

滙豐強積金 HSBC MPF

累積財富 安享無憂退休人生
Build and protect your savings and
plan your desired life in retirement



退休過後，是時候好好享受生活。你有信心你的退休儲備可以應付動輒長達數十年的時間嗎？要確保退休生活不受通脹、市況波動、突發醫療開支及長壽的日常開支影響，有一個全面的退休規劃極為重要。

退休規劃看似繁複，滙豐強積金樂意與你並肩前行。滙豐提供一系列保障及理財產品，加上強積金，助你建立退休計劃，讓你全心享受悠閒歲月。

It's time to pursue your passion and enjoy life after retirement. Are you confident that you have sufficient retirement fund in the years to come? Your retirement savings will have to support you for the coming 20 to 30 years or even longer. It is crucial to have a comprehensive plan in place as you would have to prepare for inflation, market fluctuations, unexpected medical bills as well as the regular expenses that longevity brings.

To make retirement planning less complicated and more accessible, HSBC provides a range of comprehensive protection and financial products. Together with MPF, you can plan for your retirement and aim to live your best life.

透過「退休策劃工具」檢討你的退休開支 安享黃金歲月 Plan and monitor your retirement with the Retirement Planner and aim to live a worry-free lifestyle

不論你已經退休或準備踏入退休階段，你或想知道自己的儲備是否足夠支持退休生活。透過「退休策劃工具」，你可根據你的生活開支及可接受的投資風險水平和各種市況，審視你的退休儲備。

If you have already retired or will be retiring soon, you may be wondering whether you will have enough savings to support your retirement. Use the Retirement Planner to estimate how long your retirement savings will last, with consideration to your monthly income during retirement, risk appetite, and different market scenarios.

- 1 你的現時歲數。
What is your current age?
- 2 你的理想退休年齡是幾歲？
At what age would you like to retire?
- 3 按現時物價，你的退休生活每月需要多少收入？
At today's prices, how much monthly income will you need while retired?
- 4 截至目前為止，已為退休儲蓄及／或投資的金額？
What's the total amount you've saved and/or invested towards retirement?
- 5 每月會為退休作多少儲蓄？
How much would you put aside for retirement saving on a monthly basis?
- 6 請選擇最貼近你的風險水平的選項。
Tell us how you feel about risk.



立即掃描二維碼或瀏覽以下網頁使用「退休策劃工具」

Please scan the QR code or visit the webpage below to access the Retirement Planner

以上圖示僅供參考及說明用途。
The above image is for reference and illustration purposes only.

理想退休生活所需開支

The potential costs of your desired retirement lifestyle

「你」想的退休生活，每個人的選擇取向各有不同，追求的生活水平及所需的退休支出亦因人而異。

「滙豐退休策劃指標」可為你提供如「退休後在港生活的實際所需資金是多少？」等問題的客觀答案和分析，讓你了解四種生活方式（基本、簡約、舒適及豐盛）所涉及的每月預算開支金額。

「滙豐退休策劃指標」由滙豐強積金委託澳洲退休基金協會進行研究及分析，指標會每季度更新一次，以反映商品及服務的價格轉變，以及退休人士因此作出消費習慣上的變化。

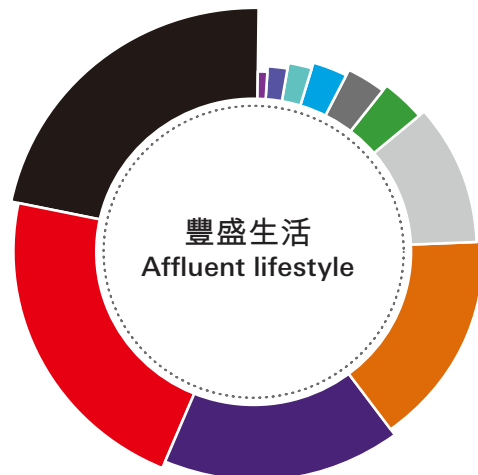
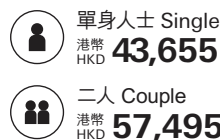
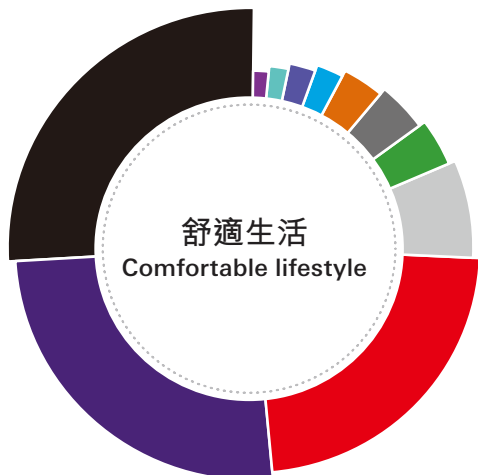
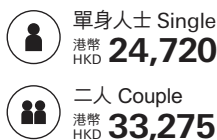
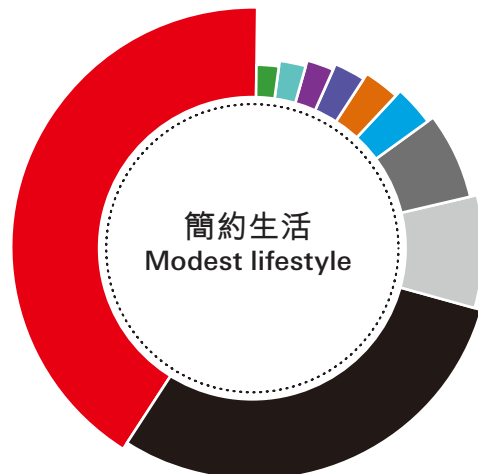
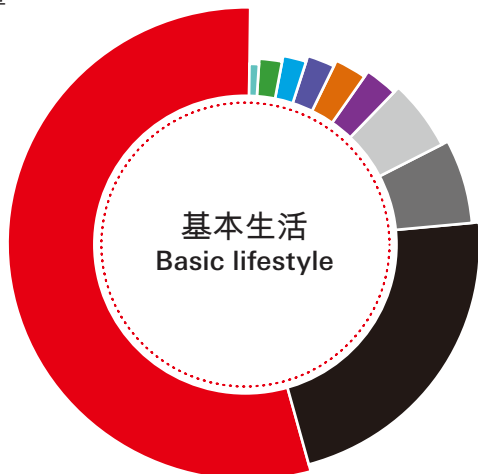
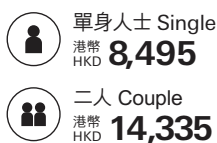
Everyone has their own desired retirement lifestyle and the associated expenses vary depending on the living standards they want to maintain.

The HSBC Retirement Monitor may provide an objective answer to this basic question: How much will I need to support my retirement life in Hong Kong? This will give you an idea of the monthly budget you will likely need to fund four lifestyles (basic, modest, comfortable, and affluent).

The HSBC Retirement Monitor was commissioned by HSBC MPF with The Association of Superannuation Funds of Australia (ASFA) conducting the research analysis. It is updated quarterly to reflect changes in the price of various goods and services and subsequent changes in spending required by retirees.

65-79歲人士每月預算

Monthly budget for
people aged 65-79



上圖及百分率以單身人士退休後的預算開支計算。
Above chart and percentage are based on the budget for retired singles.

資料來源：「滙豐退休策劃指標」2024年12月號
Data based on HSBC Retirement Monitor (December 2024)



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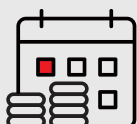
強積金提取方式

MPF withdrawal options

當你年滿65歲，或年滿60歲並提早退休時，你便可以申請提取強積金累算權益。滙豐強積金提供四種方式處理你的強積金累算權益，你可以因應生活需要、財務狀況，例如年齡、提取條款、生活方式、投資取向等，選擇最適合你的選項。

The MPF accrued benefits are payable on a member's 65th birthday or on early retirement on or after reaching the age of 60. There are four possible options to withdraw or invest your MPF accrued benefits and you should consider your personal and financial circumstances such as your age, payment terms, lifestyles, investment appetite, etc. to select which option is most suitable for you.

每月定期提取 Monthly regular withdrawal



你可以透過一次性申請以**每月提取劃一的強積金累算權益**，讓你更有效地控制開支，妥善規畫理財，減少入不敷支的風險。同時未提取的強積金累算權益會在強積金平台繼續投資，賺取潛在回報以應付通脹。

You can **withdraw the MPF accrued benefits regularly on a monthly basis in a fixed amount** via a one-time application to manage your expenses in a more cautious and effective manner. Make reasonable projections and manage your retirement planning by making use of your retirement funding while continuing to capture investment opportunities with the remaining MPF accrued benefits under your MPF scheme, which could help you keep up with inflation.

分期提取 Withdrawal by instalments



你可以**逐次申請及提取**你每次所需的強積金累算權益，同時利用強積金平台繼續投資未提取的強積金累算權益，賺取潛在回報。

You can **withdraw the MPF accrued benefits partially** in the amount you wish by submitting a separate application each time, to spend freely while continuing to capture investment opportunities with the remaining MPF accrued benefits under the MPF scheme.

整筆提取 Withdrawal in a lump sum



你可以**一筆過提取所有強積金累算權益**並終止你的強積金戶口。你可因應你的需要，選擇合適的投資理財策略，達成不同的退休目標。

You can terminate your MPF account(s) and **withdraw all MPF accrued benefits** to explore other potential investment opportunities or realise your retirement goals.

保留在強積金計劃內繼續投資 Remaining in the MPF scheme for continuous investment



你可以選擇保留整筆強積金累算權益，**無需額外申請**便可利用滙豐強積金平台**繼續投資**，賺取潛在回報。你亦可以根據個人及財務狀況，一直保留在帳戶內，直至有需要時才決定是否整筆提取、註明一次性提取金額或每月定期提取的方式提取強積金累算權益。

To **stay invested** under the HSBC MPF scheme and continue to capture investment opportunities, **no action** is required from you. You can further decide whether to withdraw MPF accrued benefits in one lump sum, in instalments, or by regular monthly withdrawal anytime based on your personal and financial circumstances.



多項選擇讓你退而不「憂」

Range of options for reducing worry in retirement

享受安穩黃金歲月，你可考慮保留強積金計劃內的累算權益繼續滾存投資，將強積金轉化為穩定的收入來源。滙豐提供多元化理財方案，讓你可同時選擇多項投資及保險產品，建立合適的投資組合，滿足不同退休儲蓄需要，同時分散投資風險。

To enjoy your retirement comfortably, you may consider transforming your MPF into a steady income stream, while retaining your remaining accrued benefits in the scheme to continue investing. To help you plan ahead for your retirement years, HSBC provides a range of comprehensive financial solutions. You can build your investment portfolio by choosing MPF and other solutions to suit different retirement saving needs and diversify your portfolio.



強積金¹
MPF¹

- 退休後，你可選擇**定期提取強積金**，並保留強積金計劃內的累算權益繼續滾存投資
- 二十隻不同風險的強積金**成分基金**可供選擇
- Upon your retirement, you can withdraw your accrued benefits **by instalments** and keep investing with your remaining benefits
- A total of 20 diversified **Constituent Funds** with various risk ratings to choose from



其他退休產品（投資）²
Other retirement products (Investment)²

- 透過**單位信託基金**，投資於世界各地不同的市場及各種投資工具，包括股票、債券、證券、貨幣及認股權證/衍生工具，旨在讓你享受多元化分散投資所帶來的優勢
- **債券/存款證**旨在提供可預測的穩定利息收入，買賣債券/存款證為你的資本帶來潛在增值機會
- 可隨時投資，更具彈性
- Enjoy the benefit of diversification with **Unit Trusts** as they aim to enable investors to diversify their investments into different markets and investment instruments such as equities, bonds, securities, currencies and warrants / derivatives
- **Bonds / Certificates of Deposit** aim to offer a steady and predictable income generated by interest. Enjoy potential capital gains when you buy and sell them
- Enjoy flexibility in your investments



其他退休產品（保險）³
Other retirement products (Insurance)³

- **年金計劃**可提供長期穩定現金收入
- **醫療保險**可為住院及手術開支提供保障，應付不同預期的醫療開支
- 部分產品兼備**人壽保障**或**嚴重疾病保障**，幫助強化長遠的人壽及健康保障
- **Annuity plans** can help generate stable income
- **Medical insurances** can help cover hospitalisation and surgical fees, meet unexpected medical costs
- Some products offer **life protection or critical illness benefits** which can help enhance lifelong insurance coverage and health protection

你的理想退休生活，全賴及早籌謀。立即聯絡我們的強積金專員或致電成員熱線(852) 3128 0128，評估你的退休需要，從而為你提供合適方案，助你達成目標。

Your retirement life depends greatly on the plan you make today. Act now and talk to our MPF Specialists or call the member hotline at (852) 3128 0128 to assess your retirement needs and solutions.

滙豐強積金成員可透過以下渠道與我們聯絡：

HSBC MPF Members can contact us via the following channels:



HSBCMPF | Q



www.hsbc.com.hk/mpf



於指定滙豐分行與強積金專員會面
Talk to our MPF Specialists in
HSBC designated branches



HSBC HK



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- Unit Trusts are NOT equivalent to time deposits.
- In the worst case scenario, the value of the unit trusts may be worth substantially less than the original amount you have invested.

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