強制性公積金計劃管理局
MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

Dear Student,

Embark on your MPF Journey Today!

Congratulations on reaching this exciting milestone – your final year at university and the threshold of your professional career! There is a saying that goes, "Youth is your greatest asset!". Now is the perfect time to invest in your future by starting your retirement planning early. Understanding the Mandatory Provident Fund (MPF) System and how MPF investments work can empower you to build a secure and prosperous future. Let's dive in and explore how early planning for retirement can make a significant big difference in your financial well-being down the road!

The objective of MPF, which was launched in 2000, is to help the employees accumulate basic retirement savings through regular contributions by both the employers and employees (including self-employed persons). Under the MPF System, all full-time and part-time employees at the age between 18 and 64 and have been employed for a continuous period of 60 days or more, are required to join an MPF scheme. As you step into the workforce, you are advised to familiarize yourself with the MPF System and your obligations.

With the full implementation of the eMPF Platform, which centralizes and digitalizes all MPF administrative processes, employers, employees, and self-employed persons can now manage all MPF-related matters through a single, convenient digital platform -- accessible via web portal or mobile app. This includes managing MPF portfolios, reviewing investment performance, consolidating accounts and making contributions, and more, making MPF management simpler and more convenient than ever before.

A career life typically spans up to 4 decades, making MPF a long-term investment. Once you start working, it is crucial to plan for your future by managing your MPF investment wisely. To help you with this, we would like to share the following practical information and social media platforms that can assist you in managing your MPF effectively.

1) Educational publication for young people **Embarking on My MPF Journey** (link), which includes information on understanding the major decision points on your MPF investment journey, on calculating your MPF contributions, and much more;

2) Short video targeting young people with **a brief introduction of eMPF** (link), and some key features of the platform;

3) Social media pages/channel on up-to-date information about the MPF and financial planning:
   - Facebook 專頁「滾續達人」
   - Instagram 專頁「職場 meme」
   - YouTube 頻道「積金 CHANNEL」

If you have any questions about the MPF or would like to have more information, please contact us by email at schoolservicempf@mpfa.org.hk.

We wish you every success in your future career!

The Mandatory Provident Fund Schemes Authority (MPFA)