

強積金的累算權益與遣散費和長期服務金的對沖安排

主席、各位女士/先生：

參閱貴委員會網頁“意見書及政府當局的回應”2016年3月7日公聽會的16項建議，可以歸納出一個結論：代表僱主的一方是強烈反對取消「對沖安排」，但站在僱員的一方是強烈要求取消「對沖安排」；各說各有理。我建議，在建立一個由政府管理全民養老保障的前提下，保留現行僱主向強積金為僱員供款和對沖安排、僱員毋須再向強積金供款而改為向全民養老保障基金供款、以及開徵3%的消費稅。

要建立一個覆蓋所有就業和非就業人士的全民養老保障制度是個人自己的責任，亦是所有香港市民的共同責任，所以必須由個人養老保障稅和人人有份的消費稅去支付。建議的全民養老保障制度是一個由就業人士每月按薪金5%供款，每位65歲或以上長者每月領取當年每月就業收入中位數四分之一的金額（以2015年底的15,000元為例，每位長者可領取3750元）。在這個制度下，就業人士退休後直到離世前總共領取的養老金額必定高於現行強積金的累算權益，所以由強積金供款轉向全民養老保障基金供款，對一般中下收入僱員來說是有利的；雖然高收入僱員供款比較多，但由於收入重分配所產生的正效應，他們也會從經濟成長中取回可觀的報償。為了讓就業人士有較好的退休生活，以及保證企業（尤其是中小企業）一定會為員工撥備遣散費和長期服務金，所以要維持這個得來不易的強積金制度。

希望政府會考慮這個想法。

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The Arrangement of Offsetting Severance Payments and Long Service Payments against Mandatory Provident Fund Accrued Benefits

Chairman, Ladies and Gentlemen:

After studying the 16 entries listed under your Committee's webpage "Written submissions and the Administration's response" on 7 March 2016, we may identify two types of opinions: for those who represent the employers, they strongly disagreed abolishing the arrangement of offsetting; however, for those who stand on the side of employees, they strongly supported abolishing the arrangement of offsetting. They all have their own reasons. I would suggest, under the presumption of a government managed universal pension scheme, employers continue to stay in the existing MPF system and allow them to offset severance payments and long service payments against MPF accrued benefits, but instead of contributing to the MPF, employees contribute the universal pension fund, and to introduce a 3% goods and services tax (GST) to generate new income sources to ensure the universal pension scheme will be financially sustainable.

To create a universal pension system covering all working and non-working people, it is the society as well as an individual's responsibility. And thus, the working people should pay a wage tax, and both the working and non-working people should pay a GST. The essences of the proposed universal pension scheme system include working people contribute 5% of their wages, and the elderly aged 65 and above get a monthly benefit equal to 25% of the current median monthly employment earnings (e.g. HK\$15,000 per month as at end of 2015, and an elderly person can receive HK\$3750). For the middle and lower income groups, it is apparently that their total benefits under the proposed universal pension scheme will be much better than the MPF system; for people in the higher income group, although they have to contribute much more than those in the middle and lower income groups, because of the positive income redistribution effect, they will be benefited more by the economic growth. In addition to enable the working people to get more pension upon retirement, the existing MPF system has the function to ensure enterprises (especially SMEs) have set aside funds to pay for their employees' severance payments and long service payments, and therefore the hard-won MPF system should be kept.

I hope the Government will consider the idea.

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