

Knowledge Exchange Seminar Digital Assets in Retirement Planning: Opportunities, Risks & Regulatory Frameworks

The emergence of digital assets is reshaping the financial landscape, offering new possibilities for retirement planning within Hong Kong's pension system. As cryptocurrencies, tokenized securities, and blockchain technologies gain momentum, they present both opportunities for growth and challenges in risk management and compliance.

In Session I: For the fireside chat with regulators titled "The Evolving Landscape of Digital Assets: Recent Developments and Future Implications", Mr. Alan Au, the Executive Director of the HKMA and Ms. Elizabeth Wong, Director and Head of Fintech Unit of the SFC will discuss the latest developments in virtual asset trading platforms and the consultation on virtual asset dealing and custodial services, and banks' digital asset activities (including custodial service, sale and distribution of digital assets, and tokenisation), covering the supervisory requirements and the potential they are seeing. They will also explore how digital assets could feature in pension schemes' investment management in the longer term.

In Session II: Panel Discussion, titled "Exploring Potential Benefits of Integrating Digital Assets into Retirement Planning", a panel of industry experts, including fund managers, digital assets specialists, and pension scheme providers, will explore how digital assets can enhance pension portfolios. The discussion will cover the insights from the global experience, the role of digital assets in retirement strategies, and practical steps for employers and trustees to adopt these assets while addressing volatility and security concerns. This session will also examine how digital assets can meet the evolving demands of individual pension investors in a rapidly changing market.

Who should attend?

Ideal for fund managers, trustees, employers, compliance officers, fintech innovators, and industry participants seeking cutting-edge insights into digital assets' role in retirement planning.

SESSION I: The Evolving Landscape of Digital Assets: Recent Developments and Future Implications

Speakers



Ms. Ka Shi LAU, BBS
HKRSA



Mr. Alan AU, JP
HKMA



Ms. Elizabeth WONG
SFC



Mr. Alan YOUNG
HKRSA

Moderator

SESSION II: Exploring Potential Benefits of Integrating Digital Assets into Retirement Planning

Speakers



Mr. Julien BERNARD
Amundi



Ms. Giselle LAI
Fidelity



Mr. Elvin THARM
Manulife



Ms. Lisha WANG
WTW

Moderator

Event details

Date & Time: **22 Oct 2025, Wednesday | 2:30 - 5:30 pm (Registration at 2:00 pm)**
Venue: **PwC Office, 21/F, Edinburgh Tower, Central**
Language: **English**
Fee: **Member HKD350 | Non-Member HKD500**
Register: **[Register here](#) or by scanning the QR code**
Seats are limited on a first-come, first-served basis



Note:

- This seminar is eligible for 2 hours of Non-core CPD/CPT Training hours. Attendees must attend in person on time and not to leave earlier than the event ended.
- Please note that completing online registration is NOT a confirmation of registration. Please note that completing the online registration does NOT guarantee confirmation of your registration. An invoice will be issued, and payment must be settled before the due date. A reminder email will also be sent on or before 17 October to confirm that your seats are secured.
- By registering for this event, you are providing your consent to the HKRSA to pass your personal particulars (including name, title, organization, and email address) to issue the Attendance Certificate upon receipt of payment and full attendance at the seminar.
- For any enquiries, please contact us at events@hkrsa.org.hk or (852) 2147 0090.

2:00	Registration
2:30	OPENING REMARKS Ms. Ka Shi LAU, BBS Member of the Executive Committee & Cross Straits Forum Convenor The Hong Kong Retirement Schemes Association
2:40	SESSION I: The Evolving Landscape of Digital Assets: Recent Developments and Future Implications Speakers: Mr. Alan AU, JP Executive Director (Banking Conduct) Hong Kong Monetary Authority Ms. Elizabeth WONG Director and Head of Fintech unit of the Intermediaries, Securities and Futures Commission Moderator Mr. Alan YOUNG Vice Chairman of the Executive Committee The Hong Kong Retirement Schemes Association
3:40	Networking Break
4:10	SESSION II: Exploring Potential Benefits of Integrating Digital Assets into Retirement Planning Speakers: Mr. Julien BERNARD Chief Operating Officer, Greater China Amundi Hong Kong Limited Ms. Giselle LAI Associate Investment Director Digital Assets Fidelity International Mr. Elvin THARM Head of Retirement Proposition, Asia Retirement Manulife Moderator Ms. Lisha WANG Associate Director, Investments WTW
5:25	CLOSING REMARKS Mr. Alan YOUNG
5:30	Networking

Opening Remarks



Ms. Ka Shi LAU, BBS

Member of the Executive Committee & Cross Straits Forum Convenor
The Hong Kong Retirement Schemes Association

Ms. Ka Shi LAU completed a 25-year tenure with BCT Group (a key player in the pension and asset servicing industries) in June 2024, having served as Managing Director & CEO for 22 years and Senior Advisor for 2 years. During her tenure, she led the group to new horizons with transformations, driving innovation and responsible growth. With a sense of purpose and in service of the greater good, Ka Shi now focuses on enhancing corporate governance, sustainability, financial / retirement protection, community wellbeing and advancing Hong Kong's status as a leading IFC. Currently, she is the Chairman of the Hong Kong Trustees' Association, Vice Chairman of the Asian Corporate Governance Association, and INED of Citibank (Hong Kong) and also actively serves on public / professional bodies, including MPFA, SFC, Our Hong Kong Foundation, Hong Kong Retirement Schemes Association and HKICPA. Her public role included Hospital Authority, Minimum Wage Commission, Women's Commission, CIIF and Independent Commission.

In recognition of her public service, Ka Shi was awarded the Bronze Bauhinia Star (BBS) by the HKSAR Government in 2013. Among multiple awards she garnered, she was the first woman to win the "Director of the Year Award" in the "Private Companies, Executive Director" category from The Hong Kong Institute of Directors, and the "Lifetime Achievement Award – MPF" at the Asia Asset Management's 2021 "Best of the Best Awards".

Ka Shi holds an MBA from Cornell University and "Executive Leadership Programme in Global Finance" certificate from the Global Economics and Finance of the Chinese University of Hong Kong. She was awarded Honorary Fellow of the Hong Kong Securities and Investment Institute (HKSI) and a Fellow of both the Chartered Governance Institute (FCG) and the Hong Kong Chartered Governance Institute (HKFCG).

SESSION 1 – The Evolving Landscape of Digital Assets: Recent Developments and Future Implications

Speakers



Mr. Alan AU, JP

Executive Director (Banking Conduct)
Hong Kong Monetary Authority

Mr. Alan AU is the Executive Director (Banking Conduct) of the Hong Kong Monetary Authority (HKMA). He took up the position in 2017, and has since then been responsible for conduct supervision of banks (covering consumer protection; sale of securities, investment, insurance and retirement planning products by banks; trust business; financial inclusion; bank licensing matters; bank culture) and oversight of financial market infrastructures.

Prior to coming to the current post, Alan was the Head of Banking Supervision of the HKMA, responsible for prudential supervision of domestic systemically important banks. Before that, Alan had served as the Division Head of the Senior Executives' Office and as the Head of Corporate Development of the HKMA.

Prior to joining the HKMA in 2010, Alan served as an Administrative Officer in the Hong Kong Special Administrative Region Government for over a decade, and had worked in the Financial Secretary's Private Office and Financial Services and the Treasury Bureau.



Ms. Elizabeth WONG

Director and Head of Fintech unit of the Intermediaries
Securities and Futures Commission

Ms. Elizabeth WONG is a Director and Head of Fintech unit of the Intermediaries Division of the Hong Kong Securities and Futures Commission.

Her work involves the formulation of the Commission's policy on fintech matters and leading and supervising the licensing application approval process for virtual asset trading platforms, robo-advisers, virtual asset fund managers and traditional securities and asset management firms. Prior to taking up this role, Ms Wong worked in the Investment Products Division and the Intermediaries Supervision Department and played a key role in Commission-wide policy initiatives including developing and enhancing Hong Kong as an international asset management centre and introducing guidelines for regulating the sale of investment products through online distribution and advisory platforms.

Ms Wong practised as a banking and finance lawyer in Hong Kong prior to joining the Commission.

Moderator & Closing Remarks



Mr. Alan YOUNG

Vice Chairman of the Executive Committee
The Hong Kong Retirement Schemes Association

Mr. Alan YOUNG serves as the Vice Chairman and a member of the Profile & Events Sub-committee at the Hong Kong Retirement Schemes Association. In this role, he collaborates with industry experts, policymakers, and key stakeholders to promote retirement awareness and improve retirement outcomes across the industry.

With over 25 years of experience in the financial services industry, Mr. Young has held senior roles at several prominent financial institutions. These include Co-Head of Hong Kong at Franklin Templeton, Head of Institutional Sales at Schroders Investment Management, Head of Sales for North Asia at State Street Global Advisors, Director at Barclays Global Investors, and Executive Director at Goldman Sachs Asset Management. Earlier in his career, he worked in private wealth management at Merrill Lynch and as a defined contribution (DC) pension specialist at HSBC, a role he began in 1999.

Alan holds a bachelor's degree in Finance and Marketing from Concordia University in Montreal, Canada

SESSION II: Exploring Potential benefits of Integrating Digital Assets into Retirement Planning

Speakers



Mr. Julien BERNARD

Chief Operating Officer, Greater China
Amundi Hong Kong Limited

Mr. Julien BERNARD was appointed Chief Operating Officer of Amundi Greater China in September 2021. He has been working in the asset management industry and with Crédit Agricole Group (Amundi is a subsidiary of the Crédit Agricole Group) since 2001.

Julien started his career as IT manager and was involved in several business development projects like the creation of Fund Channel (distribution platform in Luxembourg), before joining Crédit Agricole Asset Management Luxembourg as Head of Distribution Client Servicing in 2008. He was promoted as Head of Global Client Servicing at the creation of Amundi in 2010 supervising in particular the Client Servicing hubs in Paris & Luxembourg. In 2013, he launched and led Amundi in Poland as Chief Financial & Operating Officer before moving to Italy in 2016 as Chief Operating Officer where he led the Italian integration project of Amundi's acquisition of Pioneer Investments.

Julien holds an engineer degree in IT and management from Ecole Polytechnique from the University of Nantes.



Ms. Giselle LAI

Associate Investment Director
Digital Assets
Fidelity International

Ms. Giselle LAI is an Associate Investment Director of Digital Assets at Fidelity International, where she has been supporting the firm's digital assets strategy from crypto solutions to tokenisation since 2022. Giselle drives client engagement in digital assets and support the distribution of Fidelity digital assets solutions globally. Additionally, she actively contributes to the development of educational content and research in the field of digital assets.

Giselle has a strong passion for emerging technologies. Since 2018, she has been actively engaged in the digital assets space. She holds a Master of Science in Blockchain and Digital Currency from the University of Nicosia and is an active member of the Web3 Women association. In addition, she serves as a guest lecturer for a digital assets course at the University of Hong Kong.

Prior to her current role, Giselle was an Associate Investment Director in the Asian Fixed Income team, specialising in Asian Investment Grade and China bonds markets. She led the day-to-day product responsibilities for the Asian Investment Grade franchises, including investor communications, client engagement, and portfolio manager support.

Giselle joined Fidelity as a graduate associate and gained experience across various areas, including Multi Asset Investment Directing, Institutional Business & Consultant Relations, Digital Solutions, and Intermediary Sales in both Hong Kong and Singapore. She holds a BSc degree in Economics and Finance from the University of Hong Kong and is a CFA and CAIA charterholder.



Mr. Elvin THARM

Head of Retirement Proposition, Asia Retirement
Manulife

Mr. Elvin THARM is Head of Retirement Proposition, Asia Retirement of Manulife. He is responsible for driving the execution of strategic visions and propositions for the retirement business across the Asia markets. Elvin also serves as a non-executive Board of Director for Manulife Investment Management and Trust Corporation, Philippines.

Prior to joining Manulife, Elvin was the Head of Business Development and Client Relationship for Mercer Hong Kong's Wealth business. He was responsible for bringing together pensions and investment solutions for institutional investors and wealth management intermediaries in Hong Kong, Singapore, Macau and Taiwan.

Before that, Elvin held several senior positions with Principal Financial Group in Hong Kong and prior to that, a consultant with Willis Towers Watson in Los Angeles, California and subsequently in China covering Shanghai, Beijing, Shenzhen and Guangzhou.

Elvin is a Fellow of the Society of Actuaries and the Actuarial Society of Hong Kong. He also serves as the Chair of the Business and Strategy Sub-committee and a Taskforce member of the Cross Straits Pension Forum of the Hong Kong Retirement Schemes Association (HKRSA).

Moderator



Ms. Lisha WANG

Associate Director, Investments
WTW

Ms. Lisha WANG is an Associate Director, based in Hong Kong. She joined WTW in 2025, with over 10 years of experience of business development and client relationship management in the asset management industry.

Prior to WTW, Lisha worked in BlackRock, Wellington Management Hong Kong and Lazard Asset Management. She has a wide range of experience working with institutions – sovereign wealth funds, central banks, pension funds, endowments, foundations and family offices.

She holds a BSc degree in Economics from the Wharton School of University of Pennsylvania, MA degree in International Relations from Stanford University, and a PHD degree from CUHK. Her research interests are financial statecraft and geoeconomics. Her work was published in the Oxford Handbook of the IMF.

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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.



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

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