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**This Newsletter and the Manager's website are issued by BOCI-Prudential Asset Management Limited and have not been reviewed by the SFC.**

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27/F, Bank of China Tower, 1 Garden Road, Central, Hong Kong

簡易強積金開戶及基金熱線 Easy-Choice MPF Application and Fund Hotline: 2280 8686

網址 Website: <https://www.boci-pru.com.hk>

## 最新獎項資訊

### Latest Award Information

中銀保誠資產管理憑藉豐富的資產管理經驗、專業的投資團隊及不斷追求更卓越成就之信念，榮膺多項業界殊榮。有關最新獎項詳情，請透過二維碼參閱相關單張。

Equipped with extensive asset management experience, a professional investment team and the belief in constant pursuit of excellence, BOCI-Prudential Asset Management has garnered various industry accolades. Please refer to the relevant leaflet through the QR code for details of the latest awards.

獎項資訊單張



Award Information Leaflet



## 可扣稅自願性供款 (TVC) ▽ 成員專享高達0.3375%單位回贈\* Unit Rebate Up To 0.3375%\* for Tax Deductible Voluntary Contributions ("TVC")▽ Members

作出TVC既有助增加退休儲備，又可以享受相關課稅年度稅務優惠<sup>^</sup>，現時，相關TVC成員更可享高達0.3375%單位回贈\*，詳情請透過二維碼參閱相關單張。

Making TVC may facilitate in building retirement reserves and also brings about enjoyment of tax concession<sup>^</sup> in the relevant tax assessment year. Currently, the relevant TVC Members may also enjoy unit rebate up to 0.3375%\*, please refer to the relevant leaflet through the QR code for details.

<sup>▽</sup> 為達到鼓勵市民為退休生活作額外儲備的目標，強積金可扣稅自願性供款須受「保存規定」所規限，即只可在65歲退休時或基於法例容許的理由（包括年滿60歲提早退休、完全喪失行為能力、罹患末期疾病、永久離開香港、死亡及只有小額結餘）方可提取。

<sup>^</sup> 每位合資格納稅人於每個課稅年度的最高可扣稅金額上限為HK\$60,000。該金額為TVC及其他合資格延期年金保費的總限額。詳情請參閱《稅務條例》或瀏覽稅務局網頁www.ird.gov.hk。

\* 受相關單張內有關「單位回贈」之條文約束。

<sup>▽</sup> To meet the purpose of encouraging extra savings for retirement, the TVC is subject to the preservation requirements. It means that withdrawal is allowed only upon retirement at the age of 65 or on statutorily permissible grounds including early retirement attaining the age of 60, total incapacity, terminal illness, permanent departure from Hong Kong, death and small balances.

<sup>^</sup> The maximum tax-deductible amount per tax assessment year for each eligible taxpayer is HK\$60,000. It is an aggregate limit for both TVC and other qualifying deferred annuity premiums. Please refer to the Inland Revenue Ordinance or the website of Inland Revenue Department at www.ird.gov.hk for further details.

\* Subject to the provisions relating to 'Unit Rebate' stated in the relevant leaflet.

TVC 單張



TVC Leaflet



## 整合強積金賬戶最高可獲一次性HK\$10,000獎賞單位回贈# Up to One-off HK\$10,000 Reward Unit Rebate# for MPF Accounts Consolidation

在目前的強積金制度下，每次入職新公司時均須開立全新強積金供款賬戶。久而久之，打工仔少不免擁有多個強積金賬戶。不妨考慮把這些分散的強積金賬戶整合到單一個強積金計劃，可以節省時間管理賬戶之餘，更有機會獲得最高一次性HK\$10,000獎賞單位回贈#，詳情請透過二維碼參閱相關單張。

Under the current MPF system, employees are required to open a new MPF contribution account upon the commencement of each new employment. Over time, employees more often than not own multiple MPF accounts. Consolidating multiple MPF accounts into a single MPF scheme helps save time in the management of account, and you may enjoy up to one-off HK\$10,000 Reward Unit Rebate#, please refer to the relevant leaflet through the QR code for details.

# 受相關單張內有關「單位回贈」之條文或條款及細則約束。

# Subject to the provisions or terms and conditions relating to 'Unit Rebate' stated in the relevant leaflet.

強積金賬戶整合單張



MPF Accounts Consolidation Leaflet



投資涉及風險。強積金賬戶結餘，包括可扣稅自願性供款的賬戶結餘（作為稅務優惠退休儲蓄）均可升可跌，並可受市場波動及一切固有風險所影響。投資者作出的投資可能並無回報及/或蒙受重大的虧損。過去的表現並不代表未來的表現。

**Investment involves risks. MPF accounts' balance, including the account balance of TVC (as tax incentivized retirement savings), may go up as well as down. It is subject to market fluctuations and inherent risks. Investors could face no returns and/or suffer significant loss related to the investments. Past performance is not indicative of future performance.**

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The above information (including award information) and opinion is for reference only. You should not solely rely on the stand-alone information to make any investment decision. Investors should seek independent financial and professional advice as appropriate before making any investment decision. This document should not be reproduced or further distributed to any person or entities, whether in whole or in part, for any purposes. Please refer to the offering document of relevant MPF scheme for details (including risk factors, fees and charges, and fund information).

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# 退休想平穩 風險要平衡

## Risk Balancing for Stable Retirement

### 主題 Topics

宏觀環球金融市場 Global Financial Market Overview  
強積金管理多面睇 Multi-Aspect of MPF Management

請緊記帶備您最近的強積金成員累算  
權益報告出席！！

Remember to bring along your latest  
MPF Member Benefit Statement(s)!!

	場次 Session 1	場次 Session 2
日期 Date:	23/09/2023 (星期六 Sat)	23/11/2023 (星期四 Thu)
時間 Time:	下午 2:30-3:30 p.m.	晚上 7:00-8:00 p.m.
地點 Venue:	香港青年協會 香港北角百福道 21 號 香港青年協會大廈 1904 室 The Hong Kong Federation of Youth Groups Room 1904 The Hong Kong Federation of Youth Groups Building, 21 Pak Fuk Road, North Point, Hong Kong	葵芳新都會廣場一座 23 樓 2306B-2316 室 2306B-2316, 23/F, Tower 1, Metro Plaza, Kwai Fong

講座均以廣東話主講，費用全免。請即致電登記熱線 (852) 2280 8687 留座。

Seminars are conducted in Cantonese and free of charge. For reservation, please call the enrolment hotline at (852) 2280 8687.

投資涉及風險。投資前請先參閱銷售文件。

Investment involves risk. Please read the offering documents before investing.

## 善用電子工具 有效管理強積金賬戶 Use digital tools to manage MPF account more efficiently

踏入電子化年代，或許你正在體驗各電子渠道帶來的高效率及便捷。信託公司著力優化電子服務，提供不同的電子工具讓僱主及成員輕鬆管理強積金賬戶。如欲了解更多詳情，歡迎瀏覽信託公司的[影片指南](#)。

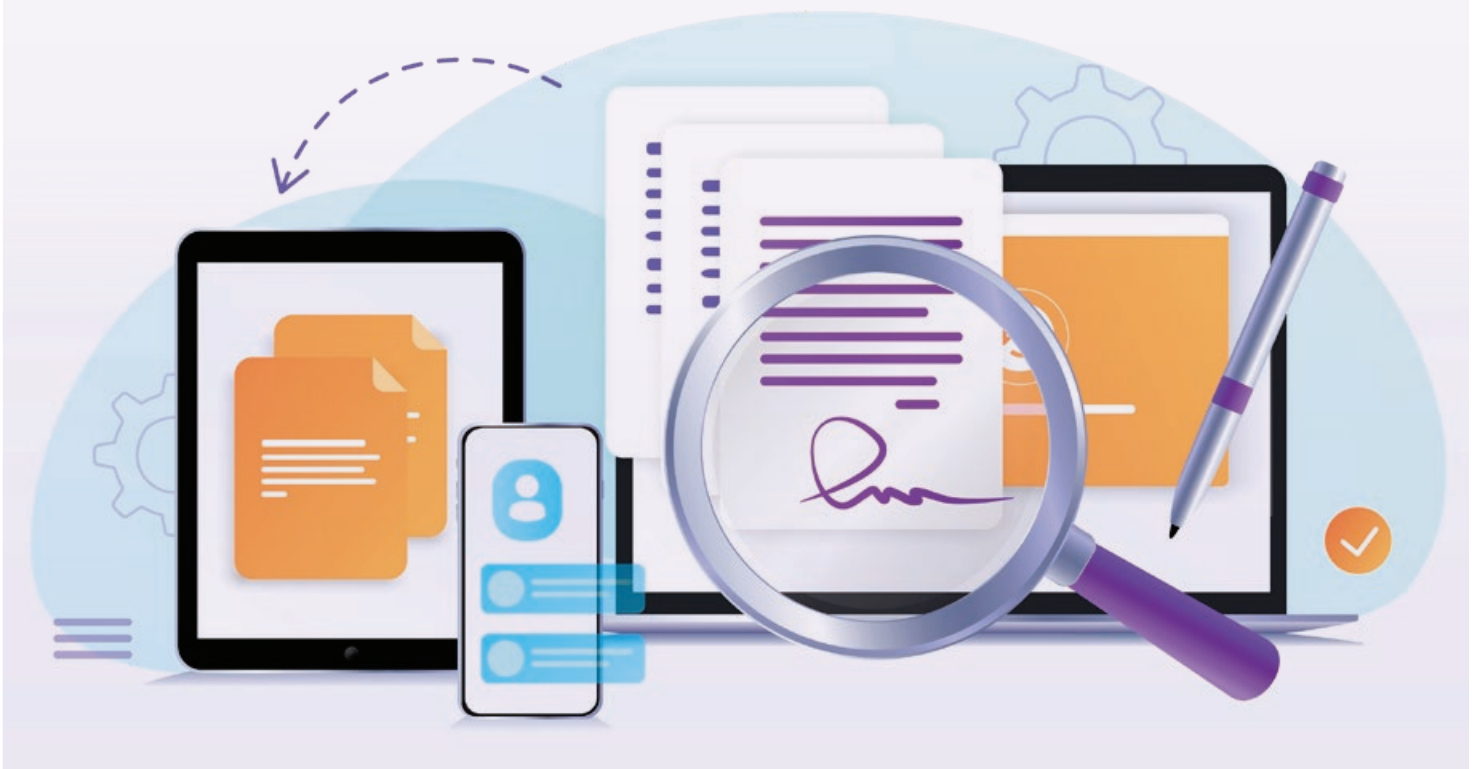
現在，成員亦可登記「e-成員」，收取電子通知，以及透過信託公司的網站收取電子報表及文件，方便下載保存。請即登記使用「e-成員」服務！詳情請瀏覽「e-成員」[網頁](#)及[影片](#)指南。

如有查詢，請即致電2929 3030與信託公司客戶服務代表聯絡。

While you may already be experiencing the efficiency and convenience brought by various electronic channels in the digital era, Trustee is now providing different electronic tools to let employers and members to manager their MPF accounts simply and efficiently. Please visit Trustee's website to view the [Video Guides](#) for more details.

Members can also register as "e-Member" to receive e-notification and download e-statements and e-documents through Trustee's website. Act now and register as 'e-Member' to enjoy e-services! Please visit Trustee's '[e-Member](#)' webpage and [video](#) guide for details.

Should you have any queries, please do not hesitate to contact Trustee's Customer Services Representatives at 2929 3030.



如有查詢，請即致電2929 3030與信託公司客戶服務代表聯絡。

Should you have any queries, please do not hesitate to contact Trustee's Customer Services Representatives at 2929 3030.

有關強積金計劃售後的行政文件，請郵寄至「香港太古城英皇道1111號15樓1507室，中銀國際英國保誠信託有限公司」。此外，成員可致電強積金行政熱線2929 3030查詢各項強積金行政事務(包括賬戶資料、供款及其他強積金行政事務)。

Regarding the after-sales administration forms of MPF scheme, kindly send to "BOCI-Prudential Trustee Limited, Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong". In addition, members may call the MPF Administration Hotline at 2929 3030 for MPF administration affair enquiries (including account details, contributions and other MPF administration affairs).