan early for retirement and boosting medical protection. Here are some tips:

1. Strengthen your medical protection, consider the “portable” medical insurance products, or other individual medical products.
2. Maintain disciplined saving habits, review your financial status and MPF investments regularly.
3. Make good use of tax-deductible products, such as qualifying deferred annuity policies (QDAPs) and MPF tax-deductible voluntary contributions (TVC), to reduce retirement reserve shortfalls.



Webinar review : <https://www.youtube.com/watch?v=hKZPTJ4gFUK>

Presentation review: https://www.hkrsa.org.hk/image/catalog/AIAHK%20HKRSA%20Webinar_Presentation%20Deck.pdf

Highlights of 28th Annual Dinner



Premier Sponsor Column (Jun 2024)

We are delighted to feature articles in both English & Traditional Chinese versions by AIA, Allianz Global Investors and First Sentier Investors providing invaluable insights on how we can better plan for our retirement.

Stay tuned for more in our Aug 2024 issue!

AIA

[Wherever You Choose to Retire, Saving Early and Planning Well are Essential](#)

[勿論退休地 儲蓄理財宜早準備](#)

Allianz Global Investors

[Circular economy: turning waste into value](#)

[循環經濟：將廢物轉化為價值](#)

First Sentier Investors

[Why India: A favourable macro environment](#)

[為何印度市場值得投資：有利的宏觀環境](#)



Upcoming HKRSA event

Webinar by Fidelity

Topic: 投資運籌帷幄 駕馭局勢動向

Date: Thursday, 18 Jul 2024

Time: 11:00 am -12:00 noon

Language: Cantonese

Fee: Free

[Register now](#)



Upcoming HKRSA event

Webinar by Manulife

Topic: 中國私人養老金市場為資產和財富管理公司帶來什麼機遇？

Date: Thursday, 15 Aug 2024

Time: 10:30 am -11:30 am

Language: Mandarin

Fee: Free

Stay Tunned for the registration!

Upcoming External event

HKIHRM Annual Conference & Exhibition



With the theme of “**Transformative HR: Strategic Pioneer for Future Workforce**”, the Conference will delve into the transformative role of HR in shaping the workforce of the future. We cordially invite you to seize this opportunity to connect with leading HR professionals and stay up to date with the best HR practices. For more details about the Conference, please view [here](#).

Date	10 September 2024
Time	9:00 am – 5:00 pm
Venue	Hong Kong Ocean Park Marriott Hotel
Language	English
Guest of Honour	Dr Sunny Chai, SBS, BBS, JP, Chairman, Hong Kong Science and Technology Parks Corporation
Agenda	http://www.hkihrm-ac2024.org/conference.php
Format	In-person (main conference, concurrent sessions and exhibition showcase)

Ticketing details: <http://www.hkihrm-ac2024.org/fee.php> Registration: <http://www.hkihrm-ac2024.org/form.php>

Upcoming External event

The Hong Kong Institute of Bankers (HKIB) Annual Banking Conference 2024



Date: 27 September 2024 (Fri)

Time: 9:00am – 5:00 pm

Venue: N101, Hong Kong Convention and Exhibition Centre

Website: <https://bankingconference.hkib.org/hkib2024/>

Fee: Members of HKRSA are eligible for a special rate to attend the event

- HKD4,800 Full Day (Original: HKD6,100; **Early Bird*: HKD4,200**)

- HKD3,300 Afternoon Session (Original: HKD4,200; **Early Bird*: HKD3,000**)

- HKD1,700 Virtual Pass (Original: HKD2,000; **Early Bird*: HKD1,400**)

**Early bird discount rate is applicable for registration received by 31 July 2024 (Wed)*

Registration: <http://bankingconference.hkib.org/hkib2024/registration.html>

Enquiries: (852) 2153 7800 / meme@hkib.org

HKIB CPD / SFC CPT / PWMA OPT: Full Day session: 5.5 hours and Afternoon session: 2.5 hours

About HKRSA

The Hong Kong Retirement Schemes Association (HKRSA) was established in 1996 to promote the interests and best practices of retirement schemes in Hong Kong including provident and pooled retirement funds. The HKRSA is a not-for-profit, non-political association, which represents retirement schemes and their members, providing a forum for discussion of issues of current and topical interest.

Retirement planning should go beyond just finances to make everyday more fulfilling.

Visit www.hkrsa.org.hk to discover more.



關於香港退休計劃協會

香港退休計劃協會(HKRSA)於1996年成立，旨在香港推廣退休計劃（包括公積金及匯集退休基金）的利益和最佳做法。香港退休計劃協會是一個非牟利、政治中立的協會，我們為香港的退休計劃及其成員提供一個平台去探討任何當前及熱門的話題。

退休規劃不應僅限於財務方面，還應讓每一天都更加充實。

瀏覽 www.hkrsa.org.hk 了解更多資訊。

Follow us



關注我們