

**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

Employee Service Award Speech Examples

United States. Congress



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Employee Service Award Speech Examples: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Employee Service Award Speech Examples : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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