



Making good use of AI to enhance the MPF management experience

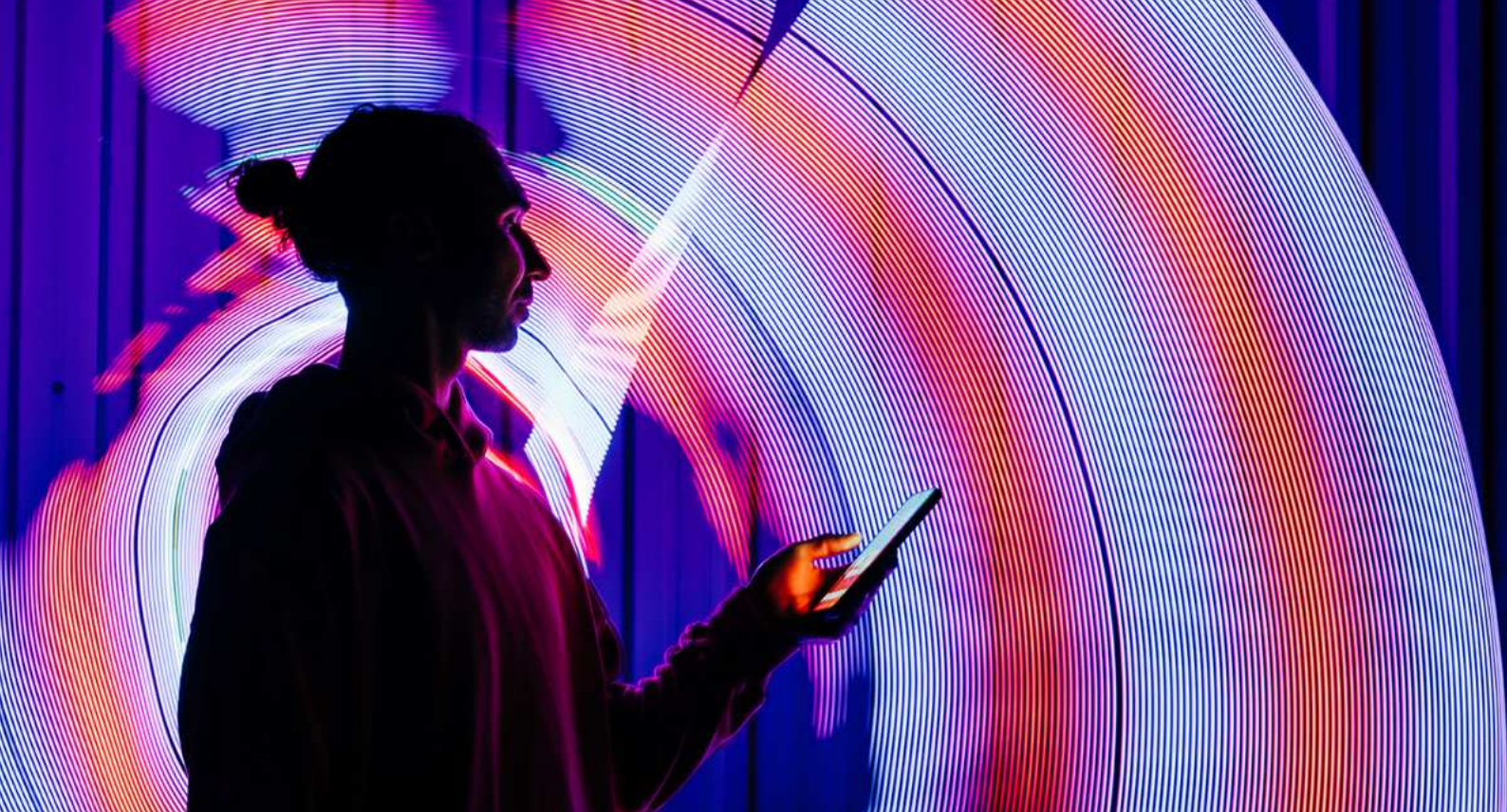
The wave of AI has been spreading rapidly around the world, and industries across all sectors are actively exploring how AI can improve efficiency and transform the way they operate. The MPF industry is no exception. In recent years, both the MPFA and MPF trustees have been actively adopting AI technologies to enhance service efficiency and improve member experience, helping members manage their MPF investment portfolios more conveniently.

First-generation chatbot “Jack”: A 24/7 MPF information assistant

As early as 2022, the MPFA launched its AI chatbot “Jack” to provide members with round-the-clock support services. Members simply need to click on the “Jack” icon located at the bottom right corner of the MPFA website. Through simple conversations and menu options, they can easily obtain useful MPF-related information, including joining an MPF scheme, MPF withdrawal arrangements, and trustee contact details.

Generative AI assistant enhances investment education

With the development of Generative AI technology, the MPFA recently introduced the “MPF Investment Education AI Assistant” chatbot on its MPF Investment Education website. Unlike traditional chatbots, this tool can provide more targeted and evidence-based responses according to users’ questions, together with reference materials and links to official information. For more complex concepts, the system also provides visual illustrations to help members understand key points. In addition, the chatbot proactively recommends frequently asked questions and further reading materials, enabling members to gradually build their MPF and investment knowledge.



Learning how to manage an investment portfolio

Portfolio management is an important aspect of MPF investing. When members ask the AI assistant about topics related to “portfolio management,” the system recommends that they review their portfolios regularly and make timely adjustments according to their personal goals, allowing them to plan their retirement savings in a more structured manner.

In addition, it provides information on suitable review occasions, relevant reference materials, portfolio adjustment suggestions, and important considerations for portfolio management, helping members understand both the steps involved and the importance of managing an investment portfolio.

Trustee AI assistants provide personalized education and investment support

At present, the MPFA’s AI assistant is intended solely for MPF investment education and the sharing of official information. In addition to searching for information on fund performance, fees, and other related details through the MPFA platform, members who wish to obtain more personalized investment support—such as understanding the features of specific MPF schemes and funds, or evaluating the suitability of a particular MPF investment product—may consider using AI assistants provided by other trustees or visiting their websites.

Many MPF trustees have already launched AI chatbots to provide members with a wide range of support services. These tools can process complex data and analyse market trends, helping members better understand investment portfolios that match their investment style and providing useful reference information. Some tools can even leverage algorithms and expert insights to

support the decision-making process and offer personalized investment allocation suggestions tailored to members’ risk preferences and investment objectives.

Making good use of AI to improve retirement planning

By using AI assistants available on relevant platforms, members can not only enhance their MPF knowledge but also manage and review their MPF investment portfolios more effectively.

When members learn to make good use of AI to manage their MPF investment portfolios, enabling their investment allocations to better reflect their personal needs and risk tolerance, their retirement savings are more likely to support their long-term goals. At the same time, members should use AI assistants prudently, treating the information provided as reference material rather than following it blindly. For members who have not yet explored such AI assistants, now is an excellent time to experience their convenience and potential benefits.

About WTW

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善用人工智能（AI） 提升強積金管理體驗

AI浪潮已在全球各地勢不可擋地蔓延，各行業均積極探研用AI提升工作效率和改善行業運作模式，強積金業界亦不例外。無論是積金局或強積金受託人，近年都積極引入AI技術，提升服務效率及成員體驗，協助成員更方便地管理強積金投資組合。

第一代聊天機械人「阿積」：24小時強積金資訊助手

早於2022年，積金局便已推出AI聊天機械人「阿積」，為成員提供全天候支援服務。成員只需在積金局的主網頁右下角，按下「阿積」的圖示，再透過簡單的對話及選項，便可以輕鬆查詢強積金相關的實用資訊，包括參加強積金計劃、提取強積金安排，以及受託人聯絡資料等。

生成式AI助手提升投資教育

隨著生成式人工智能（Generative AI）技術的發展，積金局最近亦於「強積金投資教育專題網站」推出「積金投資教育AI助手」聊天機械人。與傳統聊天機械人不同，此工具能依照提問，提供更具針對性和附有所事實根據的回應，並附上參考資料及官方資訊連結。對於較複雜的概念，系統更會配以圖解說明，協助成員理解重點。此外，該聊天機械人亦會主動推薦常見問題及延伸閱讀，循序漸進增進強積金及投資知識。



學習管理投資組合

管理投資組合是強積金投資的重要一環。當成員向AI助手查詢「管理投資組合」相關主題時，系統會建議成員定期檢討，按照其個人目標適時調整投資組合，更有系統地規劃退休儲備。

此外，它亦會列出檢討時機、相關參考資料、投資組合的調整建議以及相關管理的注意事項，助成員了解管理投資組合的步驟及重要性。

受託人AI助手提供個人化教育及投資支援

目前，積金局的AI助手僅作強積金的投資教育和分享官方資訊相關之用。除了可透過積金局平台搜尋各類基金的表現、收費及其他相關資訊外，若成員希望獲取更具個人化的投資支援，如要了解特定的強積金計劃和基金特點，或評估某個強積金投資產品的合適度等，則可以考慮使用其他受託人的AI助手或瀏覽其網站。

不少強積金受託人已推出AI聊天機械人，為成員提供各式各樣的服務支援。這些工具能處理複雜數據、分析市場趨勢，協助成員了解符合其投資風格的投資組合及提供參考。部分工具更能透過演算法與收集專家觀點，支援成員的決策流程，並提供適合其風險偏好及投資目標的個人化投資配置和參考。

善用AI提升退休規劃效益

透過使用相關平台的AI助手，成員不僅能提升強積金知識，更能有效地管理和檢視自己的強積金投資組合。

當成員懂得善用AI管理強積金投資組合，令投資配置更切合個人需要和自身的風險承受能力後，退休儲蓄亦有望更符合其長遠目標。同時，成員亦應審慎使用AI助手，將其提供的資訊作參考，切勿盲目依從。而對於尚未接觸相關AI助手的成員而言，現時正是體驗其便利及效益的絕佳時機。

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