

Certificate in **Workplace Financial Wellness**

10-hours certificate program specially designed for **human resources professionals** on key elements of Workplace Financial Wellness including:

Day 1 - 18 Jun 2019 (Tue)

Introduction to Retirement

- Retirement Overview and Retirement Planning in HK

Investment

- Bond / Stock / Mutual Fund / Commodities & Real Estate

Day 2 - 20 Jun 2019 (Thu)

Insurance

- Life Insurance / Health Insurance / Group Medical Insurance / Key Man Protection

Introduction of Annuity

- Different types of annuities
- HKMC Annuity Plan
- Qualifying Deferred Annuity Policy (QDAP)
- Reverse mortgage and annuity

Day 3 - 25 Jun 2019 (Tue)

Estate Planning & Retirement

- Estate planning in Hong Kong
- Will, Trust and Life Insurance

Retirement, Suitability Analysis and Practical Knowledge on Retirement issues

- Suitability of Insurance & Investment to Retirement

Day 4 - 27 Jun 2019 (Thu)

Mandatory Provident Fund (MPF) System

- Overview
- MPF Scheme Feature
- Switching MPF Scheme
- Dealing with complaints
- Choosing appropriate Fund
- Responsibilities of Employers
- MPF Scheme Value Determination
- What is Offsetting?
- Employee Choice Arrangements
- Alternatives to MPF

Program Details:

Time: 2:30pm - 5:00pm

Venue: 13/F, Causeway Bay Plaza 2,
463 - 483 Lockhart Road, HK

Speakers: Mr. CH Tse (Day 1 - Day 3)
Ms. Angie Lo (Day 4)

Language: Cantonese
(Material will be in English)



Speakers Profile

Mr. CH Tse MSc, CFP^{CM}, CFPTM (PRC), FLMI

Mr Tse has specialized in people development within financial services for over a decade. He is a seasoned trainer, leading financial insurance and banking corporations, and has developed and delivered training programs to financial planners in insurance companies, and retail and private banks.

He holds a master and bachelor degree in finance. Mr Tse is also a Certified Financial Planner in HK and PRC, a Fellow of the Life Management Institute and a DISC Certified Behavioral Consultant.

Ms. Angie Lo CFA

Angie Lo is the Research Manager of MPF Ratings Ltd, responsible for the assessment of all MPF Schemes including their public MPF rating and awards. Angie has an unparalleled understanding of the MPF industry, trends and insights and is a regular trainer, delivering training to all stakeholders within the MPF industry.

Angie has 18 years' experience in financial services. Before MPF Ratings, Angie was an Assistant Vice President at State Street Bank Co where she worked for more than 12 years.

Angie is a Chartered Financial Analyst (CFA) and also holds a BSocSc in finance from HKU.

Certificate

The **Certificate in Workplace Financial Wellness** will be awarded by IFPHK upon completion of the 4-day program.

Enrollment Fee

\$ 3,380 (regular price) /

\$ 3,000 (for members of EFHK / IFPHK / MPF Ratings)

Application Deadline

13 Jun 2019 (Thu)

For Enrollment & Enquiries:

Website: www.ifphk.org

E-mail: training@ifphk.org

Tel: 2982 7867

Fax: 2982 7777

**Please click here
for further information
and enrollment**



「職場財務健康證書課程」 - 嶄新為人力資源從業員而設 CERTIFICATE IN WORKPLACE FINANCIAL WELLNESS - A PIONEERING COURSE FOR HR PERSONNEL

We live in an age where employers have to be attuned to employee demands and wellbeing. Because of this, human resources (HR) personnel are under growing pressure to stay on top of all aspects of staff benefits, and to help employees with their concerns about their financial health and retirement. Aster Elms reports on the reasons for the IFPHK to collaborate with the Employers' Federation of Hong Kong (EFHK) and MPF Ratings on a certificate course for HR practitioners on workplace financial wellness.

時至今日，僱主的角色已經演化，必須適時回應員工的需要，以及為謀求員工的福祉而努力。正因如此，人力資源從業員面對的壓力與日俱增，在滿足員工的全方位福利需要、僱員的財務健康及退休方面一直要做得更好。香港財務策劃師學會（學會）、香港僱主聯合會及積金評級有限公司因此攜手合作，創辦「職場財務健康證書課程」——一個專為人力資源從業員而設的增值課程。筆者林家德報導。

The Many Roles of HR Personnel

When we think about it, an employee's life with a firm begins and ends with the HR department. From recruitment and remuneration, to performance appraisal and staff development, to organizing corporate social responsibility events and staff retrenchment, HR takes care of one of the broadest portfolios in any office department, and HR personnel often even get to order afternoon tea treats for the office. Not surprisingly, HR is said to be the heart of an enterprise that makes it run smoothly, never missing a beat.

人力資源從業員 任多重角色

我們仔細想想，僱員於公司展開職業生涯的一刻於人力資源部開始，亦於這裡結束。從招聘到發放薪酬，到工作表現評核及員工培訓發展，再到組織企業社會責任活動及裁員，人力資源部門負責的範疇絕對是眾多辦公室部門中最廣泛的。當然亦少不了人力資源從業員時常為辦公室安排茶點這項任務。人力資源部毫無疑問是企業心臟部份，確保公司運作暢順，而且工作從不間斷。

One of the bread-and-butter domains for HR is staff benefits such as MPF schemes and group medical insurance. For small to medium enterprises (SMEs), which represent 98% of business establishments in Hong Kong, HR is often the key driver on these staff benefits. Financial planners know very well that selecting the most appropriate group medical insurance requires knowledge of how insurance operates, not to mention the many technical terms that need to be understood. Similarly, MPF schemes and their funds are sophisticated financial products that require a background in finance to understand their nature. So, when faced with selecting these staff benefits, the logical question is “How do HR personnel make their choices?”

Gap in HR Personnel's Skillset with regard to Retirement-Scheme Options

Unfortunately, there is no easy answer to the question. Just as their training in employment and taxation issues tend to focus on legal aspects, HR personnel's formal training on group medical insurance and MPF schemes focuses on employers' compliance. “Because their choices of group medical insurance plans and MPF schemes affect tens or even hundreds of staff, HR must be competent to make these choices”, says IFPHK Chief Executive Officer Dennis Lau. However, it is worrying that some HR personnel are at a loss as to how to go about their selection – they either merely rely on the perceived reputation of insurers or MPF scheme providers, or resort to recommendations from friends and family in the hope of finding the best benefits for staff.

Indeed, an overwhelming proportion of Hong Kong employers do care about their staff's welfare. In the 2019 Employer MPF Expectations Survey jointly conducted by the EFHK and MPF Ratings, as high as 87% of Hong Kong employers feel responsible for ensuring that employees invest their MPF accrued benefits appropriately for their circumstances. Though this statistic provides some comfort for employees, they are often left in the lurch as to whether the employer-selected MPF scheme is suitable for them, or what factors they should consider if they switch schemes. This will become increasingly pertinent to employees as the MPF regime enters its twentieth year in 2020. As MPF account balances burgeon, more and more MPF account holders will sit up and ask questions. Francis Chung, Executive Chairman of independent MPF schemes



Francis Chung 叢川普

“ Our recent Employer MPF Expectations Survey with the EFHK shows over 40% of staff have approached their HR at one time or another for financial education and guidance on MPF schemes.

根據我們最近與香港僱主聯合會進行的『僱主強積金期望調查』結果顯示，超過40%的員工曾經一次或多次向人力資源部尋求協助，以冀獲取理財教育及有關強積金計劃的指引。

”

人力資源部的其中一個重要工作是為員工籌謀福利，包括強積金計劃及團體醫療保險。香港的中小型企業佔商業機構總數高達98%，一般來說人力資源部便是員工福利的主要策劃者。在財務策劃師而言，他們必須熟悉保險的運作，並掌握當中涉及的大量術語，才能成功為客戶挑選最適合的團體醫療保險。同樣地，強積金計劃所提供的基金涉及複雜的金融產品，必須具備金融知識背景才能理解當中的意義。因此，當策劃這些員工福利時，自然會帶出一個問題：「人力資源從業員應如何選擇？」

「技能缺口」難揀選退休計劃

但不幸地，要回答這個問題並非易事。對於人力資源從業員來說，僱傭及稅務議題方面的培訓通常是以法律範疇為重點，而團體醫療保險及強積金計劃方面的正統培訓則聚焦於法規方面。學會行政總裁劉振輝表示：「由於人力資源部對團體醫療保險及強積金計劃的選擇，足以影響數十及甚至數百名員工，因此他們必須具備足夠的分析能力。」然而，部份人力資源從業員在選擇時感到毫無頭緒，只單憑保險公司或強積金計劃提供者的市場聲譽，或尋求朋友及家人的建議，以此來為員工謀求最佳福利，情況確實令人憂慮。

事實上，大部份香港僱主都關心僱員的福利。香港僱主聯合會與積金評級有限公司聯合進行的「僱主強積金期望調查2019」(2019 Employer MPF Expectations Survey) 結果便顯示，高達87%的香港僱主認為有責任確保僱員能夠因應自身情況適當地投資其強積金累積權益。雖然這項統計為僱員帶來一定程度的安慰，但僱主所選擇的強積金計劃是否適合自己，以及個人在轉換計劃時應考慮哪些因素，都經常令僱員感到徬徨無助。在2020年，強積金計劃將正式步入第二十年頭，強積金問題將與僱員更加息息相關。此外，隨着強積金帳戶結餘激增，亦會引發越來越多的強積金帳戶持有者提出疑問。獨立強積金計劃調研組織——積金評級有限公司主席叢川普向 Advisors Today 表示：「根據我們最近與香港僱主聯合會進行的『僱主強積金期望調查』結果顯示，超過40%的員工曾經一次或多次向人力資源

research group MPF Ratings tells Advisors Today that: “Our recent Employer MPF Expectations Survey with the EFHK shows over 40% of staff have approached their HR at one time or another for financial education and guidance on MPF schemes.”

How have HR personnel responded? Given their multifaceted job specifications, they are cognizant of the need to constantly improve themselves. “In the last two decades, HR departments have expanded in functionality tremendously. As well as managing payroll and staff leave days, they have morphed into a talent management role, and need to take care of staff’s wellbeing, from selecting and administering staff benefits, to looking after staff’s psychological health,” explains Louis Pong, Chief Executive Officer of the EFHK. Founded in 1947, the EFHK has over 500 corporate members that account for close to 20% of the working population in Hong Kong. As the leading advocate for Hong Kong employers in employment matters, the EFHK has always worked with various employers, trade associations, employee organizations as well as government and other related organizations to identify and promote effective business practices.

Conception and Development of the Certificate Course

The “Certificate in Workplace Financial Wellness” Course (the “Course”) was conceived through many discussions between Chung and Lau after they met at one of the IFPHK’s annual conferences. “We had a commonly held view that there was a knowledge gap within employer groups, where we felt we could collaborate and assist,” recalls Chung. Although the Mandatory Provident Fund Schemes Authority (“MPFA”) does a lot on MPF education, most of the information about MPF schemes in the media often zooms in on scheme performance and fees. Chung believes employers and employees must understand there are other factors about MPF schemes which must be considered.

Pong echoes that the MPF is something that requires more attention: “Because of increasing life expectancy, retirement has become a very important issue for everyone, and HR needs to learn more about the relevant factors.” Without awareness of the germane issues, HR is handicapped in discharging their function of looking after staff benefits. In the wider context, HR can play an important role in fostering the need for retirement readiness amongst the working population, and the EFHK is glad to be working with MPF Ratings and the IFPHK to achieve this through the Course.

Aim and Contents of the Course

The aim of the Course is to give an overview of topics related to the financial wellness of employees, with a strong emphasis on the MPF scheme, group-provided plus private medical and health insurance as well as annuities, and an introduction to the main retirement-related investment products. There is also mention of retirement planning needs analysis so as to raise students’ awareness. “We hope for HR personnel to be equipped with the basic concepts of financial wellness and retirement planning, and what financial products can help. They will then have some idea of what the most popular products do, how the financial services industry operates, and the services that the industry can provide,” says Steve Chiu, Chairman of the IFPHK. To give HR

部尋求協助，以冀獲取理財教育及有關強積金計劃的指引。」

從事人力資源工作的人才又應如何應對？鑑於工作範圍廣泛，他們亦會意識到要不斷自我提升才能與時並進。香港僱主聯合會行政總裁龐維仁表示：「在過去二十年，人力資源部的職能急劇擴張。除管理工資紀錄和員工休假日，他們更搖身一變，成為人才管理者，照顧員工的各項福祉，包括挑選及管理福利計劃，同時照顧員工心理健康。」香港僱主聯合會成立於1947年，擁有500多名企業會員，代表香港近20%的勞動人口。作為香港僱主在僱傭事務方面的主要倡導者，該會一直與不同的僱主、行業協會、僱員組織以及政府和其他相關組織合作，建立及推廣良好的營商方法。

課程構思與發展

叢川普與劉振輝於早年在學會一個年度會議中碰面，其後兩人連番討論，終於促成「職場財務健康證書課程」（該「課程」）的誕生。叢川普憶述：「我們一致認為僱主組織存在著知識的落差。而我們合力並提供協助，可以消弭這個落差。」雖然強制性公積金計劃管理局（簡稱「積金局」）在強積金教育上做了很多工作，但媒體只集中報導強積金計劃的表現及收費。叢川普認為，除此以外，僱主及僱員必須明白尚有其他強積金計劃的考慮因素。

龐維仁亦同意社會人士要對強積金多加注意。他表示：「隨著市民的預期壽命延長，退休已成為重大的民生議題。因此，人力資源從業員必須對各項相關因素有更深入的認識。」若然意識不足，便會阻礙人力資源從業員發揮功能，在照顧員工福利方面有所缺失。從較宏觀的角度看，人力資源部門可以在促進勞動人口退休準備上發揮重要作用。香港僱主聯合會很欣喜能夠與積金評級及學會合辦是項課程，助人力資源從業員發揮更大功能。

課程目標及內容

「職場財務健康證書課程」旨在提供一個概覽，介紹與員工財務健康息息相關的主題，並重點介紹強積金計劃、團體與個人醫療保險及年金內容，附以主要的退休相關投資產品簡介。課程亦會探討退休策劃需要的分析，以提高學員的意識。學會主席趙小寶表示：「我們期望人力資源從業員可掌握基本的財務健康及退休策劃概念，並瞭解不同金融產品的用途。他們從而對最熱門的產品、金融服務業的運作及行業所提供的服務有更多的認識。」為了讓人力資源從業員對退休主要議題有全方位的理解，課程亦涵蓋世界

personnel a 360-degree view of the main issues surrounding retirement, the Course also covers the World Bank's "Five Pillars Concept" for old age income support, and the World Health Organization's advocacy of "active ageing". Estate planning fundamentals are also discussed as part of the Course.

Since the information on the MPF regime can be time-consuming to walk through and difficult to digest for the layman, MPF Ratings has created MPF Form Guides that provide easy-to-understand ratings on the different MPF schemes in terms of their performance, fees and charges, administration, service quality and education. Helpfully, the Form Guides also break down the performance of available fund choices in the schemes into different risk categories. Chung explains: "These user-friendly Form Guides are freely available on our website and can be used as a tool to build a knowledge base for MPF schemes. The use of the Form Guides as part of the Course will help HR personnel know what to look for, and what questions to ask their MPF scheme providers."

Employer-provided medical insurance is also complicated for HR to navigate through. Common issues often faced by HR are when individual employees decide to top up the sum insured of their group medical insurance plan; how employees may best synchronize the employer-provided benefits with their own private medical insurance plans; and the conversion of group medical insurance plans into individual plans with guaranteed insurability when a staff member retires. These, according to Chiu, are relatively straightforward matters that turn out to be missed opportunities for employees to get the help they need if HR simply does not know how to go about it. "The Course will help HR personnel become more informed about issues that are close to employees' hearts, and their satisfaction levels will rise, creating a win-win situation," Chiu elaborates.

Nonetheless, caution needs to be exercised. "We must be careful to make sure that HR personnel understand that the Course does not qualify them as in-house financial advisers at all," points out Pong. He stresses that HR should act as the bridge to provide general pointers on financial wellness and retirement matters to staff. Chiu agrees, "HR should only act as the anchor point for staff, steering them to qualified professionals when it comes to getting financial advice." Noting that the assets under management (AUM) in MPF schemes will reach HK\$1 trillion (US\$127.84 billion) by 2020, he adds: "The MPF regime has

銀行有關長者入息保障方案的「五大支柱概念」、世界衛生組織倡議的「積極樂齡年」政策，以及遺產安排的基本知識。

鑑於強積金計劃資料繁多，外行人往往需花大量時間查看，亦難以理解當中內容，因此積金評級有限公司製作了「積金指南」，從表現、收費與費用、管理、服務質素及教育等方面為不同的強積金計劃，提供簡單易明的評級分類。「積金指南」更把強積金計劃可供選擇的基金按不同風險類別區分，方便外行人使用。叢川普解釋說：「我們的網站免費提供簡易的『積金指南』，並可視之為工具，為強積金計劃建立一個知識庫。透過學習使用『積金指南』，將有助人力資源從業員掌握須要查看哪些資料，以及應向強積金計劃提供者提出哪些問題。」

僱主向僱員提供的醫療保險甚為複雜，亦令人力資源部感到難於理解。他們經常碰見的問題包括是個別僱員決定加大其團體醫療保險計劃的保額、員工可如何最有效地將僱主提供的保險與私人醫療保險計劃的利益結合；以及當員工退休時，如何將團體醫療保險計劃轉換成保證可保的個人計劃。趙小寶指上述問題相對簡單直接，但若人力資源部不知如何處理，僱員便無法得到相應的協助。趙小寶進一步解釋說：「這課程有助人力資源從業員更深入瞭解僱員最關注的議題，令他們的工作滿足感上升，帶來雙贏局面。」

然而，我們亦要謹慎行事。龐維仁表示：「我們必須確保人力資源從業員清楚明白，修畢課程不會令他們擁有公司內部財務策劃師的資格。」他強調人力資源部應扮演橋樑角色，為員工的財務健康及退休議題提供一般性的指引。趙小寶表示贊同：「人力資源部應擔當員工的導航，指引他們向合資格專業人士尋求理財建議。」鑑於強積金計劃管理的資產總值將於2020年達到1萬億港元大關（1,278.4億美元），他補充說：「強積金計劃對退休策劃影響深遠。我們的目標是提升

“Our goal is to raise the level of HR personnel's knowledge about such retirement issues, so that they are armed with the basics when they talk to their insurance agents and MPF scheme providers.

我們的目標是提升人力資源從業員對退休議題的認識，協助他們做好基本準備，讓他們可以有效地與保險代理人及強積金計劃提供者溝通。



Steve Chiu 趙小寶

huge significance for retirement planning. Our goal is to raise the level of HR personnel's knowledge about such retirement issues, so that they are armed with the basics when they talk to their insurance agents and MPF scheme providers.”

Course Structure and Participation

To cater to the busy schedules of HR personnel, the Course is designed as a ten-hour programme with four sessions of two and a half hours each. Except for the MPF component, the IFPHK will provide trainers to deliver the Course. Lau indicates that there is already very enthusiastic initial feedback about the Course from HR personnel. It should be noted that the fee for the entire Course is at an attractive HK\$3,380 per person, which is intended to cover the costs of setting it up. “The affordability of the Course is consistent with the IFPHK's mission to promote financial planning education. We want to avoid cost becoming a barrier, so profits do not come into the equation at all,” explains Lau.

The MPF portion of the Course, which will be delivered by MPF Ratings, will take up an entire session. Apart from tailor-made content on MPF compliance, and employers' roles and responsibilities for the MPF schemes vis-à-vis their staff, the MPF portion will also touch on the structure of MPF schemes, the Employees Choice Arrangement, the Occupational Retirement Schemes Ordinance (ORSO) schemes, and will include practical insights on why employers and employees switch MPF schemes. Although there is only enough time to go through the central parts of the MPF schemes, Chung says he hopes the delivery will bring home the message to HR personnel that there is a lot of help and guidance for them to refer to when they consider the thirty MPF schemes in the market.

The Form Guides will be used as a reference point for HR personnel to understand MPF schemes, which will help them review the MPF scheme that they already have in place at work, and to articulate the reasons for its selection to staff. To maintain MPF Ratings' neutrality, scheme performance will be presented as only one of the many factors that should be considered when selecting an MPF scheme. “We will also make it very clear in the Course that HR personnel must seek independent advice from a licensed intermediary where appropriate, and especially when it is about fund performance,” adds Chung.

Pong is confident that the EFHK can play a role in enhancing the awareness of what employee financial health and retirement planning is about. “We keep regular communications with our members which consist of enterprises of different sizes and business sectors, and we are committed to promoting a caring culture within organizations.” Pong also believes that the EFHK can help improve the Course with members' feedback on its content.

The IFPHK hopes that the Course will reach HR personnel of SMEs, as they are likely to be the most in need of help with group medical insurance plans and MPF schemes. “With the participation of the EFHK in connecting corporations, and the help of MPF Ratings in introducing the Course to MPF trustees so that they may mention it to scheme members, we hope to be able to launch the Course in the second quarter of 2019,” states Lau. “All of us expect and accept that there may be some fine-tuning necessary, and we welcome feedback from the various stakeholders on this Course.”

人力資源從業員對退休議題的認識，協助他們做好基本準備，讓他們可以有效地與保險代理人及強積金計劃提供者溝通。」

課程結構及報讀辦法

為配合他們的繁重工作，課程合共為十小時（四節，每節2.5小時）。除強積金部份外，學會將會提供導師教授其餘課程。劉振輝透露，人力資源從業員的初步反應非常踴躍，而整個課程學費僅為3,380港元，旨在彌補課程成本，有顯著的吸引力。劉振輝解釋說：「我們考慮過學員的負擔能力，立場與學會推廣財務策劃教育方向一致。我們想免除學費成為報讀課程的阻力，因此並沒有利潤的考慮。」

課程有關強積金的一節是由積金評級有限公司負責。內容除涵蓋強積金合規、僱主與僱員在強積金計劃所扮演的角色與他們需承擔的責任外，亦會教授強積金計劃架構、僱員自選安排、認可職業退休計劃，以及解釋僱主及僱員轉換強積金計劃的原因並提供實用的觀點。雖然課程在教授強積金計劃核心部份的時間僅為足夠，但叢川普期望能帶出一個重要訊息，就是當人力資源從業員在考慮市場上三十個強積金計劃時，其實是有大量支援及指引的。

「積金指南」會被人力資源從業員用作瞭解強積金計劃的參考資料，幫助他們覆核已採用的強積金計劃的表現，並向僱員闡明選擇該計劃的原因。為維持積金評級有限公司的中立地位，課堂上只會把計劃表現列為挑選強積金計劃時眾多考慮因素之一。叢川普補充說：「我們亦會在課堂上清楚表明，人力資源從業員必須在適當情況下向持牌中介人尋求獨立意見，尤其是涉及基金表現方面。」

龐維仁有信心香港僱主聯合會能夠在提升僱員財務健康及退休策劃知識上擔當重要角色。他表示：「我們定期與會員溝通，而他們來自不同規模的企業及各行各業，一同致力推廣企業的關顧文化。」他又相信，會員對課程的回饋及意見將有助提升課程質素。

學會期望課程能夠滲透至中小型企業的人力資源從業員，讓最需要的一群可以在團體醫療保險及強積金計劃方面得到幫助。劉振輝表示：「透過香港僱主聯合會聯繫企業，以及由積金評級有限公司向強積金受託人介紹課程，並轉而向計劃成員作出推介，我們期望能夠在2019年第二季推出課程。」他續說：「課程籌辦者都預期並接受課程或需要一些微調，同時歡迎不同持份者向我們反饋意見。」

A Better Informed Workforce with a Better Retirement Future

Chung believes that the Course will help raise standards in the marketplace, which in turn will contribute to the maturity of the MPF market. He says, “About 2.8 million workers in Hong Kong are MPF account holders, making the MPF the common savings, investment and retirement language for all of us.” Just as MPF Ratings sees itself as having the privilege and responsibility of providing unbiased assessment of MPF schemes to the public, Chung wishes for employers to do more for their employees as part of their perceived fiduciary duty towards them, and the Course is a step in the right direction.

Apart from helping HR personnel become more proficient in an essential part of their job portfolio, Lau hopes for the Course to empower them to pass on their knowledge to fellow colleagues, keeping the momentum alive through events such as “lunch and learn” that deep-dive into hot retirement topics such as the Reverse Mortgage Programme of the Hong Kong Mortgage Corporation (HKMC) and the HKMC Annuity Limited’s annuity plan, and how employees may work out if they have enough money to retire, which is at the top of everyone’s minds.

Pong hopes that the Course will enable employers, and HR personnel in particular, to step up their game in promoting financial wellness within the organization. “It will let HR practitioners be better prepared in moving with the rapid changes in the employment landscape and the evolving work culture that mark our time,” he explains.

“It will let HR practitioners be better prepared in moving with the rapid changes in the employment landscape and the evolving work culture that mark our time.

課程讓人力資源從業員做好準備，以應對就業環境急劇變化及工作文化不斷演進的新時代。

The pioneering initiative that is the Course will funnel financial planning education to a specific segment of society, sowing the seeds of knowledge in the most fertile soil.

Chiu sums everything up by saying: “The Course will raise workplace awareness of the need to learn more about financial wellness and retirement planning. We all hope that the Course will lead to a better informed, and ultimately, happier workforce. This is not only conducive to employer-employee harmony, but it is also of paramount importance for the sake of securing retirement readiness for every single worker in Hong Kong.” [AT](#)

僱員認知度提升 邁向更美好退休生活

叢川普認為課程可提高行業標準水平，為強積金市場邁向成熟發展作出貢獻。他表示：「香港約280萬名僱員持有強積金帳戶，令強積金成為大眾對儲蓄、投資及退休的共通語言。」正如積金評級有限公司認為本身具備優勢，亦有責任向公眾提供公平的強積金計劃評估一樣，叢川普期望僱主肩負起受信責任，善待僱員，而舉辦該課程正是踏出正確的第一步。

除了讓人力資源從業員更加熟練其工作範圍內的重要項目外，劉振輝期望透過課程把相關的知識傳授給其他同事，例如在「午餐學習會」等活動上延續這股勢頭，帶領僱員深入討論熱門的退休議題，包括香港按揭證券公司的安老按揭計劃及香港年金公司的年金計劃，並探討僱員應怎樣衡量自己的退休金是否足夠。上述問題肯定是所有僱員最關心的。

龐維仁期望課程能讓僱主（特別是人力資源從業員）加強推廣企業的財務健康文化。他解釋說：「課程讓人力資源從業員做好準備，以應對就業環境急劇變化及工作文化不斷演進的新時代。」



Louis Pong 龐維仁

課程的的啟迪之處在於將財務策劃教育引入一個特定的社會階層，等同於在最肥沃的土壤中播下知識的種子。

趙小寶作出總結：「課程將令職場上各員工更意識到提升各財務健康和退休策劃知識的重要。我們期望課程可以增進僱員知識之餘，最終令僱員在工作時感到快樂。這不僅促進僱主與僱員的和諧關係，更重要的是能確保香港所有員工做好退休準備。」 [AT](#)

CERTIFICATE IN WORKPLACE FINANCIAL WELLNESS

職場財務健康證書課程

Course Provider 課程主辦機構

Institute of Financial Planners of Hong Kong 香港財務策劃師學會
Employers' Federation of Hong Kong 香港僱主聯合會
MPF Ratings Limited 積金評級有限公司

Program Highlights / Course Content 重點課題 / 課程大綱

Introduction to Retirement	退休簡介
Investment and Insurance	投資與保險
Annuities	年金
Estate Planning and Retirement	遺產安排與退休
Suitability Analysis and Practical Knowledge on Retirement Issues	合適性分析及退休課題實用知識
Mandatory Provident Fund	強制性公積金

Study Mode 修讀方式

Part-time 兼讀

Duration 修讀時數

10-hour program (4 afternoons during the week)
10小時課程 (於平日4個下午進行)

Course Schedule 上課日期

18, 20, 25 and 27 June 2019
2019年6月18、20、25及27日

Course Fee 課程收費

HKD 3,000 (Member Fees 會員價)
HKD 3,380 (Non-Member Fees 非會員價)

Enrolment Capacity 招生人數

20 - 30 students
20 至 30名學員

Language 授課語言

Cantonese as medium of instruction,
supplemented with English materials
以粵語授課，輔以英語教材作為補充

Location of Learning 上課地點

The Institute of Financial Planners of Hong Kong 香港財務策劃師學會
13/F, Causeway Bay Plaza 2, 463 - 483 Lockhart Road, Causeway Bay, Hong Kong
香港銅鑼灣駱克道463 - 483號銅鑼灣廣場二期13樓

Application and Enquiries 報名及查詢

The Institute of Financial Planners of Hong Kong 香港財務策劃師學會
www.ifphk.org / training@ifphk.org / 2982 7867