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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>

# 中銀保誠資產管理 強積金投資服務

## BOCI-Prudential Asset Management MPF Investment Services

中銀保誠資產管理推出「**退休後之全方位退休方案**」：

The **Total Retirement Solution for Post-Retirement** has been rolled out by BOCI-Prudential Asset Management:



1. 提供「定期提取權益選項」予達到退休階段的合資格退休成員；



2. 新增成分基金；及



3. 設有「每月單位回贈」<sup>^</sup>。  
<sup>^</sup> 為作出「定期提取權益選項」及投資於新成分基金之合資格退休成員而設



1. Providing Regular Withdrawal Option to Eligible Retired Members who have reached retirement stage ;



2. Establishment of a new constituent fund (the "New CF") ; and



3. Offering Monthly Unit Rebate<sup>^</sup>.  
<sup>^</sup> for Eligible Retired Members who have elected the Regular Withdrawal Option and invested in the New CF

有關「**退休後之全方位退休方案**」及新成分基金詳情，請參閱相關單張：



For more details of the **Total Post-Retirement Solution and the New CF**, please refer to the relevant leaflet:



投資涉及風險，而「退休後之全方位退休方案」及新成分基金未必適合每一個人。以上資料僅供參考之用，你不應只依賴這些資料來作出任何投資決定，計劃詳情(包括風險因素、費用及收費及基金資料)請參閱相關計劃之強積金計劃說明書。

Investment involves risk. The **Total Retirement Solution for Post-Retirement** and the New CF may not be suitable for everyone. The above information is for reference only. You should not solely rely on the stand-alone information to make any investment decision. Please refer to the MPF Scheme Brochure of the relevant scheme for details (including risk factors, fees and charges, and fund information).

本文只用作提供資料性用途，並不構成任何分銷或任何買賣之要約或游說。

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本文由中銀國際英國保誠資產管理有限公司刊發，並未經證監會審核。

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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:	25/03/2023 (星期六 Sat)	27/06/2023 (星期二 Tue)
時間 Time:	下午 2:30-3:30 p.m.	晚上 7:00-8:00 p.m.
地點 Venue:	網上講座 Webinar	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.

電子提示服務  
Electronic notification services



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。中銀國際英國保誠信託有限公司（「中銀保誠信託」）著力優化電子提示服務，最近陸續為已登記以電郵為 e-通知方法的「e-成員」提供電子郵件提示通知\*。由2022年12月下旬起，當僱主為僱員支付的強積金供款完成基金單位分配至僱員的強積金供款賬戶後，我們會發出電子郵件提示通知有關僱員，協助強積金成員更容易管理強積金賬戶。

\* 新增的服務適用於僱員供款賬戶而該成員已登記以電郵為 e-通知方法的「e-成員」。

想享用電子提示服務？請登記使用「e-成員」服務並提供電郵地址以接收通知！詳情請瀏覽「e-成員」網頁及影片指南。

While you may already be experiencing the efficiency and convenience brought by various electronic channels in the digital era, BOCI-Prudential Trustee Limited ('BOCPT') is committed to enhance the electronic notification service gradually by sending an email notification\* to 'e-Member' who opted for email as the e-Alert method, in assisting MPF members to manage their MPF accounts with ease. From late December 2022 onwards, the relevant employees will receive an email notification when the allocation of fund units to their MPF contribution accounts for their MPF contributions paid by their employers is completed.

\* The enhanced service is applicable to the employee contribution account and the member has registered as 'e-Member' who opted for email as the e-Alert method.

To enjoy the electronic notification services, please enrol to 'e-Member' service and provide email address in our record to receive notification! Please visit our 'e-Member' and video guide for details.

及時收取強積金周年報表，請確保聯絡地址已更新，並考慮登記成為e-成員

Please ensure your correspondence address is up-to-date and consider registering as e-Member to receive MPF Annual Benefit Statement timely



信託公司將於5月中開始陸續寄發2022-2023計劃年度周年報表及2023年第一季基金便覽予參與僱主及計劃成員。如你的聯絡地址已經更改卻並未通知信託公司，請儘快前往信託公司網頁登入閣下的網上賬戶或前往下載區域填寫更改資料表格以便盡快更新閣下的聯絡資料。

另外，計劃成員亦可以透過信託公司網站登記「e-成員」收取電子版周年報表，既支持環保，亦方便下載保存強積金結單及其他通知文件。請即瀏覽有關強積金影片指南 <https://www.youtube.com/watch?v=YSzpiPo444c>，登記成為 e-成員！

Trustee will deliver the Annual Benefit Statements for Scheme Year 2022-2023 together with the 2023 1st Quarter Fund Fact Sheet to participating employers and members starting from mid-May. If your correspondence address is changed but not yet notify the Trustee, please go to [Trustee's website](#) to log into your online account or go to [Download Corner](#) and complete a Change Request form to update your contact details.

Scheme members can also register "e-Member" on Trustee's website to help protect the environment as well as download and save MPF statements and notices easily. Please click <https://www.youtube.com/watch?v=3eoywcDv1gQ> to view the demo video to register as e-Member!

可扣稅自願性供款帳戶  
Tax-Deductible Voluntary Contributions Account



任何人只要符合相關法例及適用的規定，便可在強積金計劃下開立可扣稅自願性供款賬戶。

可扣稅自願性供款屬一項新式供款，僅可撥入強積金計劃的可扣稅自願性供款賬戶。可扣稅自願性供款可享受稅務優惠。可扣稅自願性供款的其他特點如下：

- 可扣稅自願性供款僅可由強積金計劃供款賬戶或個人賬戶的現時持有人或獲強積金豁免的職業退休計劃的現時成員直接作出
- 僱主毋須參與
- 儘管可扣稅自願性供款屬自願性質，其仍須受強制性供款適用的相同歸屬、保存及提取限制所規限

因此，可扣稅自願性供款（包括已作出的可扣稅自願性供款超過某一課稅年度最高稅項減免限額的部分）所得的任何累算權益將予保留。成員應注意，可扣稅自願性供款賬戶所持有的累算權益，僅可在退休後於年滿65歲或基於強積金法例下的其他法定理據，方可提取。

可扣稅自願性供款於2022/2023課稅年度的最高可扣稅金額為港幣60,000元，該金額為可扣稅自願性供款及其他合資格年金保費的總限額。詳情請參閱信託公司[可扣稅自願性供款之常見問題](#)。

Any person may open a TVC account in MPF scheme if that person has fulfilled the applicable laws and requirements.

TVC is a new type of contributions and can only be paid into a TVC account of an MPF scheme. TVC may enjoy tax concession. Other characteristics of TVC are as follows:

- TVC can only be made directly by the persons who fulfill the eligibility requirements, i.e. he/she is a current holder of contribution account or personal account of an MPF scheme or a current member of an MPF exempted ORSO scheme
- Involvement of employers is not required
- Although it is voluntary in nature, TVC is subject to the same vesting, preservation and withdrawal restrictions applicable to mandatory contributions

Accordingly, any accrued benefits derived from TVC (including the TVC made in excess of the maximum tax deduction limit during a tax assessment year) will be preserved. Members should note that accrued benefits held in a TVC account can only be withdrawn upon retirement at age 65 or on other statutory grounds under the MPF legislation.

The maximum tax deductible amount for the year of assessment 2022/2023 is HK\$60,000 for TVC. It is an aggregate limit for both TVC and other qualifying annuity premiums.

Please view the [Frequently Asked Questions to Tax Deductible Voluntary Contributions](#) for more information.

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).