中銀保誠資產管理 強積金通訊 MPF NEWSLETTER

BOCI-Prudential Asset Management

2026 第二期 Issue 2

此通訊及基金經理網頁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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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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相關強積金開戶及基金熱線 Relevant MPF Application and Fund Hotline: 2280 8686

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

中銀國際 BOC INTERNATIONAL PRUDENTIAL 保誠集團

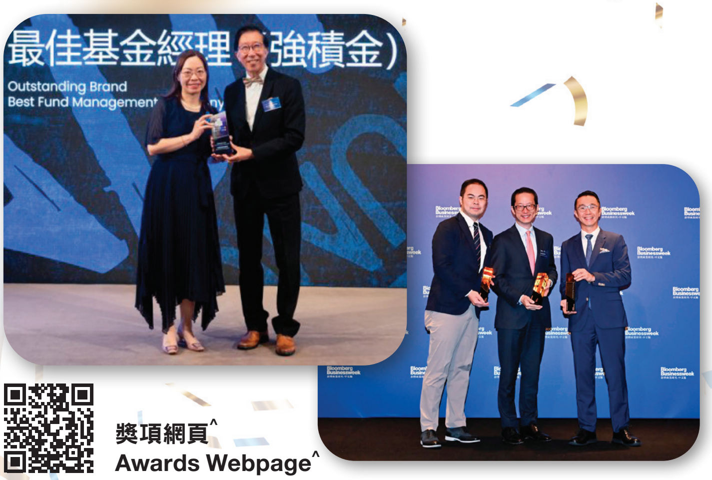
中銀保誠資產管理
BOCI-Prudential Asset Management

中銀保誠資產管理卓越實力屢獲肯定
Recognition of BOCI-Prudential Asset Management's Excellence

中銀保誠資產管理一直致力為客戶提供卓越的強積金產品及服務。公司憑藉其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，榮膺多個業界權威獎項，卓越實力屢獲肯定。

BOCI-Prudential Asset Management remains dedicated to delivering outstanding MPF products and services. The company, leveraging its extensive asset management experience, professional investment team, and firm belief in the continuous pursuit of excellence, has garnered various authoritative industry accolades, further validating its exceptional capabilities.

有關獎項詳情請掃描二維碼瀏覽我們的獎項網頁^。
For details of the awards, please scan the QR code to visit our Awards webpage^.



獎項網頁^
Awards Webpage^

^本網頁並未經證監會審核。
^This webpage has not been reviewed by the SFC.

強積金整合服務
MPF Consolidation Services

輕鬆整合 簡易管理
Easy to Consolidate Easy to Manage

現今擁有多個強積金賬戶的情況相當普遍，如每次轉換工作時都未有處理上一份工作的強積金，你的強積金賬戶數量將會不斷增加。擁有多個強積金賬戶不但會使管理變得繁瑣，過度分散的資產亦有礙制定全面的投資策略。強積金是你退休資產的一部分，因此在轉工時，你應該主動處理你的強積金賬戶！

It is common nowadays to have multiple MPF accounts, if MPF benefits from the previous employment are left unmanaged upon every job change, the number of your MPF accounts will keep growing. Having multiple MPF accounts not only makes account management cumbersome, over-diversified assets may also hinder the formation of a comprehensive investment strategy. MPF is part of your retirement assets, so you should manage your MPF accounts proactively when changing jobs!

我們的專業團隊樂意協助你作出相關安排，歡迎致電中銀保誠資產管理熱線：2280 8686 與我們聯絡或掃描二維碼瀏覽我們的強積金整合服務網頁^。

Our professional team is pleased to assist you with the relevant arrangements. Please contact us via BOCI-Prudential Asset Management's hotline at 2280 8686 or scan the QR code to visit our MPF Consolidation Services webpage^.

強積金整合服務網頁^
MPF Consolidation Services Webpage^

^本網頁並未經證監會審核。
^This webpage has not been reviewed by the SFC.

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The award information is for reference purposes only, and you should not rely solely on this information to make any investment decisions. Investment involves risks. Past performance is not indicative of future performance.
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強積金成員講座
MPF MEMBER SEMINAR

破解地緣局勢 · 善用積金易轉型：2026 退休策略前瞻
Decoding Geopolitics & Embracing eMPF Transformation: 2026 Retirement Strategy Outlook

主題 Topics：

- 掌握市場動向：環球市場回顧及展望
  Grasping Market Trends: A Global Market Review and Outlook
- 邁向強積金新時代：強積金管理全新體驗
  Embarking on a New Era of MPF: A Fresh Experience in MPF Management

	場次 Session 1	場次 Session 2
日期 Date：	19/09/2026 （星期六 Saturday）	19/11/2026 （星期四 Thursday）
時間 Time：	下午 2:30 - 3:30 p.m.	晚上 7:00 - 8:00 p.m.
地點 Venue：	新界葵芳新都會廣場 第 1 座 23 樓 2306B-2316 室 Room 2306B-2316, 23/F, Tower 1, Metro Plaza, Kwai Fong, N.T. **請帶備您最近的強積金成員累算權益報告出席！！** **Please bring along your latest MPF Member Benefit Statement(s)!!**	網上講座 Webinar

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。投資前請先參閱相關計劃之強積金計劃說明書。
Investment involves risk. Please refer to the MPF Scheme Brochure of the relevant scheme before investing.

資訊中心
INFO CENTRE

強積金全自由行
MPF Full Portability

- 僱員可選擇將僱主強制性供款的累算權益，從僱主參加的強積金計劃下，轉移至他們自選的強積金計劃。政府決定分兩階段實施強積金全自由行。首階段方案適用於2025年5月1日或之後入職的僱員，期望可於今年落實。
- 現職之僱主強制性供款的累算權益只可轉移至個人賬戶。如僱員沒有個人賬戶，便需要先行開立個人賬戶。
- 所有強積金計劃之僱員強制性供款及僱主強制性供款的轉移次數限於每曆年一次。
- 全自由行並不適用於現職之僱主自願性供款的累算權益。
- 請密切留意有關強積金全自由行的資訊。

- Employees ('EE') may choose to transfer accrued benefits derived from employer mandatory contributions ('ERMC') from the MPF scheme participated by the employer to an MPF scheme of their own choice. The Government decided to implement full portability in two phases. The Phase One Proposal which is applicable to EE who commenced employment on or after 1 May 2025 is targeted to be implemented by this year.
- ERMC from current employment can only be transferred to a Personal Account. If a member does not have a Personal Account, the member has to open a Personal Account first.
- The frequency of transfer of employee mandatory contributions and ERMC for all MPF schemes will be limited to once a calendar year.
- Full Portability does not cover employer voluntary contributions under current employment.
- Please stay tuned for information on Full Portability.

2025至2026年成員周年權益報表
2025-2026 Member Annual Benefit Statement ('ABS')

- 2025至2026年成員周年權益報表由「積金易」平台+處理，並安排以統一的周年權益報表格式發出。
- 成員周年權益報表由2026年5月底開始分批寄出，並於2026年6月底完成。

+「積金易」平台由積金易平台有限公司（強制性公積金計劃管理局的全資附屬公司）構建並營運。

- The issuance of the 2025-2026 Member ABS is handled and arranged by the eMPF Platform+ using a standardized ABS template.
- Member ABS were dispatched by batches starting in late May 2026, and completed by late June 2026.

+The eMPF Platform is built and operated by the eMPF Platform Company Limited, a wholly owned subsidiary of the Mandatory Provident Fund Schemes Authority.

如有查詢，請致電2929 3030與信託公司客戶服務代表聯絡。
Should you have any queries, please call 2929 3030 to contact the Trustee's Customer Services Representatives.