

**立法會**  
**Legislative Council**

LC Paper No. CB(2)1973/15-16  
(These minutes have been seen  
by the Administration)

Ref : CB2/PS/4/12

**Panel on Welfare Services**

**Subcommittee on Retirement Protection**

**Minutes of meeting**  
**held on Monday, 20 June 2016, at 4:00 pm**  
**in Conference Room 3 of the Legislative Council Complex**

**Members present** : Hon CHAN Yuen-han, SBS, JP (Chairman)  
Hon CHEUNG Kwok-che (Deputy Chairman)  
Hon LEUNG Yiu-chung  
Hon LEUNG Kwok-hung  
Hon Frankie YICK Chi-ming, JP  
Hon CHAN Chi-chuen  
Dr Hon Fernando CHEUNG Chiu-hung  
Hon POON Siu-ping, BBS, MH  
Hon CHUNG Kwok-pan

**Members absent** : Hon Albert HO Chun-yan  
Hon Alan LEONG Kah-kit, SC  
Hon LEUNG Che-cheung, BBS, MH, JP  
Hon TANG Ka-piu, JP

**Public Officers attending** : Item I

Session 1

Mr Stephen SUI, JP  
Under Secretary for Labour and Welfare

Mr Donald CHEN, JP  
Deputy Secretary for Labour and Welfare (2)

Mr Eric LEE  
Principal Economist  
Economic Analysis and Business Facilitation Unit of  
the Financial Secretary's Office

Session 2

Mr Matthew CHEUNG, GBS, JP  
Secretary for Labour and Welfare

Mr Donald CHEN, JP  
Deputy Secretary for Labour and Welfare (2)

Mr Eric LEE  
Principal Economist  
Economic Analysis and Business Facilitation Unit of  
the Financial Secretary's Office

**Attendance** : Item I  
**by invitation**

Session 1

Alliance for Universal Pension

Mr Nick CHAN  
Organizer

Industrial Relations Institute

Miss LAU Yau-chun  
Organizer

老人福利關注組

Mr Kenny LAI  
Member

Kwai Chung Estate Residents' Rights Concern Group

Mr CHEUNG Kai-bing  
Secretary

青年退保關注組

Mr KWOK Man-ho  
Member

HK Catholic Commission for Labour Affairs

Miss LAW Pui-shan  
Policy Research Officer

Caretakers Concern Group

Ms Jenny CHU  
Member

中產關注退休保障陣線

Ms Poppy YIM  
Member

HK Federation of the Blind

Mr Endy CHAN  
Organizer

HK Women Workers' Association

Miss NG Cheuk-ling  
Organizer

Grassroots Development Centre

Ms CHEUNG Man-wai  
Member

Concerning Home Care Service Alliance

Ms FUNG Miu-ha  
Chairman

Individual

Ms Alice Ishigami LEE Fung-king

Individual

Miss CHEUNG Nga-lam

Progressive Teachers' Alliance

Mr CHAN Chi-chung

Individual

Mr SHIU Ka-chun  
Associate Director, Centre for Youth Research and Practice,  
Hong Kong Baptist University

The Federation of Hong Kong & Kowloon Labour Unions

Miss TAM Kam-lin  
Director of Social Affairs Committee

Hong Kong Federation of Women's Centres

Miss TSOI Sin-man  
Advocacy Officer

Individual

Mr LAW Yat-kwong

將軍澳長者民生關注會

Ms MAK Yuen-lin

Individual

Mr Felix TONG Fu-cheong

Elderly Council of Tsuen Kwai Tsing District

Ms CHAN Chi-yin  
Representative

Individual

Mr Joseph CHAN  
Member of Central and Western District Council

有種精英叫廢青

Mr HONG Fu-yeuk

Youth Innovators

Miss TAI Yuet-ching

Kwai Fong Estate Elderly Rights Concern Group

Mr CHUNG Hau-ping  
Member

Labour Right Commune

Mr NG Kin-wing  
Member

廢青維穩大聯盟

Mr CHAN Hing-lun

Individual

Professor WONG Yu-cheung  
Associate Professor, Department of Social Work,  
The Chinese University of Hong Kong

Individual

Dr CHUNG Kim-wah  
Director, Centre for Social Policy Studies, Department of  
Applied Social Sciences, The Hong Kong Polytechnic  
University

Individual

Dr CHAN Chi-shing  
Part-time Lecturer, Department of Economics, University  
of Macau

Radiation Therapist and Radiographer Conscience

Mr NG Chi-kit

Sham Shui Po Community Association

Mr LAU Cheuk-kei  
Director

勞協女工合作社

Ms PONG Lai-hing  
Member

North District Employment Concern Group

Mr TAM Nai-chung  
Member

Hong Kong Association For The Survivors of Women Abuse  
(Kwan Fook)

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Ms CHUNG Bik-mui

League of Social Democrats

Mr WONG Ho-ming  
Vice-Chairman

Individual

Mr TSUI Yat-keung

Session 2

Individual

Mr Bryan YUEN Kwan-wing

The Lion Rock Institute

Mr Laurence PAK  
Director of Operations

Insurance Arise

Mr CHAN Shu-moon

Individual

Dr LEUNG Hon-chu  
Principal Lecturer, Department of Sociology, Hong Kong  
Baptist University

Individual

Dr KAM Ping-kwong  
Associate Professor, Department of Applied Social Sciences,  
City University of Hong Kong

Individual

Mr LEE Kim-ming  
Senior Lecturer, Community College of City University

做到死都無退休保障關注組

Mr Paul LAM Sze-yuen  
Member

Civic Party

Mr TSANG Kin-chiu

Individual

Ms LEE Wai-ming

Evangelical Lutheran Church Social Service - Hong Kong

Ms LAM Kam-lee  
Service Director

The Federation of Hong Kong Property Management  
Industry Limited

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Mr Davis WONG Kin-ping  
President

Individual

Ms FU Suk-yin

Liberal Party

Mr SHIU Ka-fai  
Vice Party Chair

Youth ADPL

Mr Calvin HO Kai-ming  
Convener

Grassroot Labour Concern Group

Mr LAW Hin-tung  
Spokesperson

Individual

Ms YIP Mee-young



Individual

Ms WONG Siu-ping

Alliance of Social Welfare for Universal Pension

Ms TSANG Yuen-kei

The Hong Kong Council of Social Service

Mr WONG Wo-ping  
Chief Officer (Policy Research and Advocacy)

Christians To The World

Mr LUI Chi-hang  
Convener

Democracy Groundwork

Miss LAU Siu-lai  
Founder

Institution of Dining Art

Mr TSANG Kok-sang  
Secretary-General

Labour Party

Mr KWOK Wing-kin  
Vice Chairman

Act Voice

Mr CHAN Ching-chuen  
Spokesperson

HK Business Community Joint Conference

Mr SHUM Wan-lung  
Secretary General

Catholic Diocese of Hong Kong Diocesan Pastoral Centre  
for Workers - NT

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Mr YU Siu-po  
Acting Centre Supervisor

Smart & Beauty House

Ms LAW Lai-ping  
Member

North District Low-Income Concern Group

Mr CHUNG Cheuk-nam  
Member

North District Grassroot Worker Group

Miss LEUNG Yan-ning  
Member

Society for Community Organization

Mr NG Wai-tung  
Community Organizer

Concern for Elderly Right Group

Ms CHOI Yuen-tze  
Community Organizer

Concern for the Retirement Scheme Group

Ms FUNG Ho-chu  
Representative

Elderly Right League (H.K.)

Mr KWOK Chi-yin  
Chairman

Concern for Elderly Retirement Right Group

Ms WONG Siu-ying  
Representative

Hong Kong Federation of Social Work Students

Mr HO Chun-cheong  
External Vice-chairperson

**Clerk in attendance** : Miss Betty MA  
Chief Council Secretary (2) 1

**Staff in attendance** : Ms Rita LAI  
Senior Council Secretary (2) 1

Ms Kiwi NG  
Legislative Assistant (2) 1

Miss Lulu YEUNG  
Clerical Assistant (2) 1

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**I. Future direction of retirement protection**

The Subcommittee deliberated (index of proceedings attached at **Annex**).

2. The Subcommittee received oral representations from 73 deputations and individuals attending the meeting on the future direction of retirement protection. Major views of the deputations/individuals are summarized below:

- (a) in light of the challenges of an ageing population, coupled with longer average life expectancy, and the fact that there was a considerable number of the elderly living in poverty and repeated strong community call for retirement protection over several decades, the Administration should implement a universal retirement protection scheme without further delay so as to ensure that the elderly could lead a dignified and financially secured life in their twilight years. Retirement protection was a basic right of residents in Hong Kong

similar to the entitlement to non-means-tested public healthcare services and education. It should therefore be provided to individual elderly people in recognition of their past contribution, including female homemakers, and should not be studied from the perspective of poverty alleviation;

(b) the existing retirement protection system was considered having the following deficiencies:

(i) the labelling effect of the requirement to make declaration on non-provision of financial support by family members of the elderly applicants under the Comprehensive Social Security Assistance ("CSSA") Scheme had deterred many vulnerable elders from seeking appropriate financial assistance; and

(ii) the Mandatory Provident Fund ("MPF") system was ineffective in providing adequate retirement protection. The arrangement of offsetting severance payments ("SP") and long service payments ("LSP") against MPF accrued benefits derived from employers' contributions ("the offsetting arrangement") had significantly reduced the amount of the MPF accrued benefits for the employees concerned. In addition, the management fees and administration fees of the MPF schemes were generally on the high side;

(c) strong dissatisfaction was expressed about the Administration's reluctance to implement a universal retirement protection system but directing considerable public resources to infrastructural development. Having regard to the Administration's preconceived position on the way forward for retirement protection i.e. having reservations over any options that were not means-tested and applied equally to all the elderly regardless of being rich or poor, queries were raised as to whether the Commission on Poverty ("CoP") would conscientiously conduct the public consultation on retirement protection ("the public consultation");

- (d) some deputations indicated their boycott of the public consultation and had organized a number of district and sector-specific consultation forums of their own accord and conducted surveys to gauge views on how to improve Hong Kong's retirement protection system. Notably, the community at large, including more than 200 academics, was in support of a partially pre-funded universal retirement protection scheme. Its main features included: a universal non-means-tested old age monthly pension of about \$3,500 (at the 2016 price level) would be payable from 2016 to all Hong Kong permanent residents aged 65 and above with tripartite contributions from the Government, employers and employees. Both employers and employees would not have to make extra contribution under the proposal, but to transfer half of their respective current contribution to the MPF system to the proposed retirement protection fund. As for the Government, it would have to transfer the recurrent funding for the CSSA payments (standard rate) for the elderly recipients, Old Age Allowance and Old Age Living Allowance ("OALA") payments to the fund and to make a one-off capital injection of \$100 billion as a start-up fund. In addition, the profit tax rates for enterprises with an annual profit exceeding \$10 million would be increased by 1.9% to derive additional tax revenue for financing the scheme. It was projected that the proposed financial arrangement could sustain and make a considerable surplus by 2064; and
- (e) the Administration had misled the public and put the elderly and the younger generation into confronting positions by making a projection that the latter would need to bear higher tax payment stemming from the implementation of the simulated "regardless of rich or poor" option. It should be noted that a considerable number of youth was in support of implementation of a universal retirement protection system which would reduce their pressure for supporting the livelihood of their parents.

3. Some deputations, on the other hand, opposed to adopting the "regardless of rich or poor" principle in providing non-means-tested universal retirement protection, having regard to the imposition of a substantial burden on the public finance and the possibility of bringing about tax increase. It was envisaged that such a proposal was

unsustainable. In their view, limited public resources should be targeted at the needy elderly. To address the labelling effect under a means-tested mechanism for elderly welfare which was necessary for identifying the needy elderly, the Administration should enhance public education to eradicate the misperception and improve the relevant application procedures to facilitate the needy to seek appropriate assistance. As regards the call for abolition of the offsetting arrangement, it was pointed out that as SP and LSP provided certain protection to employees on account of their service with the same employer, the offsetting arrangement was reasonable, lest employees would be provided with "double benefit" for the same period of service. It was unfair to employers who would be required to pay twice for retirement protection of their employees. The Administration might consider setting up an unemployment insurance fund as another tier of protection between the CSSA Scheme and the MPF system. Yet, it should not merely be borne by employers in the light of increase in the operational cost of business and thereby affecting the competitive edge of Hong Kong.

4. Most members shared the concerns and views expressed by the majority of the deputations and urged the Government to implement a non-means-tested retirement protection scheme. Pointing out that it was the employers' liability to pay SP and LSP to employees concerned under circumstances specified in the relevant ordinances, these members were of the view that the offsetting arrangement, which had greatly undermined the retirement protection function of the MPF system, should be abolished. Concern was raised about how the Administration would take forward the subject upon completion of the six-month public consultation, including whether a concrete option for retirement protection would be formulated.

5. In response to the views and concerns of the deputations and individuals attending the meeting and members, Secretary for Labour and Welfare and Under Secretary for Labour and Welfare made the following points:

- (a) based on the multi-pillar model advocated by the World Bank, the retirement protection system in Hong Kong was made up of a number of schemes. It comprised four pillars that were complementary to one another in serving the needs of different groups of elderly, viz. publicly-funded social security system including CSSA and OALA; mandatory contributions to the MPF schemes, as well as other occupation-based retirement schemes; voluntary

contributions to the MPF schemes, retirement savings-related insurance, etc; and public housing, healthcare and welfare services, family support and personal assets. Specifically, the Government provided a social safety net or a supplement for the needy elderly through various social security schemes, and heavily subsidizing services like public housing, healthcare and residential and community care;

- (b) the consultation document reviewed the operation of each of the four pillars of retirement protection. It should be noted that any single pillar alone could not fully address retirement protection for the elderly. The target of the consultation was to establish a comprehensive, adequate, sustainable, affordable and robust retirement protection system, enabling in particular those elderly people who were unable to take care of themselves to maintain a reasonable standard of living. Members of the public were welcome to express views during the consultation period;
- (c) it was imperative that the implementation of a retirement protection proposal must be acceptable to the stakeholders and the community as well as operationally viable and whether it would bring about adverse impact on the competitive edge of Hong Kong and other pillars of the retirement protection system. It was estimated that the annual average increased expenditure under the simulated "regardless of rich or poor" option (i.e. \$3,230 which was maintained at 2015 constant price for the coming 50 years) would be \$47.9 billion while the government expenditure on public healthcare and community and residential care for the elderly were \$25.8 billion and \$6.8 billion respectively in 2015-2016; and
- (d) since the launch of the six-month public engagement exercise on retirement protection by CoP, the Government and CoP members organized or attended a total of 108 public engagement activities, including 18 District Council meetings, to listen to the views of different sectors of the community on retirement protection. As at 19 June, the Government received close to 1 100 submissions with divergent views on the way forward for retirement protection.

The consultation period would end on 21 June. After the completion of the public engagement exercise, the independent consultant commissioned by the Government would consolidate and analyze all the views collected from various channels during the public consultation period and prepare a full report afterwards. It was expected that a report would be submitted to CoP for further consideration by the end of 2016. It was hoped that a policy direction for the future retirement protection in Hong Kong would be made within the current term of the Government.

6. In concluding the discussion, the Chairman called on the Administration to squarely address the issue of retirement protection which had been deliberated in the community for several decades. Pointing out that a considerable number of youth also expressed their concern over the subject, the Chairman highlighted that it was not merely an issue of concern of the elderly. She cautioned that the ageing population would also impose heavy fiscal pressure on the existing social security system should a universal retirement protection scheme not be implemented.

## **II. Any other business**

7. The Chairman said that the Subcommittee had to complete its work within the current legislative session and prepare a report on its deliberations for submission to the Panel on Welfare Services. As the findings of the six-month public engagement exercise on retirement protection would be presented to CoP for consideration by the end of 2016, members agreed that the Subcommittee would not hold further meetings and its report would be circulated for members' consideration.

8. There being no other business, the meeting ended at 8:40 pm.



**Proceedings of meeting of the Subcommittee on Retirement Protection  
held on Monday, 20 June 2016, at 4:00 pm  
in Conference Room 3 of the Legislative Council Complex**

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
<i>Agenda item I - Future direction of retirement protection</i>			
<i>Session One</i>			
000000 - 001239	Chairman	Opening remarks  Way forward of the Subcommittee	
001240 - 001544	Chairman Mr Nick CHAN, Alliance for Universal Pension	Presentation of views [LC Paper Nos. CB(2)1820/15-16(01) to (03) and CB(2)1845/15-16(01)]	
001545 - 001811	Chairman Miss LAU Yau-chun, Industrial Relations Institute	Presentation of views	
001812 - 002120	Chairman Mr Kenny LAI, 老人福利 關注組	Presentation of views	
002121 - 002357	Chairman Mr CHEUNG Kai-bing, Kwai Chung Estate Residents' Rights Concern Group	Presentation of views	
002358 - 002704	Chairman Mr KWOK Man-ho, 青年 退保關注組	Presentation of views	
002705 - 002915	Chairman Miss LAW Pui-shan, HK Catholic Commission for Labour Affairs	Presentation of views	
002916 - 003225	Chairman Ms Jenny CHU, Caretakers Concern Group	Presentation of views	
003226 - 003535	Chairman Ms Poppy YIM, 中產關注 退休保障陣線	Presentation of views	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
003536 - 003822	Chairman Mr Endy CHAN, HK Federation of the Blind	Presentation of views	
003823 - 004025	Chairman Miss NG Cheuk-ling, HK Women Workers' Association	Presentation of views	
004026 - 004338	Chairman Ms CHEUNG Man-wai, Grassroots Development Centre	Presentation of views	
004339 - 004641	Deputy Chairman Ms FUNG Miu-ha, Concerning Home Care Service Alliance	Presentation of views [LC Paper No. CB(2)1845/15-16(02)]	
004642 - 004938	Chairman Ms Alice Ishigami LEE Fung-king	Presentation of views	
004939 - 005247	Chairman Miss CHEUNG Nga-lam	Presentation of views	
005248 - 005602	Chairman Mr CHAN Chi-chung, Progressive Teachers' Alliance	Presentation of views [LC Paper No. CB(2)1759/15-16(01)]	
005603 - 005903	Chairman Mr SHIU Ka-chun	Presentation of views	
005904 - 010222	Chairman Miss TAM Kam-lin, The Federation of Hong Kong & Kowloon Labour Unions	Presentation of views [LC Paper No. CB(2)1820/15-16(05)]	
010223 - 010549	Chairman Miss TSOI Sin-man, Hong Kong Federation of Women's Centres	Presentation of views [LC Paper No. CB(2)1845/15-16(03)]	
010550 - 010859	Chairman Mr LAW Yat-kwong	Presentation of views	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
010900 - 011210	Chairman Ms MAK Yuen-lin, 將軍澳 長者民生關注會	Presentation of views	
011211 - 011507	Chairman Mr Felix TONG Fu-cheong	Presentation of views	
011508 - 011631	Chairman Ms CHAN Chi-yin, Elderly Council of Tsuen Kwai Tsing District	Presentation of views	
011632 - 012000	Chairman Mr HONG Fu-yeuk, 有種 精英叫廢青	Presentation of views	
012001 - 012348	Chairman Mr Joseph CHAN	Presentation of views	
012349 - 012716	Chairman Miss TAI Yuet-ching, Youth Innovators	Presentation of views	
012717 - 012859	Chairman Mr CHUNG Hau-ping, Kwai Fong Estate Elderly Rights Concern Group	Presentation of views	
012900 - 013137	Chairman Mr NG Kin-wing, Labour Right Commune	Presentation of views	
013138 - 013433	Chairman Mr CHAN Hing-lun, 廢青 維穩大聯盟	Presentation of views	
013434 - 013825	Chairman Professor WONG Yu-cheung	Presentation of views [LC Paper No. CB(2)1820/15-16(02)]	
013826 - 014144	Chairman Dr CHUNG Kim-wah	Presentation of views	
014145 - 014457	Chairman Dr CHAN Chi-shing	Presentation of views	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
014458 - 014820	Chairman Mr NG Chi-kit, Radiation Therapist and Radiographer Conscience	Presentation of views [LC Paper No. CB(2)1820/15-16(06)]	
014821 - 015143	Chairman Mr LAU Cheuk-kei, Sham Shui Po Community Association	Presentation of views	
015144 - 015513	Chairman Ms PONG Lai-hing, 勞協 女工合作社	Presentation of views	
015514 - 015820	Chairman Mr TAM Nai-chung, North District Employment Concern Group	Presentation of views	
015821 - 020141	Chairman Ms CHUNG Bik-mui, Hong Kong Association For The Survivors of Women Abuse (Kwan Fook)	Presentation of views	
020142 - 020455	Chairman Mr WONG Ho-ming, League of Social Democrats	Presentation of views	
020456 - 020649	Chairman Mr TSUI Yat-keung	Presentation of views [LC Paper No. CB(2)1771/15-16(01)]	
020650 - 021118	Chairman Admin	The Administration's response to the views and concerns of the deputations.	
021119 - 021433	Chairman Mr LEUNG Kwok-hung	Mr LEUNG Kwok-hung's strong criticism of the Administration's reluctance to implement a universal retirement protection scheme but directing considerable public resources to the construction of infrastructure projects.  Mr LEUNG's view that the proposed non-means-tested old age monthly pension supported by the community at large was financially sustainable. The Government would	

Time marker	Speaker	Subject(s) / Discussion	Action Required
		<p>need to set up a \$100 billion start-up fund by injecting a one-off capital of \$50 billion and transferring \$50 billion earmarked for the Future Fund to the proposed pension fund. The recurrent funding sources could be met as follows:</p> <ul style="list-style-type: none"> <li>(a) both employers and employees would transfer half of their respective current contribution to the Mandatory Provident Fund ("MPF") system to the proposed fund;</li> <li>(b) profits tax rate for enterprises with an annual profit exceeding \$10 million would be increased by 1.9% to derive additional tax revenue for financing the scheme; and</li> <li>(c) the Government would transfer the recurrent funding for the Comprehensive Social Security Assistance payments (standard rate) for the elderly recipients, Old Age Allowance and Old Age Living Allowance ("OALA") payments to the proposed fund.</li> </ul>	
021434 - 021737	Chairman Deputy Chairman	<p>The Deputy Chairman's support for implementation of universal retirement protection.</p> <p>The Deputy Chairman's disagreement with the Liberal Party's view regarding its opposition to abolishing the offsetting arrangement under the MPF system and its suggestion of setting up an unemployment insurance fund, having regard to the following:</p> <ul style="list-style-type: none"> <li>(a) it was employers' liability to pay severance payments ("SP") and long service payments ("LSP") to employees concerned under circumstances specified in the relevant ordinances;</li> <li>(b) with the implementation of the MPF system, the offsetting arrangement had greatly undermined the function of the MPF system in providing retirement protection for employees; and</li> <li>(c) possible abuse of the unemployment insurance fund by unscrupulous employers.</li> </ul>	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
021738 - 022057	Chairman Mr LEUNG Yiu-chung	The Administration's response to Mr LEUNG Yiu-chung's concern about how it would take forward the subject upon completion of the six-month public consultation exercise on retirement protection ("the consultation exercise")  Mr LEUNG's criticism that it was fundamentally inappropriate to deliberate the subject of retirement protection under the purview of the Commission on Poverty ("CoP").	
022058 - 022220	Chairman	The Chairman's remarks that the Administration had to squarely address the strong call of the community for implementation of universal retirement protection over the years and the fact that a considerable number of youth also expressed their concern over the issue.  The Chairman cautioned about the severe consequence arising from the Government's reluctance to implement universal retirement protection.	
022221 - 022749	Chairman	5-minute break for the meeting	
<i>Session Two</i>			
022750 - 023020	Chairman	Opening remarks for Session Two	
023021 - 023341	Chairman Mr Bryan YUEN Kwan-wing	Presentation of views	
023342 - 023648	Chairman Mr Laurence PAK, The Lion Rock Institute	Presentation of views	
023649 - 023956	Chairman Mr CHAN Shu-moon, Insurance Arise	Presentation of views	
023957 - 024307	Chairman Dr LEUNG Hon-chu	Presentation of views [LC Paper No. CB(2)1820/15-16(07)]	
024308 - 024620	Chairman Dr KAM Ping-kwong	Presentation of views	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
024621 - 024947	Chairman Mr LEE Kim-ming	Presentation of views	
024948 - 025316	Chairman Mr Paul LAM Sze-yuen	Presentation of views	
025317 - 025627	Chairman Mr TSANG Kin-chiu, Civic Party	Presentation of views [LC Paper No. CB(2)1820/15-16(08)]	
025628 - 025931	Chairman Ms LEE Wai-ming	Presentation of views	
025932 - 030256	Chairman Ms LAM Kam-lee, Evangelical Lutheran Church Social Service - Hong Kong	Presentation of views [LC Paper No. CB(2)1820/15-16(09)]	
030257 - 030609	Chairman Mr Davis WONG Kin-ping, The Federation of Hong Kong Property Management Industry Limited	Presentation of views [LC Paper No. CB(2)1771/15-16(02)] (Reference materials) [LC Paper No. CB(2)1889/15-16(01)]	
030610 - 030941	Chairman Ms FU Suk-yin	Presentation of views	
030942 - 031251	Chairman Mr SHIU Ka-fai, Liberal Party	Presentation of views	
031252 - 031559	Chairman Mr Kalvin HO Kai-ming, Youth ADPL	Presentation of views	
031600 - 031909	Chairman Mr LAW Hin-tung, Grassroot Labour Concern Group	Presentation of views	
031910 - 032225	Chairman Ms YIP Mee-young	Presentation of views	
032226 - 032544	Chairman Ms WONG Siu-ping	Presentation of views	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
032545 - 032858	Chairman Ms TSANG Yuen-kei, Alliance of Social Welfare for Universal Pension	Presentation of views [LC Paper No. CB(2)1788/15-16(01)]	
032859 - 033057	Chairman Mr WONG Wo-ping, The Hong Kong Council of Social Service	Presentation of views [LC Paper No. CB(2)1820/15-16(10)]	
033058 - 033356	Chairman Mr LUI Chi-hang, Christians To The World	Presentation of views	
033357 - 033721	Chairman Miss LAU Siu-lai, Democracy Groundwork	Presentation of views	
033722 - 034033	Chairman Mr TSANG Kok-sang, Institution of Dining Art	Presentation of views [LC Paper No. CB(2)1759/15-16(02)]	
034034 - 034355	Chairman Mr KWOK Wing-kin, Labour Party	Presentation of views	
034356 - 034707	Chairman Mr CHAN Ching-chuen, Act Voice	Presentation of views [LC Paper No. CB(2)1759/15-16(03)]	
034708 - 035037	Chairman Mr SHUM Wan-lung, HK Business Community Joint Conference	Presentation of views	
035038 - 035339	Chairman Mr YU Siu-po, Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers - NT	Presentation of views	
035340 - 035543	Chairman Ms LAW Lai-ping, Smart & Beauty House	Presentation of views	



<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
035544 - 035926	Chairman Mr CHUNG Cheuk-nam, North District Low-Income Concern Group	Presentation of views	
035927 - 040235	Chairman Miss LEUNG Yan-ning, North District Grassroot Worker Group	Presentation of views	
040236 - 040548	Deputy Chairman Mr NG Wai-tung, Society for Community Organization	<i>(The Deputy Chairman took the chair during the temporary absence of the Chairman.)</i>  Presentation of views [LC Paper No. CB(2)1820/15-16(11)]	
040549 - 040751	Chairman Ms CHOI Yuen-tze, Concern for Elderly Right Group	<i>(At this juncture, the Chairman resumed the chairmanship.)</i>  Presentation of views [LC Paper No. CB(2)1820/15-16(11)]	
040752 - 041024	Chairman Ms FUNG Ho-chu, Concern for the Retirement Scheme Group	Presentation of views [LC Paper No. CB(2)1820/15-16(11)]	
041025 - 041342	Chairman Mr KWOK Chi-yin, Elderly Right League (H.K.)	Presentation of views [LC Paper No. CB(2)1820/15-16(11)]	
041343 - 041700	Chairman Ms WONG Siu-ying, Concern for Elderly Retirement Right Group	Presentation of views [LC Paper No. CB(2)1820/15-16(11)]	
041701 - 042024	Chairman Mr HO Chun-cheong, Hong Kong Federation of Social Work Students	Presentation of views	
042025 - 042531	Chairman Dr Fernando CHEUNG Admin	The Administration's response to the views and concerns of the deputations.	

<b>Time marker</b>	<b>Speaker</b>	<b>Subject(s) / Discussion</b>	<b>Action Required</b>
042532 - 042921	Chairman Dr Fernando CHEUNG Admin	<p>Dr Fernando CHEUNG highlighted that according to the findings of various surveys on retirement protection conducted by community concern groups and tertiary institutions, the majority of members of the public were in support of implementation of universal retirement protection.</p> <p>Dr CHEUNG's grave concern that the Administration had adopted a delaying tactic in addressing the issue of retirement protection over the years and its reservation about the universal non-means-tested option for retirement protection.</p> <p>The Administration's response to Dr CHEUNG's enquiry about the work of the independent consultant commissioned by the Government to assist in the consultation exercise. Its clarification that the consultant would not make any recommendations on the policy directions for retirement protection.</p>	
042922 - 043228	Chairman Mr CHAN Chi-chuen Admin	<p>Mr CHAN Chi-chuen's enquiry about the timeframe for formulation of a concrete option for retirement protection after having identified the policy directions upon completion of the consultation exercise. The Administration's advice that it was expected that the policy directions on retirement protection would be identified by the first quarter of 2017.</p> <p>In response to Mr CHAN's concern about conducting a review on OALA under the consultation exercise, the Administration's advice that the operation of each of the four pillars of the retirement protection system would be examined during the consultation exercise. OALA would be reviewed under the pillar of social security system.</p>	
043229 - 043528	Chairman Mr LEUNG Kwok-hung	<p>Mr LEUNG Kwok-hung's strong dissatisfaction about the Administration's failure in honouring the Chief Executive's pledge made in his election manifesto in respect of setting up a special Fund to meet the extra expenditure that would be needed by the ageing population in the years to come. His understanding that the Future Fund was earmarked for infrastructure development projects.</p>	

Time marker	Speaker	Subject(s) / Discussion	Action Required
		Mr LEUNG's criticism about the Administration's policy in addressing the need for retirement protection from the poverty alleviation perspective by deliberating the subject of retirement protection under CoP.	
043529 - 044211	Chairman Ms LAM Kam-lee, Evangelical Lutheran Church Social Service - Hong Kong	<p>The Chairman's remarks of supporting universal retirement protection. Her grave concerns/queries as follows:</p> <ul style="list-style-type: none"> <li>(a) the current term Government failed to squarely address the issue of retirement protection which had been deliberated in the community for several decades and seriously consider the various proposals put forth by different community concern groups and sectors, including the Option of Academics jointly signed by more than 180 local academics and the Hong Kong Federation of Trade Unions;</li> <li>(b) retirement protection was not merely an issue of concern of the elderly. A considerable number of youth also expressed their concern over the subject;</li> <li>(c) the ageing population would also impose heavy fiscal pressure on the existing social security system if a universal retirement protection scheme was not implemented;</li> <li>(d) whether the Administration would conscientiously conduct the consultation exercise, having regard to its preconceived position on the way forward for retirement protection; and</li> <li>(e) the adverse impact of the offsetting arrangement on retirement protection of low-income employees.</li> </ul> <p>Concluding remarks.</p>	