

PREMIER SPONSOR ARTICLE SERIES



強積金世界迎來ESG時代

放眼全球，環境、社會及管治（ESG）投資近年可謂炙手可熱，不少金融機構紛紛將ESG因素納入投資決策中，以規避相關風險，同時發掘長線增長機遇，邁向ESG投資世代。

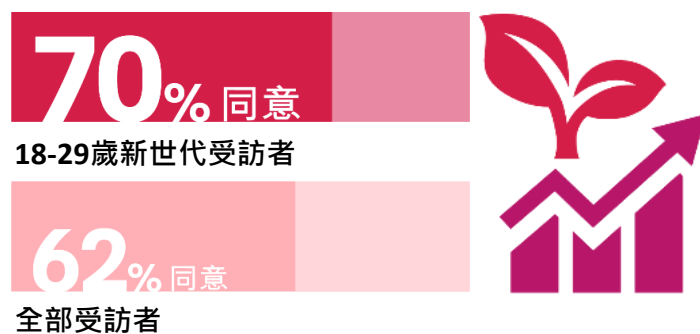
但強積金成員對ESG投資的認知是否足夠？大家對ESG中的「環境 – Environmental」定不陌生，其實ESG不單涉及環保，它是由以下三大要素所組成¹，在促進可持續發展同等重要：

- E 環境 – 涵蓋氣候風險、天然資源稀缺、污染及廢棄物等，以及與環境相關投資機會；
- S 社會 – 所涵蓋範圍不單只是投放社區資源或推動義務工作，還包括勞工問題、僱員福利、多元共融、產品責任、資訊安全等風險及相關議題；
- G 管治 – 主要指公司董事會質素及透明度，以至會計準則方面落實情況，同時亦涉及包括競爭行為及供應鏈管理等，對公司可持續性和聲譽，都有直接影響。

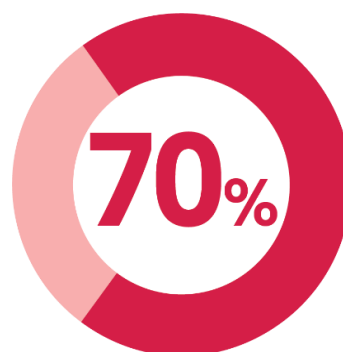
ESG投資在強積金市場漸獲重視

無疑ESG投資策略近年已形成一種潮流，根據最新一期「AIA理想退休生活調查」²發現，18至29歲新世代受訪者在退休投資方面，除關心回報外，亦相當重視ESG投資：

- 七成新世代認同ESG投資理念，較整體水平（62%）為高；



- 七成新世代希望未來退休投資，有可持續投資成分。



18-29歲新世代受訪者



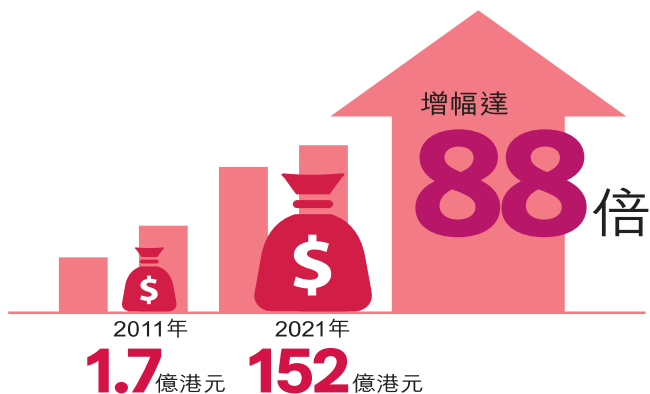
希望未來退休投資有可持續投資成分



¹ 資料來源：投委會網站

² 第十三期「AIA理想退休生活調查」於2021年10月27日至11月4日期間進行，透過網上問卷及面對面形式，訪問共1,122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，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。

此外，近年ESG投資在強積金世界也有蓬勃發展。根據強制性公積金計劃管理局統計，涉及ESG的強積金投資金額，由2011年時的1.7億港元，升至2021年的152億港元，10年間增幅達88倍³，其受歡迎程度可見一斑。



強積金成員涉足ESG基金三大注意事項

投資配置宜「準」不宜急，應審視個人風險承受能力及認清投資取向，建立最適合自己的投資組合，成員在涉足ESG概念基金時，必須注意這類投資並不同低風險：

- ESG可投資的領域廣闊，投資前，不忘先了解基金屬性及其風險程度，舉例說債券基金及股票基金的風險和回報，存在相當大差異，不宜直接作比較；
- 部分ESG基金產品或會側重投資於單一行業，舉例說太陽能發電、風力發電板塊等，這類產品與其他較多元化的投資相比，波動性或會較高；
- 成員若希望挑選合適的ESG基金，必需多比較同類型基金短、中、長期表現、基金主要投資項目，以及加深對基金經理及投資策略的了解。現時強積金市場的透明度愈來愈高，基金往績、開支比率等資料，均可在網上輕鬆查閱得到。

最後提提大家，切記強積金屬於長線投資，要堅持以長線利益為考慮依歸，從而作出投資選擇。

About HKRSA

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.

About AIA

AIA has provided employee benefits solutions to companies in Hong Kong and Macau for over 60 years. Our customer-centric values have made us an industry leader known for one-stop group insurance and pension solutions that stand for value, choice and simplicity. Our solutions benefit companies of all sizes, helping them meet their HR objectives in a flexible and cost-effective manner.

³ 資料來源：香港經濟日報網站

投資涉及風險。作出任何投資決定前，投資者應參閱相關強積金計劃說明書以了解詳情(包括風險因素及收費)或尋求適當的專業意見。本文章內容僅供參考之用，不構成任何AIA的專業建議。在任何情況下，AIA不會就任何人士或團體，因任何性質的使用(包括但不限於任何直接、非直接、延伸或其他使用)該等資料而招致的損失或與之相關的虧損承擔任何法律責任。

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