Investment Journey for Life 2.0

When "Life 1.0" is our working life, "Life 2.0" is what follows – our retirement life. To create a good life after retirement, financial readiness is one of the essentials. On your investment journey, you should focus on not only accumulation phase, but also decumulation phase, that is, from building up savings pool to generating income stream. How can we address these two life phases with good retirement strategy?

Part I : Rich or Poor? Your Choice

BCT Group

To retire well is to plan well. Who doesn't want a rich retirement? In fact, it is solely your choice and what you do. By looking at the features of MPF members who have $1 million assets, BCT will share some tips on building an adequate retirement nest egg and how to make the most of the accumulation phase.

Part II : Live Long, Live Well

Mercer HK

What to do when one is close to retirement age and the regular income from work has to be replaced by income from your investments? How much buffer to plan in case a longer life means outliving your planned wealth? Mercer's 2020 employee pulse survey shows that more than 50% respondents will look to manage spending or seek work if their savings dwindle, so what more can be done for more certainty in the quality of your retirement life? Mercer team discusses the options and actions to get Hong Kong-ers engage to make plans for their financial security in retirement.

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Event Details

Date & Time: 27 November 2020 (Friday) 10:30 am - 12:00 noon

Login: Details will be emailed to participants on 26 November 2020 (Thursday)

Language & Fee: English | Free

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Note

1. This webinar is eligible for **1.5 hours** of non-core CPD/CPT training hours, subject to approval by relevant accreditation bodies. Attendees must log in the Zoom link with the same name and email address registered with the HKRSA.
2. Zoom platform will be provided by Mercer. By registering to this event, you are providing your consent to the HKRSA to pass your personal particulars (including name, title, organisation and email address) to Mercer to create access to the Zoom facility for you.
3. Enquiry or RSVP to events@hkrsa.org.hk or call (852) 2147-0090.

Event Programme

10:30 - 10:40 **Opening Remarks**
Ms. Doris Ho
Chairman, HKRSA
Executive Director, Hospital Authority Provident Fund Scheme

10:40 - 11:00 **Part I Speaker**
Mr. Bob Lee
Chief Business Officer, BCT Group

11:00 - 11:20 **Part II Speaker**
Ms. Mandy Chan
Senior Consultant of Wealth Business, Mercer HK

11:20 - 11:55 **Panel Discussion and Q&A**

Moderator: **Mr. Alan Young**
Executive Committee Member, HKRSA
Head of Institutional Business, Greater China, Franklin Templeton

Panelists: **Ms. Ka Shi Lau,** BBS**,** Managing Director & CEO and
Mr. Bob Lee, Chief Business Officer, BCT Group
Ms. Janet Li, Asia Wealth Business Leader and
Ms. Mandy Chan, Senior Consultant of Wealth Business, Mercer HK

11:55 - 12:00 **Closing Remarks**
Mr. Alan Young
Executive Committee Member, HKRSA
Head of Institutional Business, Greater China, Franklin Templeton

Speakers & Panelists

Mr. Bob Lee
Chief Business Officer
BCT Group

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.

He is responsible for the business strategy and development of the group, heading the business development, client & services management, investment analysis & product development, and marketing & corporate communications. Before assuming the role of CBO, he was the Chief Financial Officer (CFO) of BCT Group. His regulatory/industry participation includes serving on the MPF Industry Schemes Committee and MPF Education Liaison Group of the MPFA as well as the Business Strategy Sub-committee of the Hong Kong Retirement Schemes Association.

With more than 25 years of experience in the banking and pension sectors, Bob has extensive experience in treasury, operations, finance, business development and client servicing. 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.

He pursued his undergraduate studies at York University, Ontario, and is a qualified accountant (FCCA and HKCPA) with Postgraduate Diploma in Banking & Finance, Accounting and attained a Master's Degree in Finance from City University of Hong Kong. He is also an Associate of the Hong Kong Institute of Bankers (AHKIB).

Ms. Mandy Chan, FSA, CERA
Senior Consultant for Wealth Business
Mercer HK

Mandy Chan is a Senior Consultant in Mercer's Wealth Business in Hong Kong. She drives and develops retirement plan solutions to private and public sectors in Hong Kong and other countries in Asia Pacific.

Mandy has over ten years of retirement and benefit consulting experience. She has extensive experience providing actuarial advice to local and multinational clients including the actuarial funding and accounting valuations of retirement schemes, from civil servant pension to conglomerate group retirement funds.

She has also advised clients on international pension plan, asset liability modelling, defined benefit and defined contribution plan benefit design and restructuring, benefit changes and implementation, member communication, financial wellness, M&A benefit harmonization strategy, provider reviews and governance review on administrator and trustee.

Mandy is a Fellow of the Society of Actuaries and has attained the Chartered Enterprise Risk Analyst credential from the Society of Actuaries.

Panelists

Ms. Ka Shi Lau, BBS
Managing Director & CEO, BCT Group
Cross Straits Forum Convenor and Executive Committee Member, HKRSA

Ka Shi Lau is the Managing Director & CEO of BCT Group - comprising BCT Financial Limited ("BCTF") and Bank Consortium Trust Company Limited ("BCTC"), a key 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 in the US, Ka Shi possesses extensive banking and finance experience in the pension and funds industry, and she is a strong advocate of corporate governance (including ESG), retirement protection, social inclusion and diversity, and health care through active participation in government consultations and industry dialogues.

Apart from her current role as Cross Straits Forum Convenor and Executive Committee Member of HKRSA and member of Academy of Finance, she serves on various statutory and professional bodies including Hong Kong Trustees' Association, MPFA, SFC, Hong Kong Securities and Investment Institute, Hong Kong Institute of Certified Public Accountants, Investor and Financial Education Council, and Asian Corporate Governance Association.

Her public service roles include Our Hong Kong Foundation, the Independent Commission (on Remuneration for Members of the Executive Council and the Legislature, and Officials under the Political Appointment System of the HKSAR), and the Pamela Youde Nethersole Eastern Hospital while her previous public services include the Minimum Wage Commission, Hospital Authority, Women's Commission, Financial Services Development Council and Trade Development Council. For her dedicated public and community service in Hong Kong, Ka Shi was awarded the Bronze Bauhinia Star (BBS) by the HKSAR Government in 2013.

Ms. Janet Li, CFA, MaoF
Asia Wealth Business Leader, Mercer HK
Immediate Past Chairman, HKRSA

Janet Li, CFA, MAoF, is a Partner and the Asia Wealth Business Leader at Mercer. She oversees and is responsible for Mercer's Wealth (Investment and Retirement) Business in Asia. In her role, she leads and drives strategic growth to the business as well as its operations and implementations.

Janet has vast experience working with institutional clients (sovereigns, pension, insurance, corporate and wealth management). Her experience also spans across a wide range of retirement and investment services (asset liability review and strategy, portfolio construction, manager review, selection and monitoring, investment governance and transformation, discretionary management, member communication and education and related tools' developments) and a diverse range of asset classes (public equities and fixed income, private equities, illiquid credit, real estate and infrastructure).

Before joining Mercer, Janet was the Director of Investments, Greater China at Willis Towers Watson where she was a core member of the Asia leadership team.

Janet is the Immediate Past Chairman of the Executive Committee and the Chairman of the Business Strategy Sub-committee of the Hong Kong Retirement Schemes Association ("HKRSA"). Janet is also a Management Committee Member of the Taiwan Pension Fund Association. In addition to these, she is serving as Member of the FTSE Russell Asia Pacific Equity Advisory Committee, Mentor of the HKU Mentorship Programme, Manager of a School Board, Advisory Group Member (Working Adults) of the Investor and Financial Education Council (IFEC) and Member of the Hong Kong Academy of Finance (AoF). Janet is named as the Pensions Woman of the Year by the Asia Asset Management 2020 Best of the Best Awards.

Moderator

Mr. Alan Young
Executive Committee Member, HKRSA
Head of Institutional Business, Greater China,
Franklin Templeton

Alan Young is Head of Institutional Business, Greater China for Franklin Templeton Investments. Mr. Young is responsible for building up the institutional business in Greater China, South Korea. He is also overseeing institutional sales and marketing efforts within the region.

Prior to that, Mr. Young held various senior positions with reputable asset managers including Head of Institutional Sales at Schroder Investment Management, Head of Sales, North Asia at State Street Global Advisor, Director at Barclays Global Investor and Executive Director at Goldman Sachs Asset Management. He also spent three years in wealth management at Merrill Lynch. Mr.Young began his career as a Mandatory Provident Fund advisor at HSBC.

Mr. Young holds a bachelor's degree in Finance and Marketing from Concordia University at Montreal, Canada.