

# 香港的退休保障 及有關服務研究 中等收入人士 退休準備調查

研究機構



明愛專上學院  
Caritas Institute of Higher Education



香港大學秀圃老年研究中心  
Sao Po Centre on Ageing  
The University of Hong Kong

## Webinar: Report of the Survey on Retirement Readiness of Middle-income Group

### 網絡研討會: 中等收入人士退休準備調查報告

#### New retirement survey – can middle-income group enjoy a worry-free retirement?

Everyone wants a rewarding retirement. However, due to high cost of living in Hong Kong, many people worry about their quality of life after retirement. In 2017, the Hong Kong government adopted a three-pronged strategy for the city's future social security system, including provision of retirement income with old age allowance for low-income households, and various incentive programmes for personal savings and investments for higher-income households. Yet, these policies do not cover middle-income earners, who are usually ineligible for means-tested social security, and do not necessarily have sufficient investments or savings to maintain a similar standard of living after retirement. In light of this issue, we, together with the Caritas Institute of Higher Education and the Sao Po Centre on Ageing, the University of Hong Kong conducted an in-depth survey and presented a number of recommendations aimed at improving retirement protection system for middle-income households..

#### 最新退休調查報告 中等收入能否退而不憂？

營營役役大半生，為的都是退休後可安享晚年。然而，香港生活指數高企，難免令人對退休生活的質素感到憂慮。事實上，香港政府於2017年為市民的退休保障制度制定了整體發展方向，例如中低收入人士可透過社會保障制度享有退休入息保障，而高收入人士則可透過個人投資儲蓄及各項鼓勵性計劃來保障退休生活。不過，收入落在以上兩者之間的中等收入人士，一般未能通過入息及資產審查，因而未能申領社會保障津貼，同時又未必擁有足夠的投資及儲蓄來維持退休生活質素，有見及此，我們聯同明愛專上學院及香港大學秀圃老年研究中心，進行了詳細的研究以尋求為此階層人士提供實用的建議。

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## Event Details 活動詳情

**Date & Time:** 6 July 2021 (Tuesday) 11:00am – 12:00 noon  
**日期及時間:** 2021年7月6日 (星期二) 上午11時至中午12時

**Login:** Details will be emailed to participants on 5 July 2021 (Monday)  
**登錄:** 詳情會於2021年7月5日 (星期一)通過電子郵件發送給登記人士

**Language & Fee:** Cantonese | Free  
**語言及費用:** 廣東話 | 全免

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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Webex 連結。
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## Event Programme 活動流程

- 11:00 – 11:05**      **Opening Remarks 歡迎辭**  
Ms. Doris HO 何淑明女士  
Chairman, HKRSA 香港退休計劃協會主席  
Executive Director, Hospital Authority Provident Fund Scheme  
醫院管理局公積金計劃執行總監
- 11:05 – 11:45**      **Research Report 研究報告**  
Ms. Doris HO 何淑明女士  
  
Prof. Yu Cheung WONG 黃於唱教授  
The Felizberta Lo Padilla Tong School of Social Science  
Caritas Higher Institute of Education  
香港明愛專上學院社會科學院  
  
Dr. Vivian W.Q. LOU 樓瑋群博士  
Director of Sau Po Centre on Ageing 香港大學秀圃老年研究中心總監  
Associate Professor, Department of Social Work & Social Administration  
of The University of Hong Kong  
香港大學社會工作及社會行政學系副教授
- 11:45 – 12:00**      **Q & A by Moderator and Closing Remarks 問答環節主持人及致謝辭**  
Ms. Ka Shi LAU BBS 劉嘉時女士  
Executive Committee Member, HKRSA 香港退休計劃協會行政委員會成員  
Managing Director & CEO, BCT Group BCT銀聯集團董事總經理及行政總裁

## Speaker 主講者



Ms. Doris HO 何淑明女士  
Chairman, HKRSA 香港退休計劃協會主席  
Executive Director, Hospital Authority Provident Fund Scheme  
醫院管理局公積金計劃執行總監

Currently, Doris is the Chairman of the Executive Committee of the Hong Kong Retirement Schemes Association (HKRSA) and also a member of the Member Communication Subcommittee.

Doris is the Executive Director of the Hospital Authority Provident Fund Scheme (HAPFS). She has oversight and management responsibility for all investment and operational activities of the Scheme. Before taking up the current role, she was the Director of Investment managing the investments of the Scheme including strategic asset allocation, manager configuration, manager monitoring and selection, risk management, etc.

She has more than 20 years of experience in the investment and retirement industry. Prior to joining the HAPFS in 2007, Doris was an associate director with Mercer, where she advised clients in a wide range of investment services including investment strategy, policy and structure, manager search, etc. She also covered manager research for the Asia ex-Japan region.

何淑明現為香港退休計劃協會主席，亦為該協會之會員交流小組委員會成員。

何淑明為醫院管理局公積金計劃執行總監，負責統管計劃的投資與營運業務。何淑明也曾擔任計劃的投資總監，管理投資相關事務，包括計劃的策略性資產配置、投資組合構建、基金經理監督及選任、風險管理等。

何淑明在金融行業共有超過二十年經驗。在加入醫院管理局公積金計劃之前，何淑明是美世諮詢公司副總監，為機構客戶提供投資諮詢，範圍包括策略資產配置、政策及結構和基金經理選任等。她也曾負責亞太地區(日本除外)基金經理研究。

## Speaker 主講者



Prof. Yu Cheung WONG 黃於唱教授  
The Felizberta Lo Padilla Tong School of Social Science  
Caritas Higher Institute of Education  
香港明愛專上學院社會科學院

WONG Yu-cheung (PhD) is professor at the Felizberta Lo Padilla Tong School of Social Sciences of Caritas Higher Institute of Education. He teaches Social policy and Research, His has involved in a number of large scale research projects on social security and retirement protection policy reviews (Hong Kong, Macau, Shanghai), employment of low-income elderly, as well as long-term care planning. Over 10 PhD students has graduated under his supervision at HKU and CUHK. He is also the Chief Editor of the Policy Bulletin and Hong Kong Journal of Social Work.

黃於唱教授，現任香港明愛專上學院社會科學院教授。教授社會福利政策及社會工作研究等科目。曾參與多項香港、澳門及上海的退休及社會保障、低收入人士及長者就業問題的研究，並關注長期照顧服務發展的規劃。黃教授過往於香港大學及香港中文大學曾督導超過十位博士研究生，現任社聯政策報及香港社會工作學報主編。

## Speaker 主講者



**Dr. Vivian W.Q. LOU 樓瑋群博士**  
Director of Sau Po Centre on Ageing 香港大學秀圃老年研究中心總監  
Associate Professor, Department of Social Work & Social Administration of  
The University of Hong Kong  
香港大學社會工作及社會行政學系副教授

Dr. Lou Vivian W. Q. is the Director of Sau Po Centre on Ageing, and Associate Professor at Department of Social Work & Social Administration at The University of Hong Kong. Her research interests focus on family gerontology, in particular family caregiving for dementia, stroke, end-of-life older adults, and social adaptation and mental health of Chinese older adults and family caregivers. She also has a keen interest in building evidence-based models to empower older adults and their families. Dr. Lou is assistant editor of Ageing and Mental Health and editor of Asian Journal of Gerontology & Geriatrics. Dr. Lou has been appointed as a member of the Elderly Commission, Statistics Advisory Board, Community Investment and Inclusion Fund, Senior Police Call Central Advisory Board, and Elderly Academy Development Foundation of the HKSAR Government. She is a fellow of the Gerontological Society of America, and a Council member of Hong Kong Association of Gerontology.

樓瑋群博士，現任香港大學秀圃老年研究中心總監，香港大學社會工作及社會行政學系副教授。樓博士的研究領域在社會家庭老年學，包括認知障礙症、中風、生命晚期的親屬照顧者，華裔長者的社會和心理健康，以及實證為本的提升老年人健康的幹預研究等。樓博士還熱心服務國際和本地社會，現任香港安老事物委員會委員、統計諮詢委員會委員、社區投資共用基金委員會委員、耆樂警訊中央諮詢委員會委員、長者學苑發展基金委員會委員，香港老年學會理事、美國老年學會資深會員等。

## Moderator 主持人



**Ms. Ka Shi LAU BBS 劉嘉時女士**  
FCG FCS SFHKSI CTP  
Executive Committee Member, HKRSA 香港退休計劃協會行政委員會成員  
Managing Director & CEO, BCT Group BCT銀聯集團董事總經理及行政總裁

Ka Shi Lau is the Managing Director & CEO of BCT Group comprising BCT Financial Limited (“BCTF”) and Bank Consortium Trust Company Limited (“BCTC”), a leading provider of MPF/ORSO products and best-in-class asset servicing for investment funds and pensions with BCTC being one of the largest trust companies in Hong Kong. Graduated with an MBA from Cornell University, USA, Ka Shi is a strong advocate of corporate governance and sustainability (including ESG), retirement protection, social inclusion and diversity, and health care.

Apart from being a Fellow of Chartered Governance Institute (FCG) and Hong Kong Institute of Chartered Secretaries (FCS), a Senior Fellow of HKSI and a Member of Academy of Finance, she also serves on other statutory and professional bodies including MPFA, SFC, HKRSA, HKTA, HKICPA, Investor and Financial Education Council and Asian Corporate Governance Association. Public service roles have included Our Hong Kong Foundation, Minimum Wage Commission, Hospital Authority, Women’s Commission, Pamela Youde Nethersole Eastern Hospital, Financial Services Development Council and Trade Development Council.

劉嘉時女士為 BCT 銀聯集團董事總經理及行政總裁。BCT 由「銀聯金融有限公司」（「BCTF」）及「銀聯信託有限公司」（「BCTC」）組成，是香港強積金 / 職業退休計劃的領先提供商，為環球投資基金和退休金提供卓越的基金行政服務。劉女士為美國康乃爾大學工商管理碩士，一直積極推動與企業管治和可持續發展（包括「環保、社會、管治」ESG）、退休保障、社會多元共融及醫療護理相關的議題。

除了是英國特許公司治理公會 (FCG) 和香港特許秘書公會 (FCS) 的資深會士、香港證券及投資學會的傑出資深會員，以及金融學院的會員外，她還服務於其他法定和專業團體，包括積金局、證監會、香港退休計劃協會、香港信託人公會、香港會計師公會、投資者及理財教育委員會及亞洲企業管治協會。她的多項公職包括團結香港基金、最低工資委員會、醫院管理局、婦女事務委員會、東區尤德夫人那打素醫院、金融服務發展局和香港貿發局。