

What is Tax Deductible Voluntary Contributions ("TVC")?

Starting from 1 April 2019, taxpayers' contributions made to the TVC Account are eligible for tax deduction in accordance with the Inland Revenue Ordinance and the maximum tax concession amount for TVC in the year of assessment 2019/2020 and onwards is HK\$60,000¹.

Eligibility

Any person who is a current member under an MPF scheme, an employee, self-employed person or personal account, or a current member of an MPF exempted ORSO scheme, can open a TVC account at China Life and make TVC contributions directly, no employer is involved.

Withdrawal

TVC is subject to the same withdrawal restrictions applicable to mandatory contributions, i.e. only be withdrawn upon retirement at age 65 or on other statutory grounds under the MPF legislation².

Diversified Fund Choices

8 constituent fund choices and Default Investment Strategy in the Scheme, with diversified investment objectives, risk levels and portfolio are offered, covering money market fund, mixed assets funds, equity funds and guaranteed fund³.

Convenient Account Management Platform

We will provide a "Tax Deductible Voluntary Contribution Summary" to facilitate your tax return filing. Moreover, you can access free e-channels to manage or enquire about your TVC account anytime, anywhere.



Apple Mobile App



Android Mobile App

- Such tax concession amount is an aggregate limit for both TVC and other qualifying annuity premiums rather than TVC only; and any claim for tax deductions will be applied to TVC before qualifying annuity premiums.
- This withdrawal restriction is also applies to TVC that exceed the maximum tax deductible amount per assessment year.
- China Life MPF Master Trust Scheme offers 8 constituent funds and Default Investment Strategy, for further details including product features and risks involved, please refer to the MPF Scheme Brochure. Default Investment Strategy is made up of two mixed assets constituent funds, namely the China Life Core Accumulation Fund and China Life Age 65 Plus Fund. Please refer to MPF Scheme Brochure for details.

可扣稅自願性供款不但有助您計劃豐盛的退休生活，更可獲享扣稅，立即行動！

TVC can assist you to plan for fruitful retirement life as well as tax deduction. Act Now!

輕鬆扣稅 1 2 3 Enjoy Tax Concession in Step 1 2 3

1 開立賬戶

填妥並交回申請表及所需文件，
於中國人壽開立可扣稅自願性
供款賬戶



網上申請
Online Application

Open TVC Account

Complete and return application form and required documents to open a TVC account in China Life

2 供款

每月定額供款（最低港幣300元）；或任何時間整
筆供款（最低港幣500元）

Make Contributions

Contribute a fixed amount (min. HK\$300) monthly ; or
in a lump sum (min. HK\$500) at any time

3 申請扣稅

於報稅表申報該課稅年度可扣稅自願性供款資料

Apply for Tax Deduction

File your tax return with TVC contribution information
for the relevant tax assessment year

CLT (MPF) Hotline
中國人壽信託有限公司
(強積金) 熱線
3999 5555 www.chinalife.com.hk



中國人壽強積金·摯誠守護你一生

中國人壽強積金
可扣稅自願性供款
China Life MPF
Tax Deductible
Voluntary Contributions

化稅款為退休儲蓄
Save for Tax
Save for Retirement

重要提示

- 中國人壽強積金集成信託計劃（「計劃」）為一項強制性公積金計劃。您在計劃中作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇成分基金時，如您就某一項成分基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及 / 或專業人士的意見，並因應您的個人狀況而選擇最適合您的成分基金。
- 如您沒有指明投資選擇，您作出的供款及/或轉移至上述計劃的權益將投資於預設投資策略，而預設投資策略並不一定適合您。有關計劃之預設投資策略的詳細資料，請參閱中國人壽強積金集成信託計劃強積金計劃說明書（「強積金計劃說明書」）「行政程序」一章的「預設投資策略」一節。
- 計劃中之中國人壽樂安心保證基金投資於由中國人壽保險（海外）股份有限公司（於中華人民共和國註冊成立之股份有限公司）（「中國人壽（海外）」）所發出之保單核准匯集投資基金。因此，您的投資將承受中國人壽（海外）之信貸風險。
- 計劃中之中國人壽樂安心保證基金提供回報保證。中國人壽（海外）為該成分基金所投資之保單核准匯集投資基金的擔保人。您對該成分基金的投資將承受擔保人中國人壽（海外）之信貸風險。您在該成分基金下享有之回報保證，受條件限制。有關該成分基金之信用風險、保證特點、保證條件及保證機制詳情，請參閱強積金計劃說明書「基金選擇、投資目標及政策」一章之「附件A」的附件A-4。
- 強積金保守基金之收費及支出可從 (1)成分基金資產或 (2) 成員戶口以單位扣除。中國人壽強積金保守基金採用第一種扣除方式，而價格單位/ 資產淨值/ 基金表現已反映扣除之收費及支出。
- 計劃中之中國人壽強積金保守基金不保證本金的歸還。
- 過往之表現不能作為將來表現之指引。除中國人壽樂安心保證基金（其保證回報受強積金計劃說明書「基金選擇、投資目標及政策」一章之「附件A」附件A-4內所載條件限制）外，投資回報並無保證，而您的投資 / 累算權益或會承受重大損失。有關詳情，包括產品特點及所涉及的風險，您應細閱強積金計劃說明書。
- 投資涉及風險：上述計劃內的每一項投資選擇不一定適合任何所有人士，投資決定不應只靠本文件。成分基金價格可升可跌。

Important Notice

- China Life MPF Master Trust Scheme ("Scheme") is a registered mandatory provident fund scheme. You should consider your own risk tolerance level and financial circumstances before making any investment choices in the Scheme. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contributions made and/or benefits transferred into the Scheme will be invested in accordance with the Default Investment Strategy and the Default Investment Strategy may not be necessarily suitable for you. Please refer to Default Investment Strategy ("DIS") under the chapter "ADMINISTRATIVE PROCEDURES" of the MPF Scheme Brochure for the China Life MPF Master Trust Scheme ("MPF Scheme Brochure") for the details of the Default Investment Strategy of the Scheme.
- China Life Joyful Retirement Guaranteed Fund in the Scheme invests solely in an insurance policy approved pooled investment fund ("Policy APIF") issued by China Life Insurance (Overseas) Co Ltd (incorporated in the People's Republic of China with limited liability) ("China Life (Overseas)"). Your investments are therefore subject to the credit risks of China Life (Overseas).
- China Life Joyful Retirement Guaranteed Fund in the Scheme provides rate of return guarantee. China Life (Overseas) acts as the guarantor of the Policy APIF in which this constituent fund invests. Your investments in this constituent fund are subject to the credit risks of the guarantor, China Life (Overseas). Your entitlement to the guarantee return under this constituent fund is subject to conditions. Please refer to Annexure A-4 of "Annexure A" under the chapter "FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" of the MPF Scheme Brochure for the details of credit risks, guarantee features, guarantee conditions and guarantee mechanism of this constituent fund.
- Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of the constituent funds or (ii) members' account by way of unit deduction. China Life MPF Conservative Fund, being an MPF conservative fund, uses method (i) and therefore, unit prices/net asset value/fund performances quoted have incorporated the impact of fees and charges.
- China Life MPF Conservative Fund in the Scheme does not guarantee the repayment of capital.
- Past performance is not indicative of future performance. There is no assurance on investment returns except China Life Joyful Retirement Guaranteed Fund (which guarantee return is subject to conditions stated in Annexure A-4 of "Annexure A" under the chapter "FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" of the MPF Scheme Brochure). Your investment/accrued benefits may suffer significant loss. You should read the MPF Scheme Brochure for details including the product features and risks involved.
- Investment involves risks and not all investment choice available under the Scheme would be suitable for everyone. You should not invest based on this document alone. The value of constituent funds may go down as well as up.

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可扣稅自願性供款是甚麼？

由2019年4月1日起，納稅人向「可扣稅自願性供款賬戶」作出的供款，可根據《稅務條例》獲扣稅。2019/2020及其後課稅年度可扣稅自願性供款的最高扣稅上限為港幣60,000元¹。

資格

只要您現時是強積金計劃的僱員成員、自僱人仕、個人賬戶或獲強積金豁免職業退休計劃的成員，毋需經僱主，均可於中國人壽自行開立可扣稅自願性供款賬戶及作出供款。

提取

可扣稅自願性供款會如強制性供款一樣，設有提取限制，只可在年滿65歲，或基於強積金法例下的其他法定理據提取²。

多元化基金選擇

計劃設有8隻成分基金及預設投資策略，有不同投資目標、風險及資產類別的基金類型，涵蓋貨幣市場基金、混合資產基金、股票基金及保證回報基金³。

便捷賬戶管理平台

為方便您填寫報稅表，我們將提供「可扣稅自願性供款概要」。另外，您可隨時隨地使用免費的電子渠道管理及查閱您的賬戶詳情。



Apple 手機應用程式



Android 手機應用程式

- 有關稅務優惠金額為可扣稅自願性供款及其他合資格年金保費的總限額，而并非可扣稅自願性供款的單一限額；且可扣稅自願性供款將比合資格年金保費優先適用於稅項減免的申報。
- 此提取限制亦適用於超過每個課稅年度最高可扣稅金額的供款。
- 中國人壽強積金集成信託計劃共提供8隻成分基金，有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃說明書。預設投資策略是由兩項混合資產基金組成，即中國人壽核心累積基金及中國人壽65歲後基金，有關詳情，請參閱強積金計劃說明書。