

# LimeLighter

Latest news and update | Sep 2024

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## Premier Sponsors 2024



**EVENT SUMMARY**

Webinar – 18 Jul 2024  
by Fidelity

由香港退休計劃協會和富達合辦的「投資運籌帷幄 駕馭局勢動向」網上講座於2024年7月18日成功舉行，超過200名參加者出席，探討亞太區投資者在現時環境下的資產配置及風險偏好。

區內投資者習慣持有一定現金，而隨著高息環境，定期存款和貨幣市場基金更受追捧。就市場快將展開減息週期的預期，富達國際投資策略董事簡立恆深入分析中國內地、香港、台灣、新加坡、日本和澳洲六個市場的投資者的投資意向及其回報期望。

問答環節亦探討了一些其他備受關注的投資選擇，並全面分析了市場走勢，提供前瞻性的見解，助投資者在充滿不確定性的環境中配置其投資組合，以實現長遠增長。



The “Seize the Pivotal Moments” Webinar, co-organised by HKRSA and Fidelity, was held on 18 July 2024 and was attended by over 200 participants. The event shed light on APAC investors’ asset allocation and risk appetite amidst a changing investment landscape.

Traditionally, investors in this area maintain a significant portion of their portfolios in cash. With rising interest rates over the past few years, term deposits and money market funds have gained popularity. As a global interest rate cutting cycle is expected to kick off soon, Terrence Kan, Client Portfolio Strategist at Fidelity International offered an overview of investors’ investment preferences and their return expectations across six markets, including mainland China, Hong Kong, Taiwan, Singapore, Japan and Australia.

During the webinar’s Q&A session, speakers also delved into other investment options of interest to participants and gave a deep-dive analysis of market trends. Attendees were able to gain actionable insights into how they can position their portfolios for long-term growth amid uncertainty.



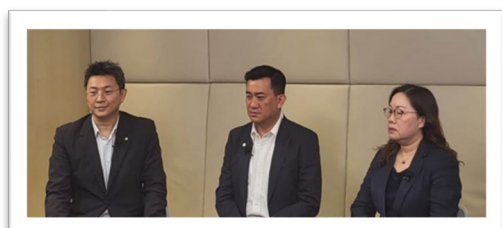
Webinar review : <https://www.youtube.com/watch?v=iBWG3xCICpU>

Presentation review: [https://www.hkrsa.org.hk/image/catalog/HKRSA-Fidelity%20Webinar\\_18%20Jul%202024\\_PPT\\_final\\_PDF.pdf](https://www.hkrsa.org.hk/image/catalog/HKRSA-Fidelity%20Webinar_18%20Jul%202024_PPT_final_PDF.pdf)

**EVENT SUMMARY**  
Webinar – 15 Aug 2024  
by Manulife**Unlocking the potential of China's private pension market for asset and wealth managers**

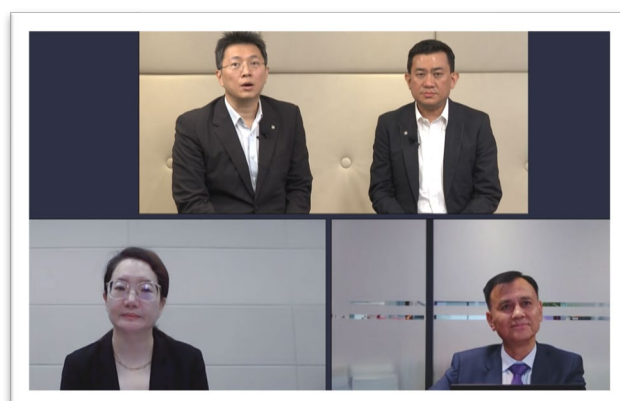
The Hong Kong MPF System accumulated total retirement assets of HKD 1.2 trillion to 30 June 2024, since its launch in 2000. China's pension system began in 1951 when the Old-Age Insurance System was introduced as enterprise-sponsored pension program. Starting in 1978, China has developed a multi-tier social security system. In the early 2000s, enterprise annuities were introduced, and in recent years, the system has been further enhanced with the third pillar of individual private pensions and other supplementary pension insurance plan, improving the multi-level pension security system.

In this webinar, Manulife Investment Management, CITIC Bank, and China Asset Management had an in-depth discussion on China's pension system and its future developments. They explored how banks, fund management companies, and foreign enterprises leverage their strengths and capabilities to meet the diverse needs of various communities, promoting the sustainable development of China's retirement protection system.

**中國私人養老金市場為資產和財富管理公司帶來的機遇**

香港自2000年實行強積金制度以來，至今年上半年積累超過1.2萬億港元的退休儲備。中國養老金制度則可追溯到1951年，隨著國有企業的養老保險制度成立、多層次的社會保障體系自1978年逐步建立，中國自2000年初推出企業年金，以及近年的第三支柱個人養老金等補充性養老保險，進一步健全多層次的養老保障體系。

宏利投資管理與中信銀行和華夏基金於這次網上講座深入討論中國養老金制度和未來發展，探討如何通過銀行、基金管理公司和外資企業的專業優勢，滿足不同群體的多層次生活需求，促進養老保障制度可持續發展。



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



# HR Roundtable Workgroup Meeting on 12 Jul 2024

*The 7th HR Roundtable Work Group (WG) was held on 12 July 2024 with 13 attendees comprising HR professionals and WG committee members. With a Member-Led approach, 2 topics were shared: 1. "Preparing Employees for Retirement" by Ms. Candice CHAN, Senior Manager (Remuneration Management) of Hong Kong Electric Co., Ltd., and 2. "Potential impact of retirement on employee mental health" by Ms. Hilleke van Osch, Chairlady of City Mental Health Alliance Hong Kong (please refer to the slides).*

*The WG look forward to more knowledge and a better protection package riding on the HR Roundtable platform to share with each other. The next meeting is scheduled for 4 September 2024. We welcome more HR professionals to join this forum for knowledge sharing and networking. If you or your HR executive are interested to join the HKRSA HR Roundtable Working Group, please contact the Secretariat of HKRSA at [events@hkrso.org.hk](mailto:events@hkrso.org.hk) for details.*

香港退休計劃協會之人力資源圓桌工作小組 (WG) 於 2024年7月12日舉行了第七次會議，當天共有13位人力資源代表和工作小組委員會成員參與。會員主導計劃下，是次會議分享題目包括 1) 「支援員工做好退休準備」由香港電燈有限公司高級經理(薪酬管理)陳健儀女士分享；2) 「退休對員工心理健康的潛在影響」本會特別邀請了香港城市心理健康聯盟主席 Hilleke van Osch 女士為主講嘉賓。(分享內容請見以下幻燈片)

工作小組期待透過人力資源圓桌工作小組平台，促進更多知識經驗的交流，讓人力資源專業人士分享有用的資訊。下次會議預計將於 2024 年 9月4日舉行。

歡迎更多人力資源專業人士加入，分享經驗和建立聯繫。如果您或您的人力資源主管有興趣加入 香港退休計劃協會的「人力資源圓桌會議工作小組」，請聯絡秘書處以獲取詳細資訊：[events@hkrso.org.hk](mailto:events@hkrso.org.hk)。



## Premier Sponsor Column (Aug 2024)

We are delighted to feature articles in both English & Traditional Chinese versions by Manulife Investment Management and T.Rowe Price providing invaluable insights on how we can better plan for our retirement. Stay tuned for more in our Oct 2024 issue!

### Manulife Investment Management

[Prospering in a new era of healthier longevity with behavioral changes](#)

[改變行為習慣 迎接更健康長壽的新時代](#)

### T. Rowe Price

[AI story is bigger than many investors realize](#)

[人工智能的潛力超乎所想](#)



### Upcoming HKRSA event

#### Webinar by Allianz Global Investors

Topic: Sustainable investing: investing in a cleaner planet

Date: Wednesday, 11 Sep 2024

Time: 11:00 am -12:00 noon

Language: English

Fee: Free

[Register now](#)



### Upcoming HKRSA event

#### Webinar by PGIM Fixed Income

Topic: Fueling the Future - Investing Across the Global Energy Landscape

Date: Thursday, 19 Sep 2024

Time: 9:30 am -10:30 am

Language: English

Fee: Free

[Register Now](#)



### Upcoming HKRSA event

#### Webinar by Amundi Asset Management

Topic: How to Integrate Artificial Intelligence into Retirement Benefit Management

Date: Tuesday, 22 Oct 2024

Time: 11:00 am -12:00 noon

Language: English

Fee: Free

**Stay tuned for the registration**

### Upcoming HKRSA event



**2024 Christmas Luncheon**  
**Save the date**  
**3 Dec 2024 (Tuesday)**  
**Stay tuned for the registration**

## Upcoming External event

HKTA Live Webinar

Topic:	Virtual Assets – Becoming Mainstream?
Date	Monday 7 October 2024
Time	6:00pm - 7:30pm
Speaker	Jill Wong, Partner, Reedsmith Richards Butler LLP
Language	English
Fee:	Member HKD 250   Non-Member HKD 350
Format	Live webinar
CPD credit	1.5 HKTA CPD points & Law Society



For Flyer and Registration, Click [HERE](#). HKRSA members can enjoy same rate as HKTA members, please indicate (HKRSA) after the company name

## 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](http://www.hkrsa.org.hk) to discover more.



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關注我們

## 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](http://www.hkrsa.org.hk) 了解更多資訊。