

LimeLighter

Latest news and update | July 2025

- [Highlights of 29th Annual Dinner on 12 June 2025](#)
- [HKRSA x Metro Finance FM104 Retirement Planning & Education Program 2025](#)
- **Summary of Webinar on 21 May 2025**
by Invesco
- **Summary of Webinar on 25 June 2025**
by HSBC
- **Summary of HR Roundtable Workgroup meeting on 29 May 2025**

Please register and join our next HR Roundtable Workgroup meeting on 22 Jul at Jardin Office, Quarry Bay
Topic: “Employee Wellbeing”



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Highlights of the Annual Dinner on 12 June 2025

video: <https://youtu.be/3exBZfWwT4w>



HKRSA x Metro Finance FM104

RETIREMENT PLANNING AND EDUCATION PROGRAMME 2025

退「優」新思維

Mini Website: <https://metroradio.com.hk/Campaign/2025/104/HKRSA/>



顏建華先生, Mr. Stanley NGAN
行政總裁
Chief Executive Officer
Sun Life Asset Management (HK) Ltd



龔偉怡女士, Ms. Ada KUNG
首席投資策略師
Chief Investment Strategist
永明資產管理 (香港)有限公司



第一集 Episode 1

Maximize MPF with Smart Investments
善用強積金作精明投資



第二集 Episode 2

AI Revolution for Investment
AI 締造退休投資新方向



廖文廣先生, Mr. Jonathan LIU
行政總裁
Chief Executive Officer
AIA Company (Trustee) Limited Ltd
友邦(信託)有限公司



梁德銓先生, Mr. Albert LEUNG
香港機構業務董事
Director of HK Institutional
Allianz Global Investors Asia Pacific Ltd
安聯環球投資亞太有限公司



第三集 Episode 3

Big Data Analytics of Retirement Planning
大數據掌控退休理財計劃



FTSE RUSSELL
An LSEG Business

第四集 Episode 4

Index Investment For MPF
指數化強積金投資策略



杜婉明女士, Ms. Wanming DU
指數政策亞太區總監
Director, Index Policy, APAC
FTSE RUSSELL
富時羅素



陳卓琳女士, Ms. Jessica CHAN
業務拓展副總裁
Vice President, Business Development
Lazard Asset Management



許肇麟先生, Mr. Cyrus HUI
業務拓展分析師
Client Service Analyst
Lazard Asset Management



第五集 Episode 5

Retirement plan for Gen Z
Z 世代的退休計劃



Invesco

第六集 Episode 6

Pension System - The Way Forward
退休金制度的未來



容啟寶先生, Mr. Anthony YUNG
香港機構業務及退休業務部總監
Head of Hong Kong Institutional &
Pension Business
Invesco
景順投資管理有限公司

HR Roundtable Workgroup Meeting on 29 May 2025

《RetireHK「退優」午間講座系列》簡介會 “RetireHK Lunch Talk Series” Introductory Session

The 12th HR Roundtable Workgroup (WG) meeting took place on 29 May 2025, bringing together a number of HR professionals and WG committee members. We were pleased to welcome Ms Miranda Poon, Chairman of the RetireHK Task Force, along with member Candy Ng, who provided an in-depth introduction to the newly launched “RetireHK Lunch Talk Series”. This series is designed for companies and organisations, equipping employees with actionable insights for a fulfilling retirement. The goal is to help Hong Kong’s workforce prepare for retirement with confidence, independence, and purpose. The talks will cover three core themes:

“Thriving in Retirement: Health, Wealth, and Purpose”
Strategies for financial stability, mental well-being, and setting post-retirement goals.
“Supporting Caregivers: A Guide for Employees”
Practical advice for employees balancing work with caregiving responsibilities for ageing family members.
“Navigating Medical Insurance in Retirement”
Understanding coverage options, costs, and planning for healthcare management.

During the exchange session, participants actively contributed ideas for future talk topics and collaboration opportunities, providing valuable input for refining the programme. The “RetireHK Lunch Talk Series” initiative looks forward to partnering with HR departments across organisations to support employers and employees in building robust retirement plans. For any inquiries, please call 3500 3722 or email david.so@retirehk.com.

The next meeting is scheduled for 22 July 2025. If you are interested in participating in this enriching and interactive platform, please do not hesitate to reach out to the Secretariat of HKRSA at events@hkrsa.org.hk. We look forward to welcoming you as part of this vibrant Workgroup!

香港退休計劃協會人力資源圓桌小組 (WG) 第十二次會議於2025年5月29日匯聚一眾人力資源專業人士及WG委員會成員。是次會議很高興邀請到「退優」計劃專責小組主席Miranda Poon及成員 Candy Ng，詳解全新推出的《RetireHK「退優」午間講座系列》。此系列專為企業及機構設計，透過精要實務專家講座，協助僱員掌握退休規劃核心知識，助他們規劃未來。內容涵蓋三大重點主題：

「活出豐盛退休人生：健康、財富與人生意義」
解析財務規劃要訣、心理健康維護及退休後生活目標設定
「照顧者指南：平衡工作與家庭責任」

為在職照顧者提供管理技巧與長者支援資源

「退休醫療保險全攻略」

剖析醫療保險選購策略、成本規劃及長遠健康管理方案

在交流環節中，與會者踴躍提出講座主題建議及合作構思，為專責小組優化服務提供重要參考。「退優」計劃盼與各企業人力資源部門合作，協助僱主與僱員共建退休規劃。查詢詳情，請致電3500 3722或電郵至david.so@retirehk.com。

下一次會議定於2025年7月22日舉行。歡迎更多人力資源專業人士加入並向大家分享您的經驗和建立聯繫，如果您有興趣參與這個內容豐富的互動交流平台，請聯繫香港退休計劃協會秘書處，電郵地址為 event@hkrsa.org.hk。



EVENT SUMMARY
Webinar 25 June 2025

Good Investment Vehicles for Retirement Funds

退休計劃的良好投資工具

The session was moderated by Cynthia Chung, Legal Advisor of the HKRSA, and featured expert insights from Anthony Yung, Head of Hong Kong Institutional and Pension Business at Invesco.

The discussion focused on the core objectives of retirement planning:

- Wealth accumulation
- Reliable income generation
- Protection of purchasing power against inflation

To meet these goals, Anthony highlighted the global trend of incorporating alternative investments—such as private equity, real estate, infrastructure, and private credit—into pension portfolios. These asset classes, widely adopted in markets like Australia, Canada, and the US, offer diversification, inflation protection, and resilience during market volatility.

The webinar also explored the prudent use of derivatives as tools for risk management and downside protection. When used appropriately, derivatives can help safeguard retirement savings during extreme market events without increasing overall portfolio risk.

Additionally, Anthony suggested that pension strategies might benefit from considering dynamic asset allocation with an absolute return target, rather than managing against relative benchmarks. This flexible, outcome-oriented approach may better align with the long-term nature of retirement investing, to accumulate wealth and protect against inflation.

The session concluded with practical advice for members nearing retirement, emphasizing the importance of education, informed decision-making, and leveraging digital tools to better understand MPF fund characteristics.

研討會由香港退休計劃協會法律顧問-鍾詠雪女士主持，並邀請景順的香港機構業務及退休金業務部總監容啟寶先生擔任主講嘉賓，分享其專業見解。

討論聚焦於退休規劃的三大核心目標：

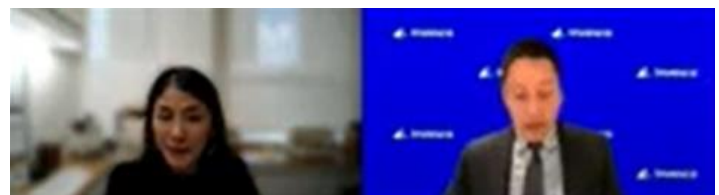
- 資產累積
- 穩定的退休收入來源
- 對抗通脹以維持購買力

為實現這些目標，容先生指出，全球退休基金正趨向納入另類投資，例如私募股權、房地產、基建及私人信貸等資產類別。這些資產已廣泛應用於澳洲、加拿大及美國等市場，能有效提升投資組合的多元化、抗通脹能力及市場波動下的韌性。

研討會亦探討了審慎使用衍生工具作為風險管理及下行保護的策略。若運用得當，衍生工具可在極端市場情況下保護退休儲蓄，同時不會顯著增加整體投資風險。

此外，容先生建議退休投資策略可考慮採用具絕對回報目標的動態資產配置方式，而非單純以相對基準為導向。這種靈活、以成果為本的方式，更能契合退休投資的長期性質，有助於資產累積及對抗通脹。

研討會最後特別針對臨近退休的成員提供了實用建議，強調投資教育、審慎決策及善用數碼工具以更深入了解強積金基金特性的重要性。



Presentation review: <https://www.hkrsa.org.hk/image/catalog/Website%20version.pdf>

Video: <https://www.youtube.com/watch?v=wb61OXEqNZc>

EVENT SUMMARY

Webinar 25 June 2025



Retirement Planning in Hong Kong

規劃財務以迎接美好的退休生活

In the first part of the webinar, Mr. Wilson Au – Head of Market Specialists at HSBC Asset Management shared our views on 2025 mid-year outlook. Key highlights include:

- G-zero economics - old idea of US hegemony is replaced with a new G-zero, where no one economic power is leading the global order
- Global to local
- Volatile market narratives
- End of exceptionalism - Asset classes that have been overlooked by investors during the era of US exceptionalism come into focus
- Safety substitutes - Global fixed income, selective high qualitative credits, private credit

In the second part, Mr. Au analyzed the key reasons for early retirement planning, including but not limited to: retirement period will become longer, inflation risks, depletion of savings, and medical expenses may increase with age. In the face of these challenges, retirees should review their investment portfolios regularly. The right multi-asset investment approach can help accelerate the achievement of investment goals by capturing global growth opportunities while reducing concerns about daily fluctuations in investment markets, leaving investors with more free time to pursue a more enjoyable life.

在研討會第一部分，滙豐投資管理分銷業務市場策略師主管歐維鈞先生分享了我們對2025年中投資展望，主要觀點包括：

- G-zero經濟觀 - 傳統的美國霸權觀念被新的「G-zero」經濟格局所取代，今後不再有任何經濟強國領導全球秩序
- 全球化走向本地化
- 動蕩市況
- 美國優越論時代被投資者忽視的資產類別備受關注
- 安全替代品 - 環球固定收益、個別優質信貸、私募信貸

在研討會第二部分，歐先生為大家分析了為何需要提前規劃退休的重要性，包括：退休年期將越來越長、通脹風險、耗盡積蓄、及醫療方面開支可能隨年齡增加而有所增長等。面對這些挑戰，退休人士應定期檢討投資組合、而合適的多元資產投資方法可透過捕捉環球增長機遇來加快實現投資目標，同時減少對投資市場日常波動的擔憂，令投資者有更多空餘時間追求更愉悅的生活。



Presentation review: <https://www.hkrsa.org.hk/image/catalog/Presentation%20deck%20for%20webinar%20on%202025%20June.pdf>

Video: <https://www.youtube.com/watch?v=zZ2Yi63SdNU>

Premier Sponsor Column (June 2025)

We are delighted to feature articles in both English & Traditional Chinese versions by Mirae, Wellington providing invaluable insights on how we can better plan for our retirement. Stay tuned for more in our Aug 2025 issue!

Mirae Global X

Covered Call – An Income Generating Strategy to Navigate Market Uncertainty

備兌認購期權 – 幫助投資者渡過波動市場的收益型投資策略

Wellington Management

Enhancing investment returns and portfolio resilience with income strategies

以收益策略強固投資回報和韌力



Upcoming HKRSA event

HKRSA X Allianz Global Investors Webinar

Topic: China's AI revolution and future technologies

Date: 15 July, 2025 (Tuesday)

Time: 11:00 am – 12:00 noon

Language: English

Fee: Free

[Register here](#)



Upcoming HKRSA event

HKRSA X Wellington Webinar

Topic: Navigating what's next in public vs. private equity markets

Date: 20 Aug, 2025 (Wednesday)

Time: 2:30 pm – 3:30 pm

Language: English

Fee: Free

Upcoming External event

HKIHRM Annual Conference & Exhibition 2025

With the theme of “*Future Proofing the Workforce: Thriving in Uncertainty*”, the conference will explore how organisations can prepare for and excel in an unpredictable environment. This event highlights the essential role of HR in optimising and driving business through a holistic approach that encompasses AI and technology transformation, strategic leadership, employee engagement, and innovative practices. Participants will engage in insightful discussions on building an inclusive workforce for business growth, talent integration and development, and fostering well-being and resilience.



Date	25 September 2025	26 September 2025
Time	9:00am – 5:00pm	9:00am – 12:00nn
Event	Main Conference	Interactive Workshop with Josh Bersin
Venue	Hong Kong Ocean Park Marriott Hotel	
Language	English	
Guest of Honour	Mr Chris Sun, JP, Secretary for Labour and Welfare	
Keynote Speaker	Mr Josh Bersin, Global Analyst & Founder, Josh Bersin Academy	
Website	https://www.hkihrm-ac2025.org/main.php	

Special Rate for Supporting Organisations

We are pleased to offer a special rate to our valued supporting organisations, as detailed in the table below. Please use the designated discount code “**AC25SPO**” and complete your [online registration](#) on the conference website by **30 June 2025**.

Ticketing & Registration: <https://www.hkihrm-ac2025.org/form.php>

Upcoming External event



Good MPF Employer Award 2024-25 now open for applications till 15 July

Great job, boss! It is time to shine for putting your employees first. The Good MPF Employer Award (GMEA) 2024-25, organized by the MPFA, is open for applications and nominations now.

This year marks the 11th anniversary of the GMEA which recognizes good employers who care about and are willing to go the extra mile for their employees' retirement protection. Last year, a record-breaking 2,298 companies and organizations received the GMEA. These exemplary employers not only comply with the MPF legislation, but also offer extra retirement protection for their employees.

Your extra retirement protection for employees deserves recognition. Apply for the GMEA now. Employees can also nominate their affiliate company or organization for the GMEA. For details, please visit the [Good MPF Employer Award website](#). The deadline is 15 July 2025.



Upcoming External event

The Hong Kong Institute of Bankers (HKIB) Annual Banking Conference 2025

Date: 26 September 2025 (Fri)

Time: 9:00am – 5:00 pm

Venue: N201, Hong Kong Convention and Exhibition Centre

Website: <https://bankingconference.hkib.org/hkib2025/>

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 2025 (Thu)*

Registration: <https://bankingconference.hkib.org/hkib2025/registration.aspx>

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。

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