



Save Early, Live Freely

Retirement isn't about age; it's about freedom. Freedom to travel, to do what you love, to spend time with the people who matter most, and to live life on your own terms. Understand this, and you'll realise the most powerful asset you have is time. The sooner you start, the further your money can go. Your future self is counting on the decisions you make now.

The stakes are even higher in Hong Kong, where soaring housing costs and everyday expenses make a comfortable retirement increasingly difficult. That said, as a wealthy global hub with one of the world's longest life expectancies, Hong Kong offers unique opportunities to those who plan ahead. Here, starting today means setting yourself up to extraordinary possibilities tomorrow. Early action creates lasting advantages, so don't wait till 'later' becomes too late.

That urgency is underscored by findings from AIA's 15th Desired Retirement Tracker* ("the Survey"), which highlights where expectations and reality diverge.

Wake-Up Call: Retirement Dreams vs Financial Reality

The Survey reveals a widening gap between respondents' expectations for their retirement and how prepared they actually are. This is a wake-up call, a powerful reminder that this gap must be quickly – and effectively – bridged.

Respondents overwhelmingly desire to retire before the age of 62. However, this aspiration runs into some harsh financial arithmetic. Nearly three-quarters of respondents (74%) are unlikely to achieve the retirement reserves needed with their current monthly savings, with a median retirement gap at HK\$2.67 million. This translates into a brutal reality, with many potentially needing to delay their retirement by approximately 12 years.



Yet even with this looming shortfall, nearly half of respondents have yet to establish any clear retirement savings or investment plan. And, among those yet to start, the average age they intend or expect to begin a savings or investment plan is 52, an age where time becomes the scarcest resource.

Those who take action now can still make good use of their time to build substantial income through smart saving and investment strategies.



Eyes On the Road: Driving Towards Better Returns

A good place to start is MPF. Despite MPF constituting a sizable portion of retirement savings, a pattern of disengagement has emerged among MPF members that could have profound implications for their financial futures.

Almost half - 46% of respondents - don't know the actual average annual investment return in their MPF accounts. One-third of respondents check their accounts every six months, while 7% never check them at all. One-third of respondents are unaware of their own MPF fund investment portfolio.



What this knowledge deficit means is that these MPF members cannot make informed decisions about risk tolerance, diversification, or whether their investment strategy aligns with their retirement timeline and goals. On the other hand, when MPF members actively engage with their retirement planning, they can navigate confidently toward their desired destination.

Focus Forward: Make Today Count for a Secure Tomorrow

Now is the perfect time to take control of your financial future. Small, consistent actions you implement today can make a meaningful difference in your retirement readiness:

- **Optimise your portfolio.** MPF contributions may be automatic, but your investment choices shouldn't be passive. Actively managing how your funds are allocated can make a meaningful difference over time.
- **Start small and start now.** Even modest monthly contributions today can grow substantially through compound interest. Small actions now help avoid big regrets later.
- **Leverage MPF as part of your retirement wealth strategy.** The MPF system is just one component of retirement savings—aligned with **The World Bank's Five-Pillar Pension Framework**, which emphasises diversification across multiple support systems.
- **Make time your greatest ally.** Compound interest rewards early starters—the longer your money has to grow, the greater your potential retirement fund.

But the most important step is simply to start. Every dollar you save today is a vote for your future freedom. Each year you start earlier unlocks decades of compound growth that will help you thrive, live freely, and pursue your dreams. Start now, and your future self will thank you.

*The 15th AIA Desired Retirement Tracker Survey was conducted from 13 November to 27 November 2023 interviewing 1 085 respondents from the city's working population between the ages of 18 and 65 and who possessed at least one MPF account. The Survey was conducted by Cimigo, an independent market research and consultancy agency



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PENSION SCHEMES ASSOCIATION
退休積金計劃協會

Expert's View
August 2025

About Pension Schemes Association

Pension Schemes Association (the "PSA") was established in February 2018. As the most prominent MPF sponsor association in the industry, the PSA assumes the bridging role among stakeholders as to ensure our MPF system can fulfil public and industry interests, and acts as a consultative body in liaising with relevant policy makers and regulatory bodies on matters related to the development of the MPF system in Hong Kong.

Mission & Vision

Representing the MPF Community - To act as the representative body for all MPF Scheme Sponsors and industry stakeholders in Hong Kong.

Providing thought leadership - To act as a consultative body in liaising with relevant policy makers and regulatory bodies on matters related to the development of the MPF system in Hong Kong.

Enhancing Trust in the system - To enhance the trust and confidence in the MPF industry by partnering with industry stakeholders to cultivate public awareness of MPF.

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退休積金計劃協會

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早積善儲 自在餘年

退休的本義不在於年齡，而是獲得生活的自主——能夠隨心所欲遨遊四方、追求熱愛事物、陪伴至親，活出理想人生。當您領悟箇中真諦，便會明白時間就是最寶貴的資產。越早開始規劃，資金增值的效果越顯著。你未來的退休生活質素，取決於當下所作的決定。

在香港，實現理想退休生活會面很多挑戰。退休面對樓價高企、日常生活成本高昂，以及全球最長人均壽命帶來的長期財務負擔壓力，退休規劃不宜遲，「遲些再打算」，往往最終變成「為時已晚」。

「AIA理想退休生活調查」第十五期*（「調查」）結果，揭示了退休規劃的迫切性，突顯出期望與現實之間的落差。

退休夢想與財務現實的差異

調查結果揭示，受訪者對退休的期望與實際準備之間的差距正在擴大，我們需要及時採取有效措施縮小此差距。

調查發現，大多數受訪者希望在62歲前退休。然而，這個願望或會因財務現實變得難以實現。近四分三受訪者(74%)目前的每月儲蓄不足以滿足退休所需，退休儲備缺口中位數達到267萬港元，這意味著很多人或需延遲約12年退休。



儘管面對退休儲備缺口情況，近半受訪者仍未訂立清晰的退休儲蓄及投資計劃。在這些尚未開始規劃的受訪者中，平均打算52歲才開展計劃，時間相當緊迫。

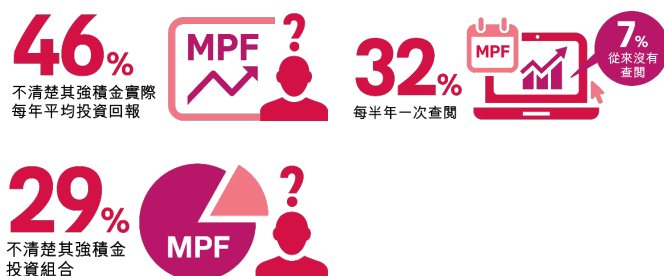
若能馬上行動，仍可透過明智的儲蓄和投資策略，充分利用時間累積可觀的退休儲備。



認清前路，優化回報

妥善管理強積金是退休規劃一個很好的起點。雖然強積金是市民退休儲備的重要組成部分之一，但許多人參與度不足，隨時會對未來的財務狀況產生深遠影響。

近半(46%)受訪者不清楚他們強積金賬戶的實際每年平均投資回報。只有三分之一受訪者每半年一次查閱其強積金賬戶，7%受訪者更是從來沒有查閱。另外，有三分之一受訪者不清楚現時強積金投資組合中所選擇的基金。



認知不足，往往會影響成員評估風險承受能力、進行資產配置，以及確保投資策略與退休目標相匹配的能力。相反，積極參與退休規劃的強積金成員，便能更有信心地向實現退休目標昂首邁進。

把握當下，籌劃未來

掌控財務未來永遠不嫌遲。以下一些建議能為退休準備帶來實質改善：

- **主動管理強積金組合。**雖然強積金是自動供款，但投資選擇不應被動。積極管理投資組合，長遠能產生顯著差異。
- **從小開始，立即行動。**善用複利效應，即使小額定期儲蓄也能累積可觀資產。未雨綢繆，方得從容。
- **將強積金作為退休財富策略的一部分。**強積金是退休儲蓄的其中一環，應結合世界銀行提倡的「退休保障五大支柱」框架，實現多元化退休保障。
- **善用時間優勢。**複利效應更有利於早起步的人——資金增長期越長，退休儲備潛力越豐厚。

關鍵在於立即行動。今日的每一分儲蓄，都是對未來自由生活的投資。每提早一年開始，就能享受更長期的複利增長，助您實現理想退休生活。今日及早籌謀，他日方能安享其成。

*第十五期「AIA理想退休生活調查」於2023年11月13日至11月27日期間進行，透過網上問卷及面對面形式，訪問共1,085名年齡介乎18-65歲及最少擁有一個強積金賬戶的在職港人，整個調查由獨立市場顧問公司Cimigo進行。



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PENSION SCHEMES ASSOCIATION
退休積金計劃協會

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有關退休積金計劃協會

退休積金計劃協會成立於2018年2月，作為最具代表性的強積金保薦人業界組織，協會積極發揮橋樑角色，與各持份者和業界共同努力，令香港強積金制度更貼近市民所想及業界所需，並就與香港強積金制度發展有關的事宜匯納業界意見，成就與有關政策制定者及監管機構進行溝通。

使命與信念

強積金業界橋樑 - 成為全港強積金計劃保薦人及業界持份者的代表機構。

帶領諮詢平台 - 就與香港強積金制度發展有關的事宜匯納業界意見，成就與有關政策制定者及監管機構進行溝通。

增強公眾信任 - 與業界及相關合作伙伴攜手，提高公眾對強積金的認識，從而加強公眾對強積金行業的信任及信心。

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