



Leveraging eMPF for efficient MPF management

As more trustees join the eMPF platform, the management of MPF accounts is transitioning toward digital solutions. eMPF provides a streamlined, paperless platform that enables members to manage investments, transfers, and account consolidation with greater ease.

One-Stop access to all MPF accounts

When all trustees are fully onboard the eMPF platform on 29 January 2026, members will be able to view all their MPF accounts under different trustees through a single platform. This includes contribution accounts, personal accounts from previous employment, tax-deductible voluntary contribution accounts, and special voluntary contribution accounts. Members will no longer need to log in to multiple trustee platforms, improving convenience and management efficiency.



Flexible management of investment portfolios

Many members hold multiple MPF accounts. Previously, adjusting investment portfolios required logging into each trustee's website separately. The eMPF platform provides a one-stop interface for centralized management of all accounts' investment arrangements.

Select "My MPF" from the menu, then click "Investment" and "Investment of the Existing Account Balance" to view all schemes and accounts under your name. After selecting a specific scheme, you can restructure your portfolio or switch funds. Please note:

- Allocation percentages to individual funds must be whole numbers
- Contribution types include employer mandatory, employee mandatory, employer voluntary, and employee voluntary contributions
- Each account's allocation must total 100%

After completing changes for one scheme, members can continue to select other schemes and repeat the steps to adjust their investment strategy flexibly, thereby building up a holistic investment strategy over all accounts.

Members can also change the investment allocation for future contributions. Simply select "My MPF," click "Investment" and "Investment of Future Contributions," then choose the scheme and account to adjust according to personal risk tolerance/preference.

Paperless process for easier account consolidation

Before eMPF, consolidating MPF accounts required filling out paper forms and signing them. If the signature did not match the trustee's records, members had to re-sign the forms or update their signature records, making transfers more complicated and time-consuming. eMPF eliminates these steps through its paperless process, making account consolidation simpler and faster.

Members only need to log in to eMPF, click "My MPF," select "Transfer MPF," and follow the instructions. You can view account details, choose the accounts to transfer from and to, verify the information, and submit the application. The system will immediately display a reference number and submission time. Members can also check the application status under "My Records" anytime to track progress.

Master the eMPF for better retirement planning

eMPF simplifies MPF administration and provides resources to assist users. If you have any questions, visit the "Tutorials" section on the eMPF website to download detailed user guides and learn about each feature.

Once all trustees are fully onboard early next year, members will enjoy a more efficient and flexible management experience. Whether consolidating MPF accounts, adjusting investment portfolios, or checking application progress, eMPF offers a simpler and faster way to help you plan for retirement security.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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活用積金易管理強積金

隨著愈來愈多受託人加入積金易平台，成員管理強積金的方式正逐步轉向電子化。積金易提供一個更簡便、無紙化的管理平台，讓成員可輕鬆進行投資、轉移及整合帳戶。

一站式查閱所有強積金帳戶

當所有受託人於2026年1月29日全數登陸積金易平台後，成員將可透過單一平台查閱名下於各受託人的強積金帳戶，包括現職的供款帳戶，已離職的個人帳戶，可扣稅自願性供款帳戶，及特別自願性供款帳戶，無需分別登入各受託人的平台，進一步提升便利度和管理效率。



靈活管理投資組合

不少成員擁有多個強積金帳戶，以往要調整投資組合，需分別登入各受託人的網站操作。積金易平台則提供一站式介面，讓成員可集中管理所有帳戶的投資安排。

於功能表選擇「我的強積金」，然後點選「投資」及「現有帳戶結餘的投資」，即可查看名下所有計劃及帳戶。選擇特定計劃後，便可重組投資組合或進行基金轉換。需留意以下幾點：

- 每項基金的分配百分比須為整數
- 供款類別分為：僱主強制性供款、僱員強制性供款、僱主自願性供款及僱員自願性供款
- 各供款類別的基金分配總和必須為100%

完成一個計劃的變更後，成員可繼續選擇其他計劃，重複上述步驟，靈活調整整體投資策略。

此外，成員亦可改變未來供款的投資，只需在功能表選擇「我的強積金」，點選「投資」及「未來供款的投資」，選擇計劃及帳戶後，即可更改投資組合，配合個人風險承受能力作出調整。

無紙化操作 整合帳戶更簡易

在積金易推出前，成員如欲整合強積金帳戶，需填寫紙本表格並簽署。若簽名與受託人紀錄不符，便需重新簽署或更新受託人的簽名紀錄，不單增加了轉移的難度，也耗費更多時間。積金易的無紙化流程則免除這些繁複步驟，令整合帳戶變得更簡單快捷。

現時，成員只需登入積金易，點擊「我的強積金」，選擇「轉移強積金」後進行相關操作，即可查閱帳戶詳情、選擇轉出及轉入的帳戶，並核對資料後提交申請。系統會即時顯示參考編號及提交時間，成員亦可於「我的紀錄」查閱申請狀態，隨時掌握進度。

掌握積金易 提升退休規劃效率

積金易簡化了成員管理強積金的流程，並提供豐富的教學資源協助使用。成員如對操作有任何疑問，可瀏覽積金易網站的「教學工具」專區，下載詳細使用指南，了解各項功能。

當所有受託人於明年初全面登陸積金易後，成員將可享受更高效、更靈活的管理體驗。無論是強積金整合、調整投資組合，或是查閱申請進度，積金易都為成員提供了更簡單及快捷的處理方式，助你更好地規劃退休保障。

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