



MPF Member 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, enhanced digital service experiences, continuously to reducing fees 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 the *Hong Kong Economic Journal* on 8 August 2025

Prize Quiz Game

In May, CLT launched a 30th anniversary prize quiz game, integrating MPF knowledge to promote registration on the eMPF platform. Participants had the chance to win tickets to the FIVB Volleyball Women's Nations League and other attractive gifts, boosting client engagement and platform adoption.



Prize Quiz Game webpage



Continuously to Reducing Fees

CLT is committed to look for constant, ongoing improvement in its Value for Money proposition for its members. CLT proactively review whether our scheme could continuously deliver good value for money and reasonable outcome to scheme members, including fund performance, level of fees and charges, quality of service, suitability and range of MPF products.



As of the end of this year, management fees for multiple constituent MPF funds have been reduced, directly benefiting scheme members. Looking ahead, CLT will continue to enhance fund performance, diversify investment options, and improve overall service quality to deliver solid, long-term value for clients.



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>.



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.