

**立法會**  
**Legislative Council**

LC Paper No. CB(2)938/16-17  
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by the Administration)

Ref : CB2/HS/1/16

**Subcommittee on Retirement Protection**

**Minutes of meeting**  
**held on Thursday, 5 January 2017, at 9:00 am**  
**in Conference Room 1 of the Legislative Council Complex**

**Members present** : Hon KWOK Wai-keung (Chairman)  
Hon LEUNG Yiu-chung  
Hon Tommy CHEUNG Yu-yan, GBS, JP  
Hon Jeffrey LAM Kin-fung, GBS, JP  
Hon Starry LEE Wai-king, SBS, JP  
Hon Mrs Regina IP LAU Suk-ye, GBS, JP  
Hon Paul TSE Wai-chun, JP  
Hon LEUNG Kwok-hung  
Hon YIU Si-wing, BBS  
Hon CHAN Chi-chuen  
Hon LEUNG Che-cheung, BBS, MH, JP  
Dr Hon KWOK Ka-ki  
Dr Hon Fernando CHEUNG Chiu-hung  
Hon POON Siu-ping, BBS, MH  
Dr Hon CHIANG Lai-wan, JP  
Ir Dr Hon LO Wai-kwok, SBS, MH, JP  
Hon Alvin YEUNG  
Hon Andrew WAN Siu-kin  
Hon CHU Hoi-dick  
Dr Hon Junius HO Kwan-yiu, JP  
Hon SHIU Ka-fai  
Hon SHIU Ka-chun  
Hon HUI Chi-fung  
Hon LUK Chung-hung  
Hon KWONG Chun-yu  
Hon Nathan LAW Kwun-chung  
Dr Hon LAU Siu-lai

**Members absent** : Hon Jimmy NG Wing-ka, JP (Deputy Chairman)  
Hon WONG Kwok-kin, SBS, JP  
Hon CHAN Han-pan, JP  
Hon Alice MAK Mei-kuen, BBS, JP  
Hon HO Kai-ming

**Public Officers attending** : Item I  
  
Mr Stephen SUI, JP  
Under Secretary for Labour and Welfare  
  
Ms Eugenia CHUNG  
Principal Assistant Secretary for Labour and Welfare  
(Poverty)

**Attendance by invitation** : Item I  
  
Session One  
  
League of Social Democrats  
  
Mr WONG Ho-ming  
Vice-chairman (External Affairs)  
  
The Civic Party  
  
Mr SIN Ho-fai  
Representative  
  
Liberal Party  
  
Mr Joseph CHAN Ho-lim  
Convener, Economy Panel  
  
Alliance for Universal Pension  
  
Mr Nick CHAN  
Organizer

Government Mod 1 Staff General Union

Mr TSUI Yat-keung  
Executive Committee Member

The Grassrooteer

Ms LEE Choi-kwan  
Chairlady

Kwai Fong Estate Elderly Rights Concern Group

Mr CHUNG Hau-ping  
Member

Caretaker Concern Group

Ms CHU Moon-chun  
Member

Social Development Movement for Hong Kong's Future

Ms LAI Yuen-mei  
Spokesperson

社工學聯外務部

Mr 蘇雋謙  
Member

社工學聯退保關注組

Miss 鄭曉汶  
Member

失明人互聯會

Mr CHEUNG Kai-fu  
Member

Grassroots Development Centre

Mr NG Kin-wing  
Committee Member

Catholic Diocese of Hong Kong Diocesan Pastoral Centre  
for Workers (Hong Kong Island)

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Ms Agnes TSANG Lai-shan  
Program Officer

東區長者關注退休保障組

Ms 張錦笑

爭取落實全民養老金－港島

Ms 馬玉碧

退休保障同學關注組

Mr TSANG Tsz-wang

東區長者退休關注組

Mr 陳澤初

青少年關注退保小組

Miss CHENG Tsz-ting

香港島關注退休事宜小組－青年

Mr Louis LAM Wai-ho

Hong Kong Catholic Commission for Labour Affairs

Miss LAW Pui-shan  
Policy Research Officer

小市民關注退休保障生活組

Ms WAN Mei-ha  
Member

天主教勞工牧民中心－九龍 保安護衛關注組

Mr CHAN Chau-shing

天主教勞工牧民中心－九龍 單幢大廈物業員關注組

Ms CHOI Wai-fun  
Member

全民退休保障落實關注組

Mr CHAN Ka-ki  
Representative

全民退保我有份關注組

Mr CHIANG Wai-kan  
Representative

青年支持退休保障委員會

Miss TO Ka-man  
Representative

全民退休保障免審查人人有份關注組

Mr WONG Chun-ming  
Representative

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

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Mr SIN Chi-man  
Assistant Program Officer

Liberal Party Youth Committee

Mr Dan CHAN  
Vice-chair Person

Individual

Mr Joe HO

Individual

Mr Fun CHEUNG

Individual

Miss Maggie LEE

Individual

Mr Kurt AU

Individual

Miss Regin CHAN

Session Two

中產關注退休保障陣線

Mr CHAN Chi-shing

青年革新

Mr LING San-ting

贏返全民退保行動

Mr LI Chi-pang

青年無全民退保So sad

Mr LAM Sze-yuen

青年退保關注組

Miss TAI Yuet-ching

Tseung Kwan O Universal Pension Concern Network

Mr LAI Wai-tong

Member

Promoters and Casual Workers Union

Miss LEUNG Tsz-yan

Organizer

Hong Kong Christian Service

Ms TSANG Yuen-kei  
Chief Supervisor

Concerning Home Care Service Alliance

Ms Alice ISHIGAMI LEE Fung-king  
Member

天水圍長者權益關注組

Mr KWOK Man-ho

Neighbourhood and Worker's Service Centre

Mr WONG Yun-tat

Cleaning Workers Union

Ms CHEUNG Po-lai  
Organizer

The Democratic Party

Mr LAW Ying-cheung  
Representative

Individual

Mr 許強

Individual

Mr 鄭量之

Women Heatedly Support for Universal Pension

Ms CHAN Po-ying  
Representative

將軍澳長者民生關注會

Mr KWONG Wing-tai  
Representative

Industrial Relations Institute

Ms LAU Yau-chun  
Organizer

IRI Women's Coop

Ms LEE Sau-kwan  
Member

The Federation of Hong Kong and Kowloon Labour Unions

Mr PUN Chau-man  
Assistant Research Officer

Momentum 107

Mr Raymond HO Man-kit  
Convener

Youth ADPL

Mr Calvin HO Kai-ming  
Convener

Individual

Mr YUEN Wai-tak

Individual

Ms YIP Mee-yung

Individual

Mr TSE Wai-yue



全民撐退保社福聯盟

Mr WONG Kwok-kei

Hong Kong Women Workers' Association

Miss LEUNG Wei-ching  
Organizer

The Hong Kong Council of Social Service

Mr WONG Wo-ping  
Chief Officer (Social Security and Employment)

Individual

Ms CHUNG Bik-mui

全民退保關注組

Mr CHIU See-poon  
Member

Individual

Mr LAM Chi-chung

Session Three

Chinese Grey Power

Ms LO Siu-lan  
Chairlady

Labour Rights Commune

Ms Florence CHEUNG Man-wai  
Member

Kwai Chung Estate Residents' Rights Concern Group

Mr CHEUNG Kai-bing  
Secretary

明愛專上學院社會科學系系會

Mr 彭宇軒

Member

香港社會工作學生聯會

Mr 李裕茂

Member

基層民生關注組

Mr 林超

Representative

爭取退休保障聯盟

Ms 霍美崙

Representative

Individual

Ms NG Yuet-lan

Member of Sham Shui Po District Council

老人福利關注組

Mr LAI Ming-lai

Representative

Individual

Miss 伍頌恩

Demosisto

Mr CHAN Kok-hin

Member

New Arrival Women League

Mr WONG Kai-hing  
Community Organizer

Sham Shui Po Community Association

Mr LAU Cheuk-kei  
Director

Hong Kong Federation of Women's Centres

Miss TSOI Sin-man  
Advocacy Officer

婦女中心退保關注組

Mr LAM Yuk-ki  
Education officer

WISE pension for women concern group

Miss CHENG Mo-yi  
Education Officer

香港淋病病人協會

Mr NG Chung-tat

Individual

Mr CHAN Chi-wing

Individual

Miss Theresa YUNG

退而求其次後發現連條毛都有受害者權益保障協會

Mr WONG Hiu-au

Individual

Mr WONG Chong-kwan

Individual

Mr 王佐基

Student Christian Movement of Hong Kong

Mr KO Chung-lai

進步教師同盟

Mr 陳智聰  
Representative

Hong Kong Christian Service - Elderly Council

Mr LO Chun-hing  
Member

Individual

Mr LAM Chung-yau

Individual

Mr CHAN Kam-cheong

Individual

Ms LO Lai-ping

葵涌邨長者權益關注組

Mr TSANG Hoi-pang

Evangelical Lutheran Church Social Service - HK

Ms LAM Kam-lee  
Service Director

Hong Kong Confederation of Trade Unions

Mr NG Koon-kwan  
Organizing Secretary

Session four

Community Cultural Concern

Mr Abraham LAI  
Representative

Individual

Miss CHOW Wing-heng  
Member of Sham Shui Po District Council

Hong Kong Domestic Workers General Union

Ms TSE Yin-fei  
Chairperson

荃灣長者聯合組

Ms BUN Muk-nga  
Member

Individual

Ms LAM Sin-man

病人自助組織關注全民退保聯席

Miss WONG Tsz-yan  
Member

Individual

Miss SO Sim-yan

NeoDemocrats

Mr CHUN Hoi-shing  
Community Officer

Individual

Mr Frederick FUNG KK

Individual

Mr LEUNG Siu-sun  
Member of Eastern District Council

Individual

Prof WONG Yu-cheung

The office of Hon HUI Chi-fung Legislative Councillor

Mr SO Yat-hang  
Community Work Officer

香港聖公會麥理浩夫人中心社區發展部

Mr 吳堃廉

Construction Site Workers General Union

Mr 施志誠

Hong Kong Building Services and Security General Union

Ms 余美雲  
Committee Member

Retail, Commerce and Clothing Industries General Union

Miss 陳艷梅  
President

Hong Kong Policy Viewers

Mr KUNG Wai-sum  
Exco member

HKCTU Youth Affairs Group

Mr YU Hok-man  
Member

Catholic Diocese of Hong Kong Diocesan Pastoral Centre  
for Workers - New Territories

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Mr Augustine YU Siu-po  
Centre Supervisor

North District Employment Concern Group

Mr Simon TAM  
Member

Women Employment Concern Group

Ms LEE Yuk-mei  
Member

Concern Outsourced Cleaner's Right Group

Mr Jay LEE Lap-chau

North District Grassroot Workers Group

Mr WU Lin-feng

Individual

Mr 熊若水

Individual

Miss Natalie TSUI Wai-fong

D 錢你架咩俾返 D 錢老人家仗義執言組

Mr 范誠顯

Individual

Mr 林培元

Individual

Mr FU Wai-hon

**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. Retirement protection system in Hong Kong**

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

2. The Subcommittee received oral representations from 125 deputations/individuals attending the four-session meeting. The major views and concerns expressed by most deputations/individuals are summarized as follows:

- (a) in light of the challenges of an ageing population, coupled with longer average life expectancy, and the fact that one-third of elderly persons living below the poverty line 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 elderly persons could lead a dignified



and financially secured life in their twilight years. Having regard to the Chief Executive's pledge in his election manifesto in respect of making improvement to retirement protection and the considerable fiscal reserve, the Government should implement the universal retirement protection scheme as soon as practicable. 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 persons in recognition of their past contribution to Hong Kong's prosperity, including female homemakers, and it was inappropriate to deliberate the subject under the purview of the Commission on Poverty ("CoP") and to study the subject 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 individual 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 low investment return and high fund management and administration fees of the MPF schemes had further undermined the retirement protection function of the MPF system. There was further concern that the current generation of elders, homemakers and unemployed persons were not covered by the employment-based MPF system that had been implemented only in late 2000;

- (c) strong dissatisfaction was expressed at the Government's reluctance to adopt the "Demo-grant" proposal as set out in the Research Report on Future Development of Retirement Protection in Hong Kong which was prepared by the research team led by Professor Nelson CHOW and released in August 2014. There was also strong criticism of considerable public resources being directed to a number of infrastructural development projects. 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 elderly persons regardless of rich or poor, queries were raised as to whether CoP had conscientiously conducted the public engagement exercise on retirement protection ("the public engagement exercise") which was launched in December 2015;
- (d) according to the surveys conducted by various academic institutions in the past years, over 60% of the respondents were in support of implementation of a non-means-tested retirement protection scheme. Most of the deputations were specifically in favour of a partially pre-funded universal retirement protection scheme which was supported by the community at large, including more than 200 academics i.e. the Option of Academics. 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 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 need to transfer the recurrent funding for the CSSA payments (standard rate) for elderly recipients, Old Age Allowance ("OAA") 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 arrangements could be sustainable and have a considerable surplus by 2064;

- (e) should a universal retirement protection scheme not be implemented, the ageing population would also impose a heavy burden on the public expenditure on social security (including OAA and OALA);
- (f) 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 put forward in the public engagement exercise. It should be noted that a considerable number of youth was in support of implementation of a universal retirement protection scheme which would relieve their pressure from supporting the livelihood of their parents with their meagre income;
- (g) dissatisfaction was expressed with the Consultation Report of the public engagement exercise as no specific recommendations on how to improve the retirement protection system had been put forward. Query was also raised about the rationale for adopting qualitative data analysis to record and analyse views gathered from the public engagement exercise. There was doubt as to whether the Administration had given directional guidance to the relevant Consultant regarding the drafting of the Consultation Report as reported by the media; and
- (h) it would be unacceptable if the Administration would merely introduce another tier of means-tested cash assistance with higher asset limits than OALA in the 2017 Policy Address as reported by the media. There was a call for Members to vote against the Budget for 2017-2018 in the event that the Administration decided not to implement universal retirement protection.

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

financially unsustainable. There was a view that the proposed universal retirement protection scheme would be unfair to the younger generation who would need to bear the financial burden and make contribution for a long period of time before they could benefit from it. Concern was also expressed about attracting eligible elderly persons from the Mainland to come to Hong Kong. It was therefore considered more appropriate to direct the limited public resources to the needy elderly persons through means tests and that the relevant asset limits could be relaxed as appropriate.

4. As regards the call for abolition of the offsetting arrangement, some deputations pointed out that the long-established offsetting arrangement was extended to cover MPF schemes after extensive consultations with employers' associations and employees' unions and balancing all relevant considerations. 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. It was also pointed out that if the offsetting arrangement was to be abolished, enterprises would need to set aside recurrent funding dedicated for SP/LSP. Concern was expressed about the operation difficulties of the small- and medium-sized enterprises under such circumstances. It would go beyond employers' affordability and undermine the business environment. Eventually, it would result in business closure and thereby jeopardizing Hong Kong's competitiveness. There were also worries that it would give rise to immediate dismissal of employees and re-employment on short-term basis. As such, it would adversely impact on the labour structure and employers might in the long run avoid employing staff with long years' of service so as to evade the responsibility of paying LSP. To reinforce the retirement protection function of MPF, there was a call for introducing market competition with a view to lowering the fund management fees and administration costs of MPF funds. There was also a view that diversified investment tools should be provided in place of MPF. Some other deputations remarked that consideration should be given to enhancing the Reverse Mortgage Programme for the purpose of providing elderly persons with an additional financial planning option and that the publicity efforts should be stepped up in this respect.

5. Most members shared the strong views of most deputations/individuals attending the meeting that the Administration should implement a non-means-tested universal retirement scheme as

soon as practicable in the light of an unambiguous and strong call from the community at large over several decades. The old age pension would acknowledge the past contribution of the elderly persons to Hong Kong's prosperity and enable them to share the benefits of economic development. Moreover, a means-tested retirement protection scheme would be unfair to those elderly persons with some personal savings which exceeded the asset limits marginally. These members appealed to Members to make concerted efforts in pressing ahead the implementation of universal retirement protection.

6. Some other members, however, were in support of directing the finite public resources to those elderly persons who were most in need. Reservations were expressed about the sustainability of a non-means-tested universal retirement protection scheme.

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

- (a) the Administration acknowledged past contribution of elderly persons and was fully committed to improving their well-being. Notably, OALA was implemented shortly after the current-term Government assumed office and the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities was launched since June 2012. Public resources allocated on welfare services had increased by 55% from \$42.8 billion in 2012-2013 to \$66.2 billion in 2016-2017 whereas the growth in recurrent elderly expenditure in the past four years was impressive with the annual budget for elderly services increasing from \$42.1 billion in 2012-2013 to \$65.8 billion in 2016-2017;
- (b) the Administration was very concerned about the subject of retirement protection, which was highly complex and controversial, and was of the view that retirement protection was a shared responsibility of individuals, family members, employers, and the Government. Based on the multi-pillar retirement protection 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 viz. publicly-funded social security system; mandatory contributions to the MPF schemes, and public housing,

healthcare and welfare services, family support and personal assets. These pillars were complementary to one another in addressing the diverse retirement needs of elderly persons: some had to rely on social security, others required some living allowances and the rest were self-sufficient. A flat-rate payment by the Government to all elderly persons irrespective of financial means would only dilute the support available to those in need. The Government would seek to strengthen and consolidate the existing pillars of the current multi-pronged system and enhance their retirement protection functions;

- (c) it was the first time since the establishment of the Hong Kong Special Administrative Region that the Government engaged the public to discuss retirement protection, which demonstrated the commitment and the sincerity of the current-term Government. The Government agreed that the existing retirement protection system had room for improvement and did not wish to see its efforts to improve the retirement protection coming to a standstill. The consultation document of the public engagement exercise comprehensively 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 elderly persons. It was imperative that the implementation of a retirement protection proposal must be acceptable to the stakeholders and the community, and be sustainable, affordable and operationally viable;
- (d) during 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 110 public engagement activities to listen to the views of different sectors of the community on retirement protection. The Administration was aware of the different concerns of the community over the MPF offsetting arrangement, which involved the interests of various stakeholders, in particular the retirement benefits of employees and operating costs of employers. The Administration would examine the issue in a holistic and careful manner and was committed to finding a viable way forward. The public views collected during the public engagement exercise showed a wide spectrum of views on the subject of retirement protection. Views were

divided as to whether the "regardless of rich or poor" or "those with financial needs" principle should be adopted to improve the retirement protection system;

- (e) the Consultation Report of the public engagement exercise, which was independently made by the Consultant concerned, had been uploaded to the dedicated website of CoP and the thematic website of the public engagement exercise on retirement protection for public reference, and all submissions received during the consultation period would also be uploaded to the website as soon as possible; and
- (f) in mapping out the way forward, the Government would fully consider the views of the public and the community and take into account other factors such as the diverse needs of elderly persons (including those with financial needs and those who were self-sufficient), the implications on public finances and the economy, as well as the issue of targeting the distribution of limited public resources at those in need. The Administration was actively formulating policy recommendations and would make an overall policy response on retirement protection in the Chief Executive's 2017 Policy Address to be delivered on 18 January 2017.

## **II. Any other business**

8. The Chairman advised that members would be informed the date of next Subcommittee meeting in due course.

*(Post-meeting note: The next Subcommittee meeting was scheduled for 7 February 2017 at 10:45 am.)*

9. There being no other business, the meeting ended at 6:30 pm.

**Proceedings of meeting of the  
Subcommittee on Retirement Protection  
held on Thursday, 5 January 2017, at 9:00 am  
in Conference Room 1 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 - Retirement protection system in Hong Kong</i> |                                                                                       |                                                            |                        |
| <i>Session One</i>                                               |                                                                                       |                                                            |                        |
| 000000 -<br>001156                                               | Chairman                                                                              | Opening remarks<br><br>Meeting arrangements                |                        |
| 001157 -<br>001505                                               | Chairman<br>Mr SIN Ho-fai, The Civic Party                                            | Presentation of views<br>[LC Paper No. CB(2)552/16-17(01)] |                        |
| 001506 -<br>001830                                               | Chairman<br>Mr Joseph CHAN Ho-lim,<br>Liberal Party                                   | Presentation of views                                      |                        |
| 001831 -<br>002139                                               | Chairman<br>Mr Nick CHAN, Alliance for<br>Universal Pension                           | Presentation of views<br>[LC Paper No. CB(2)536/16-17(01)] |                        |
| 002140 -<br>002307                                               | Chairman<br>Mr TSUI Yat-keung,<br>Government Mod 1 Staff<br>General Union             | Presentation of views                                      |                        |
| 002308 -<br>002521                                               | Chairman<br>Ms LEE Choi-kwan, The<br>Grassrooter                                      | Presentation of views                                      |                        |
| 002522 -<br>002827                                               | Chairman<br>Mr CHUNG Hau-ping, Kwai<br>Fong Estate Elderly Rights<br>Concern Group    | Presentation of views                                      |                        |
| 002828 -<br>003142                                               | Chairman<br>Ms CHU Moon-chun,<br>Caretaker Concern Group                              | Presentation of views                                      |                        |
| 003143 -<br>003442                                               | Chairman<br>Ms LAI Yuen-mei, Social<br>Development Movement<br>for Hong Kong's Future | Presentation of views                                      |                        |



| <b>Time marker</b> | <b>Speaker</b>                                                                                                                         | <b>Subject(s) / Discussion</b> | <b>Action Required</b> |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------|
| 003443 -<br>003715 | Chairman<br>Mr 蘇雋謙, 社工學聯外務部                                                                                                            | Presentation of views          |                        |
| 003716 -<br>004016 | Chairman<br>Miss 鄭曉汶, 社工學聯退保<br>關注組                                                                                                    | Presentation of views          |                        |
| 004017 -<br>004301 | Chairman<br>Mr CHEUNG Kai-fu, 失明人<br>互聯會                                                                                               | Presentation of views          |                        |
| 004302 -<br>004549 | Chairman<br>Mr NG Kin-wing, Grassroots<br>Development Centre                                                                           | Presentation of views          |                        |
| 004550 -<br>004907 | Chairman<br>Ms Agnes TSANG Lai-shan,<br>Catholic Diocese of Hong<br>Kong Diocesan Pastoral<br>Centre for Workers (Hong<br>Kong Island) | Presentation of views          |                        |
| 004908 -<br>005218 | Chairman<br>Ms 張錦笑, 東區長者關注退<br>休保障組                                                                                                    | Presentation of views          |                        |
| 005219 -<br>005544 | Chairman<br>Ms 馬玉碧, 爭取落實全民養<br>老金－港島                                                                                                   | Presentation of views          |                        |
| 005545 -<br>005851 | Chairman<br>Mr TSANG Tsz-wang, 退休<br>保障同學關注組                                                                                           | Presentation of views          |                        |
| 005852 -<br>010147 | Chairman<br>Mr 陳澤初, 東區長者退休關<br>注組                                                                                                      | Presentation of views          |                        |
| 010148 -<br>010458 | Chairman<br>Miss CHENG Tsz-ting, 青少<br>年關注退保小組                                                                                         | Presentation of views          |                        |
| 010459 -<br>010809 | Chairman<br>Mr Louis LAM Wai-ho, 香港<br>島關注退休事宜小組－<br>青年                                                                                | Presentation of views          |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                                           | <b>Subject(s) / Discussion</b> | <b>Action Required</b> |
|--------------------|----------------------------------------------------------------------------------------------------------|--------------------------------|------------------------|
| 010810 -<br>011102 | Chairman<br>Miss LAW Pui-shan, Hong Kong Catholic Commission for Labour Affairs                          | Presentation of views          |                        |
| 011103 -<br>011216 | Chairman<br>Ms WAN Mei-ha, 小市民關注退休保障生活組                                                                  | Presentation of views          |                        |
| 011217 -<br>011507 | Chairman<br>Mr CHAN Chau-shing, 天主教勞工牧民中心－九龍保安護衛關注組                                                      | Presentation of views          |                        |
| 011508 -<br>011814 | Chairman<br>Ms CHOI Wai-fun, 天主教勞工牧民中心－九龍單幢大廈物業員關注組                                                      | Presentation of views          |                        |
| 011815 -<br>012009 | Chairman<br>Mr CHAN Ka-ki, 全民退休保障落實關注組                                                                   | Presentation of views          |                        |
| 012010 -<br>012315 | Chairman<br>Mr CHIANG Wai-kan, 全民退保我有份關注組                                                                | Presentation of views          |                        |
| 012316 -<br>012455 | Chairman<br>Miss TO Ka-man, 青年支持退休保障委員會                                                                  | Presentation of views          |                        |
| 012456 -<br>012808 | Chairman<br>Mr WONG Chun-ming, 全民退休保障免審查人人有份關注組                                                          | Presentation of views          |                        |
| 012809 -<br>013120 | Chairman<br>Mr SIN Chi-man, Catholic Diocese of Hong Kong Diocesan Pastoral Centre for Workers - Kowloon | Presentation of views          |                        |
| 013121 -<br>013405 | Chairman<br>Mr Dan CHAN, Liberal Party Youth Committee                                                   | Presentation of views          |                        |

| <b>Time marker</b> | <b>Speaker</b>                                          | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Action Required</b> |
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| 013406 - 013630    | Chairman<br>Mr Joe HO                                   | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 013631 - 013858    | Chairman<br>Mr Fun CHEUNG                               | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 013859 - 014126    | Chairman<br>Miss Maggie LEE                             | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 014127 - 014402    | Chairman<br>Mr Kurt AU                                  | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 014403 - 014602    | Chairman<br>Miss Regin CHAN                             | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 014603 - 014912    | Chairman<br>Mr WONG Ho-ming, League of Social Democrats | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                        |
| 014913 - 015259    | Chairman<br>Mr LEUNG Kwok-hung                          | <p>Mr LEUNG Kwok-hung's disagreement with the saying that implementation of universal retirement protection would cause business closure of small- and medium-sized enterprises ("SMEs"). His view that high rental rather than staff cost made it difficult for business operation.</p> <p>Mr LEUNG's suggestion of funding sources of old age pension be partly met with by the Government's injection of a one-off capital of \$50 billion as the start-up fund as well as levying additional tax. It would be able to address concern about sustainability of a retirement protection scheme under the "pay as you go" principle and imposition of a very heavy burden of making contribution to the scheme on the younger generation over time.</p> <p>Mr LEUNG's appeal to the Administration to increase the amount of the monthly amount of the non-means-tested Old Age Allowance to \$3,200 as soon as practicable.</p> |                        |
| 015300 - 015616    | Chairman<br>Dr Fernando CHEUNG                          | <p>Dr Fernando CHEUNG's criticism of the Administration's failure to provide social insurance for the community at large to share benefits of economic development.</p> <p>Dr CHEUNG's grave concern that the Administration would reportedly propose in</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                        |

| Time marker        | Speaker                                   | Subject(s) / Discussion                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Action Required |
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|                    |                                           | the 2017 Policy Address to set up another tier of means-tested scheme with relaxation of asset limits to improve the existing retirement protection system. His anticipation that retired employees with accrued benefits of the Mandatory Provident Fund ("MPF") could hardly meet the asset limits of the proposed scheme.                                                                                                                                                |                 |
| 015617 -<br>015848 | Chairman<br>Mr SHIU Ka-fai                | Mr SHIU Ka-fai's remarks that the Liberal Party was in support of directing the limited public resources to the elderly who were most in need. His reservations about the sustainability of a non-means-tested universal retirement protection scheme.<br><br>Mr SHIU's response to Mr LEUNG Kwok-hung's earlier view that the difficult business environment for SMEs was attributed to high rental which, in Mr SHIU's view, could be resolved by increasing land supply. |                 |
| 015849 -<br>020100 | Chairman<br>Mr CHAN Chi-chuen             | Mr CHAN Chi-chuen's disappointment with the Administration's refusal of implementing a non-means-tested universal retirement protection scheme in spite of the repeated call from the community.<br><br>Mr CHAN's dissatisfaction at the delay in conducting a review on the asset limits of the Old Age Living Allowance ("OALA").                                                                                                                                         |                 |
| 020101 -<br>020539 | Chairman                                  | Five-minute break for the meeting                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |
| <i>Session Two</i> |                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| 020540 -<br>020800 | Chairman<br>Admin                         | Opening remarks for Session Two                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| 020801 -<br>021117 | Chairman<br>Mr CHAN Chi-shing, 中產關注退休保障陣線 | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |
| 021118 -<br>021420 | Chairman<br>Mr LING San-ting, 青年革新        | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |

| <b>Time marker</b> | <b>Speaker</b>                                                                              | <b>Subject(s) / Discussion</b>                             | <b>Action Required</b> |
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| 021421 -<br>021735 | Chairman<br>Mr LI Chi-pang, 贏返全民退<br>保行動                                                    | Presentation of views                                      |                        |
| 021736 -<br>021956 | Chairman<br>Mr LAM Sze-yuen, 青年無<br>全民退保 So sad                                             | Presentation of views                                      |                        |
| 021957 -<br>022301 | Chairman<br>Miss TAI Yuet-ching, 青年退<br>保關注組                                                | Presentation of views                                      |                        |
| 022302 -<br>022607 | Chairman<br>Mr LAI Wai-tong, Tseung<br>Kwan O Universal Pension<br>Concern Network          | Presentation of views                                      |                        |
| 022608 -<br>022915 | Chairman<br>Miss LEUNG Tsz-yan,<br>Promoters and Casual<br>Workers Union                    | Presentation of views                                      |                        |
| 022916 -<br>023221 | Chairman<br>Ms TSANG Yuen-kei, Hong<br>Kong Christian Service                               | Presentation of views<br>[LC Paper No. CB(2)552/16-17(02)] |                        |
| 023222 -<br>023436 | Chairman<br>Ms Alice ISHIGAMI LEE<br>Fung-king, Concerning<br>Home Care Service<br>Alliance | Presentation of views<br>[LC Paper No. CB(2)505/16-17(01)] |                        |
| 023437 -<br>023743 | Chairman<br>Mr KWOK Man-ho, 天水圍<br>長者權益關注組                                                  | Presentation of views                                      |                        |
| 023744 -<br>024046 | Chairman<br>Mr WONG Yun-tat,<br>Neighbourhood and<br>Worker's Service Centre                | Presentation of views                                      |                        |
| 024047 -<br>024354 | Chairman<br>Ms CHEUNG Po-lai,<br>Cleaning Workers Union                                     | Presentation of views                                      |                        |
| 024355 -<br>024759 | Chairman<br>Mr LAW Ying-cheung, The<br>Democratic Party                                     | Presentation of views                                      |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                              | <b>Subject(s) / Discussion</b>                                                                                                                                                                       | <b>Action Required</b> |
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| 024800 -<br>025104 | Chairman<br>Mr 許強                                                                           | Presentation of views<br>[LC Paper No. CB(2)552/16-17(03)]                                                                                                                                           |                        |
| 025105 -<br>025413 | Chairman<br>Mr 鄭量之                                                                          | Presentation of views<br>[LC Paper No. CB(2)552/16-17(04)]                                                                                                                                           |                        |
| 025414 -<br>025723 | Chairman<br>Ms CHAN Po-ying, Women<br>Heatedly Support for<br>Universal Pension             | Presentation of views                                                                                                                                                                                |                        |
| 025724 -<br>025925 | Chairman<br>Mr KWONG Wing-tai, 將軍<br>澳長者民生關注會                                               | Presentation of views                                                                                                                                                                                |                        |
| 025926 -<br>030239 | Chairman<br>Ms LAU Yau-chun, Industrial<br>Relations Institute                              | Presentation of views                                                                                                                                                                                |                        |
| 030240 -<br>030512 | Chairman<br>Ms LEE Sau-kwan, IRI<br>Women's Coop                                            | Presentation of views                                                                                                                                                                                |                        |
| 030513 -<br>030733 | Chairman<br>Mr PUN Chau-man, The<br>Federation of Hong Kong<br>and Kowloon Labour<br>Unions | Presentation of views<br>[LC Paper No. CB(2)552/16-17(05)]                                                                                                                                           |                        |
| 030734 -<br>031043 | Chairman<br>Mr Kalvin HO Kai-ming,<br>Youth ADPL                                            | Presentation of views                                                                                                                                                                                |                        |
| 031044 -<br>031324 | Chairman<br>Mr YUEN Wai-tak                                                                 | Presentation of views                                                                                                                                                                                |                        |
| 031325 -<br>031413 | Chairman                                                                                    | The Chairman's view that pending implementation of a universal retirement protection scheme, it was acceptable that OALA be introduced as a means to improve the livelihood of the eligible elderly. |                        |
| 031414 -<br>031726 | Chairman<br>Ms YIP Mee-yung                                                                 | Presentation of views                                                                                                                                                                                |                        |
| 031727 -<br>032022 | Chairman<br>Mr TSE Wai-yue                                                                  | Presentation of views                                                                                                                                                                                |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                               | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Action Required</b> |
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| 032023 -<br>032121 | Chairman                                                                     | The Chairman's clarification of the stance of the Hong Kong Federation of Trade Unions ("HKFTU") on the implementation of a universal retirement protection scheme.                                                                                                                                                                                                                                                                                                                                                                                            |                        |
| 032122 -<br>032439 | Chairman<br>Mr WONG Kwok-kei, 全民<br>撐退保社福聯盟                                  | Presentation of views<br>[LC Paper No. CB(2)552/16-17(07)]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                        |
| 032440 -<br>032739 | Chairman<br>Miss LEUNG Wei-ching,<br>Hong Kong Women<br>Workers' Association | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                        |
| 032740 -<br>033019 | Chairman<br>Mr WONG Wo-ping, The<br>Hong Kong Council of<br>Social Service   | Presentation of views<br>[LC Paper No. CB(2)552/16-17(08)]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                        |
| 033020 -<br>033333 | Chairman<br>Ms CHUNG Bik-mui                                                 | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                        |
| 033334 -<br>033627 | Chairman<br>Mr CHIU See-poon, 全民退<br>保關注組                                    | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                        |
| 033628 -<br>033942 | Chairman<br>Mr LAM Chi-chung                                                 | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                        |
| 033943 -<br>034252 | Chairman<br>Mr Raymond HO Man-kit,<br>Momentum 107                           | Presentation of views<br>[LC Paper No. CB(2)552/16-17(06)]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                        |
| 034253 -<br>034622 | Chairman<br>Mr LUK Chung-hung                                                | Mr LUK Chung-hung's remarks that HKFTU was in support of a non-means-tested universal retirement protection scheme with tripartite contributions from the Government, employers and employees. His emphasis of the importance of concerted efforts among different political parties and labour organizations in fighting for implementation of such a scheme.<br><br>Mr LUK's view that implementation of a means-tested retirement protection system would be unfair to those elderly with some personal savings which exceeded the asset limits marginally. |                        |

| <b>Time marker</b> | <b>Speaker</b>                          | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Action Required</b> |
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| 034623 -<br>034931 | Chairman<br>Mr SHIU Ka-chun             | <p>Mr SHIU Ka-chun highlighted the persistent and continual community call for universal retirement protection. Mr SHIU's concern about how the Administration would respond to such strong call.</p> <p>His request for the Administration's explanation in respect of its remarks that the views collected from about 90% of the 18 365 written submissions (i.e. 16 830 written submissions) received in the six-month public engagement exercise launched in 2015 ("public engagement exercise"), which were presented in seven standard proformas in support of universal retirement protection, was insignificant.</p> |                        |
| 034932 -<br>035246 | Chairman<br>Mr Nathan LAW               | <p>Mr Nathan LAW's concern about the severe problems of disparity between the rich and poor and elderly poverty in Hong Kong.</p> <p>Mr LAW's view that according to the projection made by the "Study on retirement protection in Hong Kong" conducted by a consultancy team led by Professor Nelson CHOW, a universal retirement protection scheme was sustainable. It was merely a political decision of the Government not to implement such a scheme. His appeal to the Government to make endeavor to provide universal retirement protection for the elderly.</p>                                                     |                        |
| 035247 -<br>040619 | Chairman<br>Mr LEUNG Yiu-chung<br>Admin | <p>The Chairman's reiteration of HKFTU's position on implementation of universal retirement protection. His view that the Government had to address the call for universal retirement protection regardless of whether it stood for re-election.</p> <p>The Administration's response to the following major views/concerns raised by deputations/individuals:</p> <p>(a) the availability of \$50 billion earmarked for retirement protection;</p> <p>(b) the public engagement exercise, under which no specific recommendations on how to improve the retirement protection system had been put forward in its</p>        |                        |



| <b>Time marker</b>   | <b>Speaker</b>                                                                          | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Action Required</b> |
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|                      |                                                                                         | <p>consultation report, was not a genuine consultation;</p> <p>(c) whether an enhanced version of OALA with relaxation of asset limits would be put forward in the 2017 Policy Address to address the retirement protection issue as reported by the media;</p> <p>(d) provision of universal retirement protection would help address the livelihood issues of parents of the younger generation and enable the latter to have more room for planning their life; and</p> <p>(e) whether the Administration would focus its work on the financial arrangements for implementing a non-means-tested universal retirement protection scheme.</p> |                        |
| 040620 - 053339      | Chairman                                                                                | Break                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |
| <i>Session Three</i> |                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                        |
| 053340 - 053531      | Chairman                                                                                | Opening remarks for Session Three                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                        |
| 053532 - 053838      | Chairman<br>Ms Florence CHEUNG<br>Man-wai, Labour Rights<br>Commune                     | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |
| 053839 - 054124      | Chairman<br>Ms LO Siu-lan, Chinese Grey<br>Power                                        | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |
| 054125 - 054338      | Chairman<br>Mr CHEUNG Kai-bing, Kwai<br>Chung Estate Residents'<br>Rights Concern Group | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |
| 054339 - 054635      | Chairman<br>Mr 彭宇軒, 明愛專上學院社<br>會科學系系會                                                   | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |
| 054636 - 054959      | Chairman<br>Mr 李裕茂, 香港社會工作學<br>生聯會                                                      | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                               | <b>Subject(s) / Discussion</b>                             | <b>Action Required</b> |
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| 055000 -<br>055325 | Chairman<br>Mr 林超, 基層民生關注組                                                   | Presentation of views<br>[LC Paper No. CB(2)513/16-17(01)] |                        |
| 055326 -<br>055445 | Chairman<br>Ms 霍美崧, 爭取退休保障<br>聯盟                                             | Presentation of views<br>[LC Paper No. CB(2)513/16-17(01)] |                        |
| 055446 -<br>055808 | Chairman<br>Ms NG Yuet-lan, Member of<br>Sham Shui Po District<br>Council    | Presentation of views<br>[LC Paper No. CB(2)552/16-17(09)] |                        |
| 055809 -<br>060113 | Chairman<br>Mr LAI Ming-lai, 老人福利<br>關注組                                     | Presentation of views                                      |                        |
| 060114 -<br>060424 | Chairman<br>Miss 伍頌恩                                                         | Presentation of views                                      |                        |
| 060425 -<br>060733 | Chairman<br>Mr CHAN Kok-hin,<br>Demosisto                                    | Presentation of views                                      |                        |
| 060734 -<br>061103 | Chairman<br>Mr WONG Kai-hing, New<br>Arrival Women League                    | Presentation of views                                      |                        |
| 061104 -<br>061413 | Chairman<br>Mr LAU Cheuk-kei, Sham<br>Shui Po Community<br>Association       | Presentation of views                                      |                        |
| 061414 -<br>061719 | Chairman<br>Miss TSOI Sin-man, Hong<br>Kong Federation of<br>Women's Centres | Presentation of views                                      |                        |
| 061720 -<br>061954 | Chairman<br>Mr LAM Yuk-ki, 婦女中心<br>退保關注組                                     | Presentation of views                                      |                        |
| 061955 -<br>062311 | Chairman<br>Miss CHENG Mo-yi, WISE<br>pension for women concern<br>group     | Presentation of views                                      |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                   | <b>Subject(s) / Discussion</b>                             | <b>Action Required</b> |
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| 062312 -<br>062550 | Chairman<br>Mr NG Chung-tat, 香港淋病<br>病人協會                                        | Presentation of views                                      |                        |
| 062551 -<br>062911 | Chairman<br>Mr CHAN Chi-wing                                                     | Presentation of views                                      |                        |
| 062912 -<br>063218 | Chairman<br>Miss Theresa YUNG                                                    | Presentation of views                                      |                        |
| 063219 -<br>063534 | Chairman<br>Mr WONG Hiu-au, 退而求其<br>次後發現連條毛都有受害<br>者權益保障協會                       | Presentation of views                                      |                        |
| 063535 -<br>063857 | Chairman<br>Mr 陳智聰, 進步教師同盟                                                       | Presentation of views<br>[LC Paper No. CB(2)505/16-17(02)] |                        |
| 063858 -<br>064230 | Chairman<br>Mr WONG Chong-kwan                                                   | Presentation of views                                      |                        |
| 064231 -<br>064541 | Chairman<br>Mr 王佐基                                                               | Presentation of views                                      |                        |
| 064542 -<br>064851 | Chairman<br>Mr KO Chung-lai, Student<br>Christian Movement of<br>Hong Kong       | Presentation of views                                      |                        |
| 064852 -<br>065231 | Chairman<br>Mr LO Chun-hing, Hong<br>Kong Christian Service -<br>Elderly Council | Presentation of views                                      |                        |
| 065232 -<br>065533 | Chairman<br>Mr LAM Chung-yau                                                     | Presentation of views                                      |                        |
| 065534 -<br>065908 | Chairman<br>Mr CHAN Kam-cheong                                                   | Presentation of views                                      |                        |
| 065909 -<br>070234 | Chairman<br>Ms LO Lai-ping                                                       | Presentation of views                                      |                        |
| 070235 -<br>070552 | Chairman<br>Mr TSANG Hoi-pang, 葵涌<br>邨長者權益關注組                                    | Presentation of views                                      |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                                   | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Action Required</b> |
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| 070553 -<br>070901 | Chairman<br>Ms LAM Kam-lee,<br>Evangelical Lutheran<br>Church Social Service - HK                | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                        |
| 070902 -<br>071220 | Chairman<br>Mr NG Koon-kwan, Hong<br>Kong Confederation of<br>Trade Unions                       | Presentation of views                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                        |
| 071221 -<br>071600 | Chairman<br>Dr LAU Siu-lai                                                                       | Dr LAU Siu-lai's view that the Government's commitment to implementing universal retirement protection was critical.<br><br>Dr LAU's sharing of deputations' views on the problem of elderly living in poverty and the difficulties facing elderly with limited personal savings. Her remarks that implementation of a means-tested retirement protection system would be unfair to those elderly with some personal savings.                                                                                                                                                                                                        |                        |
| 071601 -<br>071932 | Chairman<br>Mr CHU Hoi-dick                                                                      | Mr CHU Hoi-dick's view that the universal retirement protection scheme could be pressed ahead if the majority of Members expressed support for a proposal which aimed at improving the well-being of the elderly. He therefore strongly appealed to Members belonging to different political affiliations, including those belonging to HKFTU, to act in a concerted way to support the universal retirement protection proposal so as to bring pressure to bear on the Government when the 2017 Policy Address and the Budget for 2017-2018 were delivered.<br><br>The Chairman's clarification of HKFTU's position on the subject. |                        |
| 071933 -<br>072144 | Chairman<br>Mr LEUNG Kwok-hung                                                                   | Mr LEUNG Kwok-hung's strong view that the Chairman of the Commission on Poverty, who was also Chief Secretary for Administration, should focus her work on addressing the retirement protection issue.                                                                                                                                                                                                                                                                                                                                                                                                                               |                        |
| 072145 -<br>073102 | Chairman<br>Admin<br>Mr CHEUNG Kai-bing, Kwai<br>Chung Estate Residents'<br>Rights Concern Group | The Administration's response to views and concerns expressed by deputations/individuals and members, in particular the retirement needs of female homemakers who could not benefit from the MPF System and provision of                                                                                                                                                                                                                                                                                                                                                                                                             |                        |

| <b>Time marker</b>  | <b>Speaker</b>                                                                 | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                 | <b>Action Required</b> |
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|                     | Ms Florence CHEUNG<br>Man-wai, Labour Rights<br>Commune<br>Mr CHAN Chi-wing    | non-means-tested retirement protection so as to help reduce the financial burden of the younger generation.<br><br>Further views of deputations on tripartite contributions to a non-means-tested retirement protection scheme and MPF system. |                        |
| 073103 -<br>073943  | Chairman                                                                       | Five-minute break for the meeting                                                                                                                                                                                                              |                        |
| <i>Session Four</i> |                                                                                |                                                                                                                                                                                                                                                |                        |
| 073944 -<br>074124  | Chairman                                                                       | Opening remarks for Session Four                                                                                                                                                                                                               |                        |
| 074125 -<br>074425  | Chairman<br>Mr Abraham LAI, Community<br>Cultural Concern                      | Presentation of views                                                                                                                                                                                                                          |                        |
| 074426 -<br>074714  | Chairman<br>Miss CHOW Wing-heng,<br>Member of Sham Shui Po<br>District Council | Presentation of views<br>[LC Paper No. CB(2)505/16-17(03)]                                                                                                                                                                                     |                        |
| 074715 -<br>075036  | Chairman<br>Ms TSE Yin-fei, Hong Kong<br>Domestic Workers General<br>Union     | Presentation of views                                                                                                                                                                                                                          |                        |
| 075037 -<br>075400  | Chairman<br>Ms BUN Muk-nga, 荃灣長者<br>聯合組                                        | Presentation of views                                                                                                                                                                                                                          |                        |
| 075401 -<br>075713  | Chairman<br>Ms LAM Sin-man                                                     | Presentation of views                                                                                                                                                                                                                          |                        |
| 075714 -<br>075952  | Chairman<br>Miss SO Sim-yan                                                    | Presentation of views                                                                                                                                                                                                                          |                        |
| 075953 -<br>080259  | Chairman<br>Mr CHUN Hoi-shing,<br>NeoDemocrats                                 | Presentation of views                                                                                                                                                                                                                          |                        |
| 080300 -<br>080617  | Chairman<br>Mr Frederick FUNG KK                                               | Presentation of views<br>[LC Paper No. CB(2)505/16-17(05)]                                                                                                                                                                                     |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                                                                       | <b>Subject(s) / Discussion</b>                             | <b>Action Required</b> |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------|
| 080618 -<br>080930 | Chairman<br>Mr LEUNG Siu-sun, Member<br>of Eastern District Council                                                                  | Presentation of views<br>[LC Paper No. CB(2)611/16-17(01)] |                        |
| 080931 -<br>081233 | Chairman<br>Prof WONG Yu-cheung                                                                                                      | Presentation of views<br>[LC Paper No. CB(2)552/16-17(10)] |                        |
| 081234 -<br>081542 | Chairman<br>Mr SO Yat-hang, The office<br>of Hon HUI Chi-fung<br>Legislative Councillor                                              | Presentation of views                                      |                        |
| 081543 -<br>081846 | Chairman<br>Mr 吳堃廉, 香港聖公會麥理<br>浩夫人中心社區發展部                                                                                            | Presentation of views                                      |                        |
| 081847 -<br>082137 | Chairman<br>Mr 施志誠, Construction Site<br>Workers General Union                                                                       | Presentation of views                                      |                        |
| 082138 -<br>082507 | Chairman<br>Miss WONG Tsz-yan, 病人<br>自助組織關注全民退保<br>聯席                                                                                | Presentation of views<br>[LC Paper No. CB(2)505/16-17(04)] |                        |
| 082508 -<br>082817 | Chairman<br>Ms 余美雲, Hong Kong<br>Building Services and<br>Security General Union                                                     | Presentation of views                                      |                        |
| 082818 -<br>083122 | Chairman<br>Miss 陳艷梅, Retail,<br>Commerce and Clothing<br>Industries General Union                                                   | Presentation of views                                      |                        |
| 083123 -<br>083503 | Chairman<br>Mr KUNG Wai-sum, Hong<br>Kong Policy Viewers                                                                             | Presentation of views<br>[LC Paper No. CB(2)552/16-17(11)] |                        |
| 083504 -<br>083824 | Chairman<br>Mr YU Hok-man, HKCTU<br>Youth Affairs Group                                                                              | Presentation of views                                      |                        |
| 083825 -<br>084124 | Chairman<br>Mr Augustine YU Siu-po,<br>Catholic Diocese of Hong<br>Kong Diocesan Pastoral<br>Centre for Workers - New<br>Territories | Presentation of views                                      |                        |

| <b>Time marker</b> | <b>Speaker</b>                                                                  | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                          | <b>Action Required</b> |
|--------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 084125 -<br>084452 | Chairman<br>Mr Simon TAM, North<br>District Employment<br>Concern Group         | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 084453 -<br>084758 | Chairman<br>Ms LEE Yuk-mei, Women<br>Employment Concern<br>Group                | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 084759 -<br>085115 | Chairman<br>Mr Jay LEE Lap-chau,<br>Concern Outsourced<br>Cleaner's Right Group | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 085116 -<br>085426 | Chairman<br>Mr WU Lin-feng, North<br>District Grassroot Workers<br>Group        | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 085427 -<br>085755 | Chairman<br>Mr 熊若水                                                              | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 085756 -<br>090120 | Chairman<br>Miss Natalie TSUI Wai-fong                                          | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 090121 -<br>090431 | Chairman<br>Mr 范誠顯, D錢你架咩俾返<br>D錢老人家仗義執言組                                       | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 090432 -<br>090735 | Chairman<br>Mr 林培元                                                              | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 090736 -<br>091037 | Chairman<br>Mr FU Wai-hon                                                       | Presentation of views                                                                                                                                                                                                                                                                                                                                   |                        |
| 091038 -<br>091325 | Chairman<br>Dr LAU Siu-lai                                                      | Dr LAU Siu-lai's remarks that elderly from the middle-class also had financial needs for their retirement life.<br><br>The Chairman's response to Dr LAU's appeal to HKFTU to join filibustering for the purpose of pressurizing the Government to honour the Chief Executive's pledge of implementing a non-means-tested retirement protection scheme. |                        |

| <b>Time marker</b>                         | <b>Speaker</b>                                                                                                                                                                                    | <b>Subject(s) / Discussion</b>                                                                                                                                                                                                                                                                                                                    | <b>Action Required</b> |
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| 091326 -<br>093100                         | Chairman<br>Admin<br>Mr Abraham LAI, Community Cultural Concern<br>Miss WONG Tsz-yan, 病人自助組織關注全民退保聯席<br>Mr Frederick FUNG KK<br>Mr 施志誠, Construction Site Workers General Union<br>Ms LAM Sin-man | The Administration's response to the views and concerns of deputations/individuals.<br><br>The Administration's advice that the Secretary for Labour and Welfare was unable to attend the meeting due to other prior official commitments.<br><br>The Administration's response to the further views and concerns of the deputations/individuals. |                        |
| <i>Agenda item II – Any other business</i> |                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                   |                        |
| 093101 -<br>093127                         | Chairman                                                                                                                                                                                          | Closing remarks                                                                                                                                                                                                                                                                                                                                   |                        |