

# AIA MPF 「僱員自選安排」

讓你享有更多選擇

## AIA MPF Employee Choice Arrangement

Providing you with more choice



## 「僱員自選安排」為在職人士帶來更大選擇權



### Employee Choice Arrangement Provides Employees with Greater Autonomy of Choice

「僱員自選安排」(俗稱「強積金半自由行」)正式於2012年11月1日實施，在職人士可享更大選擇權，將現職供款賬戶內僱員強制性供款部分所產生的累算權益(即已累積的供款及投資回報)轉移至自己挑選的強積金受託人及計劃。

The Employee Choice Arrangement (the "ECA") will commence on 1 November 2012, giving employees greater autonomy in transferring their accrued benefits (i.e. the accumulated contributions and investment returns) derived from employee mandatory contributions made during their current employment to a trustee and a scheme of their own choice.

## 「僱員自選安排」重點

### Highlights of the ECA

- 「僱員自選安排」容許在職人士將現職供款賬戶內僱員強制性供款部分所產生的累算權益每曆年一次一筆過轉移至自選受託人及計劃；然而，其現職期間的未來供款仍須繼續存入僱主所選原計劃內的供款賬戶。

The ECA allows employees to transfer from their MPF contribution account the accrued benefits derived from the employee mandatory contributions made during their current employment to a trustee and a scheme of their own choice. This transfer can be carried out on a lump-sum basis once every calendar year. However, the future contributions under their current employment must continue to be made to the contribution account under the original scheme chosen by the employer.

- 在職人士亦有權隨時將過往受僱或自僱時所產生的累算權益一筆過轉移至自選受託人及計劃。  
Employees also have the right at any time to make a lump-sum transfer of their accrued benefits derived from their former employment or self-employment to a trustee and a scheme of their own choice.
- 現職僱主強制性供款部分所產生的累算權益則不可隨意轉移，必須保留於原計劃內。  
Accrued benefits derived from employer mandatory contributions made under the current employment are non-transferable and must remain in the original scheme.
- 在職人士只須直接聯絡其自選受託人辦理轉移事宜，毋須透過僱主安排。

Employees may contact their chosen trustee directly to make a transfer. The transfer need not be arranged through their employers.

## 累算權益轉移安排

### Transfer Arrangements for Accrued Benefits

累算權益種類 Types of accrued benefits	「僱員自選安排」實施前 Before ECA	「僱員自選安排」實施後 After ECA
強制性供款 Mandatory contributions		
現職僱主部分 Employer portion under current employment	✗ 不可轉移 Non-transferable	✗ 不可轉移 Non-transferable
現職僱員部分(如適用) Employee portion under current employment (if applicable)	✗ 不可轉移 Non-transferable	✓ 可每曆年*一筆過轉移一次 Transferable in a lump sum once every calendar year*
過往受僱或自僱部分(如適用) From former employment or self-employment (if applicable)	✗ 不可轉移 Non-transferable	✓ 可隨時一筆過轉移 Transferable in a lump sum at any time

\*「每曆年」指每年1月1日至12月31日期間

A "calendar year" means the period spanning 1 January to 31 December.

## 轉移權益三步曲

### Three Steps in Effecting Transfer

- 1 填交轉移表格：**  
Submitting the transfer form: 填妥轉移選擇表格，直接送交自選新受託人<sup>^</sup>  
Complete the Transfer Election Form and submit it directly to the chosen trustee<sup>^</sup>.
- 2 受託人買賣基金：**  
The buying/selling of fund units by the trustee:
  - > 新受託人查核資料後，把資料送交原受託人  
After verifying the information provided, the new trustee will send this information to the original trustee.
  - > 原受託人確定資料正確無誤後，為僱員沽出基金單位，再把兌現所得款項送交新受託人  
If the information is confirmed to be correct, the original trustee will cash out the fund units for the employee and then give the received amount to the new trustee.
  - > 新受託人收到款項後，按僱員指示買入所選基金  
On receiving the amount, the new trustee will buy in funds in accordance with the employee's instruction.
- 3 檢收確認文件：**  
Receiving confirmation documents: 完成轉移後，僱員會收到分別由原受託人及新受託人發出的轉移結算書及轉移確認書  
After the entire transfer process is completed, the employee will receive a Transfer Statement from his/her original trustee as well as a Transfer Confirmation Notice from the new trustee.

<sup>^</sup> 如果僱員在自選的新受託人未持有強積金賬戶，便要在申請轉移前開立賬戶  
If the employee does not currently have an MPF account with the new trustee, he/she should set one up before making any transfer.

## 轉？不轉？

### Should You Transfer?



在職人士在考慮是否轉移累算權益時，應留意以下幾點：

In deciding whether or not to transfer your accrued benefits, you should consider the following points:

- |   |   |
|---|---|
| <b>不一定要轉移</b><br>Transferring is an option, not a necessity | 如果你滿意現有受託人的服務，可以繼續將累算權益留在原有計劃內，不應該「為轉而轉」。<br>If you are satisfied with the services of your current trustee, you should retain the accrued benefits in the original scheme and refrain from making unnecessary transfers.   |
| <b>不應盲目轉移</b><br>Avoid blind transfers                      | 作轉移決定前應先審慎考慮新受託人提供的基金選擇、基金表現、服務及收費是否切合個人投資需要。強積金制度推行多年，可供轉移的累算權益可能為數不少，盲目轉移只會得不償失。<br>Before making a transfer, you should carefully consider whether the fund choice and its performance, as well as the services and fees of the new trustee, satisfy your investment needs. If your MPF scheme has been in force for years, then your accrued benefits are probably considerable. A blind transfer would likely lead to more harm than good. |
| <b>轉移需時</b><br>Transfers take time                          | 如你填寫的轉移表格完整無誤，轉移權益一般需時2至3星期，在轉移過程中，一般會出現一段一至兩星期的投資空檔，你的累算權益不會投資於任何基金。<br>If the information in the transfer form is complete and accurate, the process of transferring benefits generally takes about 2-3 weeks. There will generally be a time-lag of one to two weeks, during which, your accrued benefits will not be invested in any fund.  |
| <b>保證條款</b><br>Guarantee conditions                         | 若你現時投資於保證基金，轉移權益可能令你因未能符合某些保證條款而不能得到有關保證。<br>If you are currently invested in an MPF guaranteed fund, you should ascertain whether a transfer would violate any guarantee conditions, i.e. disqualify your entitlement to the relevant guarantee(s).  |

## 僱主權責不變

### No Change to Rights and Obligations of Employers

- 僱員轉移權益只須直接聯絡其自選受託人辦理，毋須經僱主安排。  
Employees may directly contact their chosen trustee and make a transfer of benefits without involving their employers.
- 「僱員自選安排」將不會影響僱主處理抵銷遣散費或長期服務金的行政安排。  
Employers' administrative arrangements regarding the offsetting of severance or long-service payments are not affected by the ECA.
- 僱主為僱員作出的強積金行政安排將維持不變。換言之，僱主須繼續選擇受託人及計劃、為新入職僱員登記加入所選計劃，並為僱員向該計劃作出供款。  
Employers' MPF administrative arrangements for employees remain unchanged. In other words, employers will still need to choose a trustee and scheme, enrol their new employees in the scheme chosen and make contributions to the scheme for their employees.
- 僱主雖無責任協助僱員選擇新受託人或強積金計劃，但僱主可透過其強積金中介人安排講座為僱員講解「僱員自選安排」。  
Although employers are not obligated to help employees choose new trustees or MPF schemes, they can arrange ECA talks for employees through MPF intermediaries.

## 自僱人士權責依舊

### No Change to Rights and Obligations of Self-Employed Persons

一如以往，自僱人士可自由選擇強積金受託人或計劃，供款、轉移權益的程序以至其他權利及責任均維持不變。

As in the past, self-employed persons can still enrol themselves in an MPF trustee and scheme of their choice. The contribution arrangements, the procedures for transferring their accrued benefits and their rights and obligations remain unchanged.

請即聯絡你的 AIA 強積金中介人或致電我們的成員熱線 2200 6288 查詢詳情。  
For details, please contact your AIA MPF intermediary or call our Member Hotline at 2200 6288.



### 為甚麼叫「強積金半自由行」？

#### Why is the ECA also called "Semi-Portability"?

由於「僱員自選安排」涉及的累算權益只限於僱員部分，而不包括僱主部分，所以被俗稱為「強積金半自由行」。

It is so called because the ECA only involves the accrued benefits derived from employee mandatory contributions, but not those of employers.

**優越價值、多元選擇、簡易靈活，AIA MPF 全然為你承諾**  
**Value, Choice, Simplicity - Our Pledge to You**

