



MPF Employer Newsletter

December
2025

In 2025, China Life Trustees Limited (CLT) celebrates a significant milestone—its 30th anniversary! To express gratitude for clients' long-standing support, CLT has launched a series of diversified activities and enhanced comprehensive support services on the eMPF platform, aiming to optimize digital service experiences and advance steadily into the future together with its clients.

30th Anniversary Activities

30th Anniversary Designated Website

To showcase the remarkable journey of its 30-year history, CLT successfully launched a special feature webpage "China Life Trustees – A 30-year Journey of Trust" in August this year. The webpage is divided into four main sections: "Cultural Heritage", "Development Milestones", "Memorable Moments", and "Interactive Wishes" presenting significant milestones and brand stories of the company. A special "Interactive Wishes" section invites clients to leave heartfelt messages online, deepening connections and commemorating the precious journey shared between CLT and its clients.



"China Life Trustees –
A 30-year Journey of Trust" Website"

Newspaper Publication of Article

In August, CLT simultaneously published a 30th anniversary feature article in *Hong Kong Economic Times*, *Ta Kung Pao*, and *WeChat*, reflecting on the company's three decades of steady growth and outlining its ongoing commitment to innovation in MPF services, digital transformation, and customer experience. CLT sincerely expresses gratitude for the enduring support from all sectors and looks forward to co-writing a new chapter together.

Article published in *Hong Kong Economic Journal* on 8 August 2025

中國人壽信託三十周年特刊



Client Appreciation Movie Event

In October, CLT hosted a "Client Appreciation Movie Event," inviting select clients and partners to enjoy a curated film screening. The event not only expressed gratitude for their long-standing trust and support but also further strengthened relationships through meaningful engagement.



Customer Appreciation Movie Event



Comprehensive eMPF Support Services

To facilitate employers manage MPF more efficiently via the eMPF platform, CLT provides clients with multi-channel support services, including:

Enhance communication and education



Month	Online Seminar Topic
Jan 25	Co-hosted multiple employer registration livestream sessions with eMPF, providing real-time, step-by-step guidance to employers on how to register the platform.
May 25	In response to the implementation of the abolition of the "offsetting arrangement," CLT jointly with eMPF hosted multiple online seminars to explain the policy details and its implications, helping employers better prepare for and adapt to these changes.
Sep 25	Jointly hosted with eMPF an online seminar on bulk contribution uploads, explaining the procedures for submitting contribution data in bulk.

Professional Outreach Services

In collaboration with the eMPF Outreach Service Team, CLT provides dedicated support to help employers navigate the platform smoothly and advance their digitalization efforts.

✓ Assisting to register and activate eMPF	✓ Introducing feature of the platform	✓ Assisting to setup user and assign access rights
✓ Following up contribution status	✓ Answering daily administrative questions	

Dedicated Customer Service Team

Establish a dedicated Customer Service team to provide customized services to each employer. CLT offered follow up actions via multiple means to assist on contribution or administration related issues.

Website Enhancement

New webpage - Offsetting Abolition

To support the government's implementation of the abolition of the MPF offsetting arrangement, CLT launched a dedicated section on website in April. The website includes details of arrangement and government subsidy schemes etc., in order to help clients better understand the new policy and its implementation.



New webpage - Abolition of the MPF Offsetting Arrangement

Notice – Arrangements for Severe Weather and Extreme Conditions

With Hong Kong experiencing several extreme weather events this year, CLT has implemented service arrangements for severe weather conditions to maintain essential operations, including fund valuation and change of investment instruction submitted via electronic means etc. Notices on the official website enhance client awareness, ensuring service continuity and protection of client rights.



Awards

China Life (Overseas) Named “Good MPF Employer” for 9 Consecutive Years

The result of MPFA's 2024-2025 Good MPF Employer Award has been announced. China Life (Overseas) has been named “Good MPF Employer” for 9 consecutive years. CLT committed to fulfilling employer responsibilities and dedicated to employee retirement benefits.

Honored with 7 prestigious awards during 2025



In 2025, China Life Trustees Limited's MPF and fund performance garnered a total of 7 prestigious awards, fully demonstrating the company's professional strength in MPF product management, investment performance, and service quality. The awards recognized by multiple renowned industry evaluations, such as MPF Ratings 2025¹, Bloomberg Businessweek/Chinese Edition Top Fund Awards 2024²、Lipper Fund Awards Hong Kong 2025³, to commend CLT's superior MPF products and service performance this year.



Source :

1. The awards and ratings were based on the selection criteria by MPF Ratings and the fund performance of constituent funds, fees and charges, and qualitative assessment as at 31 December 2024.
2. The MPF Awards assessed total return figures based on Bloomberg data as of 30 September 2024 and evaluated funds subject to asset class categories to identify the best performing funds. Please refer <https://www.bbwhkevent.com/tf2024>.
3. “The Lipper Fund Awards 2025”, jointly organized by Hong Kong Economic Journal and LSEG, operates under authoritative selection criteria and investment performance as at 31 December 2024. Please refer <https://features.hkej.com/template/features/html/lipper2025/index.html>.



Customer Experience Enhancement

“Customer Conference 2025” was successfully held!

On 30 December 2025, CLT held the “Customer Conference 2025” at the China Life Centre in Hung Hom, bringing together clients, regulators, and partners to celebrate CLT’s 30 years of achievements. The event featured insights from distinguished expert speakers on market trends and investment outlooks, further deepening dialogue, building consensus, and jointly advancing toward a stable and sustainable future.



Customer Conference 2025

30 Years of hand in hand, sailing together toward a new future

Nearly hundred corporate representatives attended the conference. The event opened with a dynamic CLT 30th video featuring AI technology, vividly showcasing our innovative brand identity. Beyond reflecting on our three-decade journey, the conference focused on key issues of concern to employers, offering in-depth insights into the latest developments of the eMPF platform and investment market outlook—empowering clients to better navigate future trends in MPF and financial markets. This year, a dedicated “Client Interactive Zone” was displayed to highlight the CLT’s milestones, service enhancements, and brand evolution since inception, further strengthening client engagement. CLT committed to staying at the forefront of financial reform, continuously elevating service quality, deepening communication and collaboration with clients, and delivering mutually beneficial outcomes—ensuring a trustworthy and satisfying experience for all.



Customer Conference 2025 gathered nearly hundreds corporate representatives for participation



eMPF saves time for employers

The eMPF Platform (eMPF) has entered the final phase of onboarding, with the last two trustees onboarded or scheduled to onboard in November and December. Digitalized MPF management offers a brand-new experience for both employees and employers. In this article, we highlight the key advantages of eMPF for employers.

Time-saving and convenient

Before the launch of eMPF, many employers relied on paper forms to handle MPF matters for their employees, such as enrolling new employees in an MPF scheme and submitting contribution data. These manual procedures were often cumbersome and time-consuming, resulting in low administrative efficiency.

With the onboarding of MPF schemes to eMPF, employers can now manage these administrative tasks digitally with ease. This saves time, enhances administrative efficiency and reduces the use of paper.

Timely and accurate contributions

Business owners work against the clock every day to manage operations. Manually calculating MPF contributions and delivering cheques to trustees' offices is both time consuming and prone to errors. Delays in contributions can result in surcharges.

eMPF automatically calculates the contributions and provides a digital reminder of contribution due dates. Once the MPF schemes have onboarded eMPF, employers will receive reminders to make contributions on time, thus reducing the risk of delays and incurring penalties due to human error.

Tips for using eMPF

Some users might be unfamiliar with the new platform at first and here are some practical tips for reference.

There are some employers using different signatures when registering for eMPF. As a result, the submitted records would not match the information provided by the trustees, leading to unsuccessful registrations.

Therefore, it is essential for employers to check the information carefully during registration to ensure a smooth process. Additionally, if an authorized person has left the company, the employer should promptly manage user access rights, including revoking access for former or unsuitable representatives and designating new representatives, to ensure smooth platform operations without disruption.

Utilize support measures

To facilitate a smooth transition to eMPF for employers, the contractor has implemented enhanced support measures, including training programmes and outreach support services. Tailored "one-on-one, hand-holding" support services have also been introduced specially for micro, small and medium-sized enterprises with limited resources.

Employers in need of assistance are encouraged to make use of the comprehensive support services of eMPF. Please visit the eMPF website (<https://www.empf.org.hk/>) for more information.

MPFA

Hotline: 2918 0102

Website: www.mpfa.org.hk