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IN THIS ISSUE

* LimeLighter Insights

How do you turn a one-time retirement lump sum into income that lasts a lifetime?



* Highlight of the 14th Cross Straits Pension Forum

Advancing Retirement Systems Through Innovation and Collaboration

* Summary of Webinar on 12 Nov 2025

by Taikang Asset Management

* Summary of Webinar on 27 Nov 2025

by T. Rowe Price

* Summary of Webinar on 11 Dec 2025

by Mercer

* Summary of HR Roundtable Workgroup meeting on 18 Nov 2025



LimeLighter Insights

How do you turn a one-time retirement lump sum into income that lasts a lifetime?

The new year is a time for strategic new beginnings. For many, 2026 brings the critical shift from wealth accumulation to retirement deployment. Expert **Benjamin Cheng**, CEO of Howden Private Wealth with over two decades of experience, offers actionable strategies to navigate this complex transition and build a resilient, lifelong income plan.



Q: Benjamin, when people retire, they move from saving to spending. What's the biggest psychological shift they need to make during this transition?

A: That's a great question. The most important shift is **changing your mindset** from "How do I grow my money?" to "How do I make my money last?" It sounds simple, but it's a huge adjustment. Suddenly, you don't have a monthly paycheck as a safety net, and that can feel overwhelming. Many retirees fear making irreversible mistakes with their lump sum.

Q: So what's the first thing they should do to ease that anxiety?

A: Slow down. Don't rush into investments. Park your lump sum

somewhere safe and liquid while you take stock of your situation. Understand three things clearly:

- **What you own**
- **What you spend each month**
- **What future needs you must prepare for, especially healthcare**

If you feel emotionally overwhelmed, it's okay to pause and do nothing temporarily. Acting under stress often leads to poor decisions. Patience and clarity are your strongest tools at this stage.

Q: Once retirees are ready to plan, how should they think about allocating their money across different types of investments?

A: A sustainable retirement plan needs **balance – income, growth, and protection**. For example:

- **Real estate** can provide rental income, but it requires significant capital and maintenance.
- **Bonds and bond funds** offer steady income, though they fluctuate with interest rates.
- **Insurance-based solutions**, like annuity products, are increasingly popular because they provide regular withdrawals and estate-planning benefits.

And don't forget growth assets like **stocks**.

Diversification is key — spread across sectors and avoid chasing quick gains. **Inflation** is a silent threat. If your portfolio focuses only on income, you risk losing purchasing power over time. Keeping some growth assets ensures your money keeps up with rising costs.



Q: You've mentioned "sequence of returns risk" before. Why is that such a big concern for new retirees?

A: It's dangerous because poor market performance early in retirement can have a lasting impact. A 20% loss in your first few years is far more damaging than the same loss later because you're withdrawing money at the same time — selling more units at low prices and reducing your ability to recover.

Q: How can retirees protect themselves?

A: Diversify across growth and income assets. Use a **bucket strategy**:

- Short-term bucket for 1–3 years of spending
- Medium-term bucket for stability
- Long-term bucket for growth

Maintain a cash buffer so you don't have to sell investments during downturns. And review your plan regularly. Retirement planning is as much about managing emotions as managing numbers. If market swings cause distress, reassess whether your portfolio matches your risk tolerance.

Q: Beyond investments, what role do insurance and annuities play in retirement planning?

A: They're powerful tools. **Annuities** provide predictable income with less exposure to short-term volatility. **Life insurance** can also be strategic — offering long-term accumulation, flexible access, and estate-planning benefits. Some newer solutions even include inflation-adjusted benefits.

In Hong Kong, where life expectancy is among the highest globally, longevity and mental incapacity risks are real concerns. Tools like the **Enduring Power of Attorney** and **insurance contracts with Mental Incapacity Benefits** ensure trusted family members can access funds when needed. These structures provide stability and peace of mind beyond traditional investments.

Q: Finally, what contingencies do retirees often overlook?

A: Rising medical costs, long-term care needs, and even supporting adult children can strain retirement funds. Market downturns may require temporary spending adjustments. **Securing individual medical insurance early** — before health issues arise — is crucial. Insurance lets you transfer risk instead of bearing it alone. Life insurance, in particular, can turn modest premiums into meaningful financial support for loved ones.



Q: That's a lot to think about. Any closing advice?

A: Retirement isn't just a financial transition — it's a psychological one. With the right mindset, a balanced plan, and thoughtful safeguards, you can turn a one-time lump sum into a sustainable, confident, and fulfilling next chapter.

We'd like to thank **Benjamin Cheng** for generously sharing his expertise and practical wisdom. His insights remind us that retirement planning is not only about numbers, but also about peace of mind and resilience.

如何將一次性的退休金轉化為終身收入？



新的一年帶來對未來的嶄新展望。對許多人而言，2026 年標誌著從財富積累轉向退休資金配置的關鍵過渡。本期我們邀請到擁有超過二十年經驗的豪德私人財富行政總裁鄭子文 (Benjamin Cheng)，探討如何建立一份持久可靠的計劃。他將提供清晰可行的策略，協助個人自信地應對這一複雜轉變，並建立能夠抵禦通脹、市場波動和意外生活事件的韌性退休規劃。

問：Benjamin，當人們退休時，他們從儲蓄轉向支出。在這個過渡期，他們最需要做出的心理轉變是什麼？

答：這個問題很好。最重要的轉變是將思維從「如何讓我的錢增值？」轉變為「如何讓我的錢持久？」聽起來簡單，但這是一個巨大的調整。突然間，你失去了每月薪資這張安全網，這可能會讓人感到不知所措。許多退休人士擔心他們的一次性退休金會因決策失誤而無法挽回。

問：那麼，他們應該首先做什麼來緩解這種焦慮？

答：放慢腳步。不要急於投資。在審視自身狀況時，將你的整筆退休金暫時存放在安全、流動性高的地方。清晰了解三件事：

- 你擁有什么資產
- 你每月的開支是多少
- 你必須為哪些未來需求做準備，尤其是醫療保健

如果你感到情緒上難以承受，暫時停頓、什麼都不做是可以的。在壓力下行動往往導致錯誤決定。在這個階段，耐心和清晰度是你最強大的工具。

問：當退休人士準備好開始規劃時，他們應如何考慮將資金分配於不同類型的投資？

答：一份可持續的退休計劃需要平衡 — 收入、增長和保障。例如：

- 房地產可提供租金收入，但需要大量資金和維護。
- 債券和債券基金提供穩定收入，但會隨利率波動。
- 保險類解決方案，如年金產品，日益受到歡迎，因為它們能提供定期提取和財富傳承福利。

此外，別忘記股票等增長型資產。分散投資是關鍵 — 跨行業配置，避免追逐短期收益。通脹是一個無聲的威脅。如果你的投資組合只專注於收入，隨著時間推移，你可能面臨購買

力下降的風險。保留部分增長型資產能確保你的資金跟上不斷上升的生活成本。

問：您之前提到過「收益順序風險」。為什麼這對剛退休的人來說是一個重大憂慮？

答：這很危險，因為退休初期的市場表現不佳可能產生持久影響。頭幾年出現 20% 的損失，遠比後期出現相同損失更具破壞性，因為你同時在提取資金 — 在低價時賣出更多單位，削弱了投資組合的恢復能力。

問：退休人士該如何保護自己？

答：在增長和收益型資產之間進行分散配置，採用分桶策略：

- 短期桶：存放 1-3 年的生活支出
- 中期桶：追求穩定
- 長期桶：專注增長

保持一定的現金緩衝，這樣你就不必在市況低迷時被迫賣出投資。並定期檢視你的計劃。退休規劃既是管理數字，也是管理情緒。如果市場波動讓你感到困擾，請重新評估你的投資組合是否與你的風險承受能力相匹配。

問：除了投資，保險和年金在退休規劃中扮演什麼角色？

答：它們是強大的工具。年金提供可預測的收入，且受短期市場波動的影響較小。人壽保險也可以具有策略性 — 提供長期積累、靈活提取和財富傳承福利。一些較新的解決方案甚至包含根據通脹調整的福利。

在香港，預期壽命位居全球前列，長壽風險和喪失心智能力風險是切實的顧慮。像「持久授權書」和包含「精神行為能力喪失利益」的保險合約等工具，能確保受信任的家庭成員在需要時可以動用資金。這些結構提供了超越傳統投資的穩定性和心靈平靜。

問：最後，退休人士常忽略哪些突發情況？

答：不斷上升的醫療開支、長期護理需求，乃至支援成年子女，都可能耗盡退休資金。市場低迷時可能需要暫時調整支出。及早購買個人醫療保險 — 在健康問題出現之前 — 至關重要。保險讓你能夠轉移風險，而不是獨自承擔。尤其人壽保險，可以將相對較少的保費轉化為對親人的重要財務支持。

問：這些確實有很多需要考慮。您有什麼最後的建議嗎？

答：退休不僅是財務上的轉變，更是心理上的過渡。憑藉正確的心態、平衡的計劃和周全的保障措施，你可以將一次性退休金轉化為可持續、自信且充實的人生新篇章。

我們衷心感謝鄭子文先生慷慨分享他的專業知識和實用智慧。他的見解提醒我們，退休規劃不僅關乎數字，更關乎內心的平靜與應變能力。

The 14th Cross Straits Pension Forum: Advancing Retirement Systems Through Innovation and Collaboration



The 2025 Cross Straits Pension Forum has officially wrapped, and we're proud to have hosted this milestone event in Hong Kong on 24–25 November this year.

Threading by the theme "Harnessing Technology for Pensions and Ageing Care," the Forum gathered together policymakers, academics, and industry leaders from Mainland China, Taiwan, Macau, and Hong Kong to explore reform trends, digital innovation, and investment strategies for ageing societies.

We were deeply honoured to welcome Dr. Au King Lun, MH JP, Executive Director and Board Member of the Hong Kong Financial Services Development Council, as our opening keynote speaker. His address on Hong Kong's strategic role as an international financial centre along with the FSDC's engagement in promoting Hong Kong's competitiveness in the global investment landscape set a powerful tone for the Forum.

Once again we extend our heartfelt thanks to our co-hosts: the China Social Insurance Association, the Pension Fund Association (Taiwan), and the Macau Social Security Society, for their continued partnership, and to Professor Xi Heng of Northwest University for guiding our research initiative.



Six Key Topics Covered



Current status and reform trends of pension and retirement fund systems across the four regions



Applications of digital technology in pension administration and retirement sphere



Challenges and opportunities when we build up the retirement system for ageing societies



Case studies from different markets on pension and retirement finance



Best practices in retirement portfolio management, including asset allocation and digital platforms application



The future of investor education and digital tools for personal retirement planning

The Forum reaffirms and keeps shaping our shared commitment to building a resilient and inclusive retirement systems across the region.

Thank you to all speakers, delegates, and partners for your insights, input, and support and to the Forum Taskforce and Convenor, the HKRSA Executive Committee and the secretariat team.

The 2026 Cross Straits Forum will be hosted by Macau Social Security Society.

See you in 2026!

第十四屆海峽兩岸暨港澳養老保險研討會 數字經濟驅動養老保險革新



2025年海峽兩岸暨港澳養老保險研討會已圓滿結束。我們榮幸於今年11月24日至25日在香港主辦此里程碑活動。本屆論壇以「數字經濟驅動養老保險革新」為主題，匯聚來自中國內地、台灣、澳門及香港的政策制定者、學者及業界領袖，共同探討高齡化社會下的制度改革趨勢、數碼創新與投資策略。

我們深感榮幸邀請到香港金融發展局董事會成員及行政總監 - 區景麟博士，MH, JP擔任開幕主題演講嘉賓。

研討會探討六大重點



海峽兩岸暨港澳養老保險與退休基金制度現況與改革趨勢



數碼科技在養老保險與退休基金市場的應用與發展



高齡社會下養老保險制度與退休理財市場的挑戰與創新



養老保險與退休理財的成功案例分享



退休投資組合管理最佳實踐及發展



個人投資教育與退休規劃的未來



本屆研討會再次印證並持續塑造我們共同致力於建設具韌性、包容性的區域退休制度的承諾。感謝所有演講嘉賓、與會代表及合作夥伴的真知灼見、貢獻與支持，亦感謝研討會工作小組與召集人、HKRSA行政委員會及秘書處團隊的辛勤付出。

2026年海峽兩岸研討會將由澳門社會保障學會主辦。

2026年見！

China's New Drivers: Unlocking Future Investment New Opportunities

中國新動力：破局未來的投資新機會

EVENT SUMMARY – Webinar 12 Nov 2025



China's A-share market has seen a significant rebound this year, with the technology sector leading the gains. Industries such as AI and semiconductors have delivered outstanding performance, serving as key drivers behind the index's rise.

Four major tech opportunities deserve attention: 1) full-stack AI capabilities, leading across hardware to applications, primarily represented by e-commerce leaders; 2) the AI supply chain, encompassing key manufacturers of optical modules and advanced PCBs supplying to overseas hyperscalers, while domestic semiconductor producers will likely benefit from China's drive for domestic tech substitution; 3) the Apple AI ecosystem, with high expectations for the next generation of products to gain momentum; 4) smart glasses, which hold broad prospects as an ideal hardware carrier for AI.

Rapid breakthroughs in humanoid robot patents and products, alongside better-than-expected pharmaceutical export values, demonstrate China's strong technological groundwork and innovative capacity in these two fields, highlighting substantial long-term value creation.

On the policy front, the "15th Five-Year Plan" emphasizes strengthening technological self-reliance, leveraging a new state-coordinated system-driven approach to overcome core technological bottlenecks. China's global advantages in advanced manufacturing sectors such as new energy and electric vehicles are accelerating its transition from a follower to a frontrunner in the industrial chain.

今年以來中國A股顯着反彈，科技板塊領跑市場。人工智能、半導體等行業表現突出，成為推動股指上漲的重要動力。

四大科技機遇值得關注：一是全棧式AI，從硬件到應用全面領先，以電商龍頭為主；二是AI供應鏈，海外供應鏈包括光模塊、印刷電路板等關鍵環節，國內則主要為國產半導體替代；三是蘋果AI產業鏈，期待新一代產品發力；四是智能眼鏡，作為理想的AI硬件載體前景廣闊。

人形機器人專利與產品快速突破，醫藥出海金額亦超預期，顯示中國在此兩大領域擁有強大的技術佈局與創新能力，長期價值可觀。

政策層面，“十五五”規劃強化科技自立，依託新型舉國體制攻堅核心技術。中國在新能源、電動車等先進製造領域的全球優勢，正推動其從產業鏈跟跑者向領跑者轉變。



Presentation:

<https://www.hkrsa.org.hk/image/catalog/Website.pdf>

Video:

<https://www.youtube.com/watch?v=xPxXbFnwIA4>

Emerging Markets: Stepping into the Spotlight

探討新興市場的崛起、趨勢與機遇

EVENT SUMMARY – Webinar 27 Nov 2025



Year-to-date, emerging market (EM) equities have outperformed developed markets (DM), reflecting resilience despite the lingering impact of trade war. Continued U.S. dollar weakness, low global fund allocation to EM, and attractive valuations may further underscore EM's investment potential.

However, EM are a broad and diverse group of economies. Identifying opportunities with potential for solid risk-adjusted returns requires thorough research into company-specific earnings drivers.

Key investment themes to consider:

- **Development of Artificial Intelligence (AI):** While many companies claim an AI focus, the key differentiator lies in their market share within the relevant value chain. In the GPU segment, EM host numerous firms with competitive advantages in server assembly, contract manufacturing, and packaging.
- **Chinese Policy Support:** As China's economy stabilizes, policy measures are expected to support Chinese equities. The anti-involution movement is fostering vitality among private companies. Additionally, China's dominant position in the rare earth market will likely continue to exert influence in the near term.
- **South Korean Corporate Reform:** Local companies are actively implementing reforms aiming to improve shareholder returns and operational efficiency, which may support long-term valuations. Meanwhile, the worldwide popularity of K-pop provides related companies with attractive valuations and low correlation to the domestic economic cycle.

- **ASEAN and India:** Both regions present tactical opportunities for asset allocation. ASEAN nations is positioned to leverage demographic advantages and potentially benefit from the restructuring of global supply chains. India, despite recent underperformance, may have room for policy easing.
- **Emissions Reduction and Commodity Demand:** Projects aimed at reducing emissions—such as new energy transition—are driving strong demand for metals. Several EM are poised to benefit from this capital expenditure boom.

回顧年初至今的股市走勢，新興市場表現跑贏已發展市場，這正好說明在貿易戰的陰霾下，新興市場仍然展現其韌力。不僅如此，美元持續疲弱、環球基金對新興市場的配置偏低，加上吸引的估值水平，都充份突顯新興市場的投資潛力。

然而，新興市場是一個廣泛多元化的投資領域，投資者需深入研究各家企業的盈利增長動力，方能去蕪存菁，發掘理想的風險調整後回報潛力。

總括來說，投資者可留意以下主題：

- **人工智能的發展：**雖然帶有人工智能概念的企業眾多，但關鍵在於公司在相關價值鏈中的佔有率。以圖像處理器為例，新興市場上不乏在伺服器組裝、代工廠及封裝等環節具備競爭優勢的企業。
- **中國政策支持：**中國經濟趨向穩定，政策支持有望利好中國股市。反內捲運動有利民企釋放活力。此外，中國在稀土市場維持主導地位，短期來說或仍然掌握話語權。
- **南韓企業改革：**當地企業積極推行改革，致力提升股東回報及營運效率，長遠有助利好其估值。南韓流行文化出口風靡全球，相關公司估值合理，且與當地經濟週期的相關性較低。
- **東盟和印度：**兩地可被視為資產配置中的策略性機會。東盟受惠於人口紅利及環球供應鏈重組的契機。印度今年表現雖然落後大市，但其政策具備放寬空間。
- **減排與商品需求：**新能源和減排項目對金屬的需求殷切，部分新興市場可望受惠於相關的資本開支熱潮。

Clarence Li, Lead Portfolio Analyst at T. Rowe Price
李兆堅，普萊仕首席投資組合分析師

Presentation:

<https://www.hkrsa.org.hk/image/catalog/Website.pdf>



Practical Tools to Improve Retirement Outcomes

提高退休成效的實用工具

EVENT SUMMARY – Webinar 11 Dec 2025



Retirement is a significant life transition that requires careful planning and the use of practical tools to improve retirement outcomes. As individuals approach retirement age, it is essential to assess their financial readiness to ensure a comfortable and fulfilling lifestyle.

Key challenges in retirement include inflation, increased longevity, and rising medical costs. Inflation erodes the value of savings, making it harder to maintain living standards in Hong Kong's high-cost environment. Longer life expectancy increases the risk of outliving one's savings, necessitating flexible and adaptive financial planning. Meanwhile, escalating healthcare expenses place additional financial pressure on retirees, making careful planning vital to protect retirement funds and secure long-term financial stability.

Consistent saving, disciplined budgeting, and strategic investing are crucial for wealth accumulation during one's working years. Aligning investments with individual risk profiles—taking into account age, goals, and risk tolerance—helps balance growth potential with risk management. In retirement, annuities and Qualified Default Annuity Products (QDAPs) provide reliable income by converting savings into steady payments, reducing the risk of outliving assets and enhancing financial security and peace of mind.

Medical conversion plans help retirees maintain continuous healthcare coverage after leaving employer plans, bridging a critical gap. With medical costs often rising faster than inflation, early preparation for healthcare expenses is increasingly important to safeguard finances.

Successful retirement planning requires a holistic approach that addresses financial, healthcare, and lifestyle needs. By understanding challenges and using tools like disciplined saving, tailored investments, annuities, and medical conversion plans, individuals can build a resilient strategy that ensures financial security and peace of mind throughout retirement.

退休是一個重要的人生階段，需謹慎規劃並考慮多種因素。隨著個人接近退休年齡，他們必須評估自己的財務狀況，利用不同的工具提高退休成效，從而確保自己能享有舒適和充實的退休生活。

退休面臨的主要挑戰包括通脹、壽命延長及醫療費用上升。通脹削弱儲蓄價值，使在香港這個高消費環境中維持生活水平變得更加困難。人類壽命增長亦增加了退休後資金耗盡的風險，促使退休人士必須採取更靈活且長遠的財務規劃。同時，醫療費用不斷攀升，給退休人士帶來額外的財務壓力，因此利用不同的工具以保障退休財務狀況尤其重要。

制定預算計劃，自律的儲蓄及策略性投資是累積財富的關鍵。成員可以根據個人風險承受能力（包括年齡、目標及風險偏好）調整投資，有助平衡增長潛力與風險管理。退休後，年金及合資格預設年金產品（QDAP）可將儲蓄轉換為穩定收入，降低資金耗盡風險，增強退休人士的財務穩定性。

醫療轉換計劃可協助退休人士在離開僱主醫療保障後持續享有醫療保障，避免保障中斷帶來的風險。鑑於醫療費用往往增長速度超越通脹，擁有合適的醫療保障對財務尤為重要。

成功的退休規劃需全面考量財務、醫療及生活各方面的需求。透過深入了解各項挑戰，並善用預算儲蓄計劃、適切的投資組合、年金產品及醫療轉換計劃等工具，個人能制定穩健的退休策略，保障退休生活的財務狀況。



Presentation:

<https://www.hkrsa.org.hk/image/catalog/Website.pdf>

Enhance Employer and Employee Experience in the Post-eMPF Era – Pre and Post-eMPF Onboarding Journey Walkthrough

HR Roundtable Workgroup Meeting on 18 Nov 2025



BCT hosted the HKRSA HR Roundtable Taskforce Meeting on 18 November 2025, bringing together 50 HR professionals from different corporations. The session focused on the transition to the eMPF platform, which is already underway as the timeline to complete the onboarding of all schemes is in April 2026. To explore how employers can prepare for this transition and collaborate with MPF providers to enhance employee MPF experiences in the post-eMPF era, BCT organized a panel discussion moderated by Vincent Choy of BCT. The panel featured insights from Ricky Tang of Ming Pao, Henry Hung of iFast, and Lavina Lai of BCT, who shared the first-hand experiences of eMPF onboarding. Their discussion covered employee communication and support, HR preparation, and effective collaboration with MPF providers and the eMPF platform. The session concluded with an open dialogue between panellists and participants, allowing HR professionals to exchange perspectives and practical approaches to managing the transition smoothly.

Looking Ahead

Mark your calendars for the next HR Roundtable Taskforce Meeting on **4 February 2026**, where we will explore the theme "Humanizing AI: Reimagining HR in the Digital Age." This promises to be an enriching and interactive platform for HR leaders and practitioners. For participation details, please contact the Secretariat of the HKRSA at events@hkrsa.org.hk. We look forward to welcoming you to this vibrant roundtable workgroup.

香港退休計劃協會（HKRSA）於2025年11月18日在BCT銀聯舉辦人力資源圓桌工作小組會議，吸引了來自不同企業的50位人力資源專業人士參與。會議聚焦於強積金電子平台（eMPF）的過渡工作。該平台的推行已進入最後階段，預期於2026年4月完成過渡。為了探討僱主如何在過渡過程中做好準備，並在後eMPF時代與強積金服務供應商合作以提升僱員的強積金體驗，BCT安排了一場由Vincent Choy (BCT) 主持的專題討論。討論嘉賓包括Ricky Tang (Ming Pao)、Henry Hung (iFast) 以及Lavina Lai (BCT)。他們分享了親身參與eMPF過渡的經驗，深入探討僱員溝通與支援、人力資源部門的準備工作，以及與強積金服務供應商及eMPF平台的協作。會議最後設有公開交流環節，讓嘉賓與與會者互動，交換觀點與實務做法，協助人力資源專業人士更順利地推進過渡工作。

展望未來

請預留時間參加下一次人力資源圓桌工作小組會議，將於2026年2月4日舉行，主題為「Humanizing AI: Reimagining HR in the Digital Age」。這將是一個充實且互動的平台，歡迎人力資源領袖與從業員參與。如欲報名，請聯絡HKRSA秘書處：events@hkrsa.org.hk 我們期待在這個充滿活力的圓桌工作小組中與您見面。

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China AMC:

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About HKRSA 關於香港退休計劃協會

The Hong Kong Retirement Schemes Association (HKRSA) was established in 1996 to promote the interests and best practices of retirement schemes in Hong Kong including provident and pooled retirement funds. The HKRSA is a not-for-profit, non-political association, which represents retirement schemes and their members, providing a forum for discussion of issues of current and topical interest.

Retirement planning should go beyond just finances to make everyday more fulfilling.



香港退休計劃協會(HKRSA)於1996年成立，旨在香港推廣退休計劃（包括公積金及匯集退休基金）的利益和最佳做法。香港退休計劃協會是一個非牟利、政治中立的協會，我們為香港的退休計劃及其成員提供一個平台去探討任何當前及熱門的話題。

退休規劃不應僅限於財務方面，還應讓每一天都更加充實。



HKRSA wishes all our members health, happiness, and a Year of the Horse filled with prosperity. May your retirement planning bring you confidence, security, and lasting success.

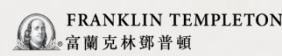
香港退休計劃協會謹祝各位會員馬年身體健康、駿馬迎春、萬事如意。願您的退休規劃穩健順遂，安享豐盛未來。



This year, we proudly celebrate the 30th anniversary of HKRSA. For three decades, we have been dedicated to guiding our members toward confident and secure retirement planning. We thank you for your trust and look forward to continuing to serve you with excellence and commitment in the years to come.

今年正值HKRSA三十週年誌慶。三十年來，我們始終致力於引導會員開展穩健而安心的退休規劃。衷心感謝各會員一直以來的信任與支持，未來我們將繼續以專業與熱忱，與您攜手共創豐盛安穩的未來。

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