

**Lipper Fund Awards 2016 Presentation Ceremony
Keynote Speech
15 March 2016**

**Philip Tsai
Non-executive Director
Mandatory Provident Fund Schemes Authority**

1. Thank you for inviting me to this special occasion.
2. I would like to congratulate those who are commended today for achieving the best investment performance results in their respective categories of funds, in particular, of course, the management of MPF funds. I see their success translates automatically into good investment outcomes for our scheme members.

Development of MPF System

3. As we all know, the MPF System has been set up for 15 years. It is a second pillar system of the World Bank approach to Old Age Protection, i.e. a mandatory, privately managed, and fully funded system. The key purpose of the MPF System is to assist employees in accumulating savings for their retirement.
4. Overseas experience shows that it normally takes about 40 years for a retirement protection system to mature. The MPF System, by international standard, is still a relatively young system.
5. In measuring the progress of the MPF System, the statistics speak for themselves. Before the MPF System was implemented, it is estimated that only about a third of Hong Kong workers were covered by any sort of occupational retirement protection scheme.
6. After the launch of the MPF System, as at December 2015, 85% of Hong Kong's workers (about 3.2 million) were covered by the MPF System or

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