

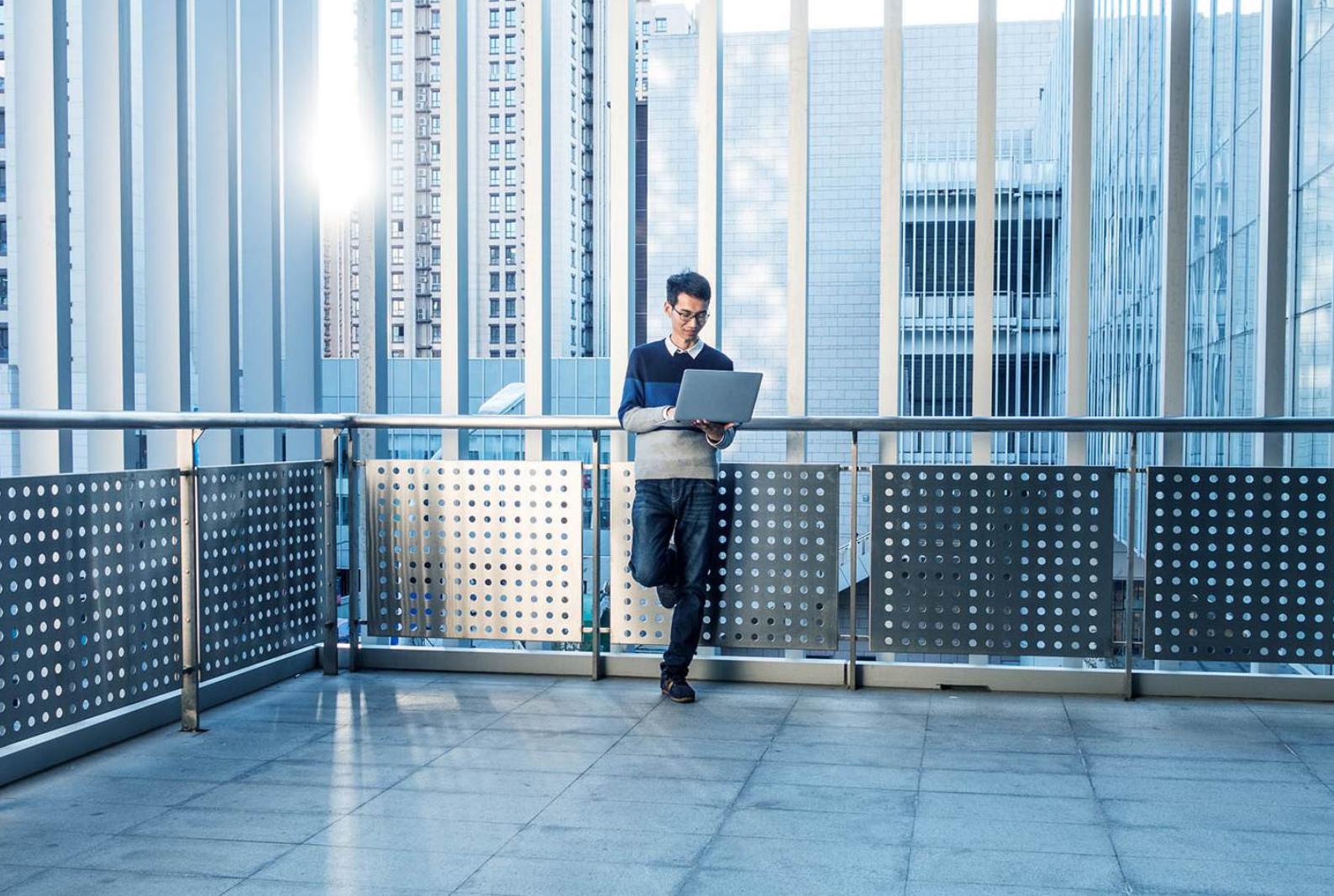


# Essential tips for becoming an MPF millionaire

The Mandatory Provident Fund Schemes Authority (MPFA) recently announced that the number of MPF accounts with accrued benefits exceeding HK\$1 million has reached 125,000 — double of that five years ago, reflecting the long-term accumulation and growth potential of the MPF system. This article explores key strategies to help you steadily move toward your financial goals and become an "MPF Millionaire."

## Tip 1 – Continuous contributions over time

The first is to make continuous contributions over a long period. Most million-dollar MPF accounts are held by more "mature" members, 90% being aged over 40. Assuming a member has been contributing to the MPF system since its launched on December 1, 2000, with combined monthly mandatory contributions totaling HK\$2,000 (from both employer and employee), such mandatory contributions alone would amount to nearly HK\$600,000 at the end of August 2025. If the member's relevant income has consistently matched the mandatory contribution cap, total contributions could reach around HK\$740,000. If both the employer and employee also made voluntary contributions, the accumulated balance could be even higher.



## Tip 2 – The power of compound interest

The second key is the compounding effect of investment returns. With monthly contributions of HK\$2,000 and an average annualized return of 4%, the account can surpass HK\$1 million in just 25 years. According to MPFA's report as of June 30, 2025, the average annual returns were: Equity Funds – 4.7%, Mixed Asset Funds – 4.3%, MPF Conservative Fund – 1%. This demonstrates that opting for more conservative funds due to concerns about market volatility could lead to relatively lower returns and hinder asset growth. It is therefore important to consider taking appropriate risks and choosing funds with growth potential which could help boost long-term returns.

## Tip 3 – Default investment strategy can also lead to a million

Not every member can pick the top-performing fund but achieving a long-term return of 4% is doable. As of July 31, 2025, the Core Accumulation Fund under the Default Investment Strategy (DIS) averaged an annual return of 6.5% since its inception date of April 1, 2017. This shows that even by investing in the so-called “lazy fund” (DIS), members can still benefit from substantial compounding effects – so long as they align their investment choices with their risk tolerance.

## Tip 4 – Add voluntary contributions

The final tip is to make voluntary contributions. Currently, the combined mandatory contribution rate

from both employer and employee is 10% of relevant income. If members can contribute an additional proportion voluntarily, it can meaningfully boost MPF balances. Tax-deductible voluntary contributions can also provide tax benefits.

Higher returns will always boost balances and as we have shown above, the Core Accumulation Fund has had a remarkable track record. However, we should rely more on things that are in our control for our retirement, and that is to contribute steadily and to contribute more to maintain the compounding effect, and to choose appropriate investment strategies so that we don't underachieve when we have time to accumulate and weather investment risk.

### About WTW

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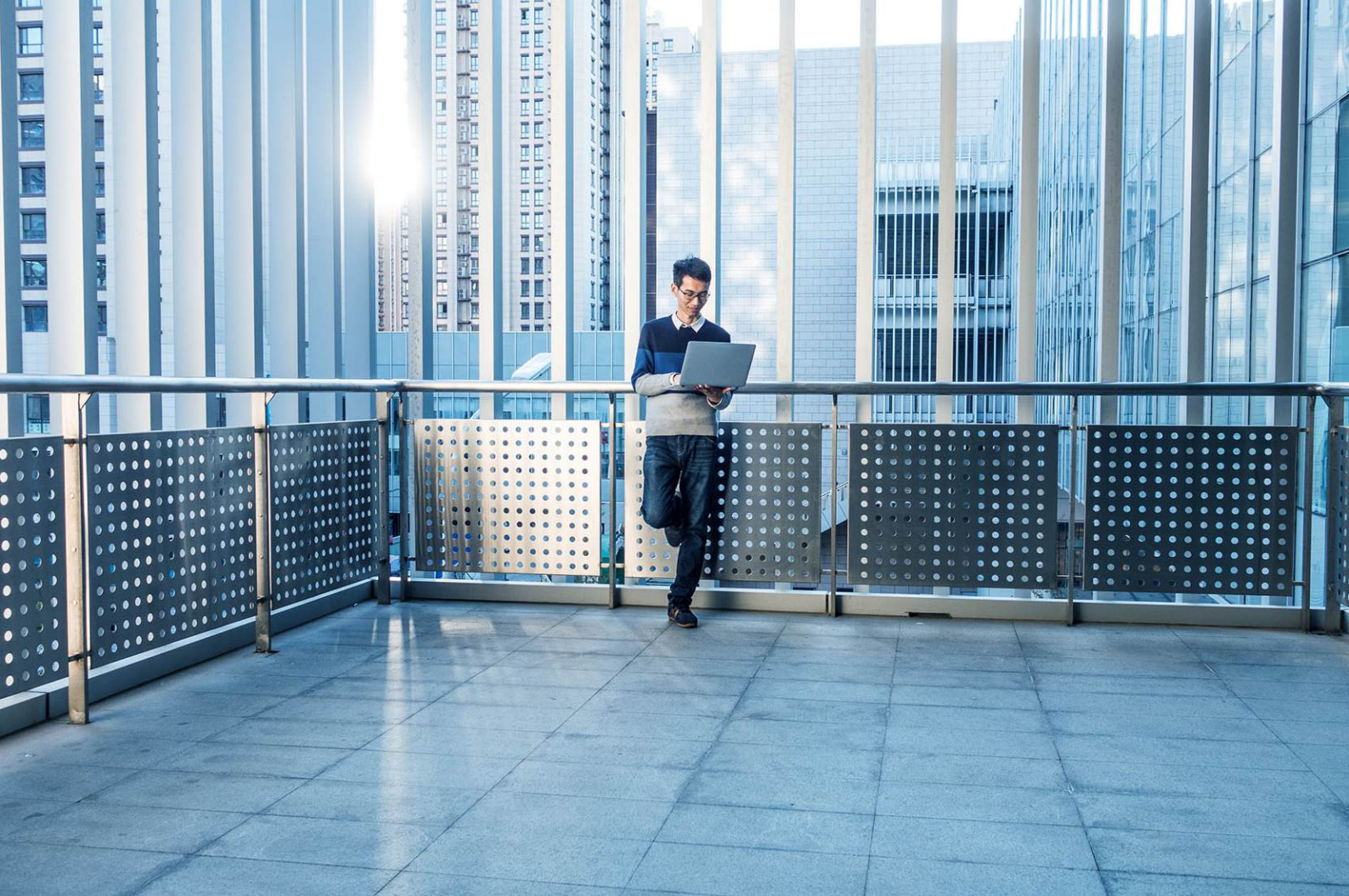


# 成為積金百萬富翁的必要錦囊

最近積金局公佈權益累積超過一百萬元的帳戶數目達12.5萬個，較五年前增長一倍，體現了強積金的長線累積以及增值潛力。本文將探討成為「積金百萬富翁」的關鍵策略，助您穩步邁向財務目標。

## 錦囊1 – 持之以恆供款

成為積金百萬富翁的第一個錦囊，便是持之以恆及長時間的供款。百萬元帳戶普遍由「資深」帳戶持有，當中九成為40歲以上的成員。假設成員自強積金於2000年12月1日成立以來一直供款至2025年8月底，以僱主及僱員每月合共供款2,000元作為例子，單是強制性供款的金額便接近60萬港元，如果成員的有關收入一直觸及強制性供款上限，僱主及僱員的強制性供款金額更可達約74萬元。如果你與僱主都作出自願性供款，累積的結餘亦會更高。



## 錦囊2 – 複息效應威力

第二個錦囊是投資收益帶來的複息效應。以每月供款2,000元，每年平均年率化回報率為4%計，只要25年時間，滾存權益便可突破百萬元。然而，部分成員因擔心市場波動而選擇相對保守的基金，導致回報相對較低，從而減低資產的增值潛力。根據積金局截至2025年6月30日的報告，股票基金的每年平均回報為4.7%，混合資產基金為4.3%，而強積金保守基金只有1%。適度承擔風險並選擇具回報潛力的基金，有助提升長期回報。

## 錦囊3 – 預設投資策略也能成就百萬帳戶

不是每位成員能眼光獨到地挑選表現最優異的基金，但4%的長期投資回報其實不難實現。直至2025年7月31日，預設投資策略中的核心累積基金自2017年4月1日成立起的平均年回報為6.5%。由此可見，成員要成為積金百萬富翁，只要根據自身風險水平作出合適的投資部署，即使只是投資於被稱為「懶人基金」的預設投資策略，也能帶來不錯的複息效應。

## 錦囊4 – 配合自願性供款

最後一個錦囊便是於強制性供款以外，加入自願性供款。

現時僱員及僱主合共的強制性供款比例為相關收入的10%，如果成員可以按收入作出一定比例的自願性供款，將大幅提升成員的強積金滾存權益，尤其是可扣稅自願性供款更提供稅務優惠。

更高的回報總能提升帳戶結餘，正如我們上面所展示，核心累積基金過去的表現非常出色。然而，為了退休生活，我們更應該依靠那些我們能掌控的因素，即穩定地供款、增加供款以維持複利效應，以及選擇合適的投資策略，這樣我們在有關時間累積資產，並承受投資風險的時間，有理想的回報。

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