



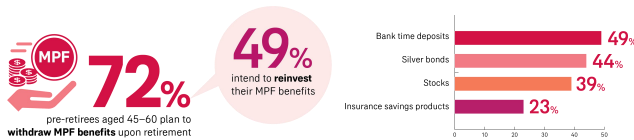
Your Retirement Could Last 30 Years. Is Your MPF Ready?

Retirement is one of life's most profound transitions; not just a shift in identity and routine, but a fundamental reset in how we think about money. For decades, MPF contributions accumulate quietly in the background, building a meaningful pool of savings. In retirement, the priority changes from accumulation to preservation, transforming your savings into a lasting, steady income stream that supports the life you want, as long as you need it.

In Hong Kong, where life expectancy consistently exceeds 85¹, retiring at 65 could mean planning for 30 years or more. Without a strategy anchored to longevity, there is a real risk of outliving your savings as healthcare costs rise and earning capacity declines. The good news is that MPF isn't an all-or-nothing decision at 65. You are not required to withdraw everything at once. A phased approach -- gradual, structured withdrawals combined with continued investment -- provides steadier cash flow, while allowing your savings to keep pace with inflation.

Nearly Half Intend to Reinvest MPF Benefits Post-retirement

Is your MPF positioned to last as long as you do? Findings from the AIA Desired Retirement Survey² shed light on current thinking. Nearly three quarters (72%) of pre-retirees aged 45–60 plan to withdraw their MPF benefits upon retirement and among them, almost half (49%) intend to reinvest. Bank time deposits (49%) are the most popular choice, followed by silver bonds (44%) and stocks (39%). Insurance savings products are also gaining traction, with 23% expressing interest. Notably, female pre-retirees show a stronger preference for income funds and insurance savings products over stocks.



Flexible withdrawal, sustainable monthly income, and preservation of principal with guaranteed returns rank as the top three considerations for post-retirement investment. Only around one in five pre-retirees show an appetite for high-risk, high-return products.

Top 3 Considerations for Post-retirement Investment

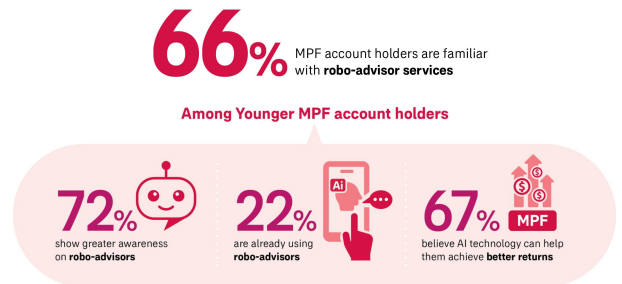


The message is clear: at this stage of life, stability, predictability, and income certainty matter far more than aggressive growth.

The Growing Role of Robo-Advisors in Retirement Planning

Meeting these goals is where smart technology is beginning to play a meaningful role. Awareness is already high, with 66% of MPF account holders familiar with robo-advisor services. But how people engage with these tools varies sharply by generation. Younger MPF account holders show greater awareness (72%) with 22% already using robo-advisors.

67% believe AI technology can help them build an MPF portfolio with better returns. Older MPF account holders, particularly those born in the 1960s, are considerably less comfortable relying on AI to guide their MPF investment decisions.



Bridging that gap is crucial as these tools will play an increasingly vital role in retirement planning. To drive wider adoption, smart technology could be made genuinely transparent and easy to use, even for those with little digital experience.

Retirement Starts with Resilience

Digital tools support the journey, but a resilient retirement is grounded in a few enduring principles:

- A Avoid Depleting Funds Too Quickly**
 Avoid drawing down your MPF too quickly. A structured withdrawal approach helps ensure your savings last throughout retirement.
- B Build in Protection Against Inflation and Longevity Risks**
 With longer life expectancy and rising living costs, your MPF needs to sustain you for decades—not just years.
- C Consider Income-Focused Solutions**
 Retirement income funds can offer a practical balance between regular payouts and continued investment growth, helping maintain both liquidity and long-term value.
- D Don't Set and Forget**
 Your needs and market conditions will evolve. Regularly reviewing your MPF allocation ensures your strategy remains aligned with your goals.

Managing your MPF wisely can transform retirement from a period of uncertainty into one of confidence and financial independence. But that transition from saving to sustaining is not automatic. It requires intention, informed decision-making, and discipline.

Start early, plan deliberately, and stay engaged. With the right strategy and support, your MPF can go the distance, so you can fully enjoy the years ahead.



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1. Source: https://www.censtatd.gov.hk/en/page_235.html
2. The 16th AIA Desired Retirement Tracker was conducted between 13 August and 31 August 2025 through online questionnaires and face-to-face interviews. A total of 1,003 working people in Hong Kong aged 18 to 65 and with at least one MPF account were interviewed regarding their goals and views on their desired retirement life and the possibility of achieving it. Survey data was weighted according to the distribution of Hong Kong's working population (including factors such as age, gender, and monthly personal income) to ensure that the sample fully reflected the characteristics of Hong Kong's working population. The survey was conducted by Cimigo, an independent market research and consultancy agency.

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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退休動輒長達30年，您的強積金部署好了嗎？

退休是人生中最重大的轉變之一；不僅是身份與日常生活節奏的改變，更是我們看待金錢態度的根本調整。數十年來，強積金供款一直悄然累積，逐步建立起一筆可觀的儲備。到了退休階段，重點便由累積轉為保值，將這筆儲備轉化為長久而穩定的收入來源，支撐理想的生活，並在我們需要的時候持續發揮作用。

港人的預期壽命持續超過85歲¹，若在65歲退休，便可能需要為30年甚至更長的退休生活作規劃。若缺乏以長壽為基礎的部署，隨著醫療開支上升及賺錢能力下降，您將面臨耗盡積蓄的實際風險。可幸的是，65歲時強積金並非「全取或全留」的二選一抉擇。成員無須一次過提取所有資金，透過分階段方式——循序漸進、有規劃地提取，同時繼續投資 - 可產生更穩定的現金流，讓儲蓄追得上通脹。

近半人退休後傾向將MPF再投資增值

您的強積金能否長久支撐更長壽的人生？「AIA理想退休生活調查」²帶來一些啟示，近四分之三（72%）年齡介乎45至60歲的準退休人士，計劃退休後提取強積金權益，其中接近一半（49%）考慮進行投資。銀行定期存款（49%）是最受歡迎的選擇，其次是銀色債券（44%）及股票（39%）。儲蓄保險亦廣受歡迎，有23%表示有興趣。值得注意的是，女性準退休人士偏好收息基金及儲蓄保險多於股票。



「可靈活提款」、「終身有穩定的每月利息收入」，以及「保本及有保證回報率」，是退休後投資的三個首要考慮因素。僅約五分之一的準退休人士對「高風險、高回報」產品感興趣。

退休後投資的三大重要考慮因素：



以上帶出的訊息十分清晰：在人生這個階段，穩定性、可預測性及收入確定性，遠比進取增長更為重要。

智能投資顧問在退休規劃中日益重要

智能科技正逐漸發揮作用，以實現這些目標。現時市場對這類工具的認知已經頗高，66%強積金成員對智能投資顧問並不陌生。然而，不同世代對應用這些工具的使用情況卻有明顯差異。年輕受訪者的認知度較高（72%），其中22%有使用智能投資顧問平台，67%更指「智能科技有助我建立回報較好的強積金投資組合」。反觀較年長的強積金成員，尤其是60年代出生人士，對依賴這些科技來幫助作強積金投資決策的接受程度明顯較低。

66% 強積金用戶熟悉
智能投資顧問

年輕受訪者中

72% 對智能投資顧問
有較多認識

22% 有用過
智能投資顧問

67% 信智能科技有助取得
較好回報

縮窄這種代際差距十分重要，因為這些工具在退休規劃中將會扮演愈來愈關鍵的角色。要推動更廣泛應用，首先要令智能科技真正透明和易用，即使數碼經驗較淺者也能輕鬆上手。

退休的根本源於韌力

數碼工具無疑能為退休旅途提供支援，但具韌性的退休生活，仍需建基於幾項不變原則：

- A 避免資金太快耗盡**
避免過快提取強積金權益。採取有系統的提取方式，確保儲蓄在整個退休期間持續發揮作用。
- B 為抵禦通脹及長壽風險作好準備**
隨著預期壽命延長及生活成本上升，強積金需要支撐數十年之用，而不只是數年時光。
- C 考慮以收益為導向的方案**
退休入息基金可在定期派息與持續投資增長之間取得實際平衡，兼顧流動性與長遠價值。
- D 切勿置之不理**
個人需要及市場狀況會不斷轉變。定期檢視強積金配置，確保投資策略與目標保持一致。

妥善管理好強積金資產，可讓退休由充滿不確定性，轉化為信心滿滿的財務自主生活。然而，從累積儲蓄過渡至持久支援退休所需，此轉變並非自然而生，而是需要有明確規劃、有根據的決策，以及財政紀律。

及早準備、周詳部署、持續投入。配以適切的策略與科技支援，您的強積金投資便能伴您走得更遠，盡情享受退休好時光。



健康長久好生活

提供機構



1. 資料來源: https://www.censtatd.gov.hk/en/page_235.html
2. 第十六期「AIA 理想退休生活調查」於2025年8月13日至8月31日期間進行，透過網上問卷及面對面形式，訪問了共1,003名年齡介乎18-65歲，並至少持有一個強積金賬戶的在職港人，以探討在職港人對理想退休生活的目標、看法及實現目標的可能性。調查數據已按香港就業人口分布（包括年齡、性別、每月個人入息）作加權處理，確保樣本能充分反映本港在職人口的特徵。是次調查由獨立市場顧問公司Cimigo進行。

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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