

**2016年強制性公積金計劃（修訂）條例
（生效日期）公告**

**Mandatory Provident Fund Schemes
(Amendment) Ordinance 2016
(Commencement) Notice**

立法會小組委員會第一次會議

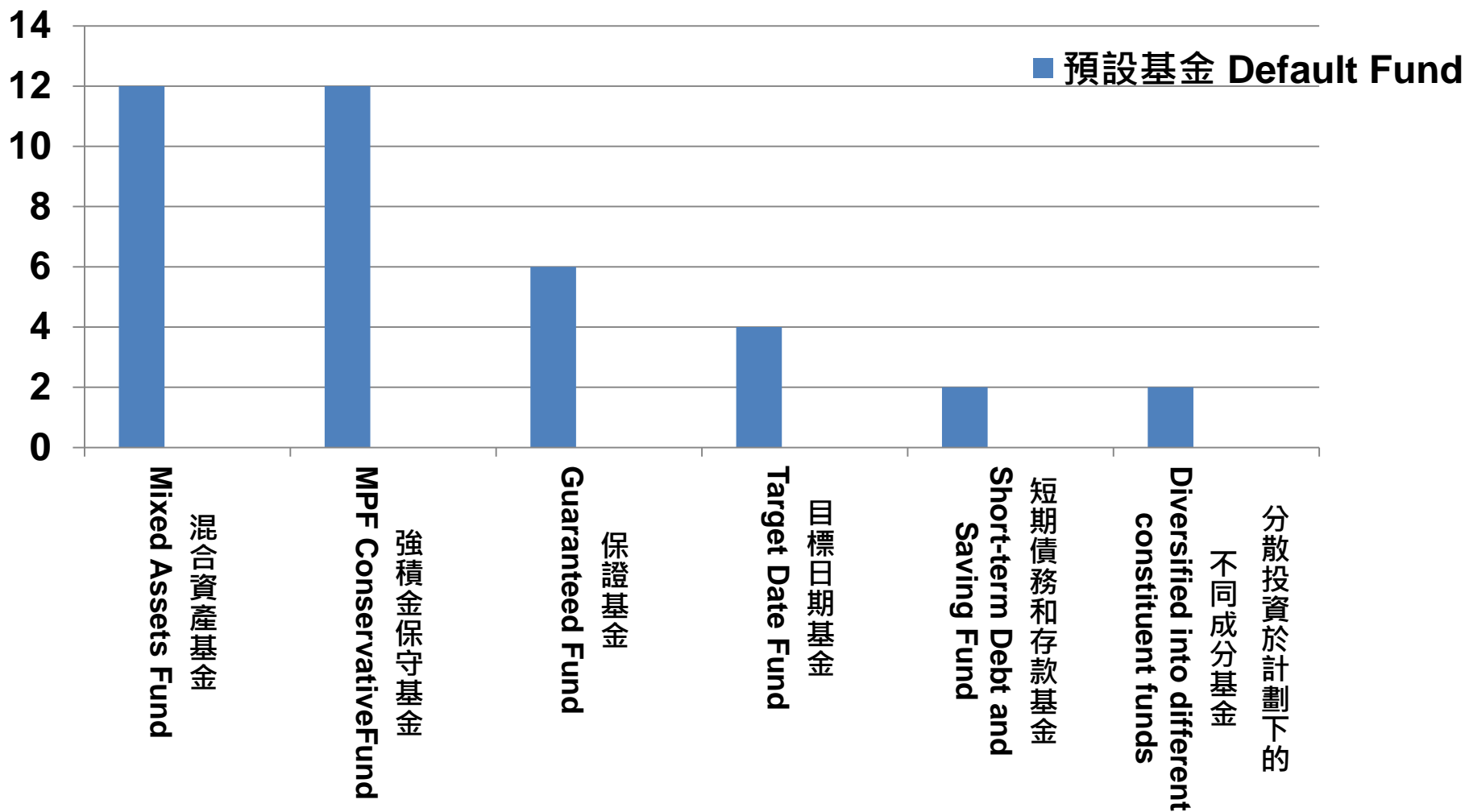
2016年11月11日

LegCo Subcommittee First Meeting

11 November 2016

現行的預設投資安排

Existing Default Investment Arrangements



預設投資策略的發展

Development of the Default Investment Strategy

二零一四年六月至九月 June to September 2014	「為強積金成員提供更佳投資方案」的公眾諮詢 Public consultation on “Providing Better Investment Solutions for MPF Members” 向立法會財經事務委員會簡介諮詢文件 Briefed LegCo Panel on Financial Affairs (FA Panel) on the public consultation document
二零一五年三月 March 2015	公布公眾諮詢的結果 Release of the public consultation conclusions
二零一五年七月 July 2015	向立法會財經事務委員會簡介強積金「核心基金」的立法建議 Briefed LegCo FA Panel on the legislative proposals for the MPF ‘Core Fund’
二零一五年十一月 November 2015	向立法會提交《2015年強制性公積金計劃(修訂)條例草案》 Introduction of the MPFS (Amendment) Bill 2015
二零一六年五月 May 2016	立法會通過《2015年強制性公積金計劃(修訂)條例草案》 Passage of the MPFS (Amendment) Bill 2015
二零一七年四月 April 2017	推出「預設投資策略」 Implement the ‘Default Investment Strategy’

預設投資策略

Default Investment Strategy



修訂條例要求每名受託人須在每個強積金計劃下提供一套高度劃一，設收費管控的預設投資策略

The Amendment Ordinance requires each trustee to provide a highly-standardised, fee-controlled Default Investment Strategy (“DIS”) in every MPF scheme



預設投資策略會對計劃成員的強積金帳戶有影響

The DIS has impact on the MPF accounts of scheme members

預設投資策略

Default Investment Strategy

Commencing 1 Apr 2017

由二零一七年四月一日起



從來沒有給予投資指示而現時強積金帳戶下的強積金是按現行計劃下的「預設投資安排」進行投資的成員帳戶，其強積金一般會轉為按預設投資策略投資，除非成員選擇退出

MPF in accounts of existing scheme members who have not given any investment instructions and whose MPF in existing accounts are being invested according to the default investment arrangement under existing schemes, will generally be switched into and invest in the DIS unless members opt out



如新計劃成員沒有作出任何投資選擇，他的強積金將按預設投資策略投資

If a new member does not make any investment choice, his MPF will be invested according to the DIS

預設投資策略

Default Investment Strategy



其他現有計劃成員(非按「預設投資安排」進行投資)可隨時選取「預設投資策略」或其他投資選擇

Other existing scheme members (not investing according to the default investment arrangement) may opt for the DIS or other investment options any time.

投資原則

Investment Principles



採用環球分散的投資策略

Investing assets in a globally diversified manner



計劃成員隨年齡逐步減少較高風險資產的投資

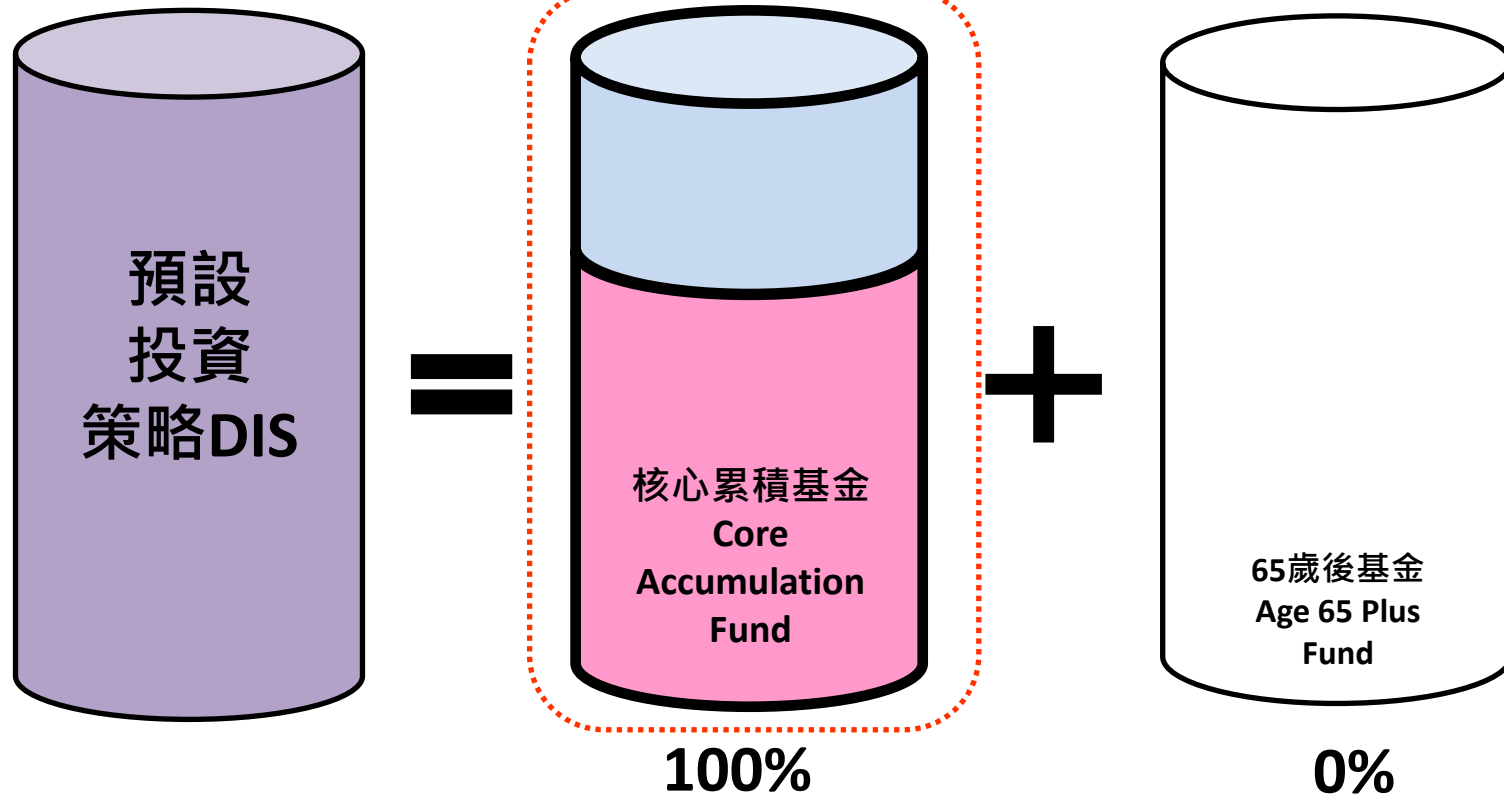
Gradually reducing a scheme member's exposure to higher risk assets according to his age

採用兩個成分基金

Using two Constituent Funds

年齡 : <50
Age : <50


-  風險較低的投資 (主要為環球債券)
Lower risk investments (mainly global bond)
-  風險較高的投資 (主要為環球股票)
Higher risk investments (mainly global equities)

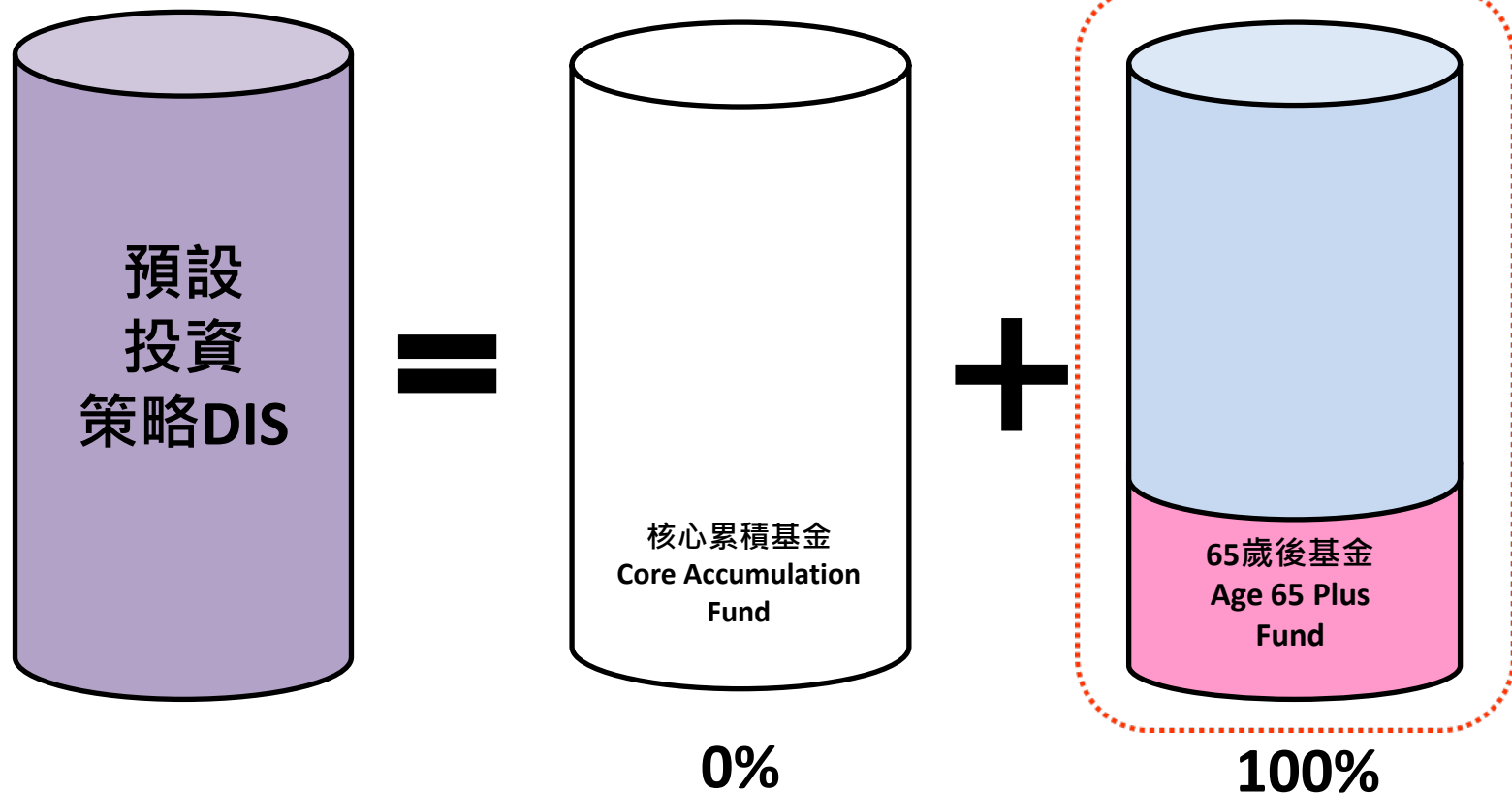


採用兩個成分基金

Using two Constituent Funds

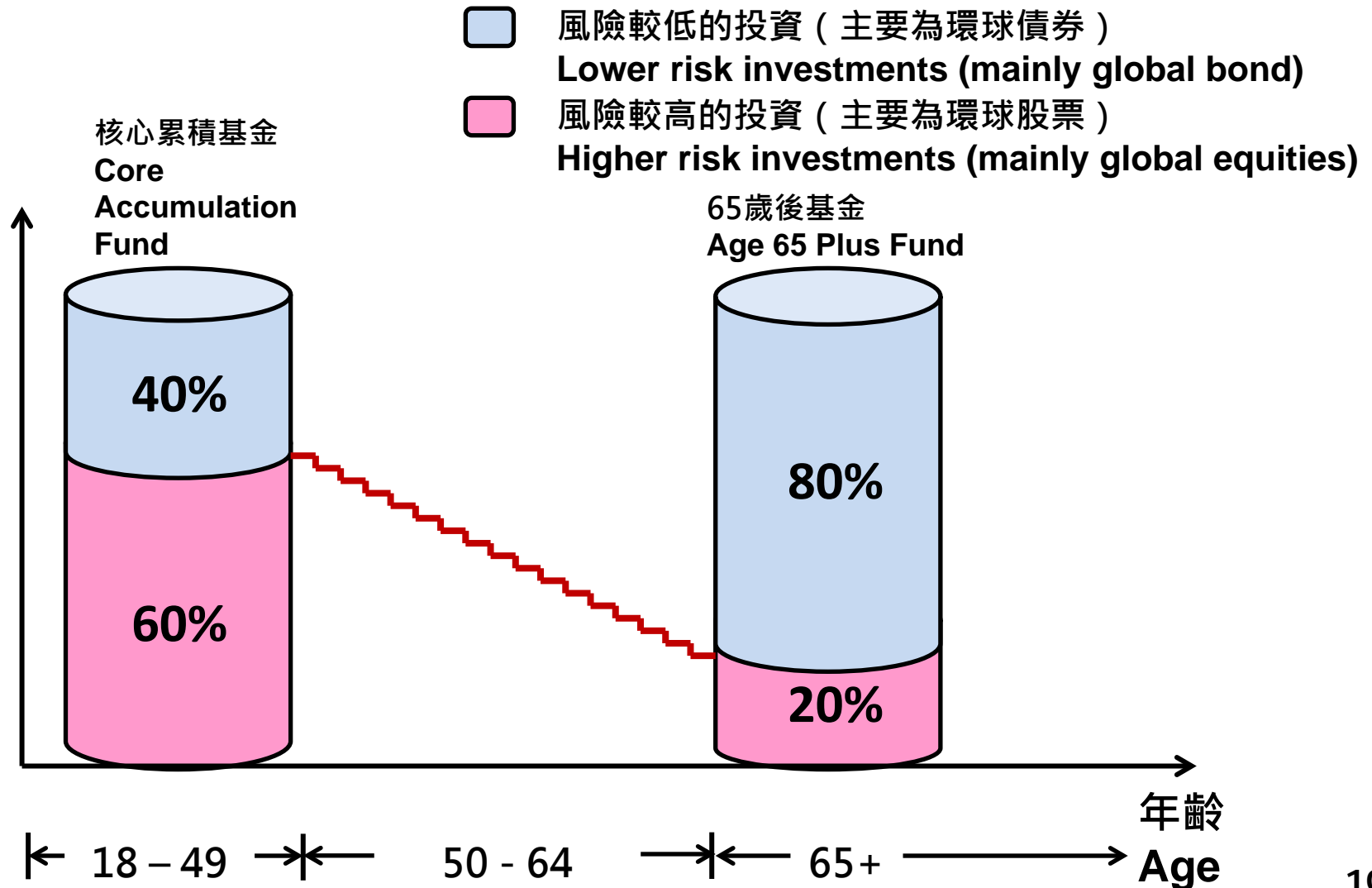
年齡：≥65
Age : ≥65

-  風險較低的投資（主要為環球債券）
Lower risk investments (mainly global bond)
-  風險較高的投資（主要為環球股票）
Higher risk investments (mainly global equities)



隨年齡降低投資風險

De-risking based on age

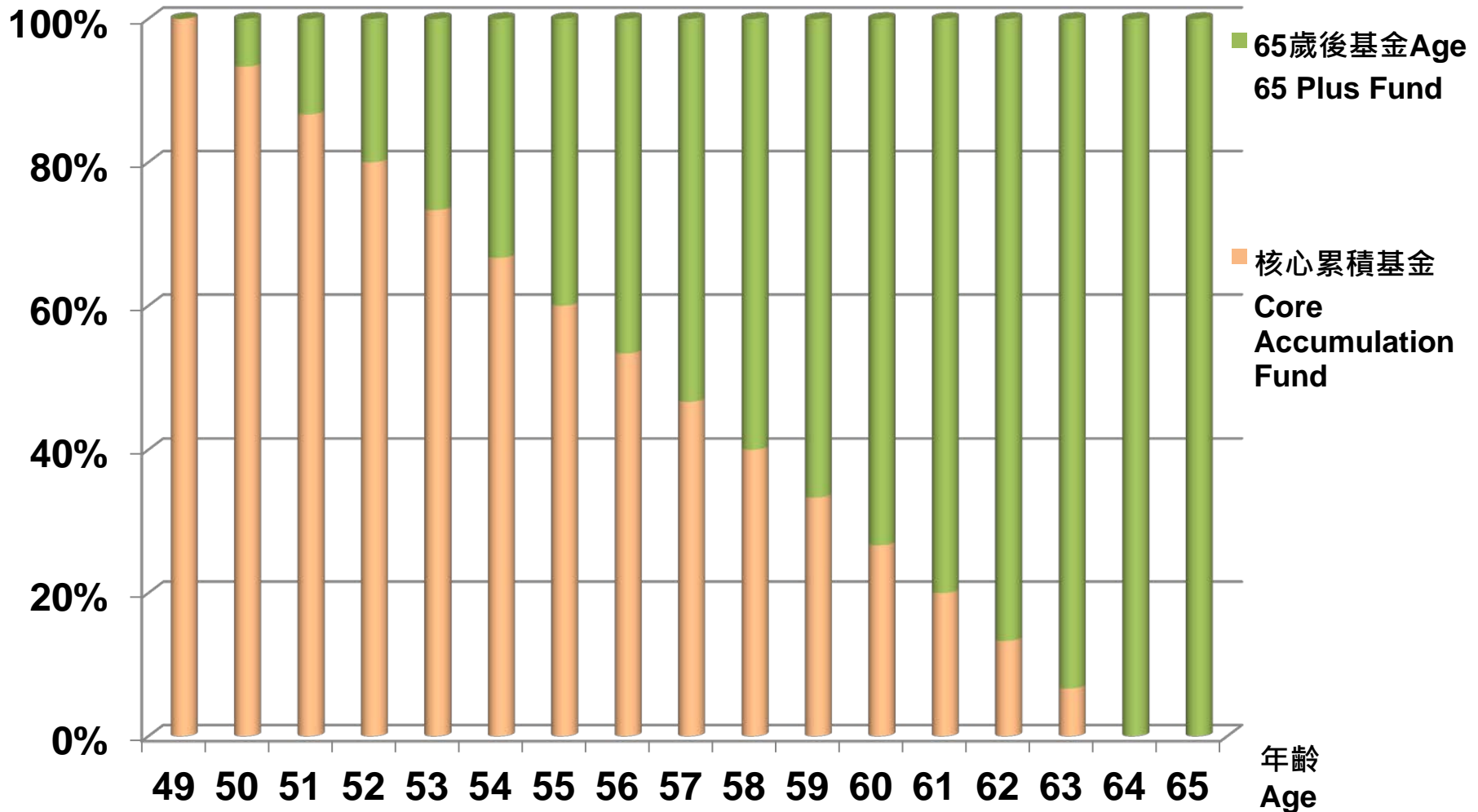


隨年齡降低投資風險

De-risking based on age

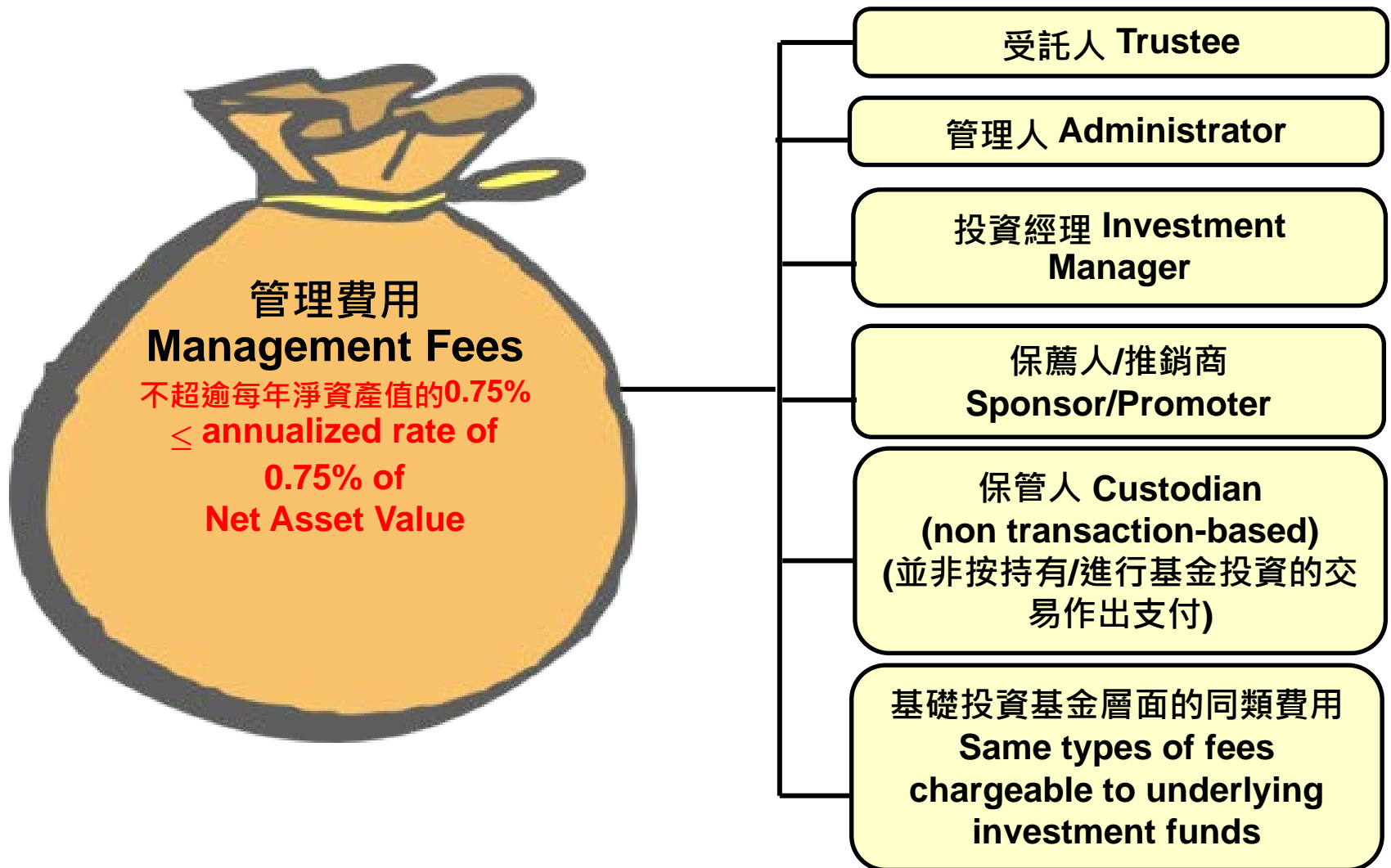
投資比例

Investment Ratio



法定收費管控

Statutory Fee Control Mechanism



法定開支管控 Statutory Expense Control Mechanism



核數師年度審計費 Auditor's fee
for annual audit

印刷開支及郵資 Printing
expenses and postage

刊發基金價格的開支 Fund price
publication expenses

銀行收費 Bank charges

政府費用及收費(包括但不限於
印花稅及牌照費) Governmental
fees and charges (including
but not limited to stamp duty
and licence fee)

法例及管限規則所准許的其他收
費及開支 Other charges and
expenses permitted under the
law and the governing rules

投資安排

Investment Arrangements

強積金計劃 MPF Scheme

☐ 預設投資策略 DIS

- | | |
|---------------------------------|------------------------|
| <input type="checkbox"/> 股票基金 | Equity Fund |
| <input type="checkbox"/> 保守基金 | Conservative Fund |
| <input type="checkbox"/> 債券基金 | Bond Fund |
| <input type="checkbox"/> 核心累積基金 | Core Accumulation Fund |
| <input type="checkbox"/> 65歲後基金 | Age 65 Plus Fund |

- 所有計劃成員均可選擇把累算權益投資在預設投資策略
- All scheme members may choose the DIS
- 預設投資策略中的成分基金亦為計劃內的獨立成分基金，可供計劃成員選擇
- DIS CFs will also be made available as stand-alone CFs under the scheme for members' selection

可作出的投資選擇

Possible Investment Choices

強積金計劃 MPF Scheme

✓ 100% 預設投資策略
(核心累積基金 &
65歲後基金
DIS (Core
Accumulation Fund &
Age 65 Plus Fund))

- ☐ 0% 股票基金
Equity Fund
- ☐ 0% 保守基金
Conservative Fund
- ☐ 0% 債券基金
Bond Fund
- ☐ 0% 核心累積基金
Core Accumulation
Fund
- ☐ 0% 65歲後基金
Age 65 Plus Fund

強積金計劃 MPF Scheme

☐ 0% 預設投資策略
(核心累積基金 &
65歲後基金
DIS (Core Accumulation
Fund &
Age 65 Plus Fund))

- ✓ 60% 股票基金
Equity Fund
- ✓ 20% 保守基金
Conservative Fund
- ☐ 0% 債券基金
Bond Fund
- ✓ 20% 核心累積基金
Core Accumulation
Fund
- ☐ 0% 65歲後基金
Age 65 Plus Fund

實施時間 Implementation Schedule

修訂條例實施：
2017年4月
Amendment
Ordinance
Commencement :
April 2017



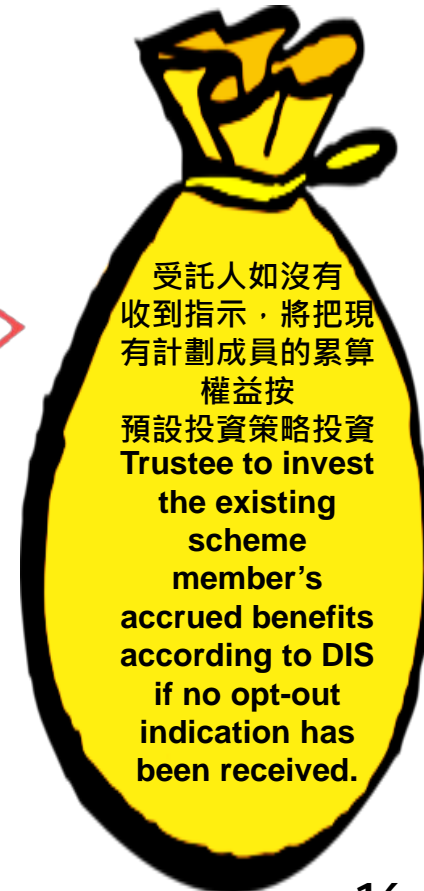
條例實施起計的6個月
Within a period of 6
months from
commencement



現有計劃成員選擇不
參與預設投資策略(42
日)
Existing scheme
member to opt out
from DIS (42 days)



投資操作時間(14日)
Investment transfer
time (14 days)




*所有計劃成員亦會在修訂條例實施前從受託人收到有關預設投資策略的詳細資料
* All scheme members will receive from the trustees detailed information about the DIS before the implementation of the Amendment Ordinance

豁免 Exemption

以下兩類的累算權益不會被轉移至預設投資策略-

The two following types of accrued benefits will not be transferred to the DIS -

 在預設投資策略實施前(即二零一七年四月一日前)已年滿60歲而沒有作投資選擇的計劃成員的累算權益

The accrued benefits of the default scheme member who is aged 60 and above before the DIS commencement (i.e. 1 April 2017)

 如轉換投資於保證基金的權益至預設投資策略，會導致該沒有作投資選擇的計劃成員，失去保證基金的承諾回報

If it will cost the default scheme member the promised return in guaranteed fund in the circumstance that the guaranteed value of his investment fund is higher than its market value

- 積金局現行的查察和調查權力將同樣適用於預設投資策略
MPFA's existing inspection and investigation powers will be equally applicable to DIS
- 核數師及服務提供者須向積金局報告受託人的違規情況
Auditor & service providers to report a trustee's non-compliance to MPFA
- 積金局如合理地相信受託人有違規情況，可要求該受託人提交核數師的調查報告
If MPFA reasonably believes that there is non-compliance by a trustee, MPFA may request the trustee to provide an auditor's investigation report

違規的後果

Consequences of Non-compliance

- 視乎違規的情況，積金局可施行以下罰則-
 - 撤銷對受託人的核准
 - 暫免或終止有關受託人管理計劃
 - 罰款
- Subject to the cases of the non-compliance, MPFA may impose the following sanctions-
 - Revocation as an approved trustee
 - Suspension or termination of its scheme administration
 - Financial penalties

時間表 Timetable

2016年10月19日 19 October 2016

- 生效日期公告提交立法會省覽並進行先訂立後審議程序
- **Tabled the Commencement Notice at LegCo for negative vetting**

2017年4月1日 1 April 2017

- 推出預設投資策略
 - 核心累積基金及65歲後基金可供計劃成員選擇
- **Introduce the DIS**
 - **Core Accumulation Fund and Age 65 Plus Fund are available for selection by scheme members**



「預設投資策略」宣傳教育工作

Publicity and Education on DIS

2016年6月至11月 June to November 2016

- **強積金投資專題活動、報章 / 網上廣告**
 - **呼籲成員向受託人更新地址及查核投資選擇**
 - **預設投資策略及其對帳戶影響**
- **thematic campaign on MPF investment, ads in newspapers / on website**
 - **remind members to update address and check investment instruction with trustees**
 - **DIS and its impact on accounts**

2016年12月至2017年3月 December 2016 to March 2017

- **大型宣傳活動**
 - **介紹預設投資策略特點、生效日期、對帳戶影響等**
 - **呼籲成員小心閱讀受託人通知**
- **large scale publicity campaign**
 - **introduce DIS features, commencement date, impact on accounts, etc.**
 - **remind members to read notices from trustees**

「預設投資策略」宣傳教育工作 Publicity and Education on DIS

2017年4月至9月 April to September 2017

- **大型宣傳活動及地區活動**
 - 讓計劃成員得悉預設投資策略的實施、介紹其特點及對帳戶影響等
 - 宣傳過渡安排及成員須作出的相應行動
- **large scale publicity campaign and district-based activities**
 - make members aware of DIS implementation and highlight its features and impact on accounts, etc.
 - publicise the transitional arrangements and action required of members

「預設投資策略」宣傳教育工作 Publicity and Education on DIS

呼籲計劃成員向受託人更新地址

Remind scheme members to update address with trustees

於積金局網站設專頁，方便計劃成員更新地址

Setting up a dedicated page at the MPFA's website to facilitate scheme members to update their address

<http://www.mpfa.org.hk/tch/main/ThematicCampaignonAccMGMT/index.jsp>

報章廣告 Newspaper ads



(ii) JuniorPage175mmx215mm.jpg



(ii) TheStandard_JuniorPage173x220mm_en (1).jpg

網上廣告 Online ads



(iii) online banner yahoo.jpg

搜尋引擎廣告 Ads on search engine



(iv) google_SEM.JPG



(iv) yahoo_SEM.JPG

「預設投資策略」宣傳教育工作

Publicity and Education on DIS

呼籲行業計劃成員預先自行開立行業計劃帳戶或向受託人查詢資料不全的帳戶

Remind industry scheme members to open a casual employee account under an industry scheme in advance or to enquire their trustee about accounts with incomplete information

於電台賽馬節目播放廣告

To play audio ads in radio horse racing programme



在面書刊登廣告（針對尋找散工的人士）

To publish ads in Facebook (targeting casual employees)



(v) faecbook ad.jpg

「預設投資策略」宣傳教育工作 Publicity and Education on DIS

呼籲行業計劃成員預先自行開立行業計劃帳戶或向受託人查詢資料不全的帳戶
Remind industry scheme members to open a casual employee account under an industry scheme in advance or to enquire their trustee about accounts with incomplete information

印製介紹「散工卡」的全新單張，並透過建造業議會轄下工人註冊處、工會及積金局的外展推廣活動派發
To produce new leaflets introducing the “Casual Employee Card”, and distribute through Workers Registration Service Points (WRSP) of HKCIC, trade unions and MPFA’s outreach & promotion activities



CasualEmployee Card

向建造業議會轄下工人註冊處登記的建造業僱員發出電話短訊

To send mobile text messages to employees in the construction industry who has registered with WRSP of HKCIC



SMS Copy

問答

Q&A

The End



近來有冇收過強積金信件？

記住：請確保受託人有你最新的聯絡地址

受託人會定期向你寄發有關你強積金帳戶的重要資訊，如權益報表、基金便覽等。

「預設投資策略」（簡稱「預設投資」）預計於2017年上半年推出，受託人會於今年底開始發出信件，說明「預設投資」對你的強積金投資有何影響。

請即與你的受託人聯絡，確保受託人有你最新的聯絡地址。

如你遇有以下情況：

- 不清楚自己供款帳戶所屬的受託人或計劃，可向你的僱主查詢
- 不清楚自己有多少個人帳戶和帳戶所屬的受託人，可瀏覽積金局網站了解查詢方法
- 對自己的強積金帳戶或投資選擇有任何疑問，請盡快聯絡你的受託人



更新聯絡地址或
其他個人資料

熱線：2918 0102 網址：www.mpfa.org.hk



Received any letters about your MPF recently?

Remember to ensure your correspondence address is up to date

MPF trustees regularly send out important information to you about your MPF account such as benefit statements and fund fact sheets. The Default Investment Strategy ("DIS") is expected to be introduced in the first half of 2017. Your trustee(s) will send you a notice explaining how DIS may affect your MPF investment, which you should receive by the end of this year.

Please contact your trustee(s) to ensure your correspondence address is up to date.



- If you are unsure under which trustee or scheme your MPF contribution account is held, please ask your employer.
- If you have lost track of how many MPF personal accounts you have, or which trustee(s) hold these accounts, please visit the MPFA website to find out how to make an enquiry.
- If you have any queries about your MPF account(s) or investment choices, please contact your trustee(s) immediately.



Update your correspondence address
or other personal particulars

Hotline : 2918 0102 Website : www.mpfa.org.hk



網上廣告 Online ads



搜尋引擎廣告 Ads on search engine

在面書刊登廣告（針對尋找散工的人士）

To publish ads in Facebook (targeting casual employees)

 全積特攻





全積特攻

@WorkplaceIncredibles

Home

About

Photos

積金台「眼金金」造型選舉

Likes

Videos

Posts

Create a Page

 Liked

 Message

 Share

 More

 全積特攻

October 4 at 11:00am · 🌐 · 📍

各位建造業、飲食業嘅散工朋友，強積金「預設投資」將會响2017年上半年推出，想知會對你有乜影響？遲D受託人就會寄信俾你，話你知有關詳情。想確保到時收到信，即刻搵行業計劃受託人：BCT銀聯集團（電話：2298 9333）同埋東亞強積金（電話：2211 1777）問吓啦！

#強積金 #預設投資 #炒散 #行業計劃

返工炒散，強積金唔可以睇漏眼！

即刻搵受託人check下啦！



強積金
戶口資料不全



搬咗屋
但有通知受託人



唔清楚
自己揀咗咩基金





 Like

 Comment

 Share



   53

強積金制度下設有行業計劃，供建造業及飲食業的僱員及僱主參加。
Industry Schemes were established under the MPF System for employees and employers in the construction and catering industries.

開立行業計劃臨時僱員戶口只需三個步驟
Three steps for opening a casual employee account under an Industry Scheme

第1步
Step 1

向兩間行業計劃受託人索取開戶表格
Obtain enrolment forms from each of the two Industry Scheme trustees

第2步
Step 2

填妥表格，連同香港身份證副本分別交回兩間受託人
*緊記填妥聯絡資料及投資選擇
Complete the forms, and submit them separately to the two trustees together with a copy of your Hong Kong Identity Card
*Remember to fill in your contact details and investment instructions

第3步
Step 3

成功開戶後，兩間受託人會分別發信通知你，並向你發出「散工卡」
The two trustees will notify you in writing if your application is successful. They will also each send you a "casual employee card" in the mail

手續簡單，立即行動！
It's really that simple! Act now!

熱線 Hotline : 2918 0102
傳真 Fax : 2259 8806
網址 Website : www.mpfa.org.hk

強積金行業計劃詳情
MPF Industry Scheme details



2016年9月

建造業/飲食業散工留意
Casual employees in the construction/catering industries, please note!

你攞咗強積金「散工卡」未？
Have you got your MPF "Casual Employee Card"?

省時
Time-Saving

方便
Convenient



資訊盡掌握
Access to the latest information

積金局

為你供款。

想有個較方便快捷的方法？就是你預先自行於兩間強積金行業計劃受託人（銀聯信託有限公司及東亞銀行（信託）有限公司）開立臨時僱員戶口，受託人會分別向你發出強積金行業計劃成員證，即俗稱的「散工卡」。

Casual employees in the construction and catering industries often work for more than one employer at the same time, or change jobs frequently. Every time they start a new job, they are required to complete MPF enrolment procedures so that the employer can make MPF contributions for them.

Is there a quicker and easier way? Yes! Simply open casual employee accounts with each of the two MPF Industry Scheme trustees (Bank Consortium Trust Company Limited and Bank of East Asia (Trustees) Limited), in advance. The two trustees will each issue you a "casual employee card".



印製介紹「散工卡」的全新單張，並透過建造業議會轄下工人註冊處、工會及積金局的外展推廣活動派發

To produce new leaflets introducing the "Casual Employee Card", and distribute through Workers Registration Service Points of HKCIC, trade unions and MPFA's outreach & promotion activities

持有「散工卡」有三大好處！

Three major benefits to having these "casual employee cards"!

省時
Time-Saving

轉換僱主時，不用再填表開立強積金戶口

• 僱主可即時為你作出供款

If you start working for a new employer, you will not need to fill in a form to open a new MPF account

• Your employer will be able to make contributions for you right away

方便
Convenient

不同僱主都可以將強積金存入你的戶口

• 只須向僱主出示你的散工卡或提供卡上的強積金戶口號碼 / 臨時僱員編號

Different employers can immediately make MPF contributions to your accounts

• Simply show your employer your "casual employee card", or provide them with the account number / casual employee number printed on your card

資訊盡掌握
Access to the latest MPF information

適時收到重要的強積金資訊

• 強積金受託人會定期向你發放資訊。「預設投資策略」²預計於2017年上半年推出，受託人會向你發出信件，說明「預設投資」對你的強積金投資有何影響。你開立行業計劃臨時僱員戶口並向受託人提供聯絡地址及電話，將可確保你適時收到相關資訊。

You will receive important MPF information in a timely manner

• MPF trustees regularly send scheme members MPF information. The "Default Investment Strategy"² is expected to be introduced in the first half of 2017. Your trustees will send you notice(s) explaining how DIS may affect your MPF investment. Opening casual employee accounts and provide your trustees with your correspondence address and phone number will ensure that you receive all relevant information in a timely manner.

開立戶口的手續簡單，請即向兩間強積金行業計劃的受託人查詢。

The procedures for opening casual employee accounts are simple. Please contact each of the two MPF Industry Scheme trustees below for more details.

強積金行業計劃受託人熱線 MPF Industry Scheme trustee hotline

銀聯信託有限公司 Bank Consortium Trust Company Limited : 2298 9333

東亞銀行（信託）有限公司 Bank of East Asia (Trustees) Limited : 2211 1777

¹ 只適用於你的僱主已參加強積金行業計劃及你已在兩間行業計劃受託人開立臨時僱員戶口。
Applicable if your employer has joined an MPF Industry Scheme, and you hold casual employee accounts in both of the two Industry Schemes.

² 「預設投資策略」（簡稱「預設投資」）是一個現成及低收費的投資方案，詳情請瀏覽積金局網站。
The "Default Investment Strategy" ("DIS") is a ready-made, low-fee investment solution for scheme members. Please visit the MPFA website for details.

向建造業議會轄下工人註冊處登記的建造業僱員發出電話短訊
To send mobile text messages to employees in the construction industry
who has registered with WRSP of HKCIC

Thematic Campaign on Account Management- Industry Schemes

Proposed Copy for SMS to construction workers (370,000)

registered under CIC (Bilingual)

(as at 14 October 2016)

(Chinese version)

積金局提示：為確保收到強積金「預設投資」相關信件，若你不肯定你的強積金戶口是否資料齊全，又或曾更改聯絡地址，請即聯絡東亞強積金公司（2211 1777）及BCT銀聯集團（2298 9333）。積金局熱線：2918 0102。

(English version)

[From MPFA] To ensure receipt of MPF Default Investment Strategy related notices, if you're unsure whether you hold any MPF accounts with incomplete information or have changed your correspondence address, please call BEAT (2211 1777) and BCT (2298 9333). MPFA hotline: 2918 0102.