

安聯 強積金服務

信心夥伴
助你安享退休保障



Allianz Global Investors MPF Services

Your Trusted Partner
for an Enjoyable
Retirement



Allianz 
Global Investors
安聯投資

Allianz 
Global Investors



網站 : www.allianzgi.hk
流動網站 : www.allianzgi.hk/mpf
發行人 : 安聯環球投資亞太有限公司



Website : www.allianzgi.hk
Mobile site : www.allianzgi.hk/mpf
Issuer : Allianz Global Investors Asia Pacific Limited

實見 · 實現

Understand. Act.

強積金助你構建退休計劃

香港強制性公積金（「強積金」）為你提供一個退休儲蓄和收入的有效途徑。

一個成功及安穩的退休計劃源自穩健的投資根基。作為你信賴的長遠退休投資夥伴，我們為你籌劃未來，進一步助你達成長遠退休目標，讓你退休無憂。

這個強積金錦囊包括：

- 載有強積金計劃發行章程的光碟
- 成員登記表格
- 強積金投資選擇小冊子
- 投資竅門小冊子
- 風險評估測試問卷

Structuring Your Retirement With MPF

Hong Kong's Mandatory Provident Fund (MPF) system is designed to help you to structure your retirement savings and income.

A successful and secure retirement planning is based on solid investment fundamentals. As your long-term trusted retirement investment partner, we help you plan for your future, and bring you closer to reaching your long-term goals and enjoying retirement.

In this MPF enrolment kit, you will find:

- A CD containing the prospectus of our MPF scheme
- A membership enrolment form
- A brochure on our MPF investment options
- An Investment Basics education booklet
- A Risk Profile Assessment questionnaire

Five Reasons Why Allianz Global Investors Can Help You With MPF Investing

- 1
Extensive Global Resources
- 2
Consistent and Careful Investment Approach
- 3
Investment Team With a Wealth of Experience
- 4
Dedicated to Serving You
- 5
There Is Something for Everybody

安聯投資助你籌劃 強積金投資的五大優勢

- 1
強大後盾
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貫徹審慎的
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- 3
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各適其適

強大後盾

- 安聯投資是世界頂尖的資產管理公司其中之一，於全球18個市場營運，在美國、歐洲及亞太區均有穩健基礎。
- 安聯投資以母公司安聯集團為強大後盾。安聯集團管理資產總值超過18,710億歐元¹，為全球頂尖金融服務機構之一，享負盛名。
- 安聯集團在70個國家²均有業務，為全球各地逾8,500萬個客戶²提供服務。我們匯聚世界級資產管理和服務專才，為客戶達成目標。
- 我們在香港業務經驗累積超過30年³，最為瞭解客戶的投資需要。

安聯投資以強大的集團支持為後盾，讓我們成為全球客戶信賴的投資夥伴，是客戶尋求保障財富的優先之選。

1. 資料來源：安聯投資，綜合全球資產，截至2016年12月31日。
2. 資料來源：安聯投資，截至2015年12月31日。
3. 透過前公司累積。

貫徹審慎的投資策略

理念格言 - 實見 • 實現

安聯投資奉行兩句理念格言：「實見 • 實現」。它言簡意賅，是我們的世界觀和實踐標準。我們深信在資訊泛濫的年代，洞悉先機，方最能掌握優勢；付諸行動，才可全力發揮潛能及表現。而資訊優勢是締造出色投資回報的關鍵。秉承這個理念，安聯投資透過精明的決策，把握潛在增長機會和優化投資表現。

資訊優勢

- 我們的研究團隊利用「由下而上」的選股方式，致力識別資訊優勢，從而締造穩定和卓越的投資表現。
- 我們獨有的基層研究（GrassrootsSM Research⁴）提供基本因素分析以外的行業觀點。團隊每年與客戶、供應商及權威專家進行超過350次訪問，以物色投資良機。
- 我們透徹了解所作的每項股票和債券投資，致力為投資者賺取穩健及長遠的表現。

4. 基層研究（GrassrootsSM Research）是安聯投資的旗下部門，為資產管理專業人士進行調查研究。用以製作GrassrootsSM Research報告的研究數據由記者及受聘於獨立第三方研究供應商的實地調查員提供，而該等研究是以為客戶執行的交易而產生的佣金所支付的。

Extensive Global Resources

- Allianz Global Investors is one of the world's leading asset managers, operating across 18 markets, with a strong presence in the US, Europe and Asia-Pacific.
- We benefit from our well-established and highly supportive parent company, Allianz Group, one of the world's foremost financial service providers with EUR1,871 billion¹ worth of asset under management.
- Allianz Group operates in 70 countries², serving more than 85 million² customers around the globe. We combine world-class asset management with service expertise to help our clients achieve their financial goals.
- At the local level, with more than 30 years of experience in Hong Kong³, we believe that no one knows and understands clients' investment needs better than we do.

Our proven capabilities come in part from the solid backing of our Group, which has enabled us to earn the trust of clients from every corner of the world. Allianz Global Investors continues to be the preferred choice in the quest for wealth protection.

1. Source: Allianz Global Investors, combined worldwide assets, as at 31 December 2016
2. Source: Allianz Global Investors, as at 31 December 2015
3. Through predecessor companies

Consistent and Careful Investment Approach

Our Philosophy – Understand. Act

At Allianz Global Investors, we follow a two-word philosophy: Understand. Act. This is as powerful as it is succinct. It describes how we look at the world and how we behave. It encapsulates our belief that in an age of information overload, a good “understanding” is the best winning strategy and that information advantage is the key to achieving superior investment outcomes. Coupled with this philosophy is our commitment to taking sensible action that capitalise on growth potential and optimise investment performances.

Information Advantage

- With a bottom-up stock selection approach, our research teams are committed to identifying the information advantage that translates into consistently superior investment outcomes.
- Our unique GrassrootsSM Research⁴ offers industry insights that go far beyond fundamental analysis. We conduct over 350 interviews annually with customers, vendors and key opinion leaders in relation to the investment opportunities available.
- We have a thorough knowledge of every stock and bond that we select, which in turn delivers consistent long-term performance to our investors.

4. GrassrootsSM Research is a division of Allianz Global Investors that commissions investigative research for asset-management professionals. Research data adopted to generate GrassrootsSM Research reports are derived from reporters and field force investigators who work as independent, third-party research providers, supplying research that is paid for by commissions, generated by trades executed on behalf of clients.

Investment Team With a Wealth of Experience

Strength and Stability

Experience matters when it comes to investing. We take great pride in our strong and stable investment team. In particular, our portfolio managers have on average over 18 years of investment experience in the industry and 12 years with the company.

Consistent Investment Strategies With High Convictions

Allianz Global Investors strictly adheres to a carefully crafted investment process. Over the years, we have won some of the highest industry accolades in recognition of our investment strategies and performance. Our investment philosophy and process, alongside our tactics in asset allocation, aim to add value to the process of stock selection and portfolio construction, and to help you build your long-term wealth.

投資團隊經驗豐富

實力強勁，穩定出色

投資致勝關鍵在於經驗。安聯投資擁有強勁穩定的投資團隊，讓我們引以為榮。投資組合經理平均從業超過18年，並已效力安聯投資超過12年，一直為團隊締造出色表現。

貫徹一致，信念主導

安聯投資憑藉其投資策略及表現，多年來屢次贏得業界獎項，反映投資程序構建嚴謹。我們的投資理念及程序配合資產配置的技術，致力在選股、投資組合構建和執行的過程中為客戶長遠累積財富。



專注客戶服務

我們深知每位客戶的財務狀況和投資目標均是獨一無二。我們明瞭客戶需要，透過不同渠道及投資工具，為客戶處理及策劃強積金投資。

專屬服務平台

安聯投資致力提供優質的客戶服務，多年來不斷提升服務水平，積極迎合你的需要。

服務範圍	服務詳情
安聯強積金成員專線：2298 9000	我們專注的客戶服務團隊十分樂意隨時為你解答有關投資強積金計劃的任何疑問。你可致電安聯強積金成員專線，我們專業資深的隊員均非常樂意為各強積金及退休金成員提供優質服務。服務時間為逢星期一至五，上午9時至下午6時，星期六上午9時至下午1時。
電子渠道	我們致力提升各個電子渠道，方便成員隨時隨地查閱你的帳戶資料： <ul style="list-style-type: none">網站/流動網站 - 你可於安聯投資網站(www.allianzgi.hk)或強積金流動網站(www.allianzgi.hk/mpf)定時取得基金資訊、互動投資教育工具、市場動向及查詢你的強積金帳戶資料等服務。通訊刊物 - 我們的每季電子通訊讓你緊貼市場走勢，以及安聯投資最新發展情況。網上影片 - 收看我們投資專家的最新市場觀點。網上基金概覽及市場快訊 - 了解我們的最新基金資訊及市場觀點。
成員權益報表	我們每半年發出成員權益報表，讓你了解你強積金最新權益狀況及投資表現。
成員教育及座談會	為了提供多種資訊和工具，以助強積金計劃成員作出投資決定，我們定期舉辦成員座談會，助你了解本身的投資需要及掌握市場資訊。

輕鬆有效管理帳戶

一旦成為強積金計劃成員，你便需要設立強積金帳戶，用作接收成員現時受僱或自僱所作出的強積金供款，以作投資。

當你離職後，你的強積金結餘(從強制性供款部份產生的累算權益)可能會轉至強積金計劃中的個人帳戶內。你可以有下列三種方法處理過往強積金投資的累算權益：

- 把累算權益保留在現有計劃；
- 把強制性供款部份的累算權益轉移至新僱主參加的強積金計劃；或
- 在自選強積金計劃開設個人帳戶

如果你曾多次轉職，你可能擁有一個或以上存有累算權益的強積金帳戶。同時處理多個帳戶可能相當費時，因此你應考慮把所有累算權益整合到一個個人帳戶內，以便管理。

Dedicated to Serving You

Your financial circumstance and investment objective are unique. It is important that your trusted MPF service provider understands your personal needs and has different channels and tools to help you manage your MPF investing.

Service Platforms Designed for You

Over the years, we have continuously enhanced our service platforms in order to serve you better.

Our Services	Details
Allianz MPF Members' Direct: 2298 9000	Our professional and dedicated Client Service team is always on standby to address your enquiries. Equipped with the knowledge and experiences, our staff members are committed to serving MPF and pension clients. They are available from Monday to Friday 9:00am to 6:00pm, and on Saturday, 9:00am to 1:00pm.
e-Channels	Check your account information anytime, anywhere! We continue to optimise our various e-channels for your convenience: <ul style="list-style-type: none">• Website/mobile site - you can access our fund information, interactive educational tools, webcasts, market commentaries and MPF account information via our website (www.allianzgi.hk) or MPF mobile site (www.allianzgi.hk/mpf)• Newsletter - you can keep abreast of market trends and our latest developments via our quarterly e-newsletter• Webcast – you can draw inspiration from the latest views of our investment professionals• Online factsheets and market updates - find out more about the latest fund information and our market views
Member benefit statements	Member benefit statements are available twice a year to keep you updated about your MPF benefits and investment performance.
Member education and seminars	We provide various information and tools to assist our MPF members to make their investment decisions. We also organise member seminars to understand your needs and to keep you informed.

Easy and Efficient Management of Accounts

Once you have enrolled in an MPF scheme, you will set up a contribution account, which primarily receives MPF contributions from your current employment or current self-employment for investment.

When you leave your company, your MPF balance (accrued benefits derived from the mandatory contributions) may be held in a personal account in the MPF scheme. There are a number of options available for the management of the accrued benefits of your previous MPF investments. You can:

- keep the accrued benefits in the existing scheme;
- transfer the accrued benefits of mandatory portion to the new employer's MPF scheme; or
- set up a personal account in another MPF scheme of your own choice

If you have changed jobs several times, you may have one or more MPF accounts with accrued benefits. Handling multiple accounts can be time-consuming, so you should consider consolidating all of your accrued benefits into one personal account for easier management.

For consolidation of your accrued benefits into Allianz Global Investors, you can simply fill in and send the relevant forms¹ together with your identification document to the trustee/administrator (Bank Consortium Trust Company Limited). We will take care of the rest for you.

By transferring your accrued benefits to Allianz Global Investors, you can enjoy:

One-stop dedicated MPF services	We offer all-in-one services to help you manage your accounts and investments.
Professional investment management	Allianz Global Investors is a global investment manager with asset under management totalling over EUR480 billion ²
Wide-ranging fund choices	We offer a wide range of fund choices with different investment objectives and asset allocations to suit your specific retirement investment needs.
Comprehensive member service support	Dedicated Allianz MPF Members' Direct hotline, Allianz Global Investors website and MPF mobile site are available for scheme information enquiries, account enquiries and transactions.

1. For consolidation of accrued benefits related to former employment or self-employment, members should complete the "Personal Account Membership Enrolment Form" and "Scheme Member's Request for Fund Transfer Form". The forms can be downloaded from our website www.allianzgi.hk.

2. Source: Allianz Global Investors, data as at 31 December 2016.

Offsetting of Long Service Payment and Severance Payment

When employees cease working for their employer, they may be entitled to a Long Service Payment or Severance Payment from the employer.

According to the current legislation, employers can offset the Long Service Payment or Severance Payment paid to an employee with the accrued benefits derived from the employer's contributions under MPF.

Depending on the MPF Provider, there are various types of employer contributions in a member's MPF account. Under our MPF scheme, offsetting of Long Service Payment and Severance Payment will be processed according to the following sequence:

- i. Offset from the vested balance of Employer Voluntary Contribution (if any)
- ii. Offset from the vested balance of Employer Mandatory Contribution

想將你的個人帳戶整合至安聯投資的強積金計劃，只需填妥表格¹連同有關身份證明文件送交信託人及行政人（銀聯信託有限公司）即可，我們即會為你處理其他程序。

把你的強積金累算權益轉移至安聯投資，你可享有以下優勢：

一站式專設強積金服務	為你提供一站式服務，全面助你管理不同帳戶及投資
專業投資管理	安聯投資是一家環球投資管理公司，管理資產總值超過4,800億歐元 ²
多元化基金選擇	我們提供多元化的基金選擇，涵蓋不同的投資目標及資產配置，迎合你獨特的退休投資需要
全方位成員支援服務	專設安聯強積金成員專線、安聯投資網站及強積金流動網站可為成員提供計劃相關資訊、帳戶及交易資料的查詢服務

1. 如須整合以往受僱或自僱時所產生的累算權益，成員須填妥「個人帳戶成員登記表格」及和「計劃成員資金轉移申請表格」。有關表格可於網站 www.allianzgi.hk 下載。

2. 資料來源：安聯投資，資料截至2016年12月31日。

抵銷長期服務金及遣散費的安排

當僱員離職時，可能獲僱主發放長期服務金或遣散費。根據現時的法律，僱主可以使用其強積金供款所產生的累算權益，抵銷有關僱員的長期服務金或遣散費。

僱主在成員強積金戶口的供款可劃分成多個種類，視乎強積金計劃提供者而定。安聯投資的強積金計劃將按以下程序處理抵銷長期服務金及遣散費的安排：

- i. 從僱主自願供款的已歸屬權益作抵銷（如適用）
- ii. 從僱主強制供款的已歸屬權益作抵銷



退休投資方案各適其適

不論您距離退休還有一段時間、即將退休抑或已展開退休生活，我們均可提供符合你需要的方案。安聯投資實踐「實見•實現」理念，提供多元化退休服務，滿足成員在不同人生階段的需要，從而締造最佳的回報。

特設自願性供款

達成退休目標的關鍵在於具備周詳規劃。如果你希望在退休後安享穩定舒適的退休生活，可考慮在工作期間尋求其他退休儲蓄來源，如額外自願性供款、年金及其他投資，以增加你的退休儲蓄。安聯投資照顧你的需要，特設自願性供款計劃，為你提供簡易靈活的渠道作額外退休供款，助你早日達成退休目標。

透過安聯投資的特設自願性供款計劃，你可輕鬆地作出額外的強積金供款，兼享以下優勢：

輕鬆供款	每月供款由500港元起或一次性投資由1,000港元起
簡易方便	供款可直接安排從你的銀行戶口扣繳（只適用於每月供款）
靈活調配	不設轉換及提取次數或金額限制
收費相宜	無需支付認購、轉換及贖回費
多元化的基金選擇	我們提供多元化的基金選擇，涵蓋不同的投資目標及資產配置，迎合你的投資需要

「退休易」服務

我們明白，並非所有計劃成員在退休後需要即時提取整筆的強積金權益。因此，安聯投資為你提供「退休易」服務，讓你可以分段提取退休金權益，靈活應付你的財務需要，同時讓資產繼續滾存投資。你只須在特設自願性供款帳戶內設定常設指令，退休後便可每月輕鬆收取固定的款項。

「退休易」服務提供多重優勢：

靈活提款安排	可靈活選擇每月提取固定金額（由2,000港元起，須為500港元的倍數）或一筆過提款
避免離場風險	直接從成員供款帳戶/個人帳戶將基金單位轉移至其特設自願性供款，避免交易過程中涉及的離場風險
靈活調配	不設轉換基金次數或金額限制
收費相宜	- 設定定額提取指令，無須支付手續費 - 無需支付認購、轉換及贖回費
多元化的基金選擇	我們提供多元化的基金選擇，各有不同的投資目標及資產配置，迎合你個人的退休投資需要

如對安聯投資的個人帳戶，特設自願性供款或其他強積金服務有任何疑問，歡迎隨時致電安聯強積金成員專線2298 9000查詢。

There Is Something for Everybody

Whether you are years away from retirement, about to retire or already in retirement, we have something that suits your needs. Putting into practice our philosophy of "Understand. Act", we offer various services that cater to clients in different stages of life, all with a view to maximising their returns.

Special Voluntary Contribution

To achieve your retirement goals, it is necessary to plan well. If you want to sustain a more comfortable style of life beyond retirement age, you may consider opting for an additional source of retirement savings during your working life. Additional voluntary contributions, annuities and other investments can top up your retirement savings. With this in mind, we bring to you Allianz Global Investors Special Voluntary Contribution (SVC), which offers a user-friendly and flexible approach for you to enjoy additional retirement contributions.

With Allianz Global Investors SVC, you can make additional MPF contributions easily and benefit from the following advantages:

Easy to get started	Investment from HK\$500 per month or HK\$1,000 lump sum
Convenient contributions	Direct debit from your bank account (applicable to monthly contributions)
Flexible allocation	No limitation on the frequency and amount for switching or withdrawal
Competitive fee offers	No charges for subscription, switching and redemption
Wide-ranging fund choices	We offer a wide range of fund choices with different investment objectives and asset allocations to suit your specific investment needs

“Retire Plus” Service

We understand that not all retiree needs to receive their pension benefits in their entirety immediately after their retirement. Therefore, we offer “Retire Plus” service, which allows you to withdraw your pension benefits in stages to meet your financial needs with flexibility, while maintaining a certain amount of investment so that you can continue to accumulate wealth. Once you have set up standing instructions in an MPF special voluntary contribution account, you can receive a fixed amount on a monthly basis after retirement without hassle.

The advantages of “Retire Plus” are legion:

Easy to manage withdrawal	Flexible withdrawal arrangement from HK\$2,000 up in multiple of HK\$500 per month, or lump-sum withdrawal
Avoid out-of-market risk	Direct unit transfer from member's contribution/personal account to his/her special voluntary contribution account to avoid out-of-market risk in the transfer process
Flexible allocation	No limitation on the frequency and amount for fund switching
Competitive fee offers	- No handling charges for setting up regular withdrawal - No charges for subscription, switching and redemption
Wide-ranging fund choices	We offer a wide range of fund choices with different investment objectives and asset allocations to suit your specific investment needs

If you have any questions about Personal Account, SVC or our other MPF services, please feel free to contact us at Allianz MPF Members' Direct at 2298 9000.



💡 Smart Tips for MPF Members:

- ✓ Understand your retirement investment objectives and risk tolerance level
- ✓ Understand the fund choices available
- ✓ Choose your fund based on your own risk tolerance level and financial circumstances
- ✓ Regular review your investment portfolio and make adjustment when your financial circumstances change
- ✓ Be a long-term investor and do not speculate on short-term market movements

💡 強積金成員醒目小貼士：

- ✓ 了解你的退休投資目標及風險承受能力
- ✓ 了解你的基金選擇
- ✓ 根據個人風險承受能力和財務狀況，選擇合適的基金
- ✓ 因應個人財務狀況轉變，定期檢討你的投資組合，作出適當調整
- ✓ 作為長線投資者，切勿捕捉短期市場走勢

Contact Us

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