

Generating retirement income in a low return environment

低回報環境下如何創造穩定退休收入

Since the 2008 financial crisis and the recent pandemic, the unprecedented monetary stimulus from central banks around the world has driven the global interest rates down to a historically low level. In June this year, the policy rates for Hong Kong and the US are down to 0.5%¹ and 0.25%¹ respectively, while the rate remains to be zero for Eurozone and even negative for some of the other countries. For commercial banks, the 12-month deposit rate in Hong Kong is currently at 0.08%². However, the inflation expectation of Hong Kong rose to 1.5%¹ this year and the average inflation rate of Hong Kong for the last 5 years is at 2.1%³. The impact of inflation and low interest rate brings huge challenges to retirees. We are pleased to invite you to join this webinar to understand the current economic environment, under a prolonged low interest rate environment in order to plan a long term sustainable investment for your retirement.

(Source: Bloomberg, HKMA, MPFA; ¹data as of 10 June 2021; ²data as of May 2021; ³data as of 31 March 2020)

自從2008年金融海嘯以來，加上近期疫情影響，世界各國央行史無前例的貨幣刺激措施已將全球利率拉低至歷史低位。今年6月，香港和美國的政策利率已分別降至0.5%¹ 和0.25%¹，而歐元區的利率為零，更有國家出現負利率的情況。銀行方面，現時香港12個月定期及儲蓄存款利率平均為0.08%²。但今年香港通脹率預期將升至1.5%¹，而過去5年香港通脹率平均為2.1%³。通脹的影響以及低息的環境為退休人士帶來巨大的挑戰。誠邀您參加本次網絡研討會，了解當前的經濟環境，並探索在長期低息環境中該如何部署您的退休投資策略。

(資料來源: 彭博, 香港金融管理局, 強制性公積金計劃管理局; ¹數據截至2021年6月10日; ²數據截至2021年5月; ³數據截至2020年3月31日)

Please join the webinar with Mr. Raymond Sze of Taikang Asset Management (Hong Kong) Company Limited as speaker.

研討會由泰康資產管理(香港)有限公司 – 施銘火先生透過網絡平台主講。

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Event Details 活動詳情

Date & Time: 30 July 2021 (Friday) 10:00am - 11:00am

日期及時間: 2021年7月30日 (星期五) 上午10時至11時

Login: Details will be emailed to participants on 29 July 2021 (Thursday)

登錄: 詳情會於2021年7月29日 (星期四) 通過電子郵件發送給登記人士

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Note 注意事項

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此網絡研討會可以申請 CPD/CPT 等同1小時的非核心培訓時間，但需要獲得相關認證機構的批准。參加者必需使用在香港退休計劃協會註冊的相同名稱及電郵地址登錄Zoom連結。

2. Virtual platform will be provided Taikang Asset Management (HK) Co.Ltd. By registering for this event, you are providing your consent to the HKRSA to pass your personal particulars (including name, title, organisation, and email address) to Taikang Asset Management (HK) Co.Ltd to create access to the Zoom facility for you.

網絡平台由泰康資產管理(香港)有限公司提供。註冊研討會即表示您同意香港退休計劃協會將您的個人資料(包括姓名、職銜、所屬機構和電郵地址)傳遞給泰康資產管理(香港)有限公司，以能為您建立接通網絡平台。

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Event Programme 活動流程

10:00 – 10:10

Opening Remarks 歡迎辭

Mr. Bob LEE 李德麟先生

Business Strategy Sub-com member, HKRSA

香港退休計劃協會業務策略小組委員會成員

Chief Business Officer, BCT Group

BCT銀聯集團首席業務總監

10:10 – 10:40

Speaker 主講嘉賓

Mr. Raymond SZE 施銘火先生

Executive Director & Head of Products, Sales & Marketing Department

執行總監及部門主管(產品及銷售部)

Taikang Asset Management (Hong Kong) Company Limited

泰康資產管理(香港)有限公司

10:40 – 10:55

Q&A 問答環節

Facilitator 主持人: Ms. Cynthia CHUNG 鍾詠雪律師

10:55 – 11:00

Closing Remarks 致謝辭

Ms. Cynthia CHUNG 鍾詠雪律師

Executive Committee Member, HKRSA

香港退休計劃協會行政委員會成員

Partner, Head of Human Resource and Pensions Group

人力資源及退休金事務主管

Deacons Hong Kong 香港的近律師行

Opening Remarks 歡迎辭



Mr. Bob LEE 李德麟先生
Business Strategy Sub-com member, HKRSA
香港退休計劃協會業務策略小組委員會成員
Chief Business Officer, BCT Group
BCT銀聯集團首席業務總監

Bob Lee, Chief Business Officer (CBO) of BCT Group, is a key member of senior management in charge of making corporate wide business and financial decisions, with corporate governance, sustainability and compliance culture as the foundation. Before assuming the role of CBO, he was the Chief Financial Officer (CFO) of BCT. Prior to joining BCT, he held key roles at various financial institutions including ORIX Group, Bank of Tokyo-Mitsubishi UFJ Group, First Pacific Bank and Bank of China Group. His regulatory/industry participation includes serving on the MPF Industry Schemes Committee of the MPFA and the Business Strategy Sub-committee of the Hong Kong Retirement Schemes Association. Bob pursued his undergraduate studies at York University in Canada and attained a Master's Degree in Finance from City University of Hong Kong.

李德麟先生為BCT銀聯集團首席業務總監，是高級管理層重要成員之一，負責制定以企業管治、可持續發展和合規文化為基礎的整體商業和財務決策。在擔任首席業務總監前，李先生是集團的首席財務總監。加入BCT前，他曾於多間金融機構擔任要職，包括歐力士集團、三菱東京日聯銀行、第一太平銀行及中國銀行集團。李先生亦參與監管機構工作或業界組織，包括強制性公積金計劃管理局的強積金行業計劃委員會，以及香港退休計劃協會的業務策略小組委員會。他畢業於加拿大約克大學，並於香港城市大學取得金融學碩士學位。

Speaker 主講者



Mr. Raymond SZE 施銘火先生
Executive Director & Head of Product, Sales & Marketing Department
執行總監及部門主管(產品及銷售部)
Taikang Asset Management (Hong Kong) Company Limited
泰康資產管理(香港)有限公司

Raymond SZE joined Taikang Asset Management (Hong Kong) Company Limited in September 2016, and Raymond has over 20 years of working experience in the financial industry and had worked for UBP and ITAU Asset management where he was responsible for the new business development in the Asia region from 2011 to 2015. Prior to that, he spent more than ten years with Invesco and Fidelity Investments totally, covering both retail and institutional business development for Hong Kong and China. Raymond also worked for PwC as an accountant for more than two years. Raymond is a Fellow Member of ACCA. He has a Bachelor of Arts (Hons.) Degree in Accountancy from the Hong Kong Polytechnic University along with a graduate Diploma in Derivatives & Risk Management from HKUST and HKSI.

施先生於2016年9月加入泰康資產管理(香港)有限公司。施先生在金融行業擁有超過20年的工作經驗。他曾在2011年至2015年期間任職於UBP和ITAU資產管理，負責亞洲地區的業務發展。在此之前，他在景順和富達投資共工作了超過10年，負責香港和中國的零售業務和機構業務發展。施先生還曾在普華永道工作過兩年，而他亦是ACCA的資深會員。施先生為香港理工大學會計學文學士(榮譽學位)，以及擁有香港科技大學和香港證券及投資學會的衍生品和風險管理研究生文憑。



Ms. Cynthia CHUNG 鍾詠雪律師
Executive Committee Member, HKRSA
香港退休計劃協會行政委員會成員
Partner, Head of Human Resource and Pensions Group
人力資源及退休金事務組主管
Deacons Hong Kong
香港的近律師行

Cynthia Chung is the Head of Human Resources and Pension Group and Head of the Corporate Commercial Group at Deacons. She has 27 years of experience in all kinds of advisory work related to employment and labour and on retirement schemes and provident funds.

She advises clients on both contentious and non-contentious labour matters and the preparation of trust deeds and related documents for retirement and pension schemes. Her clients include employers who are multi-national companies and statutory bodies and MPF/ORSO service providers. She is the Executive Committee Member and Honorary Legal Adviser of The Hong Kong Retirement Schemes Association, Member of the Retirement Scheme sub-committee of the Law Society and the Guidelines Committee of the Mandatory Provident Fund Schemes Authority.

She is recognised as a Band 1 Lawyer in Employment (China) in Chambers Asia-Pacific, “Hall of Fame” for Labour and Employment in Legal 500 Asia Pacific and a Thought Leader in Labour & Employment and Pensions & Benefits in Hong Kong by the Who’s Who Legal.

鍾詠雪律師是的近律師行商業事務部主管，也負責領導人力資源與退休金事務部。鍾律師在提供各類有關僱傭與勞工及退休計劃與公積金的法律諮詢服務方面具有27年的豐富經驗。

鍾律師協助客戶處理爭訟性與非爭訟性的勞工事務，擬備退休及養老金計劃的信託契據及相關文件。她的客戶群包括跨國企業、公營機構及提供強積金/職業退休計劃的機構。她是香港退休計劃協會執行委員會委員及榮譽法律顧問、香港律師會退休計劃小組委員會成員和強制性公積金計劃管理局指引制定委員會成員。

鍾律師獲《亞太法律500強》及《錢伯斯亞太指南》評為僱傭法領域的“第一等級”律師、《亞太法律500強》評為“名人堂”僱傭法領域的傑出律師和《法律名人錄》評選的“勞工與僱傭領域思維先驅者”的稱號。